How to Get HUD REO Listings
Webinar Training 2015
I can help you get HUD REO listings

• Take notes
• Follow my instructions
• Take action
• Persevere
PERSEVERE?

• **persevere**
• /ˌpərsəˈvi(ə)r/
• Verb
• Continue in a course of action even in the face of difficulty or with little or no indication of success.
In June of 2010 MMIII took effect
26 asset management companies chosen to sell HUD REO’s
Each given a geographic territory
Transition was completed in Dec ’10
1 year contract (four 1yr renewals with a $ ceiling).
All properties are required to be listed with local agents.
Listing commission is 3% and AM’s are not allowed to take a referral fee (at this time).
HUD FSM contractor handles all preservation. Agent has no out of pocket expense. Not even utilities.
Buyer’s agents present all offers online.
<table>
<thead>
<tr>
<th>Notice Details</th>
<th>Packages</th>
<th>Interested Vendors List</th>
</tr>
</thead>
</table>

**M&M 3.7 Asset Management Services**

**Solicitation Number:** DU204SA-13-R-0065  
**Notice Type:** Combined Synopsis/Solicitation

**Synopsis:**

- Added: Jul 25, 2014 2:58 pm  
- Modified: Sep 18, 2014 4:58 pm

- Please go to: [https://www.fedconnect.net/FedConnect/PublicPages/PublicSearch/Public_Opportunities.aspx](https://www.fedconnect.net/FedConnect/PublicPages/PublicSearch/Public_Opportunities.aspx) and search for Solicitation DU204SA-13-R-0065. For the solicitation and amendments 000001, 000002, 000003, 000004, 000005, 000006, 000007 documentation.

**Contracting Office Address:**

- 40 Marietta Street  
- 14th Floor  
- Atlanta, Georgia 30303-2805

**Place of Performance:**

- See Solicitation

**United States**

**Primary Point of Contact:**

- Kristin Tucker Frantz, Contract Specialist  
- kristin.t.frantz@hud.gov  
- Phone: 6787322341

**GENERAL INFORMATION**

- **Notice Type:** Combined Synopsis/Solicitation
- **Original Posted Date:** July 25, 2014  
- **Posted Date:** September 18, 2014
- **Response Date:** Sep 23, 2014 11:30 am Eastern  
- **Original Response Date:** Aug 28, 2014 2:00 pm Eastern
- **Archiving Policy:** Automatic, 15 days after response date
- **Archive Date:** October 8, 2014
- **Original Set Aside:** Partial Small Business  
- **Set Aside:** Partial Small Business
- **Classification Code:** R – Professional, administrative, and management support services
- **NAICS Code:** 531 – Real Estate/532110 – Offices of Real Estate Agents and Brokers
# Opportunity: 3.7 Asset Manager (AM) Services

## Description

Solicitation for M&M 3.7 Asset Management Services

## Overview

<table>
<thead>
<tr>
<th>Reference number:</th>
<th>DU204SA-13-R-0005</th>
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<tr>
<td>Issue date:</td>
<td>01/14/2015</td>
</tr>
<tr>
<td>Response due:</td>
<td>01/23/2015 02:30 PM ET</td>
</tr>
</tbody>
</table>

| Set Aside:         | Economically Disadvantaged |
|                   | Woman Owned Small Business |
| NAICS:             | 531210-Offices of Real Estate Agents and Brokers |
| PSC / FSC:         | R402-SUPPORT-PROFESSIONAL: REAL ESTATE BROKERAGE |

Agency: HUD

Contracting office:

US Department of HUD
Office of the Chief Procurement

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### What do I do now?

This is the opportunity summary page. To the left you will see a description and an overview of this opportunity. To the right you will see a list of the attached documentation. To view any of the attachments, simply click the attachment name.

#### Registered Users

To register interest in this opportunity or to electronically respond, you must first sign in. Click the Sign In button below.

[Sign In](#)

#### Non Registered Users

You can view this or any other public opportunity and respond manually outside this system without registering. However, registered users have numerous added benefits including the ability to submit questions to the agency, receive emails concerning updates and amendments, create and manage a response team and submit responses directly through this site.

Becoming a registered user is fast, free and takes only a few minutes. To get started, click the Register Now button below.

[Register Now](#)
The HUD REO Listing Opportunity

• There will be only one AM per State
• The contract will be 1 year with (4) 1 yr renewals
• The AM will be a certified SBE (under 7 million)
• There will be a 60 day transition period
• The new AM will need to recruit and train hundreds of listing agents within a very short period of time
• I will notify you via email as soon as the AM for your state is announced.
Who Can List HUD REO Properties

• Any local licensed real estate agent
Who Can List HUD REO Properties

• Any local licensed real estate agent
• Anywhere in the US
Who Can List HUD REO Properties

• Any local licensed real estate agent
• Anywhere in the US
• Big or small brokerage
Who Can List HUD REO Properties

• Any local licensed real estate agent
• Anywhere in the US
• Big or small brokerage
• Agent or broker
Who Can List HUD REO Properties

• Any local licensed real estate agent
• Anywhere in the US
• Big or small brokerage
• Agent or broker
• Franchise or independent
Who Can List HUD REO Properties

- Any local licensed real estate agent
- Anywhere in the US
- Big or small brokerage
- Agent or broker
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- No experience is required
Who Can List HUD REO Properties

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• Agent or broker
• Franchise or independent
• No experience is required
• No specific training is required
Who Can List HUD REO Properties

- Any local licensed real estate agent
- Anywhere in the US
- Big or small brokerage
- Agent or broker
- Franchise or independent
- No experience is required
- No specific training is required
- Team or individual
Who Can List HUD REO Properties

• Any local licensed real estate agent
• Anywhere in the US
• Big or small brokerage
• Agent or broker
• Franchise or independent
• No experience is required
• No specific training is required
• Team or individual
• You are not required to pay any expenses or utilities on any HUD REO listing
Who Can List HUD REO Properties

- Any local licensed real estate agent
- Anywhere in the US
- Big or small brokerage
- Agent or broker
- Franchise or independent
- No experience is required
- No specific training is required
- Team or individual
- You are not required to pay any expenses or utilities on any HUD REO listing
- You get paid 3% listing commission
What Are the Qualifications to list HUD REO Properties?

• Active real estate license
What Are the Qualifications to list HUD REO Properties?

- Active real estate license
- Insurance
What Are the Qualifications to list HUD REO Properties?

• Active real estate license
• Insurance
• NAID number
What Are the Qualifications to list HUD REO Properties?

- Active real estate license
- Insurance (general liability and E&O)
- NAID number
- Brokerage must be registered with HudHomestore
What Are the Qualifications to list HUD REO Properties?

- Active real estate license
- Insurance
- NAID number
- Brokerage must be registered HudHomestore
- Agent must be registered HudHomestore
What Are the Qualifications to list HUD REO Properties?

• Active real estate license
• Insurance
• NAID number
• Brokerage must be registered HudHomestore
• Agent must be registered HudHomestore
• MLS membership
How Are The HUD Listings Distributed?

• HUD
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- HUD
- 4 Regional HUD Home Ownership Centers
How Are The HUD Listings Distributed?

• HUD

• 4 Regional HUD Home Ownership Centers

• 26 Asset Management Companies
How Are The HUD Listings Distributed?

- HUD
- 4 Regional HUD Home Ownership Centers
- 26 Asset Management Companies
- Local agents
9 steps to become a HUD REO listing agent
9 steps to become a HUD REO listing agent

Step 1: Brokerage must obtain NAID

What is a NAID number?

A name and address identification (NAID) number is used by HUD to track the payee of HUD funds.

There is only one NAID number issued per office. All agents in that office use the same NAID to present offers on HUD listed properties.

This same NAID number is needed to apply to become a HUD listing agent/broker.
9 steps to become a HUD REO listing agent

Step 1: Brokerage must obtain a NAID

Determine if your brokerage already has a NAID number.

Ask your broker. Give as little information as necessary. You must have a NAID number to present an offer on a HUD listed property so this request should not surprise your broker. Don’t volunteer any more information. Your broker may share information with other agents or may decide to apply to list HUD properties themselves which could hurt your chances.
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID

If your broker has the NAID number write it down.

If your broker is not sure ask for the companies EIN so you can look it up.

If your broker does not have a NAID number offer to obtain it for the broker so that agents in your office may present offers on HUD listed properties. You will need the companies EIN number to do so.
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID
   Go to www.HUDHomestore.com
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID
   Go to www.HUDHomestore.com
   click on NAID Application
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID
   Go to www.HUDHomestore.com
   click on NAID Application
   Enter your company’s EIN
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID
   Go to www.HUDHomestore.com
   click on NAID Application
   Enter your companies EIN
   This is what you hope to see!
9 steps to become a HUD REO listing agent

1. If your company's NAID is inactive call Call 1-800-CALL FHA (225-5342)
2. Ask ”what forms are necessary to reactivate my NAID?"
9 steps to become a HUD REO listing agent

1. If your company does not have a NAID your broker will need to complete the application process or you may do it on his/her behalf.

2. Download:
   SAMS 1111 Bidder Application link
   SAMS 1111A Selling Broker Certification

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Selling Brokers must provide:

1. 1111 – Original Signature Required – Send the original and one copy of the 1111 Form
2. 1111A – Original Signature Required
3. IRS Letter 147 C or IRS Official Document reflecting Business Name and EIN or copy of SS card if operating under SS#.
4. Copy of Real Estate Broker’s License with Expiration Date
5. Copy of Driver’s License with Expiration Date
6. Recent Utility Bill or Bank Statement that supports the address and Company or Broker name shown on Form 1111

Nonprofits must provide:

1. 1111 – Original Signature Required – Send the original and one copy of the 1111 Form
2. IRS Letter 147 C or IRS Official Document reflecting Business Name and EIN (reflecting 501C status)
3. Nonprofit approval letter from HUD

Government Agencies must provide:

1. 1111 – Original Signature Required – Send the original and one copy of the 1111 Form
2. IRS Letter 147 C or IRS Official Document reflecting Business Name and EIN

**The NAID application processing time is a minimum of 2 weeks. After such time, you may search for your assigned NAID by clicking here.**
9 steps to become a HUD REO listing agent

**Selling Brokers must provide:**

- 1111 – Original Signature Required – Send the original and one copy of the 1111 Form
- 1111A - Original Signature Required
- IRS Letter 147 C or IRS Official Document reflecting Business Name and EIN or copy of SS card if operating under SS#
- Copy of Real Estate Broker’s License with Expiration Date
- Copy of Driver’s License with Expiration Date
- Recent Utility Bill or Bank Statement that supports the address and Company or Broker name shown on Form 1111
9 steps to become a HUD REO listing agent

For applicants in AK, AZ, CA, HI, ID, NV, OR, WA, AS, GU, MH, and MP
Santa Ana Homeownership Center
Attention: NAID Application
Santa Ana Federal Building
34 Civic Center Plaza, Room 7015
Santa Ana, CA 92701-4003

Call 1-800-CALL FHA (225-5342) for information regarding your application.

This step takes at least 2 weeks. You cannot proceed until you get the NAID.
Questions about the NAID?
9 steps to become a HUD REO listing agent

Step 2: Brokerage registers with HUDHomestore

Go to www.HUDHomestore.com and click on “Find a Broker”
9 steps to become a HUD REO listing agent

Step 2: Brokerage registers with HUDHomestore

Go to www.HUDHomestore.com and click on “Find a Broker”

Search by your company name and city. If you cant find your company your broker must register with HUDHomestore.com or allow you to do so on their behalf.
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID
2. Brokerage registers with HUDHomestore
3. Agent registers with HUDHomestore
9 steps to become a HUD REO listing agent

Step 3: Agent registers with HUDHomestore
Go to www.HUDHomestore.com and click on Register “Bidders”
Complete the selling agent application. Watch the video under “Bidder Registration” before you proceed.
Questions about HUDHomestore.com registration
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID
2. Brokerage registers with HUDHomestore
3. Agent registers with HUDHomestore
4. Prepare resume
REO Resume

• How to prepare a REO Resume. Even if you have no experience.
The Average Asset Management Company receives over 100 resumes a day

• You have one chance
• You had better know what they are looking for
• Don’t list anything that is not relevant
• Keep it to one page
Service Before Self

• Build a resume/menu of services

• No glamour shot pics, no trophies, no “other” certifications.

• Focus on the services that you provide for REO Asset Managers
I am a Full Time REO broker/owner at Patrick Investments LLC, a minority owned company (application for certification pending) specializing in the management and sales of REO properties in the Kansas City area.

I have 11 years of REO experience and am currently listing and selling REO properties for several asset management companies as listed below. I have funds available to make emergency repairs and pay utilities on behalf of my REO clients. I am assisted by a staff of 1 administrative assistant, 1 escrow coordinator, 1 field inspectors and 1 buyers agent.

My team and I take great pride in delivering timely and accurate data to our corporate clients while striving to keep their carrying costs low. Selling your REO properties in a reasonably time frame for the highest possible market price remains a top priority for our team. I am personally involved in each and every REO transaction and am available to take your call to discuss your REO needs.

REO Services:

<table>
<thead>
<tr>
<th>Occupancy Inspections</th>
<th>Cash for Keys</th>
<th>Evictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broker Price Opinions</td>
<td>Re Key’s</td>
<td>Management of Field Services</td>
</tr>
<tr>
<td>Monthly Reporting</td>
<td>Photo Documentation</td>
<td>Tenant Management</td>
</tr>
<tr>
<td>HOA record retrieval</td>
<td>M&amp;I Estimates</td>
<td>City Code Abatement</td>
</tr>
<tr>
<td>Repair Estimates</td>
<td>Ongoing inspections</td>
<td>Utility Management</td>
</tr>
</tbody>
</table>

REO/BPO Clients:

REO Associations:
The American Society of REO Specialists
REOMAC
NRBA
REO Renegades Mastermind Member

REO Training/Certifications:
Res.net
Equator (list the level of your certification here)
RDCPRO
REOVM
5 Star

Advertising:
All REO listings advertised on Realtor.com, Sign on San Diego, Flipit.com, Backpage, Craigslist, and numerous other internet sites. Weekly email marketing to agents to all local agents and our own database of investors. Yard signs with direct phone # and 800# with 24 hour property information recording. REO open houses, realtor tours, home buyer tours and frequent newspaper advertisements.

Service Area:
Greater Kansas City Metro Area. See attached spreadsheet of zip codes.
What your resume should not say

XXXX XXXXXX
Broker/Owner
(516) 783-xxxx Ext. 207
Cell: (516) 946-xxxx

OBJECTIVE: To obtain the highest possible sale price for REO Properties listed with my Agency. Unlike my competition, I work in the best interest of the Bank. Most REO Brokers sell 98% of their REO listings “in-house”. It is highly unlikely that these homes, if they are exposed on Multiple Listing and to all of its agents, that the highest price would be found in house ……….98% of the time!

I pledge to cooperate with all Multiple Listing Agents to obtain the highest price for the Bank, not the highest commission for my agency. It has been my experience seeing agents “losing” offers or realizing that their offers were never even submitted to the bank. This practice is extremely frustrating to someone like myself, who takes pride in being an ethical Broker.

Position: Broker Owner of The Realty xxxxxx, Inc.

Experience:

• Licensed broker for over 17 years having successfully closed over 2,200 real estate transactions.
• Full Time support team of over 30 licensed sales agents, one full time administrator, full time office manager and one part time administrator.
• Network of professional licensed contractors.
• Member of the National Association of Realtors, and the Long Island Board of Realtors.

My team and I can provide the following services and pride ourselves in meeting our corporate client’s deadlines:
• Guaranteed non stop advertising of all properties in Newspaper, local periodicals, pictorial magazines, and on over 17 websites.
• Direct marketing to Agents, Buyers, and our extensive database of local investors.
• Full exposure on M.L.S.
• Detailed Monthly Reporting
• Occupancy Inspections
• Secure Property
• Board Up
• Cash for Keys
• Evictions
• BPO’s
• Clean Outs
• Winterization (if applicable)
• Ongoing maintenance and property inspections

Service Area: Nassau/Suffolk/Brooklyn/Queens – NEW YORK
HUD REO Marketing Plan

• How will you expose the property to all potential buyers?
HUD REO Marketing Plan

• One page
• Organized list of how and where you will advertise the property
HUD REO Marketing Plan

HUD REO Listing Marketing & Advertising Plan

My goal is to effectively advertise each of my HUD REO properties so that all interested buyer prospects are aware of the property and will be compelled to view the property before making a purchase decision.

I utilize a combination of advertising media that results in maximum exposure of each property on a local and national level. All properties are advertised until they close. Below is a brief summary of how and where I advertise my REO listings.

At the property:

- Real Estate For Sale Sign with a local and 24 hour hotline 800 number.
- Full color brochure highlighting the properties best characteristics.
- FHA and FHA 203k mortgage information packet for prospects.

Internet:

- Featured listing on Realtor.com
- Featured listing on Trulia
HUD REO Marketing Plan

Internet:

• Featured listing on Realtor.com
• Featured listing on Trulia
• Featured listing on Zillow
• Featured listing on my website www.zzzzzz.com
• Listing on the local MLS.

Email

• Weekly notification to my email list of 1,200 local investors.
• Weekly email notification to my email list of 200 buyer prospects.
• New listing email to all local agents.
• Update emails to all of the above after price reductions or change in status.

Print

• Advertisement in the local newspaper “The Blue Springs Examiner.”
• Advertisement in the local “Homes and Land Magazine.”
• I personally deliver a “new listing” postcard to the properties neighbors

In addition to the advertising above I track all prospect inquiries and return all calls before the close of business each day. My assistant makes a follow up call within 24 hours if the prospect has not set up a showing. Each prospect is given the opportunity to get on my “hot new listing” email list to receive email notification of new listings and price reductions.

Address City, State Zip
Telephone fax email web address
What the REO Sellers are looking for

- REO Experience –

Very few applicants have verifiable REO listing Experience. So what should you list?
What the REO Sellers are looking for

• BPO Experience –

List of companies and references
What the REO Sellers are looking for

- Relocation Experience –

List of companies and references
What the REO Sellers are looking for

• Property Management Experience
What the REO Sellers are looking for

• An agent with the ability and desire to help other agents prepare and submit their buyers offer on a HUD property.

• Some HUD AM’s require their listing agents to conduct regular classes. This can be a live event or a webinar. Some provide the presentation outline and educational materials.
What the REO Sellers are looking for

• Experience presenting offers and selling HUD homes
• A thorough understanding of FHA Mortgages including the 203k
What is a 203k Loan

• FHA 203k loans are offered by the Federal Housing Administration, a government agency. The federal government designed these loans to encourage lenders to fund seemingly risky home purchases. Goals of neighborhood revitalization and greater homeownership opportunities also drove the creation of this loan.

• FHA 203k loans are designated for houses that are damaged or sorely in need of rehabilitation. The loan covers not only the cost of the property but also the cost of necessary home repairs. The down payment requirement is low, and eligibility criteria are loose. Homeowners whose homes need improvement can also refinance with these loans. A vast range of repairs, including room additions, bathroom remodeling, roofing, flooring and air conditioning systems can be funded with these loans.
What houses qualify?

- There are two types of FHA 203k loans, regular and streamlined. Regular 203k loans are for homes that need structural repairs, and streamlined loans are for those that need non-structural repairs.
- In order to qualify, homeowners must plan to live in the home they are repairing. The following types of residences qualify:
  - Tear-downs: As long as part of the foundation will remain, houses that need to be destroyed and rebuilt are eligible.
  - Existing construction that is at least a year old.
  - Single-family, two-family, three-family or four-family dwellings.
  - Condos: if they have been approved for FHA loans.
  - Mixed-use properties: If you are repairing only the home portion, a mixed residential/commercial property can qualify.
  - Homes needing to be moved to rest on a new foundation.
What repairs qualify?

- The FHA has specific guidelines as to which types of repairs qualify for 203k loans. The lender will also stipulate which repairs you can make.
- Allowable repairs include:
  - Disability access
  - Heating, ventilation and air conditioning
  - Plumbing
  - Roofing and flooring
  - Energy conservation
  - Kitchen remodeling
  - New appliances
  - Room additions
  - Decks and patios
  - Bathroom remodeling
  - Room additions or second-story additions
  - New siding
  - Finishing an attic or basement
  - Site grading
  - Labor costs must be included in the loan, even if the homeowner performs the repairs. The repairs must be completed within six months.
How much does it cost?

• The FHA 203k loan amount has to include the price of the home plus the expected price of repairs. The homebuyer has to provide a percentage of the loan as a down payment. That percentage is usually far below that required by conventional loans and other FHA loans.

• In order to apply, the loan applicant has to provide proof of income, proof of assets and credit reports. In addition, the applicant has to provide a home appraisal, including how much the home will be worth after the improvements are made. The applicant also has to present a detailed proposal of the work required on the home, including a cost estimate of each repair.

• Some loan seekers hire a 203k consultant to prepare the extra paperwork. The consultant's fees can be included in the loan amount.
Other important information

- An FHA 203k loan is especially beneficial to those who cannot afford a finished home and are willing to take on a fixer-upper.
- Many lenders do not offer 203k loans.
- FHA 203k closing can take from 60 to 90 days.
- Fees and Interest rates may be slightly higher.
What the REO Sellers are looking for

• Number of HUD properties you have:
  • Advertised
  • Shown
  • Submitted offers
  • Closed (as buyers agent)
What the REO Sellers are looking for

- Ability to effective use Technology
- Pictures, Online Reporting etc
- HUD has their own proprietary web based system.
- They want to know that you are willing to learn how to use it.
What the REO Sellers are looking for

- Full time
- You proactively market your listings to find the buyer
- You are willing an able to conduct a field inspection of each of your assigned properties once per week
- You are proficient with digital pictures
- You have an emergency plan in place to cover your duties in the event of an illness
- You have an emergency plan in place in case of a disaster
- You have the ability to obtain assistance in the event your work load increases
Other “Advantages”

• Brokers license (slight advantage over salesperson)
• Support Staff (can be virtual or as needed)
• Non traditional marketing (web-social media-open hs)
• Multi lingual (in diverse areas)
Questions about your resume?
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID
2. Brokerage registers with HUDHomestore
3. Agent registers with HUDHomestore
4. Prepare resume
5. Complete online application with HUD asset management company for your state
What to do now?

• Wait patiently for HUD to award the contract.
• You will be notified via email as soon as the contract is awarded.
• I will include as much information as I can obtain.
• Company name and contact information
• Possibly there website. May not be set up.
• Call, email, etc until you get an application or a web address to apply.
• Follow up
Registration

- There will be only 1 HUD Asset Management Company for your state
- Most likely that they will have a website with a web based application system.
- If not you will need to email the contact person.

  — Send this email:

  Email Subject: REO Broker Registration

  My name is Frank Patrick, I’m an REO broker servicing the Greater Kansas City Metro area and I am interested in registering with your company. Could you please send me a new broker registration packet or point me in the right direction to begin the application process? I can provide a copy of my real estate license, E&O insurance, a list of zip codes for my service area and professional references upon request. Thank you in advance for your help.

  Regards,

  Frank Patrick
  REO Broker
  Frank Patrick Real Estate
  Tele
  Fax
  Address
Questions about registration?
What to do if you are not selected
If you are not selected

- Find an active listing
- Contact the listed AM
- Ask permission to advertise the property
- Do this weekly
- You will build a relationship
- Present offers on behalf of your buyers
- Develop a relationship with the AM
- Ask to be considered as a listing agent
9 steps to become a HUD REO listing agent

1. Brokerage must obtain NAID
2. Brokerage registers with HUDHomestore
3. Agent registers with HUDHomestore
4. Prepare resume
5. Complete online application with HUD asset management company for your state
6. Advertise HUD listings in your area
7. Sell HUD properties
8. Develop relationship with asset manager
9. Ask to be considered as a HUD listing agent
What’s next

- I will email you a link to download my resume template and marketing plan
- Obtain a NAID
- Confirm your broker is registered with HUDHomestore.com
- You will register with HUDHomestore.com
- Create your resume
- Wait for the announcement
• I will send an email this evening with:
  • Resume template
  • List of steps you need to complete
  • I have recorded this webinar and will upload it to the Diamond Website tonight.