

**S O U T H E A S T**

**REO**  
DEAN HOOKER

## **Legal Documents**

**Pg.1 Cover**

**Pg.2 Resume**

**Pg.3 Business & Professional Regulations**

**Pg.4 Insurance**

**Pg.5 Continuation Ins./Signature**

**Pg.6 Certificate of Liability Insurance**

**Pg.7 W-9 Form**

# *Dean L. Hooker*

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4201 N Federal Hwy Pompano Beach, FL 33442 (954) 782-0056 [dean@southeastreo.com](mailto:dean@southeastreo.com)

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Successful REO/Foreclosure Manager/Partner with over 13 years of expertise in the specialized REO real estate asset management field

## **Summary of Qualifications**

REO/Foreclosure Asset Management with ERA Southeast Realty since 1992  
Sales volume of over \$40 million in local and national sales in 2004  
Presides solely over one of the most trusted and respected specialized REO Departments in Florida  
Current Designated Outsourcer for National City Mortgage handling assets throughout the U.S.  
Respected asset manager for National Bank Accounts throughout United States  
Current clients include Fannie Mae, Freddie Mac, National City Mortgage & Fidelity National Bank  
One of only three volume brokers in Florida for both Fannie Mae and Freddie Mac  
Managing over 20 other current National REO & outsourcing accounts

## **Professional Experience**

ERA Southeast Realty Pompano Beach, Florida (1992-2005)  
Asset Property Manager for assigned properties by Top 10 National Asset Companies (1997-2005)  
Became Partner in REO/Foreclosure Department at ERA Southeast Realty in 2001  
Became Owner of REO/Foreclosure Department at ERA Southeast Realty in 2005  
National City Mortgage designated outsourcer for the United States  
Skilled property valuation analysis technician for 20 national accounts for over 10 years  
Managed over \$300 million dollars in REO/Foreclosure property sales volume during career  
Assistant Accountant for ERA Southeast while pursuing accounting degree in college (1992-1995)

## **Education**

Broward College, Davie, FL  
Florida Atlantic University, Boca Raton, FL  
Graduated with Associate of Arts Degree in Business Administration

## **Publications and Presentations**

REO Magazine: Interviewed for article, "Florida: Drenched in Demand" December 2004  
Contributor to REO Magazine and other leading National REO Publications

## **Awards**

2005 ERA Franchise Leader Circle Award: Highest Honor Awarded to Sales Agents by ERA National  
2003-2005 ERA Franchise: #4 in the United States among Broker-Associate Team for Sales  
2002-2005 ERA Franchise: Beyond Excellence Award for Sales  
Federal National Mortgage (Fannie Mae): Most Accurate BPO to Sales Value in Southeast United States

## **Organizations**

Greater Fort Lauderdale Board of Realtors  
Current member of the National Association of Asset Servicers (NAAS)  
Current member of the National REO Brokers Association (NRBA)  
Additional memberships: Buy Bank Homes, REO Connection, ResNet



DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

DIVISION OF REAL ESTATE  
1940 N. MONROE ST.  
TALLAHASSEE

FL 32399-0783

850-487-1395

HOOKER, DEAN L  
1266 S MILITARY TR #545  
DEERFIELD BEACH FL 33442

STATE OF FLORIDA AC# 1285694  
 DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION  
 SL691794 02/20/04 030502757  
 REAL ESTATE SALES ASSOCIATE  
 HOOKER, DEAN L  
 IS LICENSED under the provisions of Ch.475 FS.  
 Expiration date: MAR 31, 2006 L04022002332

DETACH HERE

AC# 1285694

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION  
DIVISION OF REAL ESTATE

SEQ#L04022002332

DATE	BATCH NUMBER	LICENSE NBR
02/20/2004	030502757	SL691794

The SALES ASSOCIATE  
Named below IS LICENSED  
Under the provisions of Chapter 475 FS.  
Expiration date: MAR 31, 2006



HOOKER, DEAN L  
1266 S MILITARY TR #545  
DEERFIELD BEACH FL 33442

JEB BUSH  
GOVERNOR

DISPLAY AS REQUIRED BY LAW

DIANE CARR  
SECRETARY



<b>Administrative Offices</b> One World Financial Center 200 Liberty Street New York, NY 10281 Telephone 212-384-6200	<b>Statutory Home Office</b> 1201 North Market Street Suite 501 Wilmington, DE 19801 Telephone 866-304-3079
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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 & Associates, Ltd.

**POLICY NUMBER:** PEG-9137979

**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:**

Southeast Realty Connection, Inc. dba ERA Southeast Realty

**Item 2. ADDRESS:**

4201 North Federal Highway  
Pompano Beach, FL 33064

**Item 3. POLICY PERIOD: FROM 11/19/2004 TO 11/19/2005**

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. Lock-Box Limit of Liability			\$50,000	Each Claim
C. Fair Housing Discrimination Limit of Liability			\$100,000	Aggregate

**Item 5. DEDUCTIBLE \$ 5,000 Each Claim**

**Item 6. PREMIUM: \$4,393**

Item 6a. Premium for Certified Acts of Terrorism: \$0.00 (Included in Item 6 above)

Item 6b. Premium for Non-Certified Acts of Terrorism \$0.00 (Included in Item 6 above)

**Item 7. RETROACTIVE DATE (if applicable): Full Prior Acts**

**Item 8. NOTICES TO BE SENT TO:**

**Report A Claim**  
XL Select Professional Claims  
One Constitution Plaza  
6<sup>th</sup> Floor  
Hartford, CT 06103

**Material Changes**  
Gary Powers Pearl  
1200 East Glen Avenue  
Peoria Heights, IL 61614

**Greenwich Insurance Company**  
Members of the XL America Companies

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

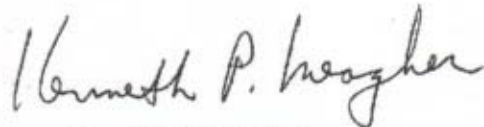
GIC-XLSP-JPP-PF (10/03) Real Estate Errors & Omissions Policy Form  
XLSPJPP-FL1 (10/03) Florida Change Endorsement

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DATE: 10/19/2004

  
\_\_\_\_\_  
Authorized Representative

  
Dennis Kane  
President

  
Kenneth P. Meagher  
Secretary

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)  
10/19/04

**PRODUCER**  
**John P. Pearl & Associates, Ltd.**  
 1200 East Glen Avenue  
 Peoria Heights, IL 61614

**INSURED**  
 Southeast Realty Connection, Inc. dba ERA Southeast Realty  
 4201 North Federal Highway  
 Pompano Beach, FL 33064

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.  
 INSURER AFFORDING COVERAGE

**Greenwich Insurance Company**

**COVERAGES**

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSURER LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
	GENERAL LIABILITY				EACH OCCURRENCE	\$
	COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire)	\$
	CLAIMS MADE OCCUR				MED EXP (Any one person)	\$
					PERSONAL & ADV INJURY	\$
					GENERAL AGGREGATE	\$
	GEN'L AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMPIOP AGG	\$
	POLICY PROJECT LOC					
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT (Ea. Accident)	\$
	ANY AUTO				BODILY INJURY (Per person)	\$
	ALL OWNED AUTOS				BODILY INJURY (Per accident)	\$
	SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident)	\$
	HIREN AUTOS					
	NON-OWNED AUTOS					
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$
	ANY AUTO				OTHER THAN AUTO ONLY: EA ACC	\$
					AGG	\$
	EXCESS LIABILITY				EACH OCCURRENCE	\$
	OCCUR CLAIMS MADE				AGGREGATE	\$
						\$
	DEDUCTIBLE					\$
	RETENTION \$					\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				WC STATUTORY LIMITS OTHER	
					E.L. EACH ACCIDENT	\$
					E.L. EA EMPLOYEE	\$
					E.L. DISEASE - POLICY LIMIT	\$
	OTHER:					
	Real Estate Agents Errors & Omissions Liability	PEG-9137979	11/19/04	11/19/05	\$ 1,000,000 each claim \$ 1,000,000 aggregate \$ 5,000 deductible	

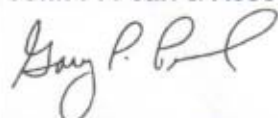
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

Real Estate Office

CERTIFICATE HOLDER      ADDITIONAL INSURED; INSURER LETTER:      CANCELLATION

ERA Franchise Systems, Inc.

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE  
**John P. Pearl & Associates, Ltd.**  


## Request for Taxpayer Identification Number and Certification

**Give form to the  
 requester. Do not  
 send to the IRS.**

Print or type  
See Specific Instructions on page 2.

Name (as reported on your income tax return) <b>Joseph K. Maiuro</b>	
Business name, if different from above <b>ERA Southeast Realty</b>	
Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ .....	
<input type="checkbox"/> Exempt from backup withholding	
Address (number, street, and apt. or suite no.) <b>4201 N Federal Hwy</b>	Requester's name and address (optional)
City, state, and ZIP code <b>Pompano Beach, FL 33064</b>	
List account number(s) here (optional)	

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number								
or								
Employer identification number								
5	9	2	7	2	3	8	5	1

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶ <b>1-1-05</b>
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### Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

**U.S. person.** Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- an individual who is a citizen or resident of the United States,
- a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or

- any estate (other than a foreign estate) or trust. See Regulation section 301.7701-6(a) for additional information.

**Foreign person.** If you are a foreign person, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.