



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.

MARCH 2018

EASGV Q1 News

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2018 Officers & Directors

PRESIDENT:

Josette Loaiza

Office: 626-225-7052/ Cell: 323-774-8541

PRESIDENT ELECT:

Vanessa James

Vanessa@VivaEscrow.com

Cell: 626-679-7848

VICE PRESIDENT:

Janeane Arildsen, CSEO

JArildsen@PangoGroup.com

Office: 818-863-1358

TREASURER:

Greg Seright, CEO

GregS@SerightEsc.com

Office: 626-795-5050

SECRETARY:

Elaine Rivera

ERivera@OldRepublicTitle.com

Office: 626-225-7053

DIRECTOR:

Mario Artiga, CET

Mario@VivaEscrow.com

Office: 626-744-1687/ Cell: 323-251-2801

DIRECTOR:

Phil Atwan

PhilAtwan@Gmail.com

Cell: 213-479-8800

DIRECTOR:

Linette Seright, CEO

LinetteS@SerightEsc.com

Office: 626-795-5050

DIRECTOR:

Jaclyn Fong

Jaclynfong@glenoaksescrow.com

Phone: 626-291-2232

DIRECTOR:

Hilda Avila

hildaa@rbj.com

Cell: 626-945-8488

Office: 626-357-9725

CEA DIRECTOR (2016-2018):

Judy Arrington

JArrington@Stewart.com

Office: 818-956-2866

CEA DIRECTOR (2018):

Tricia Vagt, CSEO, CEO, CMHS

TVagt@CovinaEscrow.com

Office: 626-339-5481

Cell: 626-512-7763

CEA DIRECTOR (2018-2020):

Juliana Tu, CSEO, CEO, CBSS, CEI, SASIP

JulianaT@VivaEscrow.com

Office: 626-744-1684

CEA DIRECTOR (2018-President):

Josette Loaiza

JLoaiza@OldRepublicTitle.com

Office: 626-225-7052

Cell: 323-774-8541

IMMEDIATE PAST PRESIDENT:

Elia Fuentes, CSEO, CEO

Elia@LotusEscrow.com

Office: 626-415-4426

*"The only impossible journey is
the one you never begin"*

Anthony Robbins



2018 Committees

CHAIR OF MEMBERSHIP:

Vanessa James

Vanessa@VivaEscrow.com

Cell: 626-679-7848

CHAIR OF EDUCATION:

Janeane Arildsen, CSEO

JArildsen@PangoGroup.com

Office: 818-863-1358

CO-CHAIRS OF NEWSLETTER:

Hilda Avila

hildaa@rbj.com

Cell: 626-945-8488

Office: 626-357-9725

Elaine Rivera

ERivera@OldRepublicTitle.com

Office: 626-225-7053

CO-CHAIRS OF SITES/RESERVATIONS:

Linette Seright, CEO

LinetteS@SerightEsc.com

Office: 626-795-5050

Diane Welch

DianeW@SerightEsc.com

Cell: 626-795-5050

CO-CHAIRS OF FUNDRAISING:

Phil Atwan

PhilAtwan@Gmail.com

Cell: 213-479-8800

Mario Artiga, CET

Mario@VivaEscrow.com

Office: 626-744-1687

Cell: 323-251-2801

CHAIR OF PROFESSIONAL DESIGNATION:

Terri M. Fabbri, CSEO, CEO, CEI, CBSS, CMHS

Terri@DesignEscrow.com

Office: 626-445-6137

CHAIR OF WEBSITE/SOCIAL MEDIA:

Miriam H. Brown, CSEO, CEO, CEI

MiriamHBrownCSEO@Gmail.com

Cell: 626-484-8464

CHAIR OF BUDGET:

Terri M. Fabbri, CSEO, CEO, CEI, CBSS, CMHS

Terri@DesignEscrow.com

Office: 626-445-6137

CHAIR OF E-BLAST:

Jaclyn Fong

jaclynfong@glenoaksescrow.com

Phone: 626-291-2232

SERGEANT AT ARMS:

Phil Atwan

PhilAtwan@Gmail.com

Cell: 213-479-8800

*"Coming together is a beginning.
Keeping together is progress.
Working together is success."*

- Henry Ford



President's Message



Members & Friends,

As the first quarter of 2018 comes to an end, I hope you have all been staying busy, keeping up with your new year resolutions and focusing on health and walks in the park as we move through this Year of the Dog.

Do you notice how each year brings so many changes and challenges to our industry? Currently, we are still learning about the implementation of SB2 and how it affects our recordings throughout California. Our membership benefits truly come into play as CEA maintains a great tool for its members. If you are a member, visit the CEA website www.ceaescrow.org, then Resources, then SB2 Affordable Housing Recording Fee Surcharge Resources for valuable information. You will find SB2 FAQ's, a Survey and a California county-by-county list of Notices and available Cover Pages for your use. This is a tremendous resource that I refer to often!

In addition to SB2, we will be hearing more about e-notarization and how that will start to affect our transactions; updates on the uniform closing instructions; the newest fraud alerts and many other critical issues that affect the transactions you handle daily.

Locally, at EASGV, your Board of Directors and Committee Chairs are working to:

- ✓ Bring you valued topics, engaging speakers and fun meetings for networking and education in a great environment among friends, colleagues and industry-leaders! Make sure you come each month to share a meal and learn with us!
- ✓ Help you engage in Community needs. Our Spring Cleaning is coming up and we will be accepting donations to help the Door of Hope. Giving back is who we are!
- ✓ Increase Membership by reaching out to new companies, sharing the benefits of membership and working to engage our current members more actively! Watch for Escrow Bucks at our dinner meetings and win a few bucks towards your next EASGV function!
- ✓ Train our Newbies! We want to involve our millennials – bring them to meetings, seminars and conferences. Let's get the next generation of escrow professionals trained to be seasoned technicians who learn from the abundance of experience available to share.

Escrow is a Journey, but you set your own course. We can help you navigate the waters and reach your goal.

Respectfully submitted,

Josette

Josette Loaiza, 2018 EASGV President





EASGV

**January Dinner Meeting
January 18, 2018
Embassy Suites – Arcadia**

Call to Order – 6:36 pm, by Josette Loaiza, President

Flag Salute – Jennifer Zhu, Avanti Notary

Invocation – Eric Spitz, My NHD

Introductions of Affiliate Members

Special Announcement: Presented by Josette Loaiza

- Thank you and acknowledgement of the Installation Committee
- Reminder to reach out and join a committee (quick introduction of the 2018 committee chairs)

Education Report by Janeane Arildsen

- Next meeting will be 2/15/2018 and will be about SB2 – the LA County Recorder will be present

Membership Report by Vanessa James

- For those who haven't renewed your dues please do so as soon as possible

Fundraising Report by Phil Atwan and Mario Artiga

- Tonight's \$100 raffle tickets will be donated to The Miriam Schwartz Benevolent Fund – the \$100 were donated by Phil Atwan (Exchange Resources, Inc.)
- There is a special raffle tonight of a FitBit, donated by Juliana Tu.



January Dinner Meeting minutes continued

PD Report by Terri Fabbri

- Special presentation of plaque, flowers and \$100 to Janeane Arildsen who passed her CSEO – Congrats Janeane!

2018 AEA Delegates by Josette Loaiza

- Please watch your email as we will eblast the Willingness to Serve for anyone who is interested in being an AEA Delegate for this year (need 2 delegates and 1 alternate) – any member in good standing is eligible
 - o The EASGV Board and Directors will select at the February dinner meeting
- The Annual AEA Business Meeting & Conference will be May 15-18 in Kansas City, MO

Raffles (Part I) administered by Phil Atwan and Mario Artiga

Speaker presented by Janeane Arildsen

Matt Davis, Esq. – “2018 Escrow Forecast”

Raffles (Part II) administered by Phil Atwan

Meeting adjourned – 9:03 pm, by Josette Loaiza, President

Respectfully submitted,

Elaine Rivera, Secretary





EASGV

**February Dinner Meeting
February 15, 2018
Embassy Suites – Arcadia**

Call to Order – 6:38 pm, by Josette Loaiza, President

Flag Salute – Sherry Mosallaei, East West Bank

Invocation – Rebecca Proctor, East West Bank

Introductions of Affiliate Members, Past EASGV Presidents and Past CEA Presidents

Special Announcement: Presented by Josette Loaiza

- Thank you to East West Bank for the special gifts for Chinese New Year found at each table
- Dave Shean, Josette Loaiza and Elaine Rivera (alternate) were elected by the BOD as the AEA Delegate and Alternate for 2018 Annual Business Meeting and Conference in Kansas City, MO

Education Report by Janeane Arildsen

- Next meeting will be 3/15/2018 – the Franchise Tax Board will be present

Membership Report by Vanessa James

- Reading of 2018 new members
- Escrow Bucks: Escrow Question for the PowerPoint – Congratulations to Julie Mayorga

PD Report by Terri Fabbri

- 3/24 and 4/7 are the PD prep classes and 4/28 will be the PD Test – please sign-up

Fundraising Report by Phil Atwan and Mario Artiga

- Please bring green raffle gifts for the March dinner meeting
- Also in April the Fundraising Committee will be doing a “Spring Cleaning” drive



February Dinner Meeting minutes continued

Website/Eblasts by Miriam Brown

- Please be advised that EASGV has recently added Constant Contact as their email subscriber

MISMO Update by Dave Shean – please look out for report on the EASGV Newsletter

CEA Director Reports by Tricia Vagt, Juliana Tu and Judy Arrington – please look out for reports on the EASGV Newsletter

Speaker presented by Janeane Arildsen

Mickey Vandenberg, SVP-WFG National Title; Craig C. Page, EVP & Counsel – CLTA; Jaime T. Pailma, Doc. Recording Division Mgr – L.A. County Registrar Recorder – “SB2 Recording Fees - Update on Implementation”

Raffles administered by Phil Atwan and Mario Artiga

Meeting adjourned – 9:15 pm, by Josette Loaiza, President

Respectfully submitted,

Elaine Rivera, Secretary



2018 Year of Dog





EASGV

**March Dinner Meeting
March 15, 2018
Embassy Suites – Arcadia**

Call to Order – 6:34 pm, by Josette Loaiza, President

Flag Salute – Susan Martino, Comerica Bank

Invocation – Jana Detevis, Comerica Bank

Introductions of Affiliate Members, Past EASGV Presidents and Past CEA Presidents

Special Announcement - Presented by Josette Loaiza

To account for credit card fees and the remodeled hotel EASGV has increased their dinner meeting fees.
Become a member and take advantage of the lower member prices.

Escrow Bucks: Escrow Question from the PowerPoint – Congratulations to Emilia Ochoa

Special \$100 – donated by Comerica Bank

Education Report by Janeane Arildsen

PD Report by Terri Fabbri

3/24 and 4/7 are the PD prep classes and 4/28 will be the PD Test – please sign-up

Fundraising Report by Phil Atwan and Mario Artiga

In April the Fundraising Committee will be doing a “Spring Cleaning” drive to support Door of Hope.
Please look out for list of supplies needed to be sent via eblast.

Speakers (Sonia Caramazza & Amy McQuillan) presented by Janeane Arildsen

Franchise Tax Board – FTB Education and Outreach Team – “Withholding requirements, common errors when completing FTB forms, withholding agent responsibilities, foreign sellers and much more!”

Raffles administered by Phil Atwan and Mario Artiga

Meeting adjourned – by Janeane Arildsen, Vice-President

Respectfully submitted,

Elaine Rivera, Secretary





EASGV

TREASURER REPORT

February 2018

RECEIPTS

Beginning balance: **\$4,617.93**

Category	Amount
February Dinner	\$4,370.00
January Dinner	\$55.00
Association Raffle	\$175.00
Charity Raffle	\$240.00
PD Workshop	\$540.00
Membership Dues	\$3,185.00
	\$8,565.00

DISBURSEMENTS

Category	Amount
February Dinner	\$3,268.64
Credit Card Fees	\$64.31
Speaker Gifts	\$100.00
Website/Email	\$435.00
CEA Directors Raffle Prizes	\$50.00
Board Dinners - January & February	\$151.01
Pay It Forward	\$225.00
PD Roses	\$7.67
Board Member Badges	\$126.47
	\$4,428.10
Ending Balance:	\$8,754.83





CEA Directors Report
Submitted by Juliana Tu, CSEO, CEO, CBSS, CEI, SASIP
CEA President Elect

Conference!

The planning for our annual Conference is almost a 365-day process. We ended the 2017 Conference on October 14, 2017 and we had a first meeting for 2018 on November 11, 2017!

Our 2018 Conference will be held at the Anaheim Marriott Oct 12-13. The logo and slogan for 2018 will be:



Out of approximately 10 sessions that are in planning 7 of those already have topics selected and 5 of those have speakers confirmed. We have 3 more sessions in which we are mulling over what exciting topics to bring to our members. By the way, Michael Sohn of the FBI is already confirmed!

Friday night will be the fun night and as the Scavenger Hunt was very well received last year, we will have two separate sessions that one night so that all can participate.

We are well on our way!

The Conference committee calls are on the 2nd Saturday of each month at 9:00 a.m. Call in code # 641-715-3580 access code 738-377. Give Susan Paul – susan.paul@ctt.com an email that you would like to be added to her notification list. Everyone is welcome to join the fun!



Membership

Due to unforeseen circumstances the previous Membership Portfolio chair had to resign and a new Portfolio Chair - Susan Paul - was elected in. She and Committee Chair Kristin Ruthig will be designing plans on how to spearhead a membership drive.

Membership is the lifeline of our organization and we have to make a push to get the members in. We have to educate escrow professionals throughout the state as to the tremendous value to being a member of the trade organization. If you are serious about your career in escrow, then you need to be a part of the California Escrow Association.

We are starting the year with 212 members less than what we had this same time last year. The committee will send out to each regional a request to set a goal for increasing their membership this year. 10% is the average percentage that we are looking for.

The committee will be drafting a letter to be used to persuade Real Estate Brokers to allow their inhouse escrow officers to join CEA and to emphasize the importance that their transactions are handled by escrow professionals who belong to the Association. Susan Paul has provided us with this slogan - "*Does your Escrow Officer have the CEA advantage?*" - that we can put on our signature block, etc.

The Membership committee meets on the first Monday of the month at 6:00 p.m., call in code is #641.715.3580 Access Code: 583-533. Let Kristin know to put you on her list – Kristin.ruthig@ticortitle.com .





CEA Report

Bill Review Committee

Both Mike Belote and Lexi Howard were able to join the February call. Mike provided the background for this year's legislative direction, and the hot topics in Sacramento. The typical 2000-2300 bills were introduced by February 16. Bills are to appear in print for a thirty (30) day period, and that time frame will conclude on or around March 19. Committee meetings will commence after the spring recess which will be in early April. At that point, bills will take legs, die, be amended or morph. April thru August will be composed of committee hearings and advocacy hearings, and will determine if the bills will survive and go to the Governor in September.

This year there are several "Spot Bills" which means that a bill is being developed, but is not completely finalized. It is very important for both Bill Review committee and the Mike & Lexi team to monitor these so that the bills don't morph into something of "no return".

High areas of concern include: *E notarization*, **SB 2** Clean-up, **PACE** Clean-up

Also shading the atmosphere is sexual harassment. It was noted that three (3) legislators have resigned as a result of alleged improprieties. There are others facing accusations.

CEA is very fortunate to have our own Dave Shean, along with Nancy Silberberg (Tri-County Region) participating and monitoring the *E notarization* landscape. They are on both State and National committees. Matters of concern include:

- Will notarization by electronic signature be "in person" and/or completed remotely?
- Privacy: How is verification handled when the notarization is on-line?
- Consumer Protection
- Electronic Journals: What will be the acceptable conditions? How do fingerprints figure into the new requirements? Currently that is a California requirement.
- Will there be limitations? Can a notary notarize an out of state document?
- Technology: Audio/Visual Requirements- Will signing have to be filmed? Where will film be stored?
- To be a notary performing signing electronically need a separate commission? Will it be added on to existing commission?
- Can electronic notarization be extended to a person in another country? If so, how will identity be ascertained?

There are multiple **SB-2** Clean-up bills. They include: AB 110, 166, 1765, 1915, SB 120 and SB 1327.

This past week the Governor already signed **AB 110** which exempts certain lien releases relating to:

1. Any real estate instrument, paper, or notice executed or recorded by the





Federal government in accordance with the Uniform Federal Lien Registration

Act (Title 7 (commencing with Section 2100) of Part 4 of the Code of Civil Procedure.

2. Any real estate instrument, paper, or notice executed or recorded by the State or any county, municipality, or other political subdivision of the state.

Governance Committee

In the January CEA Board of Director's meeting the **Manual of Policies and Procedures** (MPP) was approved. Said document is considered a fluid document and will require on-going changes; but overall the major updates are made and the document has been officially adopted.

On our February and March conference calls, the committee is now addressing the **Strategic Plan** which dates back to 2006. The committee is charged with updating it and broadening the parameters so that the plan is in sync with the way business is conducted today and also within the scope of the electronic world.

At the April Board of Director's meeting, the committee expects to present the new and improved CEA **Vision Statement**.

Escrow Practices

Goals being considered for this committee include: Review and publication of the Lender Push-Back Letters and expansion of the Glossary of common words relating to TRID. In addition, as SB 2 is sorted out by the various counties, communicate our findings to our members. Also it was noted that each company should review their General Provisions and/or Escrow phrases to address language regarding SB 2 applicable fees.

Respectfully Submitted.

Judy Bixby-Arrington

Sr. CEA Director



CEA DIRECTOR'S REPORT MARCH 2018



Education Committee

The Education Committee has been very busy planning educational events for its members.

- We had a webinar in January on SB2 featuring a panel of speakers including Anita Rubeck, Nancy Silberberg, Mickey Vandenberg, Lexi Howard, Mike Belote and Craig Paige.
- Steven Garcia, Esq. was our speaker on March 7th – “An Entity Goes to Escrow. What the Escrow Officer Needs to Know”
- There will be a Bulk Sale webinar on April 14th – Debbi Faber is our presenter.
- We have scheduled an Advanced Commercial webinar set for May 8th – Patti Beverly is our presenter.
- Jennifer Felten, Esq. will host a webinar and share her “war stories” on June 20th.
- We are also looking to set up a “Lunch and Learn” series for Microsoft Outlook & Excel assistance.

More to come on all these items. Watch your email for “Save the Dates” and Registration information.

Leadership Committee

The leadership committee is something new for me this year. I am excited to be a part of this committee and hope to learn many new tools to help me be the best leader I can. This year our committee goals include:

- Creating an Orientation Meeting for incoming Directors and Presidents
- Have a Charter Form completed by each regional association on file with CEA
- Assist regional presidents with their questions

Our first orientation meeting was held via webinar and was a great success. This webinar is currently under review and will be posted to the President’s Toolbox (CEA website) soon!

All-in-all our various CEA Committees are diligently working to insure the regions are operating as they should and everyone, from top to bottom has the tools needed to get their jobs done. You do not need to be a Director to be part of a CEA Committee. If you’re interested, reach out to any BOD member or contact CEA headquarters directly for information on meeting days/times. Get involved! Be a part of something big!

Respectfully submitted,

Josette Loaiza, 2018 President/CEA Director





PROFESSIONAL DESIGNATIONS

Here we are at the beginning of the 3rd year of our 4 year cycle for Continuing Education Credits. I hope all of you filed your credits with CEA prior to December 31st, 2017. Remember we need 48 credits for the 4 year cycle, so hopefully you had at least 12 or more credits to send in, but if not you have time to make them up. Now is the time to check the status of your credits to make sure you're on track.

Our Professional Designation test will be held on April 28th, 2018 –It's not too late to apply - obtain application through the CEA website and send direct to CEA.

SPECIAL REWARD!!! SPECIAL REWARD!!! SPECIAL REWARD!!!

The Pay it Forward Committee of EASGV will be rewarding all EASGV members who pass their Professional Designation test this year with a \$100.00 cash reward for all their hard work and dedication!!!!

MAKE 2018 YOUR YEAR TO BE PROFESSIONALLY DESIGNATED!!!!!!!

Thank you.

Terri Miali Fabbri, CSEO, CEO, CEI, CBSS, CMHS,
Professional Designation Chair/ 626 445-6137 FAX 626 445-1380
Email: terri@designescrow.com

*****PLEASE NOTE: ALL PROFESSIONAL DESIGNATIONS ARE REGISTERED TRADEMARKS FOR THE CALIFORNIA ESCROW ASSOCIATION. Misuse of these Designations may be subject to FEDERAL FELONY charges.**





PLEASE WELCOME OUR NEWEST MEMBERS TO ESCROW ASSOCIATES OF SAN GABRIEL VALLEY

Individual Active Members

CARL D'AMICO
Huntington Escrow, Glendora

KATHERYN HSEUN
Executive Escrow Services, Alhambra

JASMINE LEE
Cloud Escrow, Diamond Bar

BETTY LIMAS
Commonwealth Land Title, Los Angeles

ATANASIA PFEFFER
Huntington Escrow, Monrovia

RAMONA TALAMENTES
Rock Pointe Escrow, Whittier

Individual Associate Member

JEANETH E. CABRERA
First American Natural Hazard Disclosures

Individual Support Staff Members

JESSICA HEFLIN
Huntington Escrow, Pasadena

ANNIE RODRIGUEZ
Adams & Barnes, Monrovia

VANESSA SANDOVAL
Huntington Escrow, Pasadena

MIRNA SOUDRY
Huntington Escrow, Monrovia

ANNIE VONG
Viva Escrow, Monrovia

STEPHANIE AGUILAR*

REBECCA OCHOA*

VIVIAN RAMIREZ*

JOY SANTIAGO*

JESSICA YU*

*Glenoaks Escrow, Glendale

*For more information on how you can become a member of EASGV,
Contact Vanessa James, Membership Chair 626-304-3587*

Vanessa@vivaescrow.com

****Find out how first time Individual Support Staff members can get half the cost of their dues covered
by EASGV through our "Pay It Forward" program!**



Welcome to 2018! I'm honored to be joined by Mario Artiga as Co-Chair of the Fundraising Committee for this year.

Here is what YOU have accomplished in 2017:

We had an incredible showering of cleaning supplies and other items donated for the **Door of Hope** Fall Cleaning fundraiser.

At our July meeting we auctioned off a 2 ½ hour (Duffy) boat ride on the Balboa Bay for 10 people including wine with cheese & appetizers!!! This very generous offer was donated and hosted by the owner of the Rubber Duffy, **Jessie Bullis of BBS Notary. YOU raised \$2,150!**

THANK YOU to our generous members at our monthly dinner meetings who provided our \$100 Prizes to raise \$\$\$ for our Charities in 2018:

January - Phil Atwan – Exchange Resources

February – Hilda Avila – RBJ Software, Inc.

March – Jana Detevis & Susan Martino - Comerica Bank

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

Jana De Tevis / Susan Martino – Comerica Bank

Juliana Tu – Viva Escrow!

Becky Proctor – East West Bank

Anna Millsap–Diamond Country Escrow

Sally Adams – Adams & Barnes Escrow

Andy Clark – City National Bank

Greg Kunath – Superior Press

Phil Atwan – Exchange Resources, Inc.

Ray Moody – City National Bank

Dave Shean – Evergreen Note Service

Sam Ng – Farmers Insurance

Tricia Vagt – Covina Escrow

Debbie Anderson – Umpqua Bank

James Han & Team – Avanti Notary Services

Rosie Maries – RMA Accounting Services, Inc.

Hilda Avila - RBJ Software, Inc.

Sherry Mosallaei – East West Bank

Henry Chang – Sundoc Filings

We are truly 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!!!

A Shout Out to **Anna Millsap** and **Sam Ng** who so faithfully go from table-to-table at each monthly dinner meeting and sell raffle ticket to help us raise extra money for EASGV and for our special raffle, the Door of Hope.

Thank you Anna and Sam!!!

It's truly great honor for our committee to serve with you those who are in need within our community. EASGV Members are truly difference makers.

Respectfully -

Phil Atwan and Mario Artiga

Directors, EASGV and 2018 Fundraising Committee Chair-Persons



Spring cleaning

ON APRIL 19TH EASGV WILL BE HOSTING ITS ANNUAL SPRING CLEANING EVENT

IN SUPPORT OF THE "DOOR OF HOPE"

Rev. Megan Katerjian, Executive Director at the Door of Hope will be joining us at the April Dinner Meeting to "Thank You" for your support and pick up all of our supplies. They are in need of the following items:

Clorox disinfecting spray "Bleach Free"

Antibacterial Lysol Kitchen Cleaner
Toilet Bowl Cleaner

Mr. Clean Magic Erasers
Swiffer WET refills
Sink Sponges (heavy duty)

Toilet Paper

Bleach

Windex
Laundry Detergent
Comet Cleanser
Pine-Sol
Trash Bags: 45 gallon, Tall
Kitchen (13 gallon) and Small
Bathroom Bags
Paper Towels

Clorox Wipes

Dish Soap
409 (Surface Cleaner)
Liquid Hand Soap
Disposable Gloves



Your donations help change lives!!

OUR PRESIDENT (JOSETTE LOAIZA) SAYS: "WE CAN DO MORE!" and challenges the membership to work together. Any office or group of offices/individuals that would like to assemble a "Housewarming Basket" for graduating families, please contact our Fundraising Co-Chairs for details. Members who participate will be rewarded. Incentives to follow!

Fundraising Co-Chairs: Phil Atwan at philatwan@gmail.com or Mario Artiga at mario@vivaescrow.com

Housewarming Basket List:

- | | |
|-------------------------------------|----------------------------------|
| • Laundry Basket | • All Purpose cleaner |
| • Dish set for 8 | • Bathroom cleaner |
| • Glasses for 8 | • Unscented laundry detergent |
| • Silverware | • PineSole |
| • Several pots/pans | • Sponges – large and small |
| • Dish Soap | • Cleaning rags |
| • Garbage Bags | • Dust pan with hand-sized broom |
| • Glass Cleaner | • New Twin sheets (2 sets) |
| • Spatula | |
| • Cooking & Serving Spoons (2 sets) | |



HOW MANY BASKETS CAN WE GIVE???

MISMO Winter Summit – January 2018
In-Person And Online eNotarization DWG
And Closing Instructions DWG

The Mortgage Industry Standards Maintenance Organization, (**MISMO**) is a US not-for-profit subsidiary of the Mortgage Bankers Association (MBA). It is a developer of technology and now processing standards for both residential and commercial property transactions in US markets. It is an arena where interested parties and industry associations and affected entities can get together to establish criteria for real estate related processes.

Within the past several months MISMO has created two Workgroups to address industry standards in the Online Notary practices and on the new Closing Instructions standards.

Both of these Workgroups were introduced at the MISMO Summit last week in Washington DC. I was proud to represent the California Escrow Association at these two Developmental Workgroup meetings.

The **In-Person and Online eNotarization Developmental Workgroup** met Thursday from 9:00 am to 4:30 pm There are currently 82 active members of this Workgroup.

Over the past several months members of this DWG have been meeting weekly under Four (4) separate Task Forces to develop a deliverable draft **STANDARDS FOR REMOTE ONLINE NOTARIZATION** document for the National Association of Secretaries of State (NASS). Three states are currently creating regulatory guidelines for notary public activity under remote online notarization legal authority to become effective on July 1, 2018.

The four Task Forces were:

1. In Person eNotarization MISMO Standards/Materials Review
2. Authentication, Credential Analysis and Identify Verification (I was an active participant in this task force)
3. Audio/Visual Communication Requirements and Audit Date Storage Considerations and Best Practices
4. Potential downstream flow into eRecording space.

Each Task force met for conference call discussion and deliberation many times to develop their first-round deliverable. For the January Summit DWG meeting all the task force work was consolidated and a Framework draft was presented to the whole group with recommendations and suggestions by group committee members.

At the January Summit Meeting members of this committee dissected and finalized our draft document. Our role is to provide industry standards not to create statutory/regulatory guidelines. We did complete our **DRAFT** STANDARDS FOR REMOTE ONLINE NOTARIZATION after this meeting and final comments by individual prior to January 16th. We have presented this document to NASS for consideration at their February meeting and will further review any NASS task force commentary and document for their statutory/regulatory guidelines.



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And Closing Instructions DWG

The four (4) Task Force groups have been dissolved at this point and the entire DWG is not meeting weekly on conference calls to further examine and finalize 10 Topic areas in our draft **Standards for Remote Online Notarization** that still need further work.

The **MISMO Closing Instructions Development Workgroup** met on Friday from 9:00 am to 4:30 pm. There were a good number of attendees at this work session. This workgroup currently has 74 active members consisting of participants from CEA, AEA, EIC, ALTA, Home Services of America, Stewart Title, First American Title, Old Republic Title, Title Source, Ellie Mae/Encompass, Freddie Mac, Fannie Mae, Wells Fargo, Quicken Loans, DocMagic, Soft Pro, Black Knight and others.

The mission of the Closing Instructions Development Workgroup is to create and maintain a standard template for lenders to use to document instructions for closing agents to follow when closing a loan on behalf of a lender.

At this meeting we reconfirmed our primary goal to come up with a common generic content for the structure of Lender's Closing Instructions (both General and Specific) for all transactions. We are aiming for higher level of information with separation of and reduced duplication of critical information. The hope is for earlier distribution of both Lender Instructions to Settlement Agents.

We hope to have a draft working document for significant comment and drafting for the Spring DWG June meeting in Denver. As a start Ruth Dillingham led the entire group thru an exercise where we digested three working documents:

1. Ranking of 7 Specific Instructions
 - a. Dealing with commonality of types of instructions in various existing Lender Instructions
2. General Instruction by Priority
 - a. Dealing with the common topics of the from the three major instructions submitted for review
 - b. Identifying the priority level for lenders vs settlement agents for the common topics
3. Ranking of General Instructions
 - a. Most common topic/subtopics found in the submitted Closing Instructions. Do these belong in the
 - i. Lender Master General Instruction
 - ii. Lender Specific Transaction Instruction
 - iii. Neither as it is only a lender condition not involving the settlement agent

This committee is now dividing into two work tracts (I will be attending call in sessions for both working tracts):

- For the **General Closing Instructions**, the team will continue the prioritization work that was initiated in New Orleans, as well as determine how/if to prioritize those topics not addressed at our face to face (which can be found in the notes



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posted from the NOLA meeting). Finally, we need this team to capture any concerns, issues, or missing topics for the group at large to discuss.

- For the **Transactional Closing Instructions**, the team will need to use the "keep it or throw" it document we reviewed on the group call on January 23, 2018 to begin the prioritization process similar to the General Instructions. Post that, this tract will need a review of information to prioritize those topics not already contained in today's document, as well as capturing any concerns, issues or missing topics for the group at large.

We are scheduled to have ongoing by-weekly call for the DWG and other calls for the separate tracts.

Respectfully submitted

David A. Shean, CSEO/CEI/CNSA





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FEE INCREASE NOTICE

Effective March 1, 2018, pursuant to the November 28, 2017 Board of Supervisors motion to approve the District Attorney's (DA) request to increase the Real Estate Fraud Prosecution Fee from three (\$3) dollars to five (\$5) dollars, the Los Angeles County Registrar-Recorder/County Clerk will increase the collection of the Real Estate Fraud Prosecution fee from \$3 to **\$5**.

This fee will apply to all papers, instruments or notices presented for recording, unless exempted under law. This fee increase will fund the Real Estate Fraud Investigation and Prosecution Program, pursuant to Government Code 27388.

Dated this 1st day of February, 2018



Financial Fraud Kill Chain

[reprinted with the permission of Jennifer Felten, Esq./ RELAW, APC]

The FBI offers a process named the Financial Fraud Kill Chain (FFKC) to help recover large international wire transfers that are stolen from inside the United States. The FFKC is just one tool people can use to try and recover stolen funds. It's important to follow all procedures and attempt all avenues to recover funds if you are a victim of wire fraud.

The FFKC has a few requirements before it can be used:

- The wire transfer is \$50,000.00 or more
- The wire transfer is international
- A SWIFT recall notice has been initiated
- The wire transfer has occurred within the last 72 hours

All wire fraud occurrences should be reported to law enforcement, even if they do not meet the requirements listed above. The FFKC is just one of many tools that can be used to recover funds. RELAW, APC reminds everyone that wire fraud is growing and becoming a lot more common. Everyone needs to be vigilant and do their part to combat this crime. Even if funds are fraudulently stolen, there are many tools to attempt a recovery.



It's always important for consumers to save money for their future, keep banking and borrowing costs down, and guard their possessions from high-tech thieves in today's digital world. The Winter 2018 FDIC Consumer News includes information about:

- **Five things to know about safe deposit boxes and home safes for protecting valuables.** Among the tips: bank safe deposit boxes are good choices to store originals of key documents, such as birth certificates and property deeds, but probably not the right choice if quick access is a must. Also, people are better off stashing their cash in a bank deposit account, like a savings account or certificate of deposit, than in a home safe or a safe deposit box, where the money isn't protected by FDIC insurance.
- **Guarding against criminals who place hidden recording devices at or near automated teller machines (ATMs) and retailer checkout registers.** These devices can "skim" (steal) credit and debit card account numbers and personal identification numbers (PINs) to commit fraud or theft.
- **How new standards for credit reporting may help consumers improve credit scores and qualify for loans under more favorable terms.** One example is that unpaid medical debts will not appear as negative information on a consumer's credit report until those debts are at least 180 days past due.

This edition of the newsletter also provides information about the increasing use of mobile phones for banking transactions and to pay for just about anything from anywhere. Another article discusses how appraisals, which are often required when consumers apply for a mortgage to buy or refinance a home, can help borrowers as well as lenders.

The newsletter also notes that the FDIC is celebrating National Consumer Protection Week (March 4-10, 2018) by posting questions and answers on different banking topics during the week, plus additional consumer tips and information for reference year-round, at www.fdic.gov/ncpw.

The Winter 2018 FDIC Consumer News can be read or printed by visiting www.fdic.gov/consumers/consumer/news/cnwin18, with e-reader and portable audio (MP3) versions forthcoming. Additionally, in the coming weeks, a Spanish-language version will be posted at www.fdic.gov/quicklinks/spanish.html.



Email and Diverted Wire Transfers - C. J. Robbins, IV, P.C.

Reprinted with permission of author, C. J. Robbins, IV, P.C and Virginia and Title Association
Source: <https://vltaexaminer.com/2018/03/01/email-and-diverted-wire-transfers/>

Let the Sender Be Frustrated. Actually, get frustrated now. This is the most frustrating article you will read in the next several months, I hope...



The title and escrow industry has been alarmed by the increase in clever wire fraud schemes. However, the exposure is not limited to closings in which fraudulent wiring instructions can get buried in a last-minute flurry of emails. Any company paying for goods or services by wire is exposed. Both cases merit your attention and some discussion with your clients. The news actually gets worse, if you can believe that. There is a growing consensus that there is no insurance coverage for misdirected wires under the “computer fraud” coverage that you should have if you do not already. That coverage generally compensates only for instances of “hacking”, i.e., when someone has gained unauthorized access to your own computer system to divert payments. The problem with a misdirected wire is that no one has gained unauthorized access to your own computer system.

THE PROBLEM-LIKELIHOOD OF COVERAGE SMALL

Am. Tooling Ctr., Inc. v. Travelers Cas. & Sur. Co. of Am., 2017 U.S. Dist. LEXIS 120473 E.D. Mich. 2017). The policy at issue in this case protected the insured from “computer fraud”. The policy defined “computer fraud” as the use of the computer to cause a fraudulent transfer of funds from inside the business (or the business’s bank) to a third party.

After receiving emails that appeared to be from one of its vendors, ATC authorized payments to a bank account ATC believed belonged to the vendor. The email addresses were virtually identical. The domain name for the legitimate vendor was “yifeng-mould.com”. The domain name used to perpetrate the fraud was “yifeng-rnould”. The emails were fraudulent, however, and the payments were received by the persons perpetrating the fraud, not ATC’s vendor. ATC contends that it suffered loss covered under the “computer fraud” provision of its Travelers policy. Travelers argued that ATC did not incur a covered loss under the policy. The *American Tooling* court noted that “... courts repeatedly have denied coverage under similar computer fraud provisions, except in cases of hacking where a computer is used to cause another computer to make an unauthorized, direct transfer of property or money...” However, because the transfer did not occur “fraudulently”, there was no coverage under this portion of the policy.

Medidata Solutions, Inc. v. Federal Insurance Co., 268 F.Supp.3d 471 (S.D.N.Y. 2017) was a win (in my view, one of the few) for a defrauded insured in this context. In that case, three employees of a sophisticated data management company received a group email purportedly sent from the company’s president stating: “I’m currently undergoing a financial operation in which I need you to process and approve a payment on my behalf. I already spoke with Alicia, she will file the wire and I would need you two to sign off.”



The email contained the president's email address in the "From" field and a picture next to his name. In response, the employees logged into the company's bank account to initiate a wire transfer, and, following company procedure, received the required approvals from the other employees directed to assist in the transfer. As a result, a total of \$4,770,226.00 was wired to a phony account supposedly under the control of the company's president.

The insurance policy that the company had was somewhat better the policy involved in the ATC case described above. However, the insurance company made the same arguments and the case, in my view, could have gone either way. Although the company won coverage, the insurance company has filed an appeal.

THE SOLUTION THAT IS NOT A SOLUTION-THE FRUSTRATING PART

As the owners of small businesses, you probably do not include paying really clever attorneys high hourly rates to make arguments in federal court over insurance coverage as part of your ordinary business model. Not explicitly, anyway. However, with the obvious increase in this sort of fraud, you are in fact including this as part of your business model. The legal profession is grateful. Your bottom line is probably less grateful. There is a solution but it is not a magic wand.

You can protect yourself with insurance which is referred generically as insurance against "social engineering fraud". However, you must sit down with your insurance agent and discuss carefully the coverages available to you. There is no shortcut. You must be satisfied that your insurance will cover you in the event of a misdirected wire. Thomas Edison once said that people often miss an opportunity because opportunity usually appears on your doorstep dressed in coveralls and looking like work. Do not miss this opportunity to protect yourself.

-C. Jay Robbins, IV, P.C.



Jay Robbins, IV is an attorney with 30 years' experience. As a former Assistant Attorney General, he represented state agencies in a variety of construction and real estate matters, including VDOT claims and the acquisition and sale of real estate. He has also represented general contractors, subcontractors, material suppliers and bonding companies in construction disputes arising from both private and public projects. He concentrates his practice in construction disputes, business and commercial law, bond claims, real estate and land use, employment (including OSHA), insurance coverage and defense and creditors' rights. He is a member of the Virginia Land Title Association and a licensed title agent. He also is a member of the Million Dollar Advocates Forum, an association of attorneys who have one verdicts or settlements of \$1 million or more.





Join us at the Embassy Suites
Thursday, April 19, 2018
Foreign Seller/FIRPTA Update

Speaker:

Michael W. Brooks, Esq.
DIRECTS

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MONDAY, 04/16/2018

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Members Reserved : \$40.00 (\$45.00 after deadline)
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1. _____
2. _____

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CALIFORNIA ESCROW ASSOCIATION MEMBERSHIP APPLICATION 2018



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.

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

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.

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. X Region: Escrow Associates of San Gabriel Valley (EASGV) ☐ 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: _____
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☐ 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, 2250 Venture Oaks Way, Suite 150 • Sacramento, CA 95833
(916) 239-4075 – phone • (916) 924-7323 – fax • cea@camgmt.com • www.ceascrew.org

10.17



February Dinner Meeting



Speaker Panel: Jaime, Craig and Mickey



Enjoying the evening where we celebrated Valentine's Day and Chinese New Year!



Vanessa and Becky - so pretty in red - perfect for the evening's theme.

March Dinner Meeting



Terri helping Jacqueline with PD.

Dave Shean - luck of the Irish!





Eloise & Denise - ready to hear from FTB

Did Mario just sell the winning tickets?

