





# Preventing Foreclosures Due To Death

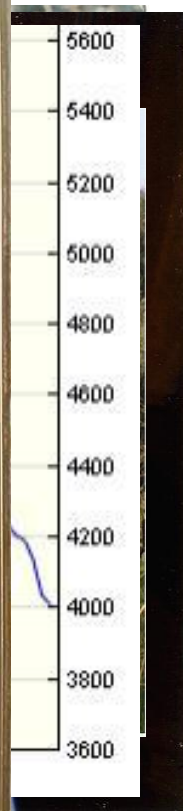
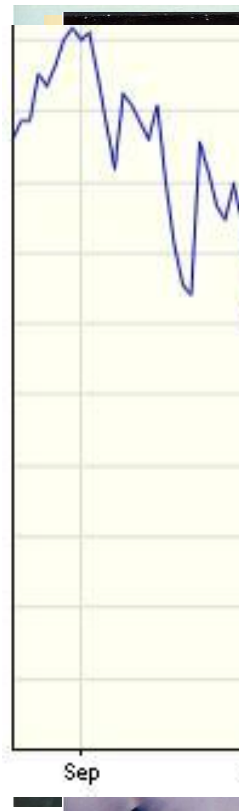
NRMLA Western Regional Meeting  
September 30, 2024  
Irvine, CA



# Disclaimer

The information provided is for educational and informational purposes only. Byron Batres is not an attorney and none of the information provided is intended to be legal advice. If you need legal advice please seek a licensed attorney in the jurisdiction needed.









[Estate plans](#) ▾[Probate](#)[Learn](#)[Log In](#) ▾[Get Started](#)[All Articles](#) > [Probate](#)

3 minute read

## Trust & Will Acquires EZ-Probate to Further Enhance Estate Planning Experience

Acquisition establishes Trust & Will as the most comprehensive estate planning and probate settlement company in the U.S.



**Byron Ricardo Batres, @ByronBatres**  
General Manager, Probate, Trust & Will

RECOMMENDED FOR YOU

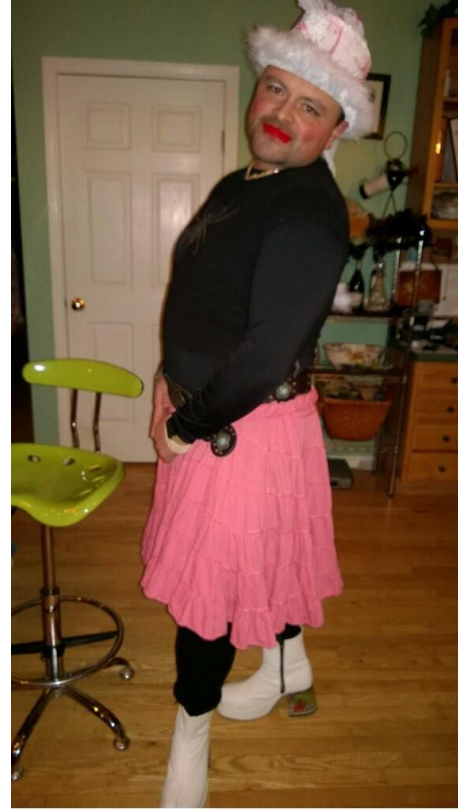
Share this article





**The Most Important Man In Probate**







Meet the founder

## Scrivnr is built by the world's #1 probate expert

- Over 5,000 probate cases successfully managed
- Saved families over \$45 million dollars
- Stopped over 150 foreclosures

Byron is a Certified Financial Planner with a passion to help people obtain access to legal services. Combining his 25+ year professional financial services foundation with his expertise in legal automation and customer success, Byron founded EZ-Probate and probated more estates than anyone in the history of mankind.

This legacy lives on at Trust & Will, however Byron saw a significant need for people who want, need or are required by law to have an attorney and yet can't afford one. Who is going to help them?  
**That is where Scrivnr was born.**

Why Us

# We are transforming probate to create a mutually beneficial system for all involved.

We deliver more efficient, equitable, and humane outcomes.



**Legal  
Automation**



**Financing  
Support**



**Empathetic  
Probate Experts**



## The Problem

# Foreclosures due to death are costly in:

- Legal Fees
- Time to resolution
- Brand Value

**We have a solution.  
Imagine if you could:**



Reduce loan loss provisions



Reduce time to resolution



Save money from legal filings



Remove stress and loss of equity for the family



The Problem

**Foreclosures are slow & expensive**

**300,000**

**foreclosures\***

each year due to  
a death in the family

**\$77,935**

average foreclosure costs

**600+ days**

average time to resolution



The Solution

**Probate is fast & efficient**

**30 Days**

For authority to act

**\$0**

Cost to mortgage company if there is  
equity

**90 days**

average time to resolution



# Results

## Foreclosure Is Slow & Expensive

Estate of Blanca Pena

**\$48,053**

**Total Cost**

**\*Est Attorney Fees for  
Foreclosure \$15,000**

**508 days**

**To Trustee Sale**

EVENT	DATE	Time
First Missed Payment	10/01/22	
Date of Death	11/30/22	
Notice of Trustee Sale	09/21/23	355 days
1st Trustee Sale	02/21/24	508 days
Total Arrears	02/21/24	\$48,053

Results

Scrivnr Is Fast & Efficient

Estate of Blanca Pena

\$0

Total Cost To Bank

45 Days

To Resolution

EVENT	DATE	Time
Scrivnr Contacted	02/10/24	
Petition Filed	02/14/24	4 days
Letters Granted	04/01/24	51 days
Payment of Arrears	03/26/24	45 days
Sale Of Home	06/18/24	129 days

**vs.****Business as  
usual****\$0**

Cost to mortgage  
company to  
probate estate

**45 days**

To reinstatement  
of Mortgage

**129 days**

To sale of real  
estate

**\$48,053**

Total Cost of  
Foreclosure

**508 days**

Average time  
to trustee sale

**Our Solution**

**Our foreclosure  
mitigation services can  
save you time, money,  
and remove stress and  
loss of equity for the  
family.**



vs.

**Business as  
usual**

## **Positive Brand Experience**

Family is grateful to  
keep home or equity

## **Less Attorneys**

Estate pays for legal  
process

## **Higher Profits**

Probate is faster  
and lower cost to  
resolution

## **Negative Brand Value**

Family members blame  
mortgage company

## **More Attorneys**

Mortgage company  
pays for legal process

## **Lower Profits**

Foreclosure is slow  
& expensive

## **Our Solution**

**Our process provides a  
more efficient,  
equitable and humane  
outcome for all  
interested parties.**

## Our Value

# We are the first to offer a better probate solution.

Scrivnr is the hub that seamlessly connects everyone from lawyers to family members, offering a transformational business model built on access and advocacy.

### Our experience:

- 1,000s of cases managed by our team
- National attorney & realtor network
- Leadership team comprised of seasoned financial services experience
- Deep mortgage and foreclosure expertise



# Introducing Scrivnr's *Death Star Portal*

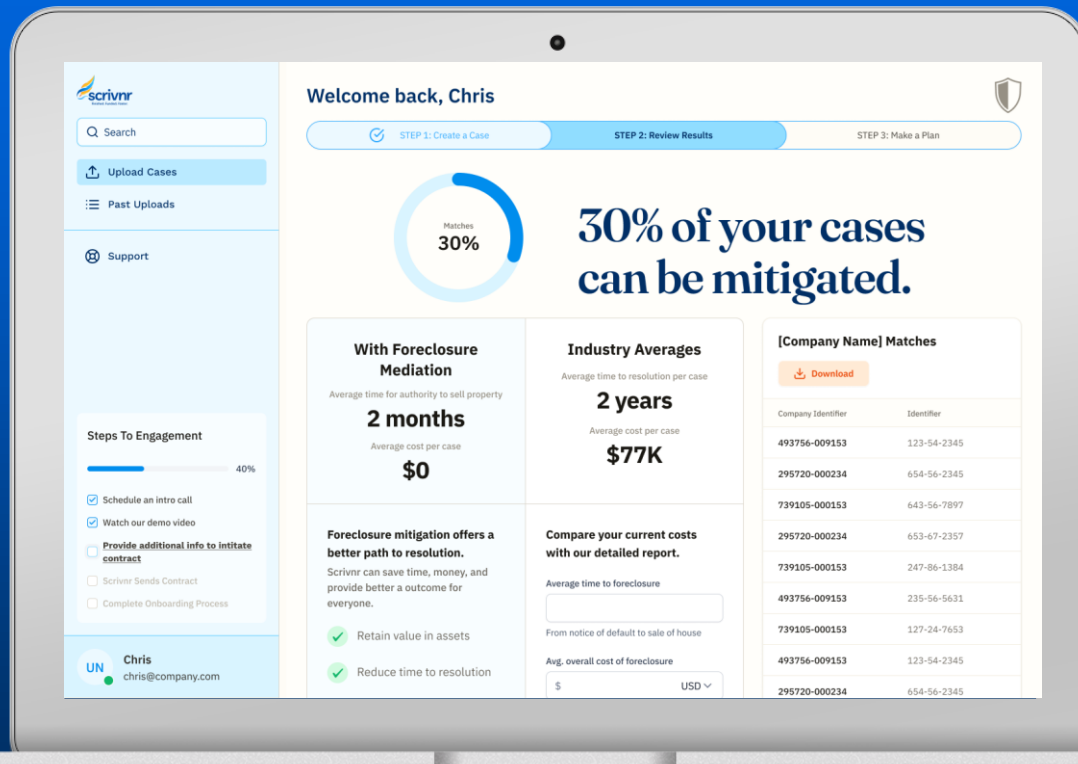
20

## Engage in 3 ways

- ✓ Free trial: Try before you commit
- ✓ Download cases
- ✓ Fully engaged

## How it works

- First, quantify the number of foreclosures that can be mitigated
- Then, calculate your cost and time savings

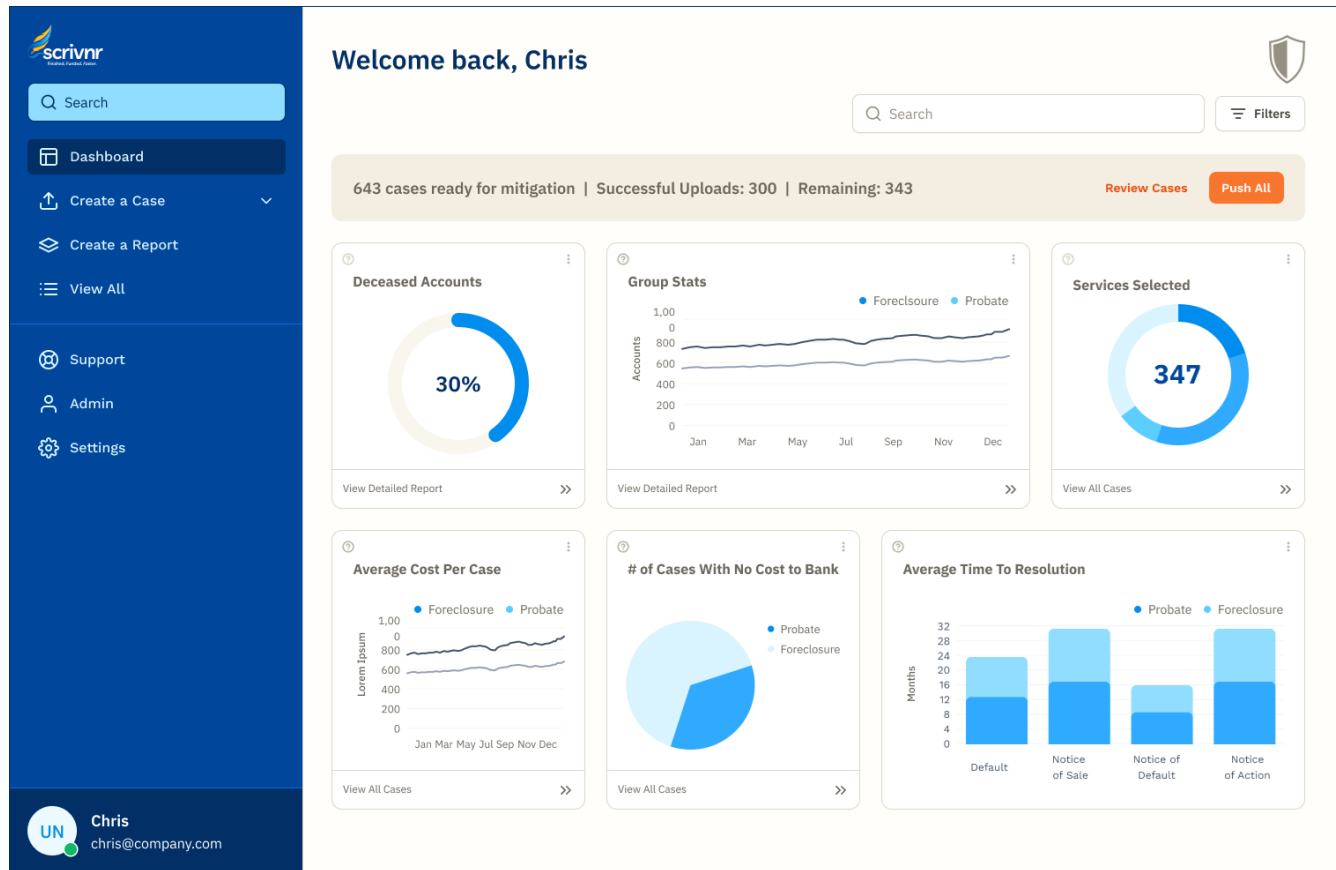






## Tier 3 Dashboard

- Customizable high-level data visualizations to keep you informed
- View comparison reports: traditional foreclosure vs probate





# Foreclosure





## **Partner with Scrivnr to deliver more efficient, equitable and humane outcomes**



Byron Batres  
CEO, Founder  
[byron@scrivnr.com](mailto:byron@scrivnr.com)

