

The O·C·E·O·A Enforcer

The Newsletter of the Ohio Code Enforcement Officials Association

Second Quarter, 2006

THEORIES and ISSUES in PROPERTY MANAGEMENT

Our first speaker will be **Robert Klein**. Robert is the founder and Chief Executive Officer of Safeguard Properties, Inc. As CEO, Robert has oversight of all aspects of the company, including operations, customer service, compliance, technology development, and industry leadership on important issues. Robert is directly involved with customer service, compliance review, and emerging issues affecting the industry and therefore his clients. Robert focuses his attention on exploring the changes in the industry, bringing his clients the most up-to-date information possible and offering them creative solutions to meet their needs. In so doing, he has brought Safeguard to the forefront of the mortgage field services industry. Robert has built his company around the belief that "Customer Service = Resolution". This belief has become the Safeguard Doctrine, to which all Safeguard employees subscribe.

Safeguard Properties, Inc. is the largest privately held mortgage field services company in the country. Founded in 1990 by Robert Klein, Safeguard has grown from a Midwest regional preservation company with just a few employees and a handful of contractors to a national company with over 350 employees. Safeguard is supported by a nationwide network of subcontractors able to perform any requested superintendence, preservation, and maintenance functions, as well as numerous ancillary services, in the U.S., the Virgin Islands, and Puerto Rico.

Safeguard's success and reputation in the mortgage industry is built upon a fundamental commitment to customer service, a sense of responsibility for the work it performs, and a clear and comprehensive understanding of the investor/insurer compliance issues that our clients face.

Safeguard is committed to providing the highest level of service to its clients and to

ensuring that all work is performed in accordance with our clients' agreed-upon criteria and with applicable investor/insurer guidelines.

Housing Inspector, **John Carter** of the City of Dayton's Division of Housing Inspection will be sharing the stage with Robert. John, with Robert's help, has been working on and implementing an innovative idea of developing positive lines of communications with the Default Mortgage Industry, in the interest of saving the city the financial costs and burden of boarding, securing and property clean-ups on Vacant and Open/Vacant Foreclosure and REO (bank real estate owned) properties.

Conservation Specialist John Carter has not only titled this idea "The Bank Project", but has also been very instrumental in learning, sharing and training his division on the following:

- The basics of foreclosures
- What is involved with servicing and owning a mortgage
- Mortgages are bought, sold, traded, and bundled in Pooling Agreements and Trusts, and other investment vehicles (including non-performing)
- Field Service and Property Preservation companies that work with Mortgage Servicers on properties in foreclosure and REO (real estate owned by bank)
- Who to talk to at a company that is holding or servicing a mortgage, and who at the Field Service and Property Preservation companies contracted by the mortgage servicers

With this knowledge, and after attending the 2005 USFN New Orleans Conference (United States Foreclosure Network / America's Mortgage Banking Attorneys), where he was on a Code Enforcement Panel for Safeguard Properties, Inc., John Carter has acquired and built positive working relationships with:

- 100+ Bank/Servicer/Mortgage company contacts
- 12+ Property Preservation and

- Real estate companies that manage and market foreclosure and REO's
- Contacts at HUD, VA, FANNIE MAE, FANNIE MAC, FHA, etc.

Over the past six months "The Bank Project" has had over a hundred properties secured and maintained by the Default Industry instead of the City of Dayton. Most of the contacting is done by email, sometimes phone calls if clarification is needed, and all requests are followed up with emails of the work ordered to be done. A Spreadsheet listing the properties and pertinent information including associated/possible costs/savings listed, and over 900 archived email communications with the Default Industry on those serviced properties.

This past year John Carter has forwarded all press releases involving the City of Dayton's Division of Housing Inspection and other important information by mass emails to the 120+ Bank Project contacts. Of those contacts, companies like Safeguard Properties, Inc., Fidelity National Field Services, and First American have forwarded that information to over 10,000 of their clients in the default mortgage industry, and even posted the information on their company websites. Safeguard Properties alone has four "All Client Alerts" posted on their website referencing the City of Dayton's Division of Housing Inspection.

Continued on page 2

2006 OCEOA Meeting Dates

- May 18 •
- August 24 •
- November 16 •

All meetings will be held at the Midwest Hotel & Conference Center on Sinclair Road in Columbus, Toll Free Phone No. 1-877-609-6086

(continued) from page 1

Several banks/servicers/mortgage companies have inquired about possibly donating properties they no longer have an interest in. They have been supplied names and phone numbers of non-profits like St. Mary’s Development, Old North Dayton, East End, and Isis School, etc. Recently Chase/Bank One finalized the paper work to donate a house to Corinthian Baptist Church which it plans to demolish to expand their parking and landscaping.

The last couple months John Carter along with Denny Zimmer who is the point of contact person for the Boarding Requests, have been reviewing requests to check for foreclosures. Of the requests reviewed so far approximately 40% or more have been secured by a bank instead of the Division of Housing Inspection sending them to the boarding contractor.

This idea that John Carter calls “The Bank Project” has lots of positive feedback from the entire Default Mortgage Industry, and is potentially saving the City of Dayton a

considerable amount in securing and maintaining Vacant, Vacant & Open Foreclosure, and REO Properties.

Preparing a Winning Criminal or Civil Case

Bridget Carty and Paul T. Khoury will share with us what they do to assure a winning criminal or civil housing or zoning case.

Bridget Carty graduated from Bowling Green State University with a B.S. in criminal justice and received her J.D. from Rutgers University School of Law in New Jersey.

Bridget was a prosecutor for five years with the Columbus City Attorney's Office before switching to the civil side of the City Attorney's Office. She is currently handles civil code violation cases, nuisance abatement cases

based on criminal activity, as well as the liquor license objections on behalf of the City of Columbus.

Paul Khoury graduated from Ohio State University with a B.A. in history. Paul received his J.D. from Washington & Lee University School of Law in Virginia. He has been in an environmental civil prosecutor for six years with the Columbus City Prosecutor's Office where he initiates civil injunctive actions and foreclosures to enforce housing, zoning, health, building, solid waste, sanitation, and historic preservation codes on behalf of the City of Columbus.

Ethnic Protocol

Roman D. Fedkiw, the Director of Multicultural Affairs and International Relations with the Ohio Internet Trade Office will try to help us better understand how to communicate with the many varied ethnic groups.

You can now download the meeting registration form and copies of the Enforcer by typing meetings.oceoa.org where you would normally enter a URL address. Notice you do **not** need to include a www, doing so will prevent you from reaching the files. Need help? Call 937-333-3916.

The Enforcer is published by the Ohio Code Enforcement Officials Association. Submissions to this publication are welcome and may be made to Denver Williams, City of Dayton, 371 W. Second Street, Room 324, Dayton, Ohio 45402 or faxed to 937-333-4294 or via e-mail at Denver.Williams@ci.dayton.oh.us

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