



8 yrs. Experience as a top selling agent

REO Management Team:

- Principal Broker – Sonatta Camara
- REO Director
- Listing Manager
- Lead Manager
- Closing Manager
- 203K HUD Certified consultant
- Transaction Manager
- BPO Processor
- Several Buyers Agents
- Appraiser
- Marketing Manager

Short Sales:

- Appraiser
- Real Estate Attorney for negotiations

REO Services:

- ✓ Occupancy checks within 24 hours of the property assignment
- ✓ Exterior BPO within 24 hours of occupancy check of occupied property
- ✓ Cash for keys
- ✓ Immediate Re-key and Interior BPO upon finding the property vacant
- ✓ Bids for trashout, repairs, and lawn maintenance within 72 hours of finding the property vacant
- ✓ Immediate order of repairs, trashouts, and lawn maintenance for bids under \$500 or per Asset Manager's guidelines
- ✓ Bi-Weekly property inspections
- ✓ Weekly market and showing reports
- ✓ Full listing with detailed pictures on MLS
- ✓ Property offers management
- ✓ Closing management

We do Short Sales too!

Certifications

- National REO Broker's Association (NRBA)
- Certified REO Agent/Broker with Equator
- Certified Short Sale Agent/Broker with Equator
- Certified REO Agent/Broker with Res.Net
- RDCPro Certified
- Certified Distressed Property Expert (CDPE)
- Certified Default Services Professional (CDSP™)
- REO Specialist
- NAR Green Certified
- SFR Certified
- A*REO

Memberships:

- Virginia Association of Realtors (VAR)
- Greater Capital Area Realtors (GCAR)
- Metropolitan Regional Information Systems (MRIS)
- National Association of Realtors (NAR)
- National Association of Real Estate Brokers (NAREB)
- National Association of Hispanic Real Estate Brokers (NAHREB)
- Prince George's County Area Realtors (PGCAR)
- PGCAR Professional Standards Committee, Member 2008-Present
- PGCAR Election Committee 2009
- PGCAR Scholarship Fund Task Force, Vice Chair 2010
- PGCAR Director, 2009-2011
- PGCAR Young Professional Task Force, 2009-Present
- PGCAR David Maclin Scholarship Fund Task Force, 2007-Present
- CCIM Candidate, 2008-Present ****SEE RESUME FOR MORE****



References:

Natalie Petersen
Brighton REO
npetersen@brightonreo.com

Lisa McCook
Green River Capital
lmccook@greenrivercap.com

Charmaine Loftin
Brighton REO
cloftin@brightonreo.com

Primary Service Areas:

Washington, D.C. (all zip)

Maryland: Prince George's County, Anne Arundel County, Howard County, & Montgomery County

Virginia: Arlington & Fairfax

Mailing: 11019 Lake Arbor Way
Bowie, MD 20721

Office: 9500 Arena Dr., Suite 490
Largo, MD 20774

Office: 301.333.4444
Cell: 202.439.2535
Fax: 301.333.2013



Experience/Comfort Level: We have worked the REO and Bank Owned Market for several years. Our business model is centered around specializing in REO and Bank Owned listings and sales from post foreclosure evaluations such as BPO's and recommended repairs to facilitating the quickest sale, HUD contracts, etc.

Financial Resources: We have the financial resources to maintain an unlimited quantity of homes, including monthly utilities, repairs, maintenance, re-key, and repairs. Billing is performed to your specifications.

Property Management: We are experienced in maintaining the REO and Bank Owned home. We have a list of licensed vendors that supply interior cleaning, exterior landscaping, trash out and repairs as necessary. All of our REO and Bank Owned properties are inspected weekly by a member of our team to insure security.

Response Time: We are always quick to respond. All properties are secured immediately, with a visit in less than 24-hours to assess the occupancy. Locks are re-keyed upon vacancy. We are very experienced with evictions and cash for keys.

Team: We have a team of professionals working with us to maintain REO and Bank Owned properties.

Marketing: Our business model focuses on selling our inventory quickly. All of our REO and Bank Owned properties appear on Realtor.com. Full-sized sign posts and professional signs are placed on all properties. All offers are presented within 24 hours of receiving them.

Coverage Area: We cover the entire DC Metro area. This area includes all of DC, the Maryland counties of Anne Arundel, Howard, Montgomery, and Prince Georges, and Virginia counties Arlington and Fairfax.

References: I am currently an approved Broker for Green River Capital, Brighton REO, Specialized Asset Management, Old Republic, Single Source Property, and more!

Certifications: NAR Green, RDCPro, REO Specialist, SFR, A*REO

Camara & Co.-The Real Estate Group
9500 Arena Dr., Suite 490
Largo, MD 20774
(301) 333-4444
(301) 333-2013 fax
reo@camaraandco.com



**Your REO Listings are GUARANTEED to
SELL FASTER and for MORE MONEY
by using my 201-Step Home Selling System!**

Dear Sir or Madam,

My specialty is working with senior asset managers and REO departments. In the last few years my overall sales success rate has been almost 98% (which is 20% higher than the industry average). And that's why I'm writing you.

I have a tested and proven plan (that no other agent has) to get your REO listings sold fast and for top dollar.

I have enclosed information on this plan: It's called, my "**201-Step Home Selling System.**"

The bottom line: I can sell your properties much faster and with less hassle.

You can email me at reo@sonattacamara.com

Thank You

Yours truly,
Sonatta Camara



201-Step Home Selling System To Get Your REO Listings Sold Fast and For Top Dollar”

1. Research tax records to verify full and complete legal information is available to prospective buyers and buyer's agents on MLS printout.
2. Research property's ownership and deed type.
3. Research property's public record information for lot size & dimensions.
4. Research and verify legal description.
5. Research property's land use coding and deed restrictions.
6. Research property's current use and zoning.
7. Occupancy Inspections.
8. Research sales activity for past 6-18 months from MLS and public records databases
9. Research "Average Days on Market" for property of this type, price range, and location
10. Research competitive properties that are currently on the market.
11. Research competitive properties that have been withdrawn.
12. Research competitive properties that are currently under contract.
13. Research expired properties (properties that did not sell during their time on the market).
14. Research competitive properties that have sold in the past six months.
15. Call agents, if needed, to discuss activity on the comparable properties they have listed in the area.
16. Research the previous sales activity (if any) on your REO.
17. Download and review property tax roll information.
18. Prepare "Broker Price Opinion" (BPO) to establish fair market value.
19. Obtain and verify accurate methods of contacting you.
20. Gather information to help assess your needs.
21. Review current title information.
22. Measure interior room sizes.
23. Confirm lot size your copy of certified survey, if available.
24. Obtain copy of floor and pool plans, if available.
25. Review current appraisal or BPO, if available.
26. Identify Home Owner Association manager, if applicable.
27. Verify Home Owner Association fees, if applicable and how much is owed.
28. Verify security system, current term of service and whether owned or leased.
29. Secure Property.
30. Ascertain need for lead-based paint disclosure.

31. Verify if property is still occupied by tenant or previous owner
32. Compile list of repairs and maintenance items.
33. Prepare showing instructions for buyer agents.
34. Assess the timing of sale.
35. Assess the competition around REO.
36. Assess your immediate concerns.
37. Ask you questions about the property to learn how to better serve and provide helpful information if needed.
38. Discuss your next REO assignment plans and determine how we can help.
39. Determine how quickly the REO will likely go under contract.
40. Obtain information that will help prepare the listing. Such as: What types of improvements have been done to the REO in the past five years? What other features of the REO make it attractive to buyers? (Type of cabinets, flooring, decks, pool, fireplaces, etc.)
41. Gather REO information: copy of deed, current taxes owed, copy of a survey, copy of title policy available.
42. Re key the REO and one will be inserted in the lockbox.
43. Perform Interior Décor Assessment
44. Review results of Interior Décor Assessment and suggest changes to shorten time on market.
45. Perform exterior “Curb Appeal Assessment” of subject property.
46. Review results of Curb Appeal Assessment with the Asset Manager and provide suggestions to improve salability.
47. Give you an overview of current market conditions and projections.
48. Provide Home Audit to discuss constructive changes to REO to make it more appealing, to show exceptionally well and help it to yield the greatest possible price to an interested buyer.
49. Provide you with home showing guidelines to show you how the REO will be prepared for appointments. (i.e. lighting, landscaping, etc.)
50. Review any special requests you have for your REO.
51. Enter your name, address, phone number, and email address in our database in order to keep you informed of market changes, mortgage rate fluctuations, sales trends or anything that may affect the value and marketability of the REO.
52. Compile and assemble formal file on property
53. Present Broker Price Opinion (BPO) for you.
54. Offer pricing strategy based on professional judgment and interpretation of current market conditions.
55. Assist you in strategically pricing REO to enable it to show up on more MLS Searches.
56. Discuss goals with you to market effectively.
57. Discuss and present strategic master marketing plan.
58. Explore method of pricing your property below comparable value to bring the most buyers to your property quickly.
59. Present and discuss the REO marketing plan that will most effectively and bring the most buyers to you in the shortest amount of time.
60. Explore the option of marketing your home with an incentive of buying down points on the buyers’ loan; potential results are: you retain a higher agreed upon price (which results in more proceeds to you) and the buyer saves on monthly payments and a tax credit.

61. Prepare an equity analysis to show you expenses, closing costs and net proceeds.
62. Explain the use of the Seller's Property Disclosure Statement.
63. Take full color digital photographs of the inside and outside of your REO for marketing flyers, advertisements and the Internet.
64. Board up.
65. Install hi-tech lockbox to allow buyers and their agents to view your home conveniently but does not compromise security.
66. Write remarks within the MLS system specifying how you want the property to be shown.
67. Cash for Keys service provided.
68. Prepare detailed list of property amenities to have readily available at the REO, to include in Marketing Booklet, and assess market impact
69. Prepare MLS property Profile Sheet
70. Proofread MLS database listing for accuracy – including proper placement in mapping function
71. Enter property data from Profile Sheet into MLS Listing Database
72. Electronically submit the REO listing information to The Multiple Listing Service for exposure to all active real estate agents in the area.
73. Immediately submit digital photos of the interior and exterior of the REO to the MLS at the same time listing is input allowing buyers and agents to view pictures when narrowing down homes they will actually tour.
74. Add property to my websites active listings list.
75. Provide you with signed MLS Profile Data Sheet
76. Eviction service provided.
77. Clean Out service provided.
78. Winterization (if applicable).
79. Provide you with a Personal Customized Services sheet.
80. Provide you with a personalized Advertising Questionnaire for your input in verbiage for advertisement.
81. Review my company's full service marketing system for the REO.
82. Offer Realtor® tour, if applicable, to provide you with professional feedback.
83. Offer a Broker's Open, if applicable, to promote your property to local Realtors® and their customers, to maximize showings
84. Create web & newspaper advertisements
85. Prepare mailing and contact lists
86. Create, order, and mail Just Listed Postcards to promote the value of the REO
87. Create, print, assemble, and mail compelling flyers to hand deliver and/or mail to target customers, to stimulate calls on the REO.
88. Advise my personal referral network of the REO
89. Provide marketing data to buyers coming from my referral network
90. Create a marketing property brochure of features and lifestyle benefits of the REO for use by buyer agents.
91. Prepare copies of Seller's Disclosures and REO Owner's Disclosures.
92. Create a custom "REO Marketing Book" to be placed in the REO for buyers.
93. Deliver "REO Marketing Book" to any interested buyer agents.
94. Respond within 15 minutes of immediate page over the internet through our exclusive lead router program.
95. Convey all price changes promptly to all leads generated.
96. Capture feedback from Realtors® after all showings
97. Place regular weekly update calls to you to discuss all showings, marketing, and pricing.

98. Notify you of any conditions promptly.
99. Notify you immediately of any offers, potential offers, or needs.
100. Discuss feedback from showing agents with you to determine if changes will accelerate the sale.
101. Search the MLS System for Realtors most likely working with interested and capable buyers matching the REO, then fax or email copies of the REO listing information for them to review immediately.
102. Maximize showing potential through professional signage.
103. Install additional signs in area when allowed by H.O.A.
104. Market the REO on Realtor.com
105. Market the REO on my own personal REO exclusive website.
106. Submit a crisp, clean digital montage of photos complete with personally written remarks detailing the home and upload on all websites.
107. Hold open houses.
108. Target market to determine who the most likely buyer willing to pay the highest price will be.
109. Discuss marketing ideas with "Mastermind" group of top Realtors from across country.
110. Deliver copies of advertisements and marketing material of your REO to you for your review.
111. Make info box or tube available under "For Sale" sign making feature sheets available to those passing by.
112. Use other marketing techniques; such as offering free reports to multiply chances of buyers calling in, discussing, pre-qualifying for and touring the REO.
113. Prepare the Homeowner's Information Sheet.
114. Prepare a financing sheet with several financing plans to educate buyers on methods to purchase the REO.
115. Advertise home to my VIP Buyers as well as all qualified buyers in my database.
116. Distribute flyer to all 100 agents in my company.
117. Promote the benefits of your property to all 100 agents in my office, and update them on any changes so they may convey enticing information to their buyers.
118. Deliver copies of advertisements and marketing material to you (if desired).
119. Promote the REO's to the top 250 Realtors in the area.
120. Log in all REO showings to keep record of marketing activity and potential purchasers.
121. Follow up with all the agents who have shown your home via email or personal phone call to answer questions they may have.
122. Send a personalized letter or postcard to residents in the immediate neighborhood promoting the REO.
123. Personally call the immediate neighborhood to promote the benefits of the REO.
124. Prepare a weekly market analysis update of any activity in the neighborhood (i.e.: new homes on the market, homes that have sold etc).
125. Pre-qualify all buyers whom our agents will bring to the REO before showings to avoid wasting your time with unqualified showings and buyers.
126. Discuss qualifications of prospective buyers to help determine buyer motivation, ability to purchase and probability of closing on the sale.
127. Provide "Tour of Homes" service.
128. Handle paperwork if price adjustment needed.
129. Take all calls to screen for qualified buyers.
130. Receive and review all Offers to Purchase contracts submitted by buyers or buyers' agents to determine best negotiation position.

131. Contact buyers' agents to review buyer's qualifications and discuss offer.
132. Evaluate offer(s) and prepare a "net sheet" on each for you for comparison purposes (if requested).
133. Explain merits and weakness of each component of each offer.
134. Fax or deliver Seller's Disclosure form to buyer's agent or buyer (upon request and prior to offer being made if possible).
135. Confirm buyer is pre-qualified by calling Loan Officer personally.
136. Obtain pre-qualification letter on buyer from Loan Officer.
137. Negotiate highest price and best terms.
138. Prepare and convey any counteroffers, acceptance to buyer's agent.
139. Fax or hand-deliver copies of contract and all addendums to title company.
140. When an Offer to Purchase Contract is accepted and signed by you, deliver signed offer to buyer's agent.
141. Record and promptly deposit buyer's earnest money in escrow account.
142. Deliver copies of fully signed Offer to Purchase contract to you.
143. Fax/deliver copies of Offer to Purchase contract to Selling Agent.
144. Fax copies of Offer to Purchase contract to lender.
145. Provide copies of signed Offer to Purchase contract for office file.
146. Provide copies of signed Offer to Purchase contract to Title Agency.
147. Advise you in handling any additional offers to purchase that may be submitted between contract and closing.
148. Change status in MLS to "Sale Pending".
149. Review buyer's credit report results — advise Asset Managers of worst and best case scenarios.
150. Assist buyer with obtaining financing, if applicable and follow-up as necessary
151. Coordinate with lender on Discount Points being locked in with dates.
152. Deliver unrecorded property information to buyer.
153. Order septic system inspection, if applicable.
154. Receive and review septic system report and assess any possible impact on sale.
155. Deliver copy of septic system inspection report lender & buyer.
156. Coordinate termite inspection ordered.
157. Coordinate mold inspection ordered, if required.
158. Coordinate home inspection ordered and handle contingencies, if any.
159. Confirm Verifications Of Deposit & Buyer's Employment Have Been Returned.
160. Follow Loan Processing Through To The Underwriter.
161. Contact lender weekly to ensure processing is on track.
162. Relay final approval of buyer's loan application to you.
163. Coordinate buyer's professional home inspection with you.
164. Review home inspector's report.
165. Identify and negotiate with contractors to perform any required repairs.
166. Schedule Appraisal.
167. Provide comparable sales used in market pricing to Appraiser.
168. Follow-Up on Appraisal.
169. Assist seller in questioning appraisal report if it seems too low.
170. Coordinate closing process with buyer's agent and lender.
171. Update closing forms & files.
172. Ensure all parties have all forms and information needed to close the sale.
173. Confirm closing date and time and notify all parties.
174. Assist in solving any title problems (boundary disputes, easements, etc).
175. Work with buyer's agent in scheduling and conducting buyer's Final Walk-Thru prior to closing.

176. Research all tax, HOA, utility and other applicable pro-rations.
177. Request final closing figures from closing agent.
178. Receive & carefully review closing figures on HUD statement to ensure accuracy of preparation.
179. Review final figures on HUD statement with you before closing.
180. Forward verified closing figures to buyer's agent.
181. Request copy of closing documents from closing agent.
182. Confirm buyer and buyer's agent have received title insurance commitment.
183. Advertising and Marketing to our in house database of local investors.
184. Review all closing documents carefully for errors.
185. Forward closing documents to absentee seller as requested.
186. Review documents with closing agent.
187. Provide earnest money deposit check from escrow account to closing agent.
188. Coordinate financing, final inspections, closing and possession activities on your behalf to help ensure a smooth closing.
189. Assist in scheduling the closing date for all parties.
190. Set up final walk-through of your home for buyers and their agent.
191. Coordinate closing with your next purchase and resolve any timing problems.
192. Arrange possession and transfer of home.
193. Have a "no surprises" closing for Asset Manager
194. Change MLS listing status to Sold. Enter sale date and price, selling broker and agent's ID numbers, etc.
195. Ongoing maintenance and property inspections (if necessary).
196. Attempt to clarify and resolve any conflicts about repairs if buyer is not satisfied
197. Respond to any follow-on calls and provide any additional information required from office files.
198. Help you with your other REO listings.
199. Monthly reporting on all open REO listings.
200. 48-72 hour turnaround on all BPO requests for future listings.
201. All services above come with my "100% Satisfaction Guarantee!"

**Your REO Listings are GUARANTEED to
SELL FASTER and for MORE MONEY
by using my 201-Step Home Selling System!**

You can email me at reo@sonattacamara.com

SONATTA CAMARA

CDSP®, CDPE®, CRS®, GRI®, MBA, NAR Green, RDCPro, SFR, A*REO, Workforce Housing Certified

info@SonattaCamara.com

9500 Arena Dr., Suite 490, Upper Marlboro, MD 20774
301-333-4444

OBJECTIVE

REAL ESTATE SALES

QUALIFICATIONS

- An award-winning sales professional with over 8 years experience as an industry leader.
- Proven track record of success as a nationally recognized Top Sales Performer.
- Dedicated to quality service in all aspects of the client relationship.
- Driven, tenacious, and hardworking individual who is motivated to succeed.
- Results-oriented and persuasive negotiator who effects change and impacts decisions.
- Outstanding presentation, networking, interpersonal, and problem solving abilities.

KEY ACCOMPLISHMENTS

- Record of achieving year-over-year sales production gains of up to 100%.
- Distinguished Prince George's County Sales Award Winner, 2002 – Present

RE/MAX Sales Awards:

Platinum Club Member, 2004, 2005
Member of the 100% Club, 2003
International Executive Club, 2002

Prince George's County Sales Awards:

Platinum Award Winner, 2004, 2006, 2007
Metro Award Winner, 2003
Silver Award Winner, 2002

Keller Williams Awards:

2006, 2007, 2008 Double Gold Award

EXPERIENCE

April 2010- Present	Camara & Co. – The Real Estate Group	Bowie, MD
2009-2010	Horizon Signature Properties	Greenbelt, MD
2005 –2009	Keller Williams Realty	Upper Marlboro, MD
2002 –2005	RE/MAX ONE	Bowie, MD

Broker in DC, MD, VA

Represents clients in contract negotiations and guides them in achieving their goals. Leads team through a motivational management style. Strategically plans and executes effective marketing campaigns including print, broadcast, and online media formats. Researches demographics and property history from multiple sources. Maintains relationships with title companies, appraisers, and lenders to facilitate residential property sales. Business development through active networking and direct marketing. Developed dynamic production team of 10 agents and streamlined operations.

Certified Top Producer Trainer	(2005 – Present)
Certified ZipForms 6 Trainer	(2010-Present)
Titanium Solutions, Home Retention Counselor	(2008-2009)
Savemtg.com, Branch Manager	(2009-Present)
Settlement Officer, Legends Title	(2009-Present)

Prior to 2002 Additional sales and management experience with Omni Family Health Center, Blue Cross Blue Shield, McKesson HBOC, Arthur Andersen, LLC.

EDUCATION / LICENSURE

Current	Real Estate Associate Brokers License	Maryland, DC, & Virginia Department of Real Estate
1996	Masters, Business Administration	University of Maryland, College Park

SONATTA CAMARA, CDPE, GRI, CRS, QSC

info@SonattaCamara.com

11019 Lake Arbor Way ~ Bowie, MD 20721
(301) 333-4444

1990	Baccalaureate, Business Administration	University of Maryland, College Park
2010	PMP Certification	Project Management Institute
	Concentration: Finance	

PROFESSIONAL AFFILIATIONS

Virginia Association of Realtors	(VAR)
Greater Capital Area Realtors	(GCAR)
Metropolitan Regional Information Systems	(MRIS)
National Association of Realtors	(NAR)
National REO Brokers Association	(NRBA)
National Association of Real Estate Brokers	(NAREB)
National Association of Hispanic Real Estate Brokers	(NAHREB)
Prince George's County Area Realtors	(PGCAR)
Certified Residential Specialist	(CRS)
Certified Distressed Property Expert	(CDPE)
Graduate Realtor Institute	(GRI)
NAR Green	
Leadership Prince Georges	(NAR GREEN)
Short Sales and Foreclosure Resource	(SFR)
PGCAR Education Committee, Member 2005-2006, Vice Chair 2007	
PGCAR Grievance Committee, Member 2006, Vice Chair 2007	
PGCAR Professional Standards Committee, Member 2008- Present	
PGCAR Election Committee, 2009	
PGCAR Scholarship Fund Task Force, Member 2009, Vice Chair 2010	
PGCAR Director, 2009-2011	
PGCAR Young Professional Task Force, 2009- Present	
ALC Member, Keller Williams, 2007-2008	
CRS, District Vice President 2006 - 2008	
MAR, Leadership Academy, April 2007	
PCGAR David Maclin Scholarship Fund Task Force, 2007-Present	
UCAP, Board Member 2010-Present	
Sister 4 Sister Network, Lifetime Member 2010-Present	
CCIM Candidate 2008-Present	
Lake Arbor Master HOA, Board Member 2010-Present	
CDSP Member 2010-Present	
Leadership Prince Georges Member 2010-Present	



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Search Licensees (to find and verify a person or entity is licensed)



State District of Columbia
Board Real Estate
Inquiry Date 03/14/2011 10:58 PM

CAMARA, SONATTA

Mailing Address BOWIE, Maryland 20721

Licenses

Principal Broker				
License Number	Original Issue Date	Status	Effective Date	Expiration Date
PB98369350	03-19-2008	Active	04-07-2010	02-28-2013
Employers				
TREG, LLC				

Associate Broker					
License Number	Original Issue Date	Basis of Application	Status	Effective Date	Expiration Date
AB98368164	03-19-2008	Examination	Inactive	08-25-2009	04-07-2010
Employers					

Salesperson					
License Number	Original Issue Date	Basis of Application	Status	Effective Date	Expiration Date
SP98358402	10-02-2002	Examination	Inactive	03-19-2008	03-19-2008
Employers					

Do not use your browser's back button or all your data will be lost.
 You must disable your pop-up blocker to view reports, for instructions [Click Here](#)
 For System related questions, [Click Here](#)
 For State Licensing related questions, [Click Here](#)

Martin O'Malley
Governor

Anthony G. Brown
Lt. Governor

Alexander M. Sanchez
Secretary

LICENSE, REGISTRATION, OR CERTIFICATION

State of Maryland

DEPARTMENT OF LABOR, LICENSING AND REGULATION

REAL ESTATE COMMISSION

CERTIFIES THAT

SONATTA S CAMARA

CAMARA & CO- THE REAL ESTATE GROUP

9500 ARENA DR., SUITE 490

LARGO

MD 20774

IS AN AUTHORIZED

BROKER

LIC. REG. CERT. NO.

525726

EXPIRATION DATE

04-08-2012

EFFECTIVE DATE

N/A

CATEGORY

01

4042431

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

SIGNATURE OF BEARER

DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATION
COMMONWEALTH OF VIRGINIA

EXPIRES ON

11-30-2011

9960 Mayland Dr., Suite 400, Richmond, VA 23233
Telephone: (804) 367-8500

NUMBER

0225 068191

REAL ESTATE BOARD - PRINCIPAL BROKER LICENSE
POST IN A CONSPICUOUS PLACE

THIS LICENSE TO BE KEPT IN CUSTODY AND CONTROL OF PRINCIPAL BROKER

SONATTA SUZANNE CAMARA

TREG LLC

9500 ARENA DRIVE SUITE 490

UPPER MARLBORO MD 20774



Gordon N. Dixon
Gordon N. Dixon, Director

ALTERATION OF THIS DOCUMENT, USE AFTER EXPIRATION, OR USE BY PERSONS OR FIRMS OTHER THAN THOSE NAMED MAY RESULT IN CRIMINAL PROSECUTION UNDER THE CODE OF VIRGINIA.

(SEE REVERSE SIDE FOR NAME AND/OR ADDRESS CHANGE)

REO DEFAULT CERTIFIED PROFESSIONAL



Sonatta Camara

FULL NAME

11019 Lake Arbor Way

ADDRESS

Bowie, MD 20721

CITY, STATE ZIP



TM

6/10/2010
RDCPro CERTIFIED SINCE

Default Services University

This **Certificate of Completion**
signifies full recognition
of the accomplishments
of the real estate professional
named herein, who has completed the requirements
of DSU #1 Core Course of Study pursuant to the
Certified Default Services Professional™ or CDSP™
“Success Selling Government Property.”

Sonatta Camara

is entitled to represent this achievement by
displaying the term **CDSP™ Candidate** following his/her name
on all professional correspondence henceforward.

Awarded by the authority of DSUniversity.com, Inc. this

25th day of June, 2010.



Instructor/Verifier: Marla Webb, CCIM, ALC, CDEI, CDSP™

Marla Webb

CERTIFICATE of ACHIEVEMENT

This is to certify that

Sonatta Camara

has completed the

Accredited REO Agent Program

March 17, 2011

Aurora Pucciarello

Aurora Pucciarello, CEO

 REO Training Solutions

ACCREDITED

A★REO

REO AGENT

The company providing the insurance afforded by this coverage is indicated above.

REAL ESTATE PROFESSIONALS ERRORS AND OMISSIONS DECLARATIONS

THIS IS A CLAIMS MADE INSURANCE POLICY. PLEASE READ IT CAREFULLY.

PRODUCER: Pearl Insurance Group

POLICY NUMBER: PEG9163007-0

PRODUCER #: 08938

THIS IS A CLAIMS MADE POLICY. THE POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. THE CLAIM MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD. CLAIM EXPENSES ARE IN ADDITION TO THE LIMIT OF LIABILITY. PLEASE REVIEW THIS POLICY CAREFULLY.

Item 1. NAMED INSURED:

TREG, LLC dba Camara & Co. - The Real Estate Group

Item 2. ADDRESS:

11019 Lake Arbor Way
Bowie, MD 20721-2364

Item 3. POLICY PERIOD: FROM 04/15/2010 TO 04/15/2011

12:01 A.M. Standard Time at the address of the **Named Insured** as stated herein.

Item 4. LIMITS OF LIABILITY

A. Limits of Liability	\$ 1,000,000 Each Claim	\$ 1,000,000 Policy Aggregate
B. Fair Housing Discrimination Limit of Liability		\$ 250,000 Aggregate

Item 5. DEDUCTIBLE

\$ 2,500 Each Claim

Item 6. PREMIUM: \$ 780 *

Item 7. RETROACTIVE DATE 4/15/2010

Item 8. NOTICES TO BE SENT TO:

Report A Claim

XL Select Professional Claims
100 Constitution Plaza
17th Floor
Hartford, CT 06103

Material Changes

Pearl Insurance Group, LLC
1200 East Glen Avenue
Peoria Heights, IL 61616
1/800-447-4982

Item 9. FORMS AND ENDORSEMENTS ATTACHED AT POLICY EFFECTIVE DATE:

JPP-PF (08/09) Real Estate Errors & Omissions Policy Form
JPP-MD1 (06/05) Maryland Changes
JPP-134 (03/08) Open House Endorsement

DATE: 04/21/2010

Authorized Representative



Gary P. Pearl

President and CEO

ACCOKEEK, MD 20607
- ANDREWS AIR FORCE BASE, MD 20762
- ANNAPOLIS, MD 21401
- ANNAPOLIS, MD 21402
- ANNAPOLIS, MD 21403
- ANNAPOLIS, MD 21404
- ANNAPOLIS, MD 21405
- AQUASCO, MD 20608
- ARNOLD, MD 21012
- ASHTON, MD 20861
- BARNESVILLE, MD 20838
- BARSTOW, MD 20610
- BEALLSVILLE, MD 20839
- BEL ALTON, MD 20611
- BELTSVILLE, MD 20704
- BELTSVILLE, MD 20705
- BETHESDA, MD 20813
- BETHESDA, MD 20814
- BETHESDA, MD 20816
- BETHESDA, MD 20817
- BETHESDA, MD 20824
- BETHESDA, MD 20827
- BLADENSBURG, MD 20710
- BOWIE, MD 20715
- BOWIE, MD 20716
- BOWIE, MD 20717
- BOWIE, MD 20718
- BOWIE, MD 20719
- BOWIE, MD 20720
- BOWIE, MD 20721
- BOYDS, MD 20841
- BRANDYWINE, MD 20613
- BRENTWOOD, MD 20722
- BRINKLOW, MD 20862
- BROOKEVILLE, MD 20833
- BROOKLYN, MD 21225
- BROOMES ISLAND, MD 20615
- BRYANS ROAD, MD 20616
- BRYANTOWN, MD 20617
- BURTONSVILLE, MD 20866
- CABIN JOHN, MD 20818
- CAPITOL HEIGHTS, MD 20731
- CAPITOL HEIGHTS, MD 20743
- CAPITOL HEIGHTS, MD 20791
- CATONSVILLE, MD 21228
- CHELTENHAM, MD 20623
- CHEVY CHASE, MD 20815
- CHEVY CHASE, MD 20825
- CHURCHTON, MD 20733
- CLARKSBURG, MD 20871
- CLINTON, MD 20735
- COBB ISLAND, MD 20625
- COLLEGE PARK, MD 20740
- COLLEGE PARK, MD 20741
- COLUMBIA, MD 21044
- COLUMBIA, MD 21045
- COLUMBIA, MD 21046
- COOKSVILLE, MD 21723
- CROFTON, MD 21114
- CROWNSVILLE, MD 21032
- CURTIS BAY, MD 21226
- DAMASCUS, MD 20872
- DAVIDSONVILLE, MD 21035
- ACCOKEEK, MD 20607
- ANDREWS AIR FORCE BASE, MD 20762
- ANNAPOLIS, MD 21401
- ANNAPOLIS, MD 21402
- ANNAPOLIS, MD 21403
- ANNAPOLIS, MD 21404
- ANNAPOLIS, MD 21405
- AQUASCO, MD 20608
- ARNOLD, MD 21012
- ASHTON, MD 20861
- DUNKIRK, MD 20754
- EDGEWATER, MD 21037
- ELKRIDGE, MD 21075
- ELLICOTT CITY, MD 21041
- ELLICOTT CITY, MD 21042
- ELLICOTT CITY, MD 21043
- ESSEX, MD 21221
- FAULKNER, MD 20632
- FORT GEORGE G MEADE, MD 20755
- FORT WASHINGTON, MD 20744
- FORT WASHINGTON, MD 20749
- FRIENDSHIP, MD 20758
- FULTON, MD 20759
- GAITHERSBURG, MD 20877
- GAITHERSBURG, MD 20878
- GAITHERSBURG, MD 20879
- GAITHERSBURG, MD 20882
- GAITHERSBURG, MD 20883
- GAITHERSBURG, MD 20884
- GAITHERSBURG, MD 20885
- GAITHERSBURG, MD 20898
- GALESVILLE, MD 20765
- GAMBRILLS, MD 21054
- GARRETT PARK, MD 20896
- GERMANTOWN, MD 20874
- GERMANTOWN, MD 20875
- GERMANTOWN, MD 20876
- GIBSON ISLAND, MD 21056
- GLEN BURNIE, MD 21060
- GLEN BURNIE, MD 21061
- GLEN ECHO, MD 20812
- GLENELG, MD 21737
- GLENN DALE, MD 20769
- GLENWOOD, MD 21738
- GREENBELT, MD 20768
- GREENBELT, MD 20770
- GWYNN OAK, MD 21207
- HALETHORPE, MD 21227
- HANOVER, MD 21076
- HARMANS, MD 21077
- HARWOOD, MD 20776
- HIGHLAND, MD 20777
- HUGHESVILLE, MD 20637
- HUNTINGTOWN, MD 20639
- HYATTSVILLE, MD 20781

- DEALE, MD 20751
- DERWOOD, MD 20855
- DICKERSON, MD 20842
- DISTRICT HEIGHTS, MD 20747
- DISTRICT HEIGHTS, MD 20753
- DOWELL, MD 20629
- DUNDALK, MD 21222
- BURKE, VA 22009
- BURKE, VA 22015
- CENTREVILLE, VA 20120
- CENTREVILLE, VA 20121
- CENTREVILLE, VA 20122
- CHANTILLY, VA 20151
- CHANTILLY, VA 20152
- CHANTILLY, VA 20153
- CLIFTON, VA 20124
- DUNN LORING, VA 22027
- FAIRFAX, VA 22030
- FAIRFAX, VA 22031
- FAIRFAX, VA 22032
- FAIRFAX, VA 22033
- FAIRFAX, VA 22034
- FAIRFAX, VA 22035
- FAIRFAX, VA 22036
- FAIRFAX, VA 22038
- FAIRFAX STATION, VA 22039
- FALLS CHURCH, VA 22040
- FALLS CHURCH, VA 22041
- FALLS CHURCH, VA 22042
- FALLS CHURCH, VA 22043
- FALLS CHURCH, VA 22044
- FALLS CHURCH, VA 22046
- FORT BELVOIR, VA 22060
- FT MYER, VA 22211
- GREAT FALLS, VA 22066
- GREENWAY, VA 22067
- HERNDON, VA 20170
- HERNDON, VA 20171
- HERNDON, VA 20172
- LORTON, VA 22079
- LORTON, VA 22199
- MC LEAN, VA 22101
- MC LEAN, VA 22102
- MC LEAN, VA 22106
- MOUNT VERNON, VA 22121
- NEWINGTON, VA 22122
- OAKTON, VA 22124
- RESTON, VA 20190
- RESTON, VA 20191
- RESTON, VA 20194
- RESTON, VA 20195
- SPRINGFIELD, VA 22150
- SPRINGFIELD, VA 22151
- SPRINGFIELD, VA 22152
- SPRINGFIELD, VA 22153
- VIENNA, VA 22180
- VIENNA, VA 22181
- VIENNA, VA 22182
- VIENNA, VA 22183
- WEST MCLEAN, VA 22103
- ARLINGTON, VA 22216
- ARLINGTON, VA 22219