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Escrow Association of Santa Clara Valley

JUNE 2009



PRESIDENT'S LETTER



There are so many things about Summer that I just adore; wearing shorts, reading a book while sitting in the sun watching birds, dragonflies and butterflies, having all the windows in the house open, gardening and my favorite part, afternoon wine with cheese in the backyard! With all those demanding activities it is amazing that anything else can be accomplished!

I've just returned from a vacation in Costa Rica. Whenever visiting another country I always inquire if my escrow skills could be applied in finding a job in that country.

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Speaking with some folks from Costa Rica, I was told that it is very dangerous to buy property. Most often a buyer simply identifies a desired property. The buyer knocks on the door of the property dwelling and strikes up a deal with the occupant. Generally the occupant goes to a back room of the house and rummages around to find the old 'ownership' papers. The papers are handed to the buyer, they exchange cash, a smile and a handshake and 'wa-la' the deal is done.

All too often an unsuspecting buyer finds out much later, that the property is actually owned by someone else, or the property isn't nearly as large as was described by the 'ownership' papers. The occupant may have been a renter, tenant farmer or just a crook posing as the owner. By the time the truth is discovered, the supposed seller is long gone.

I of course, inquired about title insurance, property searches, the recording of documents and escrow. From the response I received, I was left with my inner thoughts of appreciation for the system we have developed here in the United States. And of course, California has the BEST system!



Sometimes a reminder of what it is like in another county, that does not have title insurance and escrow (as we know it) gives me pride to be a part of our industry.

We want to offer our gratitude to Old Republic Title Company for allowing us to use their newly remodeled conference room for our meetings. The guest speaker and friend to escrow, Michael Haas, was as usual, full of pertinent information. Thank you to our raffle sponsors, Central Signing Service, and Bank of the West.

Our next two dinner meetings set for July and September will be staged as a mock trial. Our defendant will be an escrow officer who is accused of performing some 'naughty' activities. This will be an interactive and fun event. The last meeting for the year, will be in November with a presentation by Warren Vaughn.

The Nor-Cal conference is just around the corner on June 12 and 13. Sending your registration in as early as possible will help the committee meet the needs of attendees.

See you soon,

Anita Rubeck



Anita Rubeck, 2009 President
alrubeck@firstam.com ~ anita.rubeck@yahoo.com

2009 CALENDAR

ESCROW ASSOCIATION OF SANTA CLARA VALLEY

- June 12-13, 2009** NorCal Educational Escrow Conference
June 16, 2009 Face to Face Board Meeting at 5:30 p.m.
 Old Republic Title Company – Main Office
- July 14, 2009** Teleconference Board Meeting at 5:30 p.m.
July 21, 2009 General Membership Dinner Meeting at 6:00 p.m.
 Old Republic Title Company
 1900 The Alameda, 2nd Floor
 San Jose, CA 95118
 Speaker: Trial, Part I
- August 7-8, 2009** CEA Board of Directors Meeting
 Renaissance Hotel, Long Beach, CA
August 18, 2009 Face to Face Board Meeting at 5:30 p.m.
 Old Republic Title Company – Main Office
- September 8, 2009** Teleconference Board Meeting at 5:30 p.m.
September 15, 2009 General Membership Dinner Meeting at 6:00 p.m.
 Old Republic Title Company
 1900 The Alameda, 2nd Floor
 Campbell, CA 95008
 Speaker: Trial, Part II
- October 20, 2009** Face to Face Board Meeting at 5:30 p.m.
 Old Republic Title Company – Main Office
October 22-25, 2009 CEA 54th Annual Educational Conference
 Long Beach, CA
- November 10, 2009** Teleconference Board Meeting at 5:30 p.m.
November 13-14, 2009 CEA Board of Directors Meeting
 Renaissance Hotel, Long Beach, CA
November 17, 2009 Installation of 2010 Officers & Directors Dinner Mtg at 6:00 p.m.
 Old Republic Title Company
 1900 The Alameda, 2nd Floor
 San Jose, CA 95118
- November 30, 2009** 2010 membership renewals due to CEA Headquarters
- December, 2009** Joint Meeting with 2009 and 2008 with
 Board of Officers and Directors
 Time and Date – to be determined
December 31, 2009 P. D. 502 forms due to CEA Headquarters

2009 Officers and Board Members			
President	Anita Rubeck	Anita.rubeck@yahoo.com	(510) 709-5318
Vice President	Lena Signor	lena@norcaescrow.com	(408) 267-2200
Secretary	Linda R. Murphy	Linda.al@comcast.net	(408) 203-0820
Treasurer	Joette Joseph	jjoseph@ortc.com	(408) 354-9128
Past President	Colleen Gallagher	colleen.gallagher@fnf.com	(408) 371-8040
Director	Joseph Difù	joe@1031xsi.com	(408) 377-6700
Director	Jackye Chai	jchai@ortc.com	(408) 296-4500x 325
Director	Philipe Doren	pdoren@hotmail.com	(408) 464-2158

Escrow Association of Santa Clara Valley

JULY'S DINNER MEETING



Where: Old Republic Title at 1900 The Alameda, 2nd Flr. Conf. Room, SJ



When: Tuesday July 21st, at 6:00

THE SUBJECT FOR THIS DINNER MEETING WILL BE

TRIAL, PART I

\$15.00 for Members and \$20.00 for Non-members


*Please note: RSVP's must be emailed to pdoren@hotmail.com
OR faxed to (408) 295-2891 no later than 3pm the FRIDAY BEFORE the meeting!*

Company Name: _____ Phone _____

Company Contact: _____

Name of guests	Member Y/N	Designation
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____

Chicago Title-Kathryn Kelly: (650) 326-7538	First American(San Jose)Lauren Willis: lwillis@firstam.com
Cornerstone Title: ssayers@cornerstonetitleco.com	First American(Monterey) Lal Sutton: lsutton@firstam.com
Fidelity National Title-Jason Herrera: jhererra@fnf.com	North American-Pam Jackson: pjackson@nat.com
Stewart Title-Vickie Stermer: vstermer@stewart.com	Old Republic Title-Linda Bentson: lbentson@ortc.com

 If your company is not listed or if you are the contact person for your company, please email reservations to pdoren@hotmail.com or fax (408) 295-2891

"PD holders will receive 2 to 2 ½ credits for this dinner meeting & future general membership meetings."

NorCal Escrow Conference

June 12-13th 2009 presents

~La connaissance~



Cirque du Escrow

La connaissance – knowledge: acquaintance with facts, truths, or principles, as from study or investigation. Our circle of speakers will acquaint you with facts, truths and principles needed to build on your successes for today and tomorrow.



**Nor Cal Educational Conference
Friday, June 12, 2009**

Registration 11:00 a.m.

*****EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*****

Session I 1:00 – 2:15 p.m. (CEU 1.25)

Michael Belote Esq. – Legislative Advocate to CEA
Legislation Update

*****EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*****

Session II 2:30 – 3:30 p.m. (CEU 1.00)

Lisa Brand, M.S.W. – Supervisor, Alameda County Adult Protective Services
Protecting the Elderly in your escrow

*****EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*****

Session III 3:45-5:00 p.m. (CEU 1.25)

Jim Sibley – Deputy District Attorney Santa Clara County
Escrow/Notary/Real Estate Fraud: trends and convictions

EXPOSITION * * EXPOSITION * * 5:00 - 6:00
No Host Bar

Buffet Dinner 6:00 – 7:30 (CEU 1.5)



Michael Haas - CPA
Embezzlement

How to protect the escrow trust account from yourself and others

Nor Cal Educational Conference
Saturday, June 13, 2009

7:00 – 8:00 Registration
7:00 – 8:00 Continental breakfast sponsored by
 Bank of the West & Central Signing Service

*******EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*******

Session I 8:00 – 9:00 (CEU 1.0)
 Lindsay Spiller, Spiller Law
 Removing le Mystère of Trusts

*******EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*******

Session II 9:15 – 10:15 (CEU 1.0)
Sandy Rose, CSEO, CEI, past CEA President, Commercial Manager
 Old Republic Title Company
 Land Contracts/Installment sales

*******EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*******

Session III 10:30 – 11:45 (CEU 1.25)
 Anita Rubeck, CSEO, CEI
 Owner Forensic Escrow Services, providing Litigation Consulting & Expert Witness
 Warren Vaughn CEO, CSEO
 Litigation Consultant and Expert Witness, Prepare for Inquisition

*******EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*******

12:00 Noon LUNCH- CEA President – Kathy Lozano, CSEO, CEI (CEU 1.0)

*******EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*******

Session IV 1:30 – 3:30 (CEU 2.00)
Kathryn L. Kelly, Branch Manager, CSEO, CEI, Chicago Title
 Conservation Easements

*******EXPOSITION – EXPOSITION – EXPOSITION – EXPOSITION*******

Session V 3:45 – 5:00 (CEU 1.25)
Nancy Tarr, Southwest Division Escrow/Settlement Services Director
 Kathy Stephens, CA Training Manager
 First American Title Company
 TIL/HUD Revisions

NOR-CAL Educational Conference

San Ramon Marriott, 2600 Bishop Dr., San Ramon, CA 94583 – June 12th & 13th, 2009

Registration Form

Please Type or Print Only

Last Name: _____ First Name: _____ Company: _____

Address: _____ City: _____ Phone: _____

E- Mail Address: _____

(for an e-mail confirmation, please give us your e-mail address.)

Member of (if non-member, indicate "none") _____ Escrow Association

CEA Professional Designation CEO CSEO CBSS CMHS CEI CET

**** Please bring your PD Scan Card to receive PD credits**

- A. FULL REGISTRATION FOR CEA Members \$200.00 or \$175.00 for PD Holders \$ _____
(includes dinner and lunch)
- B. FULL REGISTRATION FOR NON-MEMBER \$250.00 \$ _____
(includes dinner and lunch)
- C. SATURDAY ONLY – includes lunch MEMBER \$175.00 NON-MEMBER \$ 200.00 \$ _____
- D. EXTRA LUNCH TICKET _____ X \$ 35 each \$ _____
- E. EXTRA DINNER TICKET _____ X \$ 40 each \$ _____

Please Note: Registration after May 21, 2009 Add \$ 25.00 \$ _____

TOTAL \$ _____

Make checks payable to NORTHERN CALIFORNIA ESCROW CONFERENCE
 Mail - Fax or E-Mail to: Annette Medcalf c/o Chicago Title 591 Watt Ave. ste 260,
 Sacramento, CA 95864 Fax: (916) 480-0932
 e-mail: medcalfa@ctt.com

____ Visa ____ M/C Card # _____ Expires ____ / ____

Only Visa and MasterCard are available for charging services.

Authorized Signature _____

All tickets and registration packets are to be picked up at the registration desk.

Make your reservations directly with the Hotel (925) 867-9200

Marriott Hotel 2600 Bishop Drive, San Ramon, Ca 94583
NOR-CAL Educational Conference, Friday June 12th & Saturday June 13th, 2009
Ask for the NOR-CAL Group Room Rate, by May 28th of \$90.00

EASCV BUDGET FOR 2009--APRIL

Category	Apr-09	2009 Disbursed	Annual Budget 2009	Remaining Balance	2008 Disbursed	Annual Budget 2008
Expense						
Marketing/Web Site	\$69.95	\$279.80	\$850.00	\$570.20	\$1,078.31	\$1,800.00
AEA Conference			\$0.00	\$0.00	\$3,020.58	\$1,800.00
Bank Charges			\$30.00	\$30.00	\$26.43	\$30.00
CEA Directors	\$291.12	\$452.92	\$3,200.00	\$2,164.84	\$4,324.22	\$5,000.00
Dinner Meeting Cost	\$82.41	\$369.38	\$750.00	\$380.62	\$4,550.00	\$7,000.00
Donations				\$0.00	\$500.00	\$500.00
Personal Donations					\$416.00	
Fundraising Expense			\$500.00	\$500.00		\$500.00
Holiday Turkeys				\$0.00	\$250.00	\$250.00
Installation Cost/Wine						
Membership Expense			\$60.00	\$60.00	\$61.84	\$300.00
Newsletter	\$65.00	\$260.00	\$780.00	\$520.00	\$780.00	\$780.00
Historian				\$0.00		\$250.00
PD/Education costs			\$250.00	\$250.00	\$445.75	\$1,000.00
PO Box fee		\$14.00	\$125.00	\$111.00	\$94.00	\$125.00
President's Fund			\$0.00	\$0.00		\$0.00
President's Plaque			\$35.00	\$35.00	\$32.48	\$20.00
Raffle Prizes		\$101.97	\$600.00	\$498.03	\$739.51	\$900.00
CEA raffle			\$150.00	\$150.00	\$150.00	\$400.00
Scholarships			\$0.00	\$0.00		\$0.00
Speaker Costs/Gifts		\$25.00	\$100.00	\$75.00	\$1,250.00	\$2,000.00
Storage Rent			\$500.00	\$500.00	\$456.00	\$500.00
Tax Obligation			\$10.00	\$10.00	\$10.00	\$10.00
Tax Preparation			\$500.00	\$500.00	\$489.00	\$500.00
Escrow Trivia			\$0.00	\$0.00		
Expense/All Other			\$0.00	\$0.00		\$50.00
Board Meeting Expense			\$250.00	\$250.00	\$670.09	\$750.00
Total	\$508.48	\$1,503.07	\$8,690.00	\$6,604.69	\$19,344.21	\$24,465.00
Income						
		2009 Received	2009 Budget		2008 Received	2008 Budget
Earned Interest	\$0.18	\$0.55		\$0.55	\$4.93	\$20.00
Returned Check Charges			\$0.00	\$0.00		\$0.00
Dinner Meetings		\$1,164.00	\$2,000.00	\$836.00	\$4,405.01	\$10,000.00
Fundraising			\$0.00	\$0.00	\$0.00	\$400.00
Membership	\$775.00	\$775.00	\$700.00	-\$75.00	\$1,250.00	\$1,500.00
Miscellaneous			\$0.00	\$0.00	\$0.00	\$0.00
NorCal			\$500.00	\$500.00	\$881.68	\$2,500.00
PD/Education				\$0.00	\$695.00	\$2,000.00
Raffle	\$248.00	\$262.00	\$1,200.00	\$938.00	\$928.00	\$2,045.00
Investment CD Withdrawal			\$4,290.00	\$4,290.00	\$6,000.00	\$6,000.00
Personal Donations					\$416.00	
Total	\$1,023.18	\$2,201.55	\$8,690.00	\$6,489.55	\$14,580.62	\$24,465.00



Escrow Association of Santa Clara Valley

Minutes of the May Board Meeting

Held by Teleconference

Dated: May 13, 2009

Called to Order: 5:37 p.m. by President, Anita Rubeck

Attendance: Anita Rubeck, Linda R. Murphy, Joette Joseph, Jackye Chai, Colleen Gallagher, and Philippe C. Doren.

Absent: Joseph Difu and Lena Signor.

Guest: None.

1. Approval of Minutes: A motion to approve April 21st, 2009 minutes was made by Joette Joseph; seconded by Philippe C. Doren. Motion carried and as amended.
2. Treasurer's Report: A motion to approve April 2009 Report was TABLED.
 - a. Bills to submit:
 - \$381.55 Anita Rubeck for CEA April Directors Meeting. (\$198.92 for Hotel, \$129.50 for airfare and \$53.40 for Transportation.)
 - \$120.99 to JC Vasquez for May's newsletter and website (\$14.99 Annual domain fee, \$65.00 Newsletter publication and \$50.00 Web Site Management.)
 - \$19.95 to Daniel Eisenman for April web hosting
 - b. Funds to deposit:
 - \$775.00 from CEA Membership.
3. Membership – Linda Murphy
 - a. Amount of total members: 32.
 - 29 Individual active, 2 individual associate and 1 individual inactive members).
 - b. Discussion: Pam Jackson and Colleen Gallagher are still not on the list.
4. Professional Designation: Lena Signor – no report/absent.
5. Site – Philippe C. Doren
 - a. Discussion: Head Count 6 so far. Fidelity National Title's list is still to come. Laura Underwood from Bank of the West has sent in her reservation.
 - b. Speaker for May dinner meeting is Michael Haas.
6. Fundraiser Committee – No report.
7. Raffle Report – Colleen Gallagher
 - a. The purchase of 1 raffle ticket will include a soft drink/water.
 - b. The purchase of 3 raffle tickets will include a glass of wine.
8. Historian/Photos – Joe Difu - no report/absent.
 - a. Were you able to hook up with Daniel at eisenman@gmail.com about uploading pictures to our website?
 - b. Also do you have a digital camera for the May meeting?
9. Speaker Gift – Jackie Chai
 - a. Before this meeting Lena spoke to Mr. Haas as to a "Thank You" gift. He was gracious with a "nothing" response but we told him there will be something for coming from Southern California to speak to us. It was decided to give him a Jamba Juice gift card.

10. Old Business

- a. Our mock trial for July and August meetings - tabled.

11. New Business

- a. Anita received an email from Judi Souza asking to be an alternate delegate to the AEA Conference held June 4-6 in Sparks, Nevada. CEA required the delegate confirmation in February and Kathy Lozano has been credentialed for our region's votes. Anita will ask Judi if she would like to submit a report for the newsletter regarding the AEA conference.
- b. Next Board Meeting will be on June 16th, 2009 Old Republic Title Company, 1900 The Alameda, 2nd Floor, San Jose, CA.

Adjourned at 5:53 p.m.

Respectfully submitted

Linda R. Murphy, CEO

Certified Escrow Officer

Secretary for the Escrow Association of Santa Clara Valley

CHECK OUT OUR WEBSITE AT [HTTP://WWW.EASCV.ORG](http://www.eascv.org)

FIND INFORMATION ON PAST NEWSLETTERS, PICTURES, INFORMATION ON CEA AND MUCH MUCH MORE.

QUESTIONS OR COMMENTS? PLEASE CONTACT THE BOARD AT [INFO@EASCV.ORG](mailto:info@eascv.org)