



NEWS RELEASE

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Home Ownership Matters announces 1st Foreclosure Intervention Specialists (FIS) course offering in South Carolina

Indianapolis, IN, January 5, 2010—HOM President and Founder Mildred Wilkins joins Lora Able, Director of Education, Charleston-Trident Association of REALTORS®, in announcing that **(FIS)**, a comprehensive foreclosure certification program, will be offered for the first time in the state of South Carolina. Registration was officially announced during a live webcast with Ms. Wilkins on December 15th. More than 27 REALTORS® have already registered; capacity is set at 75. The Foreclosure Intervention Specialist Program **(FIS)** has additionally been approved for CE credit by Real Estate Commissions in Colorado, Kansas, Ohio, Oklahoma, Nebraska and Indiana. The program has been offered in Florida without CE credit to attendees from a number of states. NAR provided funding for this critical training.

This certification program was developed in 2005 by Mildred Wilkins, president of HOM, LLC headquartered in Indianapolis, Indiana. The program provides 30 hours of material in a classroom setting designed to prepare attendees to become knowledgeable about the options available to consumers who are in default on their home loans. Included in the course are components which address the foreclosure process, ethics, fair housing, the short sale process as well as options for keeping the home. Real estate professionals need a broad knowledge base to make appropriate recommendations when a default has occurred. **(FIS)** training provides that broad base.

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. **(FIS)** addresses that need by empowering REALTORS® to

be prepared to handle borrowers in default with increased knowledge and professionalism.

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.

Ms. Wilkins is a former Fannie Mae Broker-Specialist who sold foreclosed properties for their disposition department out of Dallas, Texas. She has received loss mitigation training from NeighborWorks America, Fannie Mae and HUD. Since founding HOM in 2002, she has been quoted in the *New York Times*, *BusinessWeek* and the *Huffington Post*. She has appeared on MSNBC and NPR. In addition, foreclosure related articles she has written have been published in BAS and REALTOR® magazines around the country.

Wilkins has taught for Graduate REALTOR® Institute (GRI). She is also a member of the faculty of NeighborWorks America as a trainer in Foreclosure Intervention. She is regularly a speaker or trainer at numerous state/regional conferences on foreclosure intervention, predatory lending, loss mitigation and/or mortgage fraud. She is widely recognized as a leading expert on these subjects. HOM has been certified as a continuing education provider for real estate professionals in Colorado, Nebraska, Ohio, Indiana, Kentucky, Tennessee, Oklahoma, Iowa and Alabama. Wilkins is an approved instructor for attorneys in Indiana and Ohio.

Today's challenges require more expanded knowledge than ever before. The next **(FIS)** training is scheduled in Florida the week of Feb 22-26. Combine education and vacation. Get the edge you need!

Or register for the course in Charleston, South Carolina scheduled to begin March 15th. Education directors who are interested in auditing the first 3 days or scheduling an **(FIS)** training series in your area may contact Mildred directly. Funds from NAR's FPR grants could make this certification a viable option for your membership. Call today!

www.HomeOwnershipMatters.com for registration/information.

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