

MILDRED B. WILKINS

6770 Bunker Hill Circle · Pensacola, FL 32506 · 866-507-5105

Foreclosure Intervention/Prevention Trainer with a proven track record of effectiveness.

- Broker-Specialist for Fannie Mae
- Consultant to Indiana FBI on Mortgage Fraud
- Instructor for GRI (Graduate Realtor Institute)
- Developed short sale training for Midwest
- Taught foreclosure intervention for NWA
- Developed loss mitigation program for attorneys
- Developed loss mitigation program for REALTORS
- Assisted with state foreclosure hot-line network
- Consultant on foreclosure trends
- Wrote “Consumer’s Guide to Predatory Lending”

Bachelor of Science · Business · Alabama State University · Montgomery, AL

Loss Mitigation Training · Fannie Mae · NWA · HUD

Licensed Realtor

Certified Continuing Education Instructor · AL · CO · IA · IN · KY · OH · OK · NE · TN

PROFESSIONAL EXPERIENCE

Home Ownership Matters, LLC Indianapolis, IN 46250

President and Owner 2002 to Present

Creates, designs and implements professional courses related to: foreclosure intervention, loss mitigation, mortgage fraud and predatory lending, as well as home ownership needs for the consumers including acquiring, maintaining and retaining their home with the focus being on broad financial literacy.

- Loss Mitigation/foreclosure Intervention trainer with a focus on aggressive, realistic and sustainable loss mitigation workouts being implemented.
- State and regional conventions speaker on loss mitigation, predatory lending, and the development of programs responsive to challenges caused by a real estate market with increased foreclosures.
- Developed and taught 7 day (FIS) foreclosure intervention certification program for housing counselors; utilized as a pre-requisite for participation in state foreclosure hot-line network

Foreclosure Intervention Specialist 2004 to 2007

- Developed 30 hour, 5 day (FIS) foreclosure intervention certification program on loss mitigation for REALTORS and other housing professionals.
- Developed 1 day (PALM) Practical Application of Loss Mitigation program for attorneys.
- Worked for Neighborworks America as consultant, teaching foreclosure intervention.

Short Sale Trainer 2003 to 2004

- Developed and taught short sale training in the Midwest
- Worked as GRI (Graduate Realtor Institute) instructor teaching Short Sales/Foreclosure changing the Landscape
- Predatory Lending and Challenges of Foreclosure speaker

Founder Home Ownership Matters 2002

- Wrote “The Consumer’s Guide to Predatory Lending”
- Implemented training for identifying loan fraud for the Indiana Attorney General Office
- Instrumental in passage of anti-predatory lending legislation in Indiana
- Consultant to Indiana FBI on mortgage fraud
- Developed training materials for a series of 15 courses on issues related to foreclosure intervention/loss mitigation/fraud/property valuation/ethical concerns in a foreclosure climate which have been taught in numerous states during past 7 years
- University guest lecturer on foreclosure trends and impact on communities
- Presented consumer education on government access and regular television to reach broader audience with the message of options to avoid and/or deal with mortgage default

Fannie Mae Broker – Specialist 1999 to 2002

- Sold foreclosed properties for Fannie Mae’s Disposition Center
- Handled properties that needed extensive rehab

Realtor 1993 to 2002

- Buyer agent representing first time home buyers
- Listing agent with proven track record of low DOM, minimal fall-thru’s

- Arizona Association of REALTORS
- City of Gary^{IN}
- Clark-Champaign^{OH} Chapter Women's Council of REALTORS
- Colorado Association of REALTORS
- Columbus^{OH} Board of REALTORS
- Consumer Credit Counseling Services of Indiana (State Staff)
- Covington^{AL} County Board of REALTORS
- Cuyahoga^{OH} County Bar Association (in partnership w/Russell Realty)
- Evansville^{IN} Board of REALTORS
- F. C. Tucker Real Estate Company^{IN}
- Franklin County^{OH} Treasurer's Office
- Graduate REALTORS Institute^{IN}
- Grand Junction^{CO} REALTORS Association
- IACED (Indiana Association for Community Economic Development)
- IHFA (Indiana Housing Finance Authority)
- Indiana Association of REALTORS as a GRI instructor since 2004
- (Indiana) Fannie Mae Partnership Office
- Indiana Mortgage Bankers Association
- Indiana Women's Council of REALTORS
- Jefferson County^{CO} Board of REALTORS
- Kentucky Association of REALTORS
- Legal Services of Indiana
- Lorain County^{OH} Association of REALTORS
- Louisville^{KY} Board of REALTORS
- Marion County^{OH} Bar Association
- Middle Tennessee Association of REALTORS
- National City Bank^{IN}
- Nebraska Association of REALTORS
- Neighborhood Christian Legal Services
- NeighborWorks America^{CA/GA}
- Re/Max Real Estate Companies
- Russell Real Estate Company^{OH}
- South Denver Metro^{CO} Board of REALTORS
- Stark County^{OH} Board of REALTORS
- Stark County^{OH} Community Development
- State office under Lt. Gov.
- Sumner^{TN} Association of REALTORS
- Women's Council of REALTORS^{OH}