

## **A Foreclosure Truth**

*Circumstances rule men, men do not rule circumstances.*

These words, penned by the ancient Greek historian Herodotus and the sentiment behind them, are equally as powerful today as they were when they were first written in the mid 400's B.C.

As we are now witnessing within our own lives and mired within our own industry – one replete with spiraling confidence, fluxuating mortgage rates and unemployment that has decimated the housing industry, a series of circumstances are in fact ruling the way men and women alike can and must proceed.

Within our ranks many agents in their attempt to rule circumstances, continue to operate as they always have; spending money they don't have on leases for retail space, phones and copy machines. They continue to pour dollars into newspapers and other marketing platforms instead of converting to paperless marketing and web based networking through social media.

But some have allowed circumstances to rule their behavior and change the way they perceive the market, the industry and most importantly, themselves and their role in it.

David Schubb of The Schubb Group located in the East Bay is one such individual who despite his 38 years in real estate displays the nimble flexibility and grace of a gymnast allowing circumstance to rule the way he operates.

During the early part of the decade, David was a top-producing agent selling homes. When the market turned, David immediately shifted, brushing the dust off his REO and foreclosure knowledge carving out a new foreclosure department in the firm he worked for as an agent.

Without wasting a moment mired in self-doubt, pity or fear normally associated with learning something new, David plugged in. Part of that

move toward connectivity included starting his own brokerage to create services without being hampered by the old fashioned brokerages who did not understand the current market.

Of David's many initiatives, subscribing to ForeclosureRadar was paramount.

"Primarily, I use ForeclosureRadar to monitor every movement and activity with this category. As a result, I know up to the minute where properties are being foreclosed, who is acquiring them, how many each day/week, etc." David informed us. "I also use it to present data in broker price opinions to demonstrate the level of foreclosures as well as the level of what is pre foreclosure so that our clients can anticipate future trends."

"Occasionally, someone sees something that is of interest and emails us looking for information creating an opportunity to establish a new relationship that I believe may not have occurred otherwise. Often I'll get a call from someone about a specific address and I can look it up to see the status. Now that I'm involved in more short sales, it is useful in determining the status of the foreclosure".

As I am now building a new site with the ForeclosureRadar feed (FLX) deeply integrated through a partnership between ForeclosureRadar and Terabit.com, I am certain I am as positioned as one can be to incur new leads and make sales".

Circumstances indeed rule men. All it takes is for man to recognize what those circumstances are and be open to embrace the places, things and requirements needed to succeed.