



*Happy
Valentine's Day!*

Go to <http://www.eascv.org> to get more information!

Escrow Association of Santa Clara Valley

FEBRUARY 2012

President's Letter

Our January dinner meeting speaker, Joan Perry, was a HIT! I just wish we practiced all the steps that this Financial Advisor told us about- we'd all be rich! Joan was able to get to her flight to Vegas so thank you all for allowing us to restructure the meeting a bit.

Coming up on March at warp speed, our next dinner meeting will be great too. We have a few Legalees from various title companies sharing some tips to avoid escrow claims, using actual cases to help demonstrate. Certainly worth listening to in these trying times.

I'm off to Southern California to find how we can support our California Escrow Association. It does so much for us on the local and national level, not to mention the Real Estate community.

Enjoy your Valentine's Day with your loved ones!

~Marie Barber

~Jason Herrera

Marie Barber and Jason Herrera

2012 EASCV Co-Presidents



Escrow Association of Santa Clara Valley

2012 Calendar of Events

- February 3-4, 2012** **CEA Board of Directors Meeting in Southern California**
- February 21, 2012** **Face to Face Board Meeting at 5:30 p.m. @ Fidelity National Title Insurance Co.**
1707 So. Bascom Ave., Campbell, CA 95008
- March 13, 2012** **Teleconference Board Meeting at 5:30 p.m.**
- March 20, 2012** **General Membership Meeting at 6:00 p.m.**
Three Flames Restaurant, 1547 Meridian Avenue, SJ, CA 95125
- April 13-14, 2012** **CEA Board of Directors Meeting in Southern California**
- April 17, 2012** **Face to Face Board Meeting at 5:30 p.m. @ Fidelity National Title Insurance Co.**
1707 So. Bascom Ave., Campbell, CA 95008
- May 08, 2012** **Teleconference Board Meeting at 5:30 p.m.**
- May 15, 2012** **General Membership Meeting at 6:00 p.m.**
Three Flames Restaurant, 1547 Meridian Avenue, SJ, CA 95125
- June 14-16, 2012** **AEA Conference – Las Vegas, NV @ Tuscan Suites & Casino**
Call for hotel reservations - 877-887-2261
- June 19, 2012** **Face to Face Board Meeting at 5:30 p.m. @ Fidelity National Title Insurance Co.**
1707 So. Bascom Ave., Campbell, CA 95008

July 13-14, 2012	Nor California Conference @ San Ramon Marriott Hotel 2600 Bishop Drive, San Ramon, CA 94583
July 17, 2012	Teleconference Board Meeting at 5:30 p.m.
August 10-11, 2012	CEA Board of Directors Meeting in Southern California
August 21, 2012	Face to Face Board Meeting at 5:30 p.m. @ Fidelity National Title Insurance Co. 1707 So. Bascom Ave., Campbell, CA 95008
September 11, 2012	Teleconference Board Meeting at 5:30 p.m.
September 18, 2012	General Membership Meeting at 6:00 p.m. Three Flames Restaurant, 1547 Meridian Avenue, SJ, CA 95125
October 11-13, 2012	CEA Annual Conference, Hilton, Costa Mesa, CA - hotel reservations (714) 540-7000
October 16, 2012	Face to Face Board Meeting at 5:30 p.m. @ Fidelity National Title Insurance Co. 1707 So. Bascom Ave., Campbell, CA 95008
November 6, 2012	Teleconference Board Meeting at 5:30 p.m.
November 9-10, 2012	CEA Board of Directors Meeting in Southern California
November 13, 2012	General Membership Meeting at 6:00 p.m. Three Flames Restaurant, 1547 Meridian Avenue, SJ, CA 95125
November 30, 2012	2013 membership dues to CEA Headquarters
December, 2012	Joint Meeting with 2012 and 2013, Board of Officers and Directors Time and Date - to be determined
December 31, 2012	P. D. 502 forms due to CEA Headquarters

Escrow Association of Santa Clara Valley

P. O. Box 112096

Campbell, CA 95011-2096

www.eascv.org

2012 Officers and Board Members


President	Marie Barber, CSEO and Jason Herrera, CET	marieb@fnf.com jherrera@fnf.com	Office: (408) 626-1100 Office: (408) 626-1111
Secretary	Cherie daRoza	cherie.daroza@fnf.com	Direct: (408) 626-1107
Treasurer	Joette Joseph, CEO, CSEO, CEI	jjoseph@ortc.com	Office: (408) 354-9128
Director	Linda Bentson, CEO, CSEO, CEI	lbentson@ortc.com	Office: (408) 255-5880
Director	Linda R. Murphy, CEO	linda.al@comcast.net	Cell: (408) 203-0820
Director	Lena Signor, CEO, CSEO, CEI	lena@norcalescrow.com	Office: (408) 267-2200 Fax: (408) 267-2100
Director	Nancy Tarr	ntarr@firstam.com	Direct: (408) 451-7820 Cell: (408) 857-8218
Director	Roxanne Uribarri	Roxanne@initialhere.com	Office: (925) 680-1073
Director	Robert VanSteen	robvansteen@yahoo.com teuninck@gmail.com	Cell: (408) 209-3224
2011 Past President	Vickie Sweeney	vsweeney@ortc.com	Office: (408) 255-5880

2012 Sponsors

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WE GET IT DONE.

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- NORTHERN CALIFORNIA ESCROW, INC. 

- NOTARIES EXPRESS 

- OLD REPUBLIC TITLE CO.  **OLD REPUBLIC**
TITLE COMPANY

Escrow Association of Santa Clara Valley

March Dinner Meeting

Where: Three Flames Restaurant, 1547 Meridian Avenue, S.J., CA 95125

When: Tuesday March 20th, at 6:00pm

MENU

Beef Kabob

OR

Chicken Parmesan

OR

Pasta Primavera

Exploring Escrow Claims & How to Avoid Them—

Legalees representing **Fidelity National, First American, Old Republic** and **Chicago Title** will be joining on a panel to cover escrow claims. These professionals will be demonstrating methods and offering tips we can all use to help avoid these costly setbacks. Actual claims will be used to get a sense of some common action steps to watch out for and to help you implement these tools in your own office.

Especially now, in this professional climate, learning how to avoid these claims is so important!

fi \$25.00 for Members and \$30.00 for Non-membersfi

RSVP's must be sent by 3pm the *FRIDAY BEFORE* the meeting!

Company Name: _____ Company Contact: _____

Name of guests	Dinner Choice	Member?	Designation
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please email reservations to lbentson@ortc.com or fax (408) 331-3208.

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

We Want You Back!

The Escrow Association of Santa Clara Valley Extends a Special Invitation to All Past Members to Rejoin our Association

We often neglect ourselves over the needs of others. The endless to-do list hangs over us with overwhelming anxiety of what responsibility has priority, and who to attend to first! We sacrifice our sleep, good eating habits, exercise and any inner-investment of ourselves. We tend to think we will catch up on the needs of ourselves later. As the saying goes, “Before you can help others, you need to take care of yourself”.

Keeping our mental skills sharp is one of the many ways of making an inner-investment. Membership in an association that directly relates to your career choice, contributes toward the exercise of keeping your mental skills sharp by:

Building relationships with other quality escrow practitioners, so that you can call upon their expertise when facing a new escrow challenge.

Listening and sharing stories with fellow members, provides a learning experience, should you face a similar experience in the future.

Membership helps support the activities of the CEA legislative watch-dog, whose job is to monitor legislative bills that will have an impact on the practice of escrow.

An opportunity to earn a certification as a professional designation holder, which sets you apart from the competition with an elite status.

A member in good standing acknowledges you as a professional, who cares enough about their career and the industry to practice escrow at the very highest level.

Access to educational programs, that keep you apprised of the changes in laws, practices and regulations of the real estate industry.

The CEA and AEA website provides information concerning escrow clauses, answers to escrow questions and articles concerning a variety of industry related topics.

Elevate the standards of care, by establishing yourself as a leader in the escrow trade.

Don't neglect yourself any longer, take advantage of the benefits of membership by joining the **Escrow Association of Santa Clara Valley.**

EASCV BUDGET FOR 2012

Category		2012 Disbursed	Annual Budget 2012	Remaining Balance	2011 Disbursed	Annual Budget 2011
<u>Expense</u>						
Marketing/Web Site			\$125.00		\$754.59	\$850.00
AEA Conference			\$1,300.00			\$500.00
Bank Charges			\$30.00		\$12.00	\$30.00
CEA Directors			\$4,800.00		\$3,835.85	\$3,700.00
Dinner Meeting Cost			\$3,500.00		\$3,423.00	\$3,250.00
Donations						
Personal Donations						
Fundraising Expense						
Holiday Turkeys			\$125.00			
Installation Cost/Wine						
Membership Expense			\$125.00		\$210.00	
Newsletter			\$780.00		\$715.00	\$780.00
Historian						
PD/Education costs						
PO Box fee			\$125.00		\$96.00	\$125.00
President's Fund						
President's Plaque			\$40.00		\$32.48	\$40.00
Raffle Prizes			\$320.00		\$303.21	\$375.00
CEA raffle			\$100.00		\$50.00	\$150.00
Scholarships						
Speaker Costs/Gifts			\$675.00		\$100.00	\$100.00
Storage Rent			\$500.00		\$466.00	\$500.00
Tax Obligation			\$50.00		\$10.00	\$50.00
Tax Preparation			\$500.00		\$385.00	\$500.00
Expense/All Other						
Board Meeting Expense			\$250.00		\$287.26	\$250.00
Total		\$0.00	\$13,345.00	\$0.00	\$10,680.39	\$11,200.00
<u>Income</u>			2012 Budget		2011 Received	2011 Budget
Earned Interest					\$45.54	
Returned Check Charges					\$12.00	
Dinner Meetings			\$4,900.00		\$4,520.00	\$4,500.00

Fundraising						
Membership			\$1,000.00		\$950.00	\$750.00
Donations/Sponsors			\$3,500.00		\$2,300.00	\$2,000.00
NorCal			\$1,400.00		\$1,404.44	\$1,300.00
PD/Education						
Raffle			\$1,400.00		\$1,225.00	\$1,200.00
Investment CD Withdrawal			\$1,145.00			\$1,450.00
Personal Donations						
Total			\$13,345.00		\$10,456.98	\$11,200.00



Do you feel Lucky?

There's a new membership contest for 2012. A drawing at each dinner meeting will benefit a member of \$25.00 cash, if present. If the member is not present, the money will accumulate for a final drawing held at the November 13th, 2012 dinner meeting. You won't want to miss that meeting!

Remember, each and every member of the EASCV was designated to participate with the membership committee and charged with the duty to recruit a new member. Those who do will receive a "special" gift. I'll wash your car, pick up a lunch, or walk your dog, etc. We'll decide on the event to make your day special.

Please help us to become a stronger association. Your voice with the revision of the new HUD statement is desperately needed this year!

Submitted by,
Linda R. Murphy, CEO
Certified Escrow Officer
Membership Chairperson of the
Escrow Association of Santa Clara Valley

Yes, you do!
Yes, you do!

UV Detectors

UVeritech™ has provided an updated list describing the UV security features visible when using a "Fraud Fighter™" UV detector. Many of our offices use the Fraud Fighter. For those of you who don't know what the machine does, it helps to detect counterfeit identification.

Below are samples of what the UV security features look like on the driver licenses issued in the states of Washington, Wisconsin and Alabama:



All but five states in the country issue identifications which contain a UV security feature. The five states without a UV security feature on their identification cards are Arkansas, Maine, North Carolina, North Dakota and Tennessee. The list below describes the security features for all other states.

Alabama	Current: UV ink of state's seal will appear on front plus state seal will overlap upper right corner of photo.
Alaska	"ALASKA" repeats on left and right edge of license and is visible under UV light.
Arizona	"GRAND CANYON STATE" and state silhouette in holographic overlay with state seal; state seal visible on front of license under UV light.
California	Current license: under UV light a second ghost image will appear above the B&W portrait and birth date will vertically appear across the large color picture. Licenses prior October 2010: multicolor state flags appears (usually three can be seen) on lower front of ID.
Colorado	State seal appears in UV ink for all licenses after July 2002.
Connecticut	License number, holder's name, birth date and two lighthouses visible on front in UV ink. On back repeating state name inside the state outline is visible under UV light.
Delaware	Current fine line license: a second ghost image on right will appear under UV. Prior license: holographic overlay with repeating pattern of horse and rider; state seal in UV ink on back.
District of Columbia	Security overlay with "WASHINGTON DC" and "THE AMERICAN EXPERIENCE" visible under UV light.
Florida	Large photo ID license: secondary ghost image and holder's name visible under UV. Smaller photo IDs displays state seal overlapping photo plus "FLORIDA" repeats under UV.
Georgia	New 2009 IDs (fine line background) front state seal and "GEORGIA" in optical variable device that glows under UV light. Prior IDs contain no UV security features.
Hawaii	Current license: "HAWAII" repeats across left and right edges of license and is visible under UV light. Prior: repeating holographic overlay of a Hibiscus flower and "ALOHA STATE".
Idaho	A Holographic pattern of gold state outline and name visible under UV light; gold state seal repeats under UV light.
Illinois	Current license with small ghost image: a portion of "ILLINOIS" repeats across the face of the license under UV light. Prior license: "A Safer State with .08" repeats across license.
Indiana	Newer licenses: a second ghost image, holder's name, birth date across bottom of larger photo visible under UV light. Prior IDs show a pattern of torch and stars.
Iowa	Current license: state seal visible under UV, capitol dome and "IOWA" appear twice in overlay. Prior license: state name repeats in UV ink, with final last "IOWA" preceded by two stars.
Kansas	Current license has row of state flowers and "KANSAS" across top under UV.
Kentucky	"THE BLUE GRASS STATE" visible under UV, repeating security feature of stylized "K" within a box and "KENTUCKY TRANSPORTATION CABINET" micro printing.
Louisiana	Current license: state seals repeat in full-color UV ink visible under UV light. Also optical variable device of state outline; fine line printing of head bar.
Maryland	Current small head ghost image license: "MARYLAND" repeats across the face under UV.
Massachusetts	Current license: fine-line background license. State seal repeating in UV ink with a perforated state outline overlapping top of ghost image.
Michigan	Current enhanced fine line license: two state seals visible under UV light. Prior license: one state seal in center of license.
Minnesota	Current license: holographic state seal under UV light. Prior license has holographic state name and snowflakes; loons visible under UV light.
Mississippi	Current license: state seal and "DPS" appear under UV light.
Missouri	Current license: outline of state and "SHOW ME" appear under UV light. Prior license: "MISSOURI" running through license appears under UV light.
Montana	Current license: grizzly bear in overlay and repeating pick and shovel appear in UV ink. Prior license:

	"MONTANA" repeats diagonally across front of license in UV light.
Nebraska	Current fine line license: "Ne" from Nebraska fluoresces under UV light as well as state seal in data area and star on bottom right of photo. Prior license: variable pattern of state name and seal appear under UV light.
Nevada	Current fine line background license: state seal changes colors as license is tilted and is also visible under UV light. Prior license (2008) no UV features.
New Hampshire	Current license: "NEW HAMPSHIRE" appears twice vertically at left and right under UV. Prior license gold "NEW HAMPSHIRE" in same heading style repeats on front and visible under UV.
New Jersey	Current license: driver's name and date of birth appear in bottom half of large photo under UV light.
New Mexico	Current license: "NEW MEXICO" diagonally across the center and a row of small squares are visible under UV light on bottom. Prior: on back of license state symbol, state name and state outline appear under UV light.
New York	Current license: two coats of arms will appear, one in center visible under UV light and a smaller coat of arms across top of photo. Also "NY" repeats in rows across the back visible under UV light. Prior license: one large coat of arms under UV light on front.
Ohio	Current fine line background license: state outline in upper right photo corner fluoresces under UV light.
Oklahoma	Current license: ghost image; state seal and Dept. of Public Safety seal also repeat under UV light. "OKLAHOMA" repeats in background on front of license.
Oregon	"OREGON" is diagonally repeated on front of license and is also visible under UV light.
Pennsylvania	Current license: has keystone outline enclosing "PA" repeating across top and visible under UV light; also "PA" repeats on back in UV light. Prior license: "PENNSYLVANIA" repeats on back under UV light.
Rhode Island	Current license has state flag emblem visible under UV light. Optical variable device embedded pattern of "RIDMV" and state seal visible in overlay.
South Carolina	2011 - Current fine line background: palmetto tree appears green under UV light. Prior IDs no UV features visible.
South Dakota	Current license: a second ghost image on right and "SOUTH DAKOTA" appear under UV light. Prior license: "South Dakota" repeats in stylized script across front of license under UV light.
Texas	Current license: the seal and the first of the three stars on front will fluoresce under UV light, on back ghost image and birth date visible under UV light. Prior license: repeating "TEXAS" in metallic ink and is visible under UV light.
Utah	Current fine line background license has "UT" repeating under UV light. Prior license will display multiple state seals under UV light.
Vermont	Current license: "Vermont" appears and repeats diagonally across top and horizontally across bottom front of license under UV light.
Virginia	Current license has state seal, DMV logo and text visible under UV light (2009), prior license has no UV features.
Washington	Current license: image of state seal appears across middle license visible under UV light.
West Virginia	Current license: green line of state outline with yellow overlapping "WV" repeats across middle, green and yellow state seal overlaps photo at bottom.
Wisconsin	Current license: wavy stripes visible under UV light. Prior license has a holographic pattern of state name and state seal. "WISCONSIN DEPARTMENT OF TRANSPORTATION" appears under UV light.
Wyoming	Current license: a second ghost image, holder's name and birthday will appear under UV and on back "bucking horse" visible under UV light. Prior license repeating pattern of "WYOMING" appears under UV light on front of license.

If you do not have a Fraud Fighter in your office, you do not have the ability to check the ID presented. The Company does have a discounted rate available through UVeritech. Call them at 800.883.8822 or visit their Website at www.fraudfighter.com to order your Fraud Fighter. Be sure to let them know you are part of the FNF Family of Companies.



News Flash

December 5, 2011

Important Announcement Regarding The CEA Professional Designation Program

The CEA Professional Designations Committee, comprised of twenty members of the Board of Directors which includes regional association board members, works hard to maintain an important and relevant Professional Designation program for CEA. This Committee is charged with numerous tasks including keeping the PD exams current, proctoring exams, and keeping a pulse on the continuing education programs that are offered to PD holders and on the PD environment, as a whole.

At the November PD Committee Meeting, the committee and the Board of Directors were made aware of challenges facing the PD community with respect to continuing education and the ability to earn PD Continuing Education Units (CEUs). After lengthy, passionate and diligent discussion, the PD Committee approved and the Board of Directors approved of a motion with the goal of acknowledging those members who have been diligent in earning their continuing education credits and to assist those members who have had personal, professional or financial challenges with earning their continuing education credits. The motion is summarized as follows and is effective immediately:

PD Holder Rewards

PD Holders who earned 45 or more CEU's during the 2009-2011 cycle will receive **5 Reward PD CEU's** to be applied toward the next PD cycle.

Amnesty for Current PD Holders

PD Holders who were unable to earn the minimum required 45 CEU's during the 2009-2011 cycle will retain their professional designations, providing that membership as an **Active Member** is paid current (this includes delinquent dues).

New PD Cycle

The cycle for earning CEUs has changed from three years to four years. The new cycle for earning CEU's will start January 1, 2012 and end December 31, 2015.

Minimum Required CEUs for the New Cycle

The **minimum required CEU's shall be 48**, instead of 45, during the next PD cycle beginning January 1, 2012.

CEA would like to thank you for your continued participation and support. We hope the above items will be helpful to everyone. If you have any questions, please do not hesitate to contact CEA HQ below.

California Escrow Association

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