

# QUARTERLY NEWSLETTER

ESCROW ASSOCIATES OF SAN GABRIEL VALLEY

3rd Edition

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## ABOUT US

### Escrow Association of San Gabriel

Escrow Associates of San Gabriel Valley (EASGV) is a regional organization, founded in 1954. EASGV became a charter member of the California Escrow Association (CEA) in 1957. CEA is a statewide organization of professional escrow practitioners. The vision of CEA is to both lead and support the escrow settlement services, and real estate and financial industries, through our commitment to the professional and personal growth of the escrow practitioner. CEA was founded in 1956 and represents thousands of escrow officers and those individuals who support the escrow industry. The organization is dedicated to maintaining the highest standards in escrow through continuing education and legislative advocacy.

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# 2017 Officers and Directors

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# President's Message

**By Elia Fuentes**

What an exciting year 2017 has been, we had an excellent Summer Seminar with great speakers and we are confident that we can handle any commercial transaction that may come across our desks. Thank you to those that have been attending our events, and welcome to all our new members! We are happy to have you.

Summer was beautiful, but now it's time to buckle down and put our focus and energy into the upcoming Holiday months. Most importantly, it is time to get ready for conference. October should be a busy month, as we have conference and EASGV's 60th anniversary to look forward to. Be on the lookout for the flyer in this newsletter!

The recent data breach at Equifax drew more attention to our country's financial oversight system. CFPB is still up in the air and the administration is still trying to figure things out as far as HUD and the local government agencies. Because of the recent natural tragedies sweeping our nation and beyond, we hope that HUD rings true to their mission to continue to create and strengthen sustainable communities.

Let's take a moment to congratulate our local board members on moving up to the CEA board...

**-Juliana Tu as President Elect**

**-Tricia Vagt as Secretary-Treasurer**



We are proud of you! Continue to do great things.

I would also like to take a moment to congratulate all of you on your hard work and dedication to your desks and your efforts in EASGV. We would not have been able to get through this year without you - our members. Team effort and mutual support continues to help us thrive.

As your 2017 President, I am glad to represent so many of you. Feel free to reach out to me via email, text, call to share your feedback. We want to connect with every single member we can! Don't forget to follow us on social media...

Thank you and I look forward to seeing ALL of you at conference and the remainder of our dinner meetings. It has truly been a pleasure working with you all. Let's have a fantastic end of 2017!

**-Elia Fuentes, CEO, CSEO EASGV President**

# EASGV Dinner Meeting Minutes

June 15th, 2017 | Arcadia Embassy Suites

**Call to Order** – 6:30 pm, by Elia Fuentes, President

**Invocation** – Hilda Avila

**Flag Salute** – Tania Kelly

**Introductions (Special Introduction) of Joyce Cujak** – one of the founding members of EASGV; also introductions of all Affiliate Members and PD Holders

**\$100 Special Raffle donated by Hilda Avila** – all proceeds from raffle will be donated to the Miriam Schwartz Benevolent Fund

**Special Announcement:** Presented by Juliana Tu

All members should be looking out for conference updates via Facebook to find out who the speakers are going to be. Also, June 22nd (Thursday) at the Double Tree the Escrow Institute will be having a “meet and greet” featuring Michael Haas. If interested please sign up with Becky Proctor.

**Education Report** by Josette Loaiza

The Summer Seminar is officially over Josette will like to add a few dates to just go over Commercial practices – if interested please reach out to her  
Bill Ukropina will be speaking at the July dinner meeting – “Marketing your Business and Self of Steroids”

**Membership Report** by Joseph Haggerty and Elaine Loaiza

EASGV currently has 131 members  
Please reach out to them if you’re interested in becoming a member or know someone who would like to be a member

**AEA Delegates** by Tricia Vagt and Dave Shean

Tricia and Dave gave a brief report on last month’s AEA Conference. Links to the notes can be passed out via email please reach out to one of them if interested.

**Speaker** presented by Josette Loaiza and Lili Setiowati

Nancy Silberberg – President & Manager of Altus Escrow and Mickey Vandenberg – National Escrow Admin. WFG – “A Tale of Two Escrow Officers”

**Raffles** administered by Vanessa James

**Meeting adjourned** – 8:30 pm, by Elia, President

**Respectfully submitted,**

**Elaine Loaiza, Secretary**





# EASGV Dinner Meeting Minutes

July 20nd, 2017 | Arcadia Embassy Suites

**Call to Order** – 6:30 pm, by Elia Fuentes, President

**Invocation** – Josette Loaiza

**Flag Salute** – James Han

Introductions of all attendees

**Special Announcements:** Presented by Greg Kunath

Casino Night for EIC will be August 19th. Flyer is on every table.

**Special Announcements:** Presented by Randy Caruso and Jennifer Rosales

Walk for Hope will be November 5th at 8am. Jennifer is a representative from Walk for Hope and is here to answer any questions and thank EASGV for their continuous hard work and dedication.

**Special Announcements:** Presented by Terri Fabbri

If anyone is interested in being a part of the 2018 board please make sure you submit your willingness to serve by August 11th. Terri, Dave and Judy will be on the nominating committee.

**Special Announcements:** Presented by Vanessa James

Taste of Arcadia will be September 25th. Vanessa would like EASGV members to volunteer and help escort VIP attendees at the Taste of Arcadia. If anyone is interested please reach out to Vanessa.

**Special Announcements:** Presented by Joe Haggerty

There will be golf tournament on September 11th at 9am if you're interested please see Joe.

**Auction for Rubber Duffy:** Presented by Phil Atwan; donated by Jessie Bullis; all proceeds going to the Door of Hope

By the end of the night EASGV raised \$2,000 for the Door of Hope

**Education Report** by Josette Loaiza

In August EASGV will be dark (no dinner meeting)  
September 21st will be our next meeting and Lee Wilson will be speaking on "Things we should make sure we are not doing"  
October 19th will be the 60th celebration honoring past presidents – watch for more information coming via Eblast

**PD Report** by Terri Fabbri

Cross Phu was presented with flowers, \$100 and plaque for passing her CEO PD Test

**Speaker** presented by Phil Atwan

Bill Ukropina – "Marketing your business/self on Steroids"

**Raffles** administered by Phil Atwan

**Meeting adjourned** – 8:37 pm, by Elia, President

**Respectfully submitted,**

**Elaine Loaiza, Secretary**



# CEA DIRECTOR'S REPORT

BY: JUDY BIXBY-ARRINGTON | SR. DIRECTOR

## **Governance Committee**

This committee is tasked to update the Policy & Procedure Manual for CEA. The last approved edition was in 2013. At the April, 2017 meeting, revisions to the first four sections were approved by the Board of Directors. Since April, we have had monthly conference calls and are scheduled to meet in September for an all-day session in an effort to finish a draft for the November Board of Director's meeting. This is an arduous task and as we proceed, the members of this committee are also noting necessary changes to the By-Laws which will be on 2018 calendar.

## **Escrow Practice Committee**

Since the April Board of Director's meeting, this committee is collecting successful Lender Pushback letters. These letters will be pooled, appropriately redacted and shared with members.


At the August meeting, the committee invited Steve Garcia to give a presentation regarding General Provisions- why we have, why they need to be updated, why companies need to be able to rely on the content in an effort to fall back on them. Some things to check your GP's for:

- When does your escrow officially open
- Authorization to accept and act upon electronically executed documents
- 0Notaries and their acts as it relates to the real estate transaction
- 0Definitions of close of escrow date (in the TRID world- it can be interpreted differently than California practice), what is the disbursement date; at what point do you have the right to use funds.
- Establish the relationship of a lender to your escrow
- Do you have the right to resign from an escrow

These are just a few of the points which Steve Garcia mentioned. The session was very informative.

## **Bill Review Committee**

Currently the legislature is adjourned for summer and will return August 21, 2017. At that point there will be 19 active legislative days left. Bills will do one of three things.... A bill will be sent to the governor, it will be put on HOLD and evolve into a two year bill, or it will die.



Updates to some bills of interest:

**SB640:** The dreaded sales tax on services. This would be a source of revenue for the state. It has been highly debated in past years and was reintroduced this year by Senator Hertzberg. It was sent to the Government and Finance Committee and has not moved from that committee. We recommend that this be opposed by CEA. As a side note- the state of Washington does collect tax on escrow services so it is not out of the realm of possibilities. This bill has evolved to the two year status. If it were to pass, the impact would be wide spread- not just escrow; but all services.

**SB 184:** This bill proposes that any document recorded prior to Jan 1, 1980 would authorize the county recorder to create a copy of that record in an electronic format and truncate any social security number contained in the record. Documents recorded after Jan 1, 1980 already provide for that method. It is our recommendation that this be supported.

**AB747:** This bill would require any property tax funds exceeding \$50,000.00 be wired at the discretion of city or county tax collector. This bill is moving forward and most likely will be supported by CEA.

**SB2:** This bill is of high interest. It will affect the cost to record documents relating to real estate, and increase that cost anywhere from \$75.00 to \$225.00. The revenue generated will go to the Building Homes and Jobs Fund. CEA and CLTA were instrumental in eliminating this fee as it relates to grant deeds; however, CEA opposes this bill.

As is the concern each year, bills have many moving parts and as they advance through calendar, those parts may change. The on-going concern is that although the bill begins with one thought/goal in mind, changes can occur at each stage and the bill could either morph into something completely different, or fizzle and die. There will be lots of action as the final session winds down and bills are shipped to the Governor for his review.

At conference, our advocates- Mike Belote and Lexi Howard- will provide us with the final outcome, and a preview of what the new laws will be. Stay turned and make your plans for conference!

Respectfully submitted,  
**Judy Bixby-Arrington**  
**Sr. Director**





# CEA DIRECTOR'S REPORT 2

BY: TRACIA VAGT | DIRECTOR

## **Education Committee**

The education committee for CEA has been putting on lots of educational classes and webinars this year. They have covered hero/pace loans, cyber crime, checks and banking, FIRPTA and time management. Coming up is Lunch & Learn on e closings that was presented at the NS3 conference this summer. Also Black Knight Financial Services is presenting a Lunch & Learn on Closing Insight portal how to better use this new technology at your desk. The Escrow One class has 11 continuing students that will be taking the final Sunday after conference. This a real accomplishment for CEA to get back to educating the escrow industry.

## **The Professional Designation**

This committee is busy reviewing the Professional Designation Tests and preparing them for Proprofs online testing. The goal is to have a small portion of it online by October 2017. At first it will be for testing by the committee only. By 2018 we hope to open it up for testing. Thank you to those that participated in the survey. The discussion currently is how to do the oral interview. More escrow practitioners are taking the tests. Check the CEA website for the newest PD holder name( 's) and congratulate him or her.

Respectfully Submitted,

**Tricia Vagt**

**CEA Portfolio Chair**

**Education / CEA Magazine**

**EASGV CEA Director**



# EDUCATION COMMITTEE REPORT

BY: JOSETTE LOAIZA | CHAIR

Members and Friends,

We hope that you are staying COOL during these hot summer months and doing something fun while EASGV is on hiatus during August! While there is no dinner meeting this month, we are all still working hard to make sure the education continues for the remainder of the year.

First, a big THANK YOU to all who came out to the Summer Seminar in June. It was truly a great event with yoga and breathing exercises before the seminar (poolside), engaging speakers, and lots and lots of wonderful information! If anyone is interested in helping for next year's seminar or being a part of this committee, please reach out to any of us.

Our next few dinner meeting topics/speakers:

September 21st – Lee Wilson, Vice President, Title Operations, First American Title Company  
Lee will be discussing recent title claims and sharing “What we should not be doing”! Lee always has so much to share and is very entertaining. Please reserve early as this will surely be a full house!

October 19th – This will be our 60th Anniversary Celebration  
We will be honoring your Past EASGV Presidents and hearing their stories. More information to come via E-Blast from the 60th celebration committee!

January 18th (2018) – Matt Davis, Esq., Davis & Davis Law Group  
2018 Outlook and Matters of Concern to the Escrow Community. Matt will share all important legal matters and areas of concern that affect your desk. Start the year off right and get the information that matters most!

Thank you for your continued support and making EASGV #1!

Respectfully submitted,

**Josette Loaiza,**  
**Chair**



# FUNDRAISING COMMITTEE REPORT (SUMMER 2017)

BY: PHIL ATWAN | DIRECTOR

Summer is in the air – and it's HOT with \$\$\$ being raised for those in need within the San Gabriel Valley (and beyond our little part of LA County)!!!

We continue to find new ways to help our charities;  
the **Door of Hope, the City of Hope, and the Miriam Schwarz Benevolent Fund.**

## **Here is what we have planned so far:**

**Our Walk for Hope for the City of Hope** is in motion with Randy Caruso (route66buckeye@yahoo.com), and Randy is looking for additional teams and help to raise \$ to fight cancer. The walk is slated for Sunday, November 5th beginning at 8 AM. Would you like to help conquer cancer with Randy?


## **The Door Of Hope:**

We will be holding our "Fall Cleaning and Supplies" raiser at our September dinner meeting (Thursday, September 21st). For those who are willing to help, the Door of Hope can greatly use the following items:

- Gift cards (Target, Grocery Stores, Starbucks, In and Out, Etc.)
- Hygiene Items (Soap, Shampoo, Toothpaste, Deodorant, Feminine Products)
- Backpacks and School Supplies
- Cleaning products (Lysol, Dishwasher Soap, Sponges, Washcloths)
- 55 Gallon Trash Bags

When a family graduates from Door of Hope, their new homes are fully furnished thanks to the generous furniture donations from those around us. If you would like to inquire about scheduling a furniture pick up, please contact Larry Battin at [Larry@doorofhope.us](mailto:Larry@doorofhope.us).

At our June meeting, we auctioned off a 2 hour (Duffy) boat ride on the Newport / Balboa Peninsula for 2 parties of 4 each, and 1 party of 2 including wine with cheese & appetizers!!! This very generous offer was donated by the owner of the Duffy, Jessie Billis of BBS Notary. In total, we raised \$2,000.00 for the Door of Hope!!!



**Miriam Schwarz Benevolent Fund:** Thanks to so many of you especially Eric Spitz, who continue to bring in both charms and charm bracelets as well as a bi-monthly raffle for MSBF, and the amount raised continues to GROW!

THANK YOU to Our Generous Members who provided our \$100 Prizes to raise \$\$\$ for our Charities in 2017:

**January** - Phil Atwan - Exchange Resources // **February** - Elia Fuentes - Lotus Escrow  
**March** - Becky Proctor - East West Bank // **April** - Debbie Anderson - Umpqua Bank  
**May** - Tricia Vagt - Covina Escrow // **June** - Hilda Avila - RBJ

And we are so grateful and thank EACH DONOR who brings a Raffle Gift for our general drawing at our Monthly EASGV Dinner Meeting: **A HUGE SHOUT OUT TO:**

Robyn O'Neil - BBS Notary Services  
Dave Shean - Evergreen Note Service  
Jana De Tevis/Susan Martino - Comerica Bank  
Sam Ng - Farmers Insurance  
Juliana Tu - Viva Escrow  
Becky Proctor - East West Bank  
Tricia Vagt - Covina Escrow  
Anna Millsap-Diamond Country Escrow  
Sally Adams - Adams & Barnes Escrow  
James Han & Team - Avanti Notary Services

Andy Clark - City National Bank  
Greg Kunath - Superior Press  
Rosie Mares - RMA Accounting Services, Inc.  
Hilda Avila - RBJ  
Sherry Mosallaei - East West Bank  
Phil Atwan - Exchange Resources, Inc.  
Henry Chang - Sundoc Filings  
Debbie Anderson - Umpqua Bank  
Ray Moody - City National Bank

We are so very sorry if we missed mentioning your name and acknowledging you - please help us and attach 2 business cards to your donated gift - we truly want to recognize and thank YOU!!!

It's truly a great honor for our committee to serve you and those in need within our community, so PLEASE REMEMBER to bring a door prize (with 2 business cards attached) and any unwanted clothing in good shape or an item for the Door of Hope list above with you to our next meeting in September!

Respectfully with Great Anticipation as we look towards Autumn-

Phil Atwan

**Director**

**EASGV and 2017 Fundraising Committee Chair**



# AMERICAN ESCROW ASSOCIATION CONFERENCE

BY: TRICIA VAGT | AEA DELEGATE

The Annual Meeting was different this year as they had a LIVE presentation via the internet with FANNIE MAE AND FREDDIE MAC, live from DC, WA. Fannie Mae and Freddie Mac representatives are getting ready for the the new 1003 which will compile more data on their borrowers.

From a article in Foley & Lardner regarding CFPB and PFF case pending in the courts :“Members of the real estate settlement services industry have spent the past two years hoping that the D.C. Circuit in PHH will reject the Bureau’s controversial RESPA interpretations to confirm that the anti-kickback provision in Section 8(a) of RESPA is subject to a statutory exemption in Section 8(c)(2). Yet RESPA was barely mentioned during this week’s oral argument, with the judges directing most of their questions to the constitutionality question. Nevertheless, sometimes that which is unsaid is significant. “ The case is still arguing if the CFPB is constitutional and why does it have so much power. We will hear more about this I’m sure in the future.


They have a new blog from Foley & Lardner which will expand beyond a consumer finance focus to also keep readers up to date on other laws affecting business dealings with consumers and consumer class actions (e.g., consumer fraud, pricing, unfair competition, TCPA, electronic payment issues, etc.). In addition to updating readers about noteworthy case, statutory, and regulatory developments, the blog will also periodically feature “think” pieces that discuss class action or policy reform issues with a greater level of analysis than a mere daily update might offer. The opinions offered in blog posts are the individual author’s own and do not purport to reflect the views of the firm or its partners.

Our new blog will be named the “Consumer Class Defense Counsel” and can be found at [consumerclassdefensecounsel.com](http://consumerclassdefensecounsel.com).

The Election was won by our own Rosanna Medeiros as President Elect for 2019 and Donna Inman as 3rd Vice President. The incoming President is from Nebraska Sheryl Oldham. The delegates in attendance were 104, 29 from California. The conference next year will be in May of 2018. Make plans now to attend next year. You will be glad you did. As you learn so much from talking to escrow officers/settlement agents from other states.

Some really good news from AEA is that the dues were not increased or even brought up. The AEA total assets are \$389,775.46. This is the beginning of the second year with AEA having a management company. There was a craft table again this year. California donated Dave Shean Papa Bear Spice Jar, which I love. They sold out quickly.





Bill Anderson from the National Notary Association brought us up to date on e-notarization. New Acts;

**Electronic notarization** –A notarial act using electronic records, signatures and seals.

**Electronic signature** – An electronic sound, symbol or process executed or adopted by a person with intent to sign a record.

**Electronic seal** – Notary commission information or a graphic image containing such information used to authenticate an electronic notarization.

Remote Notarization is moving forward Utah enacted the first ever statute in 2000. 2011 Virginia and 2015 Montana enacted the remote statute. This year nine states have introduced bills for their state to do remote notarization. He did not say which states I'm wondering if California is one of them.

From the Hill our Washington DC Representative Art Davis gave us a run down on what is going on in Washington with the new President. 61 Senators signed a letter that they are committed to the filibuster rule. As to CFPB Rulemaking—TRID clarifications that were expected by now he still expects CFPB rulemaking to be “exempt” from White House control. A bill has been introduced to change that.

AEA will then focus on those clarifications and provide examples to CFPB for updating informal but useful guides like a small entity compliance guide. A guide to forms for loan estimate and closing disclosure along with a disclosure timeline. A guide just for Settlement Professionals.

Penny Reed, Wells Fargo Consumer Lending and Richard Hill, Vice President Mortgage Bankers Association. Their topic was “Mortgage Industry Changes that May Impact Closing”. The first slide was the same as last year. Which said regulatory uncertainty; lenders fear of buybacks; still learning about the implications of TRID; worries about third party oversight – both directions. Basically lenders and settlement agents all trying to close loans while protecting themselves. They suggest that we collaborate together to come to predictable recording fees. Uniform fee names & closing instructions. And with GSE Uniform Closing Dataset which is an effort to standardize the underlying data required by the Consumer Financial Protection Bureau's new Closing Disclosure.

With the new 1003 and the new rule to collect more data lenders are stepping up to compile this information in a databank as required by the CFPB. Collaboration between lenders is very important so they can all be on the same page with this next step in mortgage lending.

Thank you for sending me to AEA in Bellevue Washington. Was a pleasure to serve you.

**Tricia Vagt,  
AEA Delegate**



## 2018 TENTATIVE SLATE FOR OFFICERS AND DIRECTORS

President – Josette Loaiza, Old Republic Title

Vice President – Janeane Arildsen – Pango Group

Secretary – Elaine Loaiza, Old Republic Title

Treasurer – Greg Seright, CEO – Seright Escrow, Inc.

DIRECTORS – (FIVE MAXIMUM 2 AFFILIATE MEMBERS ONLY)

Mario Artiga, CET – Viva Escrow

Phil Atwan – Exchange Resources, Inc.

Hilda Avila – RBJ Software, Inc.

Linette Seright, CEO – Seright Escrow, Inc.

Jaclyn Fong – Glen Oaks Escrow

*Member of the American Escrow Association*



# **California Supreme Court Upholds Broad Application of Documentary Transfer Tax**

On June 29th, the California Supreme Court decided 6-1 that a change of ownership under Proposition 13 justifies charging a documentary transfer tax, even when there is no direct transfer of a real property interest. Even before the Supreme Court decision, some title companies were getting rather inappropriate requests for legal and tax advice on how to structure transactions to avoid the tax, because of the existing opinion by the Court of Appeal. The import of the majority of the Supreme Court is to essentially equate a Proposition 13 change of ownership that requires a reassessment, with a transfer subject to the Documentary Transfer Tax Act.

The analysis in *926 North Ardmore Avenue v. County of Los Angeles* looked at whether there is a transfer for purposes of the documentary transfer tax when there is a written transfer of a beneficial ownership that qualifies for reassessment under California property tax law. Essentially the question was whether an indirect change of ownership transferring ownership in a legal entity, can also satisfy the requirement for imposing a documentary transfer tax. Not all cities and counties have imposed the documentary transfer tax on transfers of interests in legal entities. Because this decision removes uncertainty, it may encourage local governments that have not been applying the tax to indirect changes of control, to now start doing so. The dissent pointed out that these were two different statutory schemes but the majority concluded that its interpretation satisfies the purpose behind the tax.

# SCAMMERS TARGET REAL ESTATE BUYERS THROUGH EMAIL SCHEMES

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**By Julie Watts**

(KPIX 5) — The San Francisco Bay Area, one of the hottest real estate markets in the country, is also turning out to be a prime target for cyber-criminals who are hacking realtors' email accounts and sending home buyers false instructions to wire money.

It happened to East Bay realtor Kristina Solovieva. Last year, criminals hacked her Gmail account, and waited for just the right time to strike. "The timing was impeccable, actually," Solovieva said. Just when it was time for one of Solovieva's clients to send the remainder of their down payment to close escrow, the scammers sent the buyers an email from Solovieva's account.

The email, seemingly from Solovieva, instructed the buyers to wire hundreds of thousands of dollars to an account. Luckily, the amount was off by \$30 – enough to make the clients suspicious. "They were very savvy, and they did the math, and it didn't add up," said Solovieva.

But some do fall for it. San Francisco attorney Matthew Borden is representing a buyer who wired over \$500,000 to a scammer after allegedly receiving a false email from her realtor's account. "She was crushed," Borden said. "This was her life savings." In this case, Borden blamed the realty company, Zephyr, for not protecting its accounts from intrusion. "First of all, they should have maintained good security themselves," said Borden.

Zephyr denied it is responsible. In an email to KPIX 5, company president Randall Kostick called it an "unfortunate case," and said "no one at our company gave instructions concerning the wiring of her deposit funds (that was the scam artist who did that.)" It also said the FBI is investigating and it's possible that the hack took place "in the title company's system" or perhaps, the buyer's email account. Kostick did acknowledge the email the victim received "did appear to originate from our agent."

Zephyr also said the problem is "much more prevalent than most people are aware of." The National Association of Realtors and the FBI have recently issued warnings about sophisticated email scams targeting the real estate industry. The NAR's warning advises "Start from the assumption that any email in your in-box could be a targeted attack from a criminal."



Matt Fuller, President of the San Francisco Association of Realtors, said realtors aren't the only ones being hacked. "It can be the agent's email, it can be the title company, it can be a lender, It can be a transaction coordinator," he said.

But the crime is always the same: impersonating someone involved in the transaction by sending emails from their account and provide instructions to wire money, at precisely the moment the client is expecting to make a payment. The Bay Area is particularly vulnerable because it's a hot market and buyers are doing deals quickly, according to Fuller. "There is this urgency associated with transactions."

Solovieva believes the scammers were "watching us all along and reading all our correspondence ... It's creepy."

The California Association of Realtors is now advising real estate agents to include a "Wire Fraud Advisory," in the mountain of paperwork presented to buyers. It says "While wiring funds is a welcome convenience, buyers and sellers need to exercise extreme caution."

Solovieva, who has since added layers of security to her email account, shares her hacking experience with clients, hoping to make sure the message hits home. "It's not being discussed a lot, but it's out there."xt






**WALK  
FOR HOPE**

**Join EASGV at Walk for  
Hope 2017!!**

**Sign-up at:  
[www.tinyurl.com/easgv  
walkforhope2017](http://www.tinyurl.com/easgvwalkforhope2017)**

 City of Hope.

**WALK FOR  
HOPE**  
WOMEN'S CANCERS WOMEN'S CURES

Join us for EASGV's 60<sup>th</sup> Anniversary Celebration!

# October 19<sup>th</sup>, 2017

**RSVP by October 9th:**

**Members: \$35 / Non-Members: \$55**

**Checks Payable to: "EASGV"**

**Earn 1 PD Credit!**

**SEND TO: Linette Seright c/o Seright Escrow**

**215 N. Marengo Ave., #130, Pasadena, CA 91101**

**Fax: 626-449-3552 - Phone: 626-795-5050 - Email: [Linettes@serightesc.com](mailto:Linettes@serightesc.com)**

**If paying by credit card, please call to provide card information.**

**COMPANY NAME: \_\_\_\_\_**

**A RESERVATION MADE IS  
A RESERVATION PAID!!**

**ATTENDEES: 1. \_\_\_\_\_**

**Circle Choice: C / M / V**

**2. \_\_\_\_\_**

**C / M / V**

**3. \_\_\_\_\_**

**C / M / V**

**4. \_\_\_\_\_**

**C / M / V**

**Contact Person: \_\_\_\_\_**

**(C) - Airline Chicken with a smoky  
chimichurri cream sauce**

**Phone and Email :**

**(M) - Filet Mignon with fire roasted  
garlic and merlot demi glaze**

**(V) - Vegetarian Plate**

**DoubleTree Hotel  
924 W. Huntington Drive  
Monrovia, CA 91016**

**Check-In and Cocktails: 6:00 – 7:00 PM  
Dinner and Program: 7:00 PM**



**Conference! Conference! Conference!**  
**Mark your Calendars!**  
**October 12 – October 14, 2017**  
**Costa Mesa Hilton, Costa Mesa**

**UPDATE! Look at what we have on our line up!**

Our State Congressman –  
Senator Mike Morrell  
Of the 23rd Senate District

“The Techmaster”  
Aaron Norris,  
The Norris Group

“The Oracle”  
Sally French Tyler,  
First American Title Co

“The Claims Buster”  
Lisa Tyler, Fidelity National Title

“The Guardian”  
Kevin Bell, FinCEN

“The Reckoner”  
Michael Haas, CPA

“The Shield”  
Steve Garcia, Esq.

“The Fraud Avengers”  
Matt Davis, Esq. and Michael Sohn, FBI

“The Escrow League”  
Jennifer Felten, Esq., Rose Pothier, Esq.  
and Michele Kibbe

“The Advocates”  
Mike Belote, Esq and Lexi Howard, Esq.



# CALIFORNIA ESCROW ASSOCIATION MEMBERSHIP APPLICATION 2017



## Membership Categories

- Individual Active Membership (\$280)** – Individual Active members shall be a person currently in the escrow settlement profession with a Regional membership or a person formerly in the escrow settlement profession, with a Regional membership, who currently holds a CEA Professional Designation. This category shall allow for full voting privileges at the Regional level, in the California Escrow Association and the American Escrow Association.
- Individual Support Staff Membership (\$75)** – An Individual Support Staff Member shall be a person that participates in the escrow or settlement process as a secretary, assistant, or any other position that is clerical and/or entry level. This category of membership is not available to an escrow officer or any other person in a management or supervisory position. This category of membership provides for no voting rights in the California Escrow Association and no membership in the American Escrow Association. This category allows for Regional membership.
- Individual Associate Membership (\$280)** – An Individual Associate membership shall be available to those individuals in allied fields not engaged in the practice of escrow. This category also allows for Regional membership and membership in the American Escrow Association, but has no voting rights in the California Escrow Association.
- State Only Membership – Individual Active (\$280)** – A State Individual Active membership shall be available to those persons currently in the escrow settlement profession without Regional membership, or a person formerly in the escrow settlement profession without Regional membership who currently holds a CEA Professional Designation. This category allows for full voting privileges in the California Escrow Association but no voting rights in the American Escrow Association, as defined in the Bylaws of the American Escrow Association.
- State Membership – Individual Support Staff (\$75)** – A State Individual Support Staff Member shall be a person that participates in the escrow or settlement process as a secretary, assistant, or any other position that is clerical and/or entry level. This category of membership is not available to an escrow officer or any other person in a management or supervisory position. This category of membership provides for no voting rights in the California Escrow Association and no membership in the American Escrow Association. This category allows for no Regional membership.
- Inactive Membership (\$115)** – Inactive members shall be those past Individual Active members or State Individual Active members who are no longer engaged in their profession, either permanently or temporarily. An Inactive member shall not be entitled to vote or hold office, but may serve on any special committee or committees. An Individual Active member or State Individual Active member shall be considered inactive only subsequent to a period of one (1) year after such member has ceased to meet requirements of an Individual Active or State Individual Active member. At such time an Inactive member is deemed to subsequently meet requirements for an Individual Active membership or State Individual Active membership, they may be reinstated.

☐ ☐  
**New Renewal**  
Please allow up to 3 weeks for  
new member processing.

## A. Individual Membership

Membership Category: ☐ Individual Active ☐ Individual Support Staff ☐ Individual Associate ☐ Inactive  
☐ State Individual Active ☐ State Individual Support Staff

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Referred by: \_\_\_\_\_

For categories other than State, please choose a primary regional membership using the CEA map.

If no region, please select State. ☐ Region: \_\_\_\_\_ ☐ State (no region)

Employment Category (check one): ☐ TC – Title Company ☐ S/L/B – Savings & Loan or Bank  
☐ BE – Broker Escrow ☐ LE – Licensed Escrow ☐ OT – Other

☐ Please check this box if you DO NOT want CEA to release your contact information to industry related entities.  
☐ Please check this box if you DO NOT want CEA to include your contact information on the public area of the CEA Web site.

Membership is based on a calendar year, on an individual basis, and is non-transferable.

## B. Business Address

Company Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City / State / Zip \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_  
 E-mail \_\_\_\_\_

## C. Home Address

Address \_\_\_\_\_  
 City / State / Zip \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_  
 Mobile Phone \_\_\_\_\_

For mailing and online membership directory purposes, please use my (check one): ☐ Business Address ☐ Home Address

## D. Payment

Amount: \_\_\_\_\_  
☐ CHECK Check # \_\_\_\_\_ ☐ Company ☐ Personal  
☐ AMEX ☐ MasterCard ☐ Visa CVV: \_\_\_\_\_  
 C.C.# \_\_\_\_\_ Exp: \_\_\_\_\_  
 Name on Card: \_\_\_\_\_  
 Billing Address \_\_\_\_\_  
 Signature: \_\_\_\_\_

In making this application, I certify that the above is true and correct and I agree to abide by the Bylaws of the above named Regional Association and the California Escrow Association and the American Escrow Association, if appropriate.

Contributions or gifts (including membership dues) to the CEA are not tax deductible as charitable contributions. Pursuant to the Federal Revenue Reconciliation Act of 1993, association members may not deduct as ordinary and necessary business expenses, that portion of association dues dedicated to direct lobbying activities. Based upon the calculation required by law, 8% (Intern) or 16.6% (all others) of the State Dues payment only should be treated as nondeductible by CEA members. Please consult your tax advisor for tax credit/deduction information.

Signature \_\_\_\_\_ Date \_\_\_\_\_

When completed, return form and payment to:  
 California Escrow Association, 2520 Venture Oaks Way, Suite 150 • Sacramento, CA 95833  
 (916) 239-4075 • phone • (916) 924-7323 • fax • cea@camgmt.com • www.ceaescrow.org

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