



Julie Canoura

REO Listing Realtor

(630) 667-3102

www.BANKRUPTCYREO.COM

Canoura@comcast.net



OVERVIEW

- ◆ REO Listing Agent Licensed 2002
- ◆ REOMAC Member Invited 2008
- ◆ Education Committee Member for IL. RE Board Served 2005-2009
- ◆ Author BPO Training Written 2009

CERTIFICATION 2007 – 2009

- ◆ Advanced D - BPO Training
 - » LionsGate Financial Network – October 2009
- ◆ Valuation of REO Properties
 - » REOMAC – October 2009
- ◆ Cash for Keys & Personal Property Eviction
 - » REOMAC – April 2009
- ◆ Broker Price Opinion
 - » Illinois Association of Realtors – August 2009
- ◆ RES.NET AGENT CERTIFICATION
 - » Fivestar Institute - September 2008
- ◆ RE and the Government
 - » Fivestar Institute – September 2008
- ◆ Advanced D – REO Listing Agent
 - » LionsGate Financial Network – October 2009
- ◆ Effective Communication for the REO Process
 - » REOMAC – April 2009
- ◆ REO's are not for Everyone
 - » REOMAC – October 2009
- ◆ Anatomy of a Short Sale
 - » Illinois Association of Realtors – August 2009
- ◆ Providing Broker Price Opinion
 - » Fivestar Institute - September 2008
- ◆ Certified Staging Consultant
 - » Illinois Association of Realtors – April 2007

My in-depth knowledge allows me to offer an educated opinion on market value and provide an assessment of market trends for seven counties. I calculate absorption rate and capsule enormous amounts of data. I provide relevant information as it relates to the past, current and future market conditions.

A BPO is an opinion of what someone can reasonably expect to get for the property if it were to be put on the open market.. It combines information derived from a drive-by examination and could include an interior inspection. Previous sale and assessment data, recent comparable sales, current neighborhood listings, assessor information and photographs are included with the report. The market analysis includes estimate of repairs to obtain fair market value, neighborhood information, and a value estimate in as-is or as repaired condition. The Supply and Demand charts represents statistical, real-time data and shows market trends for two years and the data supports a defensible value conclusion.

PROFESSIONAL EXPERIENCE

Charles Rutenberg Realty (Licensed in 2002 – Currently employed)

Real Estate Agent

Handle hard-to-sell properties: REOs, preforeclosures and handyman specials. Established broker/agent/investor networks to facilitate the sale of non-performing assets. A seasoned real estate professional who knows market trends and help clients determine the right time to buy or sell at a sizable profit. Track day-to-day tasks required to get to closing: inspections, tracking the progress of the loan, communicating with everyone in the deal pipeline, initiate bill paying and reconciliation of invoices from servicers. Ensure asset preservation, winterizing, minor repairs, cash-for-key and re-keys. Secure vendors and control expenses to stay within limits. Familiar with Fannie Mae Forms and procedures and SAM Vendors.

Preforeclosure and loss mitigation experience: Familiar with IL law, timelines, forbearance agreements, short sales and deed in lieu alternatives to bankruptcy.