

HSBC Mortgage Services



September 2, 2010

RE: Barbara Shewmake

To whom it may concern,

This letter of recommendation is on behalf of Barbara Shewmake, Real Estate agent for Northern California working in Butte, Sutter and Yuba counties. I am an Asset Manager for HSBC and also recently obtained my Realtors License. I had the privilege of working the Northern California Portfolio for approximately 3 years. I have worked with Barbara since approximately February of 2008. Since that time, she has sold over 38 properties which is approximately 12 properties a year and would sell more if the numbers allowed.

Barbara was and is an excellent agent to work with and someone you definitely would want on your team. She takes ownership of her files, has a great staff and can handle volume. She will also take the good, the bad and the ugly and sell both in a timely manner. Some Realtors only want the good and will even decline properties. She accepts properties in a timely manner, gets back to us with occupancy status and is a great communicator all around. We never have to worry about any of her tasks as they are always on time. Her bpo's (broker's price opinion) are very accurate and help me determine the most important aspect of my job which is figuring out how much to list our properties for. She will help me determine if we go out **As Is Where Is**, or if we should rehab. If I ever have a question, I can pick up the phone, call her and she will actually answer her phone, and actually has first hand knowledge of the property in question. So many times, you call an agent and they have to refer to their assistant or someone else they have assigned their tasks to, or you get voice mail to start with. With Barbara, she knows her properties, knows her market, she knows when we could hold out for more money on an offer or will advise if we should accept an offer. It might be time to cut my losses and accept an offer. Barbara will provide back up with competitive listings if needed.

Another good quality is when she gets a property under contract for us, she has usually done her research on our buyer within reason and as good as she can do determine if we

have a truly qualified buyer. She does her research on buyers, buyer qualification, FICO scores, etc. She will always communicate that she has been in contact with escrow, buyer's agent, etc and keep us informed through the process. There are many agents who will bring offers to the table, get them under contract, but actually closing on time is another story. Sure, we will have some deals fall out, however the ratio is much smaller with Barbara than most agents. If a deal does die, she will let me know right away, place back on the market and get the property under contract again. Some agents will call, haw around to see if we are willing to reduce price, kick in more in concessions, etc. Again if it makes sense for us to do that she is up front and forth coming. Barbara will advise me to extend a deal if it makes sense, or advise me to kill a deal if it does not make sense based on the facts. You truly know that she is looking out for the best interest of the bank, her client. Many other agents will have you wondering who they are truly representing.

Barbara Shewmake makes the whole process a smooth and professional process. Not just for me, but my assistant, my internal closer and all of the escrow companies we use. She gets bills over to escrow in a timely manner, stays on top of HOA matters, and never complains about not getting reimbursed timely, etc. Just an over all upstanding Real Estate Agent and a professional at all times.

Sincerely,

Danny Gomez  
HSBC Mortgage Services