



NEWS RELEASE

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Home Ownership Matters Announces New Foreclosure Intervention Specialist Program (FIS) For Realtor Associations

Indianapolis, IN, September 12, 2005– Home Ownership Matters (HOM) President and Founder Mildred Wilkins joins Tom Kowal of Lorain County Association of Realtors (LOCAR) in announcing a foreclosure certification program being offered for the first time in the state of Ohio. The Foreclosure Intervention Specialist Program (FIS) has been approved by the Ohio Real Estate Commission. The program is being offered simultaneously in Indiana with the support of Richard C. Nye, Executive Vice President of the Indiana Association of Realtors.

This certification program was developed by Mildred Wilkins, president of HOM, LLC headquartered in Indianapolis, Indiana. The program provides 30 hours of material which meets the continuing education requirements for the state of Ohio. Included in the course are all aspects of the knowledge a professional needs to make appropriate recommendations when a default has occurred.

The practice of real estate has evolved rapidly as foreclosures have increased dramatically creating a need for a new field of knowledge. Foreclosure is frequently avoidable but unfortunately consumers have limited opportunities to learn what options are available. Nor is there a way for consumers to identify professionals who have the ability to help them.

The Foreclosure Intervention Specialist (FIS) certification will set apart those agents who have taken extensive training to be prepared to handle the challenges associated with transactions when the consumer owes more than the property is worth on the open market. The training can alter the outcome of mortgage default when a consumer chooses an agent who is an FIS specialist. The completion of this program will also help licensees avoid liability while helping them to work more effectively to avert foreclosure.

Wilkins is a former Fannie Mae Broker-Specialist who sold foreclosed properties for the Disposition Department out of Dallas, Texas. She has received loss mitigation training from both Fannie Mae and HUD. Since Founding HOM in 2002, her work has been featured in the New York Times and BusinessWeek; she has appeared on MSNBC and NPR as well as being featured in many newspaper articles across the mid-west.

Wilkins has been a faculty member for Graduate REALTOR Institute (GRI) for the past 2 years. She is regularly a speaker or trainer at numerous state/regional conferences on predatory lending, loss mitigation and/or foreclosure intervention. She is widely recognized as a leading

expert on these subjects in this region. HOM has been certified as a continuing education provider for both real estate professionals and attorneys in Ohio and Indiana as well as mortgage loan officers in the State of Indiana.

In Ohio, contact Tom Kowal, LOCAR at (440) 985-9545 for details about bringing the program to your area. In Indiana, visit www.HomeOwnershipMatters.com for further information.

Interested in the FIS program for your state? Contact Mildred Wilkins at 1 (866) 507-5105.