

RCEA

NEWSLETTER

Spring 2019
Volume 7, Issue 1

President's Message

By Lori Brown – Co-President

Hello RCEA Family!

This year I am grateful to be Co-President with Claire Bartos. The RCEA board hopes to bring you the best of education, legislation, advocacy, and support. It is our goal to let you know, by being a member of RCEA, you belong to a network of amazing Escrow and Affiliate professionals that you can reach out to with questions and needs.

We are all fortunate for the hard working, caring, and knowledgeable people that make up your RCEA Board! Did you know that 2 of our board members are on the CEA Executive Board? Alma Rushing is Education Portfolio Chair and Colleen Graves is the Professional Designation Portfolio Chair. And co-President, Claire Bartos, is Escrow Institute President! Wow!

Privacy Law will be a hot topic this year, the law goes into effect January 2020. This will affect our industry and your desk. RCEA will provide legislative updates! Every year we try our best to make our meetings worthwhile. This year, to add to the value, we have started our 10 Minute Topic! We will throw out a topic for everyone to discuss and ask/ answer questions about. This is group participation! We look forward to some interesting input!

Don't forget the P.E.P. GRANT exists for YOU! This fund is to promote education and training in our field, by providing financial assistance toward classes, webinars, conference etc. If you or someone you know could benefit (you do not have to be a member of RCEA, just a resident of Riverside County), please reach out to any of your board members for an application.

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Another thing that really sets RCEA apart is our giving spirit! Our Give Back Program continues to make a difference in our community! I hope that when you meet and hear from the representative of these worthwhile non-profit organizations, it touches your heart and inspires you to give more money, time and goods to them beyond our meetings. Thank you for all your donations, keep 'em coming!

We also have fun! You are invited to join us at a board meeting this year to see if you might be interested in



participating. Please make it your goal to attend as many dinner meetings this year that you can. It is true that the more you put into something the more you get out of it. "For it is in giving that we receive." I look forward to seeing you on the third Tuesday of every month!

Lori Brown, 2019 RCEA Co-President

RCEA General Meeting Minutes January 15, 2019

By Rosemarie B. Pitruzzello 2019 RCEA Secretary

The meeting was held on JANUARY 15, 2019 at Inland Valley Association of Realtors (IVAR), Riverside, CA
WELCOME:

Claire Bartos, 2019 Co-President called the meeting to order at approximately 6:11 pm
Welcome to 2019.

Announcement:

As you will notice the tables are lined with paper. Please be careful as these tables are being returned. Claire did a few icebreaker jokes:
Very funny, come to the next general meeting on February 19, 2019 for more of the Claire Bartos icebreakers, guaranteed to put a smile on your face and a chuckle in your belly.

PLEDGE OF ALLEGIANCE: BRIAN SCHOOLEY-NOTARY (One of our sponsors for tonight, thank you Brian)

INSPIRATION: HILDA AVILA-RBJ (One of our sponsors for tonight, thank you Hilda)

"Do something kind for someone else".

(We would love to have you join our sponsor program, ask any of our Board Members for information. You can sponsor and speak at one of our General Meetings. The best part is meeting all these wonderful people and being part of this amazing group).

CLAIRE:

October 2018 General meeting minutes are on the table, Claire called for a motion to approve, Alma

Rushing approved, Cathi Reilly second, all in favor aye. The minutes will be filed.

Treasurers report is on the table and will be filed for audit.

Claire asked all 2019 Board Members in Attendance to stand and introduce themselves.

What a great group. You too can join us on the board, we still have room for more. With Claire and Lori as our Co-Presidents you just can't help but want to attend the meetings. We get the work done but have such a great time it doesn't even seem like work. Come on, give it a try.

NEW MEMBERS:

Welcome Escrow321, Inc.

We are so happy to have you as part of our amazing RCEA group. Looking forward to a great year.

COMMUNITY GIVE BACK:

Foster Army Animal Rescue (FAAR)-Co-Founders Twelve Camacho, Operations Manager Kimberlee Powel, Pet Care Management

Special Guest Appearance-The Amazing Daisy

All animals stay until they are adopted.

A Riverside safe place, no kill.

FAAR, what an amazing organization.

Mission Statement: Foster Army Animal Rescue's mission is to save vulnerable at-risk companion animals from animal control facilities and place them in caring foster homes until they can be adopted into forever homes. A key requirement is raising funds to support medical and behavioral treatment, vaccinations, microchips, food, supplies and spray/neuter surgeries.

FAAR also has a thrift store that you can donate and/or shop at. Donations are always welcome
email: info@fosterarmy.org
telephone: 951 222-2104
website: fosterarmy.org

RCEA is proud to have FAAR as one of our 2019 Community Give Back. Thank you to all to donated items and funds, we appreciate your generosity.



SPONSORS:***HILDA AVILA-RBJ***

RBJ has been in business 27 years providing Escrow with Software services and hosting subscriptions. Wiring software integration at its best. Providing a client bridge for escrow and a seamless process. Hilda has been one of our wonderful Sponsors for many years. We appreciate you Hilda and the great service RBJ provides to our industry.

BRIAN SCHOOLEY-NOTARY

Brian met Lori Brown in 2018 and attended his first RCEA in 2018. Since that time his business has exploded thanks to Ambergate Escrow, Arbor One Escrow, Citrus Escrow just to name a few.

"Escrow is like a Football Team". You can't complete the goal without the team. Brian thanked everyone for their support and looks forward to working with Escrow in 2019.

Brian is like a breath of fresh air. All of us at RCEA appreciate working with a Notary that provides excellent service and goes above and beyond the call. Brian we are glad to have you as one of our sponsors for 2019.

10 MINUTES TO WIN IT:

Colleen introduced the new agenda item. This is a group participation topic that we all discuss for 10 minutes.

Tonight's topic: Cancellations

Justin set his phone and here we go:

Reasons for a cancellation, buyer cancelled, lost a job, repairs not completed at walk through, earthquake, disputed deposit, etc.

"Have you read your Deposit Cancellation Policy".

(Just a few of the topics discussed this evening. WOW, this was extremely beneficial for all those in attendance).

We will have this at every general meeting. If you have suggestions as a member, please submit to one of the board members for review.

PEP GRANT:

Colleen

The PEP Grant is for education in the escrow field. We had a submission to attend a Notary Public renewal.

This was approved by the board and will be funded. Submit a PEP grant application, which the link can be found below, or contact any one of our board members. We will review all submissions at the next board meeting; if your submission is approved, we will provide you the funds to help you obtain additional Escrow education.



Established: 2016 in memory of long-time member, Scott Hunt.

Link to PEP Grant App. <https://rceaescrow.com/pep-grant>

Tickets are on sale @6 for \$20.00; 3 for \$10.00 and 1 for \$5.00. We split the pot with you 50% for the PEP Grant fund and 50% in your pocket, if you pull the Ace of Hearts. If not, you still take home \$20.00. This is a great investment for those in need of additional Escrow education and you could go home with some cash.

SPEAKER:

JULIANA TU 2019 CALIFORNIA ESCROW ASSOCIATION, PRESIDENT CSEO, CEO, CBSS, CEI, SASIP

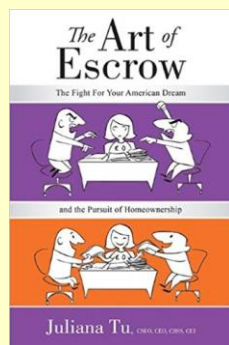
About Juliana:(An Escrow Officer for the last 40 years, Juliana Tu, is the Owner of Viva Escrow Inc. located in Monrovia and one of the first Escrow Officers of

Chinese descent in the community. Juliana passed all the required tests to be professionally designated by California Escrow Association and American Escrow Association. There are many Escrow Officers in our community. What sets them apart are their ingrained beliefs. For Juliana, her motto has always been to "Pass it Forward" - forward to the next generation of escrow officers and to the general public. Knowledge and experience count for nothing if it is not used for the benefit of others and not passed on.

To that goal she has served on the regional Board of the Escrow Associates of San Gabriel Valley for many, many years and on the Executive Board of the California Escrow Association. This year she is honored and proud to serve as the President of this important industry organization.

Juliana also serves on the Board of the Escrow Institute of California, she is a member of the National Certification Committee of the American Escrow Association, and she is a member of the Escrow Advisory Panel of the California Department of Business Oversight.

She conducts seminars on many escrow topics for the escrow industry and real estate industry, she writes a monthly blog, she writes articles for Viva Escrow on



many subjects that can be found on the Viva Escrow website. Juliana is also a published author. Her book "The Art of Escrow" is written for the general public and can be found on Amazon.

For further information, go to Viva Escrow's website at www.vivaescrow.com or her own website at JulianaTu.com. You can also like her on LinkedIn, <http://www.facebook.com/julianatu> Facebook or scan her contact information into your smart phone).

Juliana says:

"We need to get our name out there. The industry is changing from month to month. Invest in the future. Social Media is our future, connect on the CEA webpage. Your membership with RCEA and CEA should be part of your signature line as a proud member.

2018- Fraud, Slower Market, Bit Coins and Cannabis. Properties are unaffordable, the Chinese have reduced the amount of money they are investing in the United States. Zillow is now flipping houses, partnering with real estate agents and purchased a mortgage company".

Juliana has an abundance of knowledge in the industry and she is a joy to observe and listen to. We

are empowered with information for 2019 and feel as though we can take on anything. Juliana thank you for speaking to our group this evening. You have provided us with a plethora of information that will be imbedded in our minds throughout 2019 and beyond.

(Thank you Juliana, you are an inspiration to us all).

PEP GRANT DRAWING:

We begin our first meeting of 2019 with a pot valued at \$145.00.

A Jack of Hearts was pulled, the lucky winner will go home with \$20.00.

Thank you to all who purchased tickets. Our February General meeting with start at \$125.00, let's build this pot and good luck to the next winner.

RAFFLE:

Thank you:

JENNIFER CUCCHETTI-FIDELITY HOME WARRANTY

HILDA AVILA-RBJ

JULIANA TU-VIVA ESCROW

DON SHARP-MY NHD

BRIAN SCHOOLEY-NOTARY

ROSEMARIE PITRUZZELLO-PITRUZZELLO LEGAL DOCUMENT SERVICES

Meeting was adjourned at approximately 7:51 pm.

Respectfully Submitted,

Rosemarie B. Pitruzzello

2018 RCEA Secretary



CEA Directors Report

February 2, 2019

By Alma Rushing, 2019 CEA Director

The first 2019 Board Meeting took place February 2, 2019 in Anaheim, California.

The Board meets four times a year. Here are the dates for the 2019 Meetings:

Second Board Meeting, Sacramento CA, April 5-6, 2019;

Third Board Meeting, Los Angeles, CA, August 2-3, 2019;

Fourth Board Meeting, San Diego, CA. 2019;

Our CEA Annual Conference will be held October 11-13, 2019 at the Hilton Orange County/Costa Mesa, CA.

Here are some other related events:

Escrow Institute of California Annual Conference May 3-5, 2019, Indian Wells;

American Escrow Association Annual Conference, June 19-22, Long Beach;

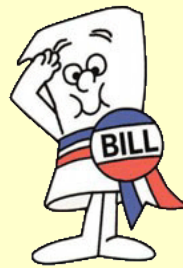
Nor Cal Conference, July 12-13, 2019, San Ramon;

I am reporting on three committees. The first committee is:

Education, as I am the Portfolio Chairperson, we had our first call in January. Our calls occur on the third Monday of each month, except in January and February, which are changed due to holidays. The call happens between 5:30 and 6:30 p.m. We are fortunate to have a dedicated committee and are planning various educational events throughout the coming year. Elizabeth McGovern has just volunteered to be the Chairperson for this committee! Thanks Elizabeth. We also have Linda R. Murphy, who had championed our meeting minutes for several years. Thanks Linda! We have several



great webinars and seminars lined up for you this year.



Bill Review, which Committee Chair is Nancy Silberberg, is starting off with many bills which all have to be filed very soon. We are looking at Privacy, notary and many challenges this year. Also, a Bill is being introduced by the EIC. Want to

know more, come to our next meeting and hear what to expect!

Escrow Practices, which is Chaired by Whitney Adkins, is an awesome committee that delves into what is happening on your desk and what are the latest issues. From 2018 we will be finalizing the "Glossary of Terminology", and have this available on the website. Also, at the luncheon from the first board meeting a questionnaire was presented to the board members from the "CLTA Settlement Committee" regarding platforms and how we work with these. Also, from last year the committee presented to the Executive Board a form titled "Settlement Processes in the Digital Era".

There is so much to learn all the more reason to get involved and attend CEA events! More to come!

Respectfully submitted,
Alma Rushing
2019 CEA Director

Educating our future
Supporting our community
Celebrating our diversity
Reaching out to related industries
Open to creativity
Welcoming new members

CEA Directors Report

By Colleen Graves, 2019 CEA Director

NATIONAL AFFAIRS: There have been over 1000 bills introduced nationally so far (the government shutdown kept the amount low for the first month of the year).

Here are a couple of highlights from AEA's Washington DC Representative, Art Davis:



"Congress introduced several bills to consider important tax law changes in late 2018, trying to attach them to a year-end spending bill (which did not happen). These were monitored throughout that period and will need to be addressed soon by the new 116th Congress.

The items include disaster relief (tax-related) for 2018 calamities such as the wildfires in California. Also, every year Congress has to reconsider so-called tax extenders, industry-specific items that are NOT permanent features of the tax code. Out of about 30 provisions that expired at the end of 2017, the following real-estate related items need Congressional action soon to apply to 2018—yes 2018:

- 1. the deduction for mortgage insurance premiums;*
- 2. the exclusion of discharged debt on a principal residence; and*
- 3. a number of energy credits.*

Finally, the Treasury Department finalized some important regulations under the big 2017 tax law changes. The so-called section 199A regulations, relating to the new 20% deduction for business income from passthrough entities starting in 2018, were finalized and issued during the shutdown and answered a number of important questions. AEA had asked for guidance on the treatment of settlement agents as it relates to activity possibly within the broad definition of "accounting." (Accounting services are not eligible for the new deduction.) An answer was provided in the regulations:

"As noted in the preamble to the proposed regulations, the provision of services in the field of

accounting is not limited to services requiring state licensure. It is based on a common understanding of accounting, which includes tax return and bookkeeping services. Whether a real estate settlement agent is engaged in the performance of services in the field of accounting depends on the facts and circumstances including the specific services offered and performed by the trade or business."

Members should note there is a de minimis 10% exception (5% for larger companies) for non-qualifying activity such as accounting and, if applicable, you should discuss this issue with your tax advisor in preparing your 2018 business and personal returns.

AEA was also quite active including at the highest level of the Administration on shutdown impacts including inability to obtain tax lien payoff statements. They are treating this as a chief priority to address and hopefully they will catch up quickly now that the IRS is open again."

AEA's conference this year is in California!! The dates are June 20th – 22nd, at the Westin Hotel in Long Beach.

It's been a very long time (I think 20 years) since it's been in California, so I hope you can

all attend – at least for 1 day, to show our support. Look for the registration packet to come out soon, or go to AEA's website (a-e-a.site-ym.com). **AND REMEMBER....** You can always apply for PEP Grant Funds to assist with your registration fees ☺.

Save the Dates

Shaping the Way through AEA

Annual Business Meeting & Education Conference
June 20-22, 2019 · Westin Hotel · Long Beach, California

PROFESSIONAL DESIGNATIONS COMMITTEE: I am the Portfolio Chair for this committee for the 2019 year, and it's going to be an exciting one!

This committee has been working on getting a portion of the Professional Designation testing online for several years, and it's finally happening. You can now go onto the CEA Website (ceaescrow.org) and go through the sample tests for the True/False and Multiple-Choice sections of the tests for the CET, CEO and CSEO designations.



PLEASE go onto the website and go through the tests, and leave comments. That way we can go through the comments to see what's working and what's not working before we put the actual tests online. We expect the actual tests to be

online in April 2019.

The problem portion and oral interview will still be held in person. The time limit for completing all portions of the tests will not change – it will still remain 18 months from beginning to end. We're hoping that those of us that do not test well will feel more comfortable doing the bulk of the testing in the comfort of their own home or office.

If you have any questions, comments, or suggestions, please give me a call or send an email. We're looking for any and all input.

Thank you!

Respectfully submitted,

Colleen Graves

2019 CEA Director



Beyond the Desk

Compliments of *HealthyLiving* – Spring 2019 / Eisenhower Health

5 Things You Can Do *Right Now* As Part Of Your Wellness Routine –

Plan Weekly Meals – Get creative and plan healthy, weekly meals before you shop. You'll save time,

Happy Dog, Happy Heart – Walk your dog twice daily and enjoy a breaking sunrise or a cool, evening stroll. You and your pet will benefit.



Move Often, Every Hour –

Research show prolonged, uninterrupted sedentary bouts are associates with higher mortality rates.

More Fruits and Vegetables – The latest findings recommend 10 servings of fruits and vegetables per day, equaling about 28 ounces. Choose a variety of colors.



Unplug Two Nights a Week – Spend at least two nights a week away from electronic devices. Read more, play board games, tackle a puzzle or dust off your favorite instrument and play.

California Escrow Association Professional Designations

What do those little letters mean??

- CET – Certified Escrow Technician
- CEO – Certified Escrow Officer
- CSEO – Certified Senior Escrow Officer
- CEI – Certified Escrow Instructor
- CBSS – Certified Bulk Sale Specialist
- CMHS – Certified Mobile Home Specialist
- SASIP – Senior American Settlement Industry Professional (through AEA)

You can earn your P.D. Visit the CEA website at www.caeescrow.org for information about the future P.D. test dates.



RCEA Member Birthday Corner!

April, May & June Birthdays

| | |
|--------------------|--------|
| Stacy Lett | 5-Apr |
| Barbara Padon | 7-Apr |
| Dick Lundin | 8-Apr |
| Debbie Corbelli | 20-Apr |
| Candi Starnes | 26-Apr |
| Sylvia Preciado | 5-May |
| Sue Westfall | 19-May |
| Shelley Dotson | 23-May |
| Mary Zintun | 25-May |
| Tina Thompson | 25-May |
| Judy Russell | 26-May |
| Teresa Gaines | 27-May |
| Liz Freiling | 27-May |
| Jennifer Cucchetti | 27-May |
| Judy Russell | 29-May |
| Nicole Woodwine | 29-May |
| Mary Yoon | 4-Jun |
| Al Bartos | 17-Jun |
| Rhonda Gilbert | 23-Jun |



LET'S GET SOCIAL

We're ready to connect with you!



Did you know that the **California Escrow Association** has a new Facebook **Business** page? Stay up to date on the latest educational events coming your way.

"Like" us

at <https://www.facebook.com/ceaescrow/> and be sure to invite your friends!



REACH
BAAAAACK -
another benefit of
your CEA
Membership!

The *CEA News* published by the California Escrow Association contains invaluable information to help each of us at our desk. It is a resource that if we don't revisit occasionally, we forget the "gems of knowledge" contained therein!

Below are the titles of 3 articles to read in your copy of the *CEA News* or on the CEA website (www.ceaescrow.org). Many of the *CEA News* articles are great teaching tools for both you and the people in your office!

From Oct/Nov/Dec 2010 issue:

"Escrow Agent's Duty to Comply with Lender's Instructions for the Disbursement of Funds Continues Even After the Close of Escrow" – Author: Mark L. Strombotne, Esq.

From Jul/Aug/Sep 2016 issue:

"Entering the Challenging Escrow Maze to Find Lost Money" Author: Hami Gabayan, Capital Trust Escrow and Anita Rubeck, CSEO, CEI Forensic Escrow Services

From Oct/Nov/Dec 2016 Issue:

"Off-Record Matters and the Unseen Lien" Author: Margery Q. Lee, Esq. North American Title Group

Mortgage News for the week of February 19, 2019

MARKET NEWS

It was a quiet newsweek this week as it was shortened by the Presidents Day holiday. On the Geopolitical side, developments from the ongoing negotiations between the US and China regarding trade was in the news. President Trump said the talks with China are going well and that he will be flexible with the self-imposed March deadline for an agreement between the two nations. In March additional tariffs on imported Chinese goods will take effect unless an agreement can be reached. The markets are anxious about a possible trade deal since it causes uncertainty regarding the economy. I feel once that deal is reached the stock market will increase and so will mortgage rates. The Minutes from the last Federal Reserve (Fed) meeting were released. The big news from the details of the meeting was the Fed discussing stopping the selling of Treasuries and Mortgages from their balance sheet later this year. Currently, since October 2018, the Fed has been allowing treasuries and mortgages they currently own that are paid off to not be replaced. This shift, possibly coming later this year, would cause the Fed to buy treasuries and mortgages, essentially replacing them as they are paid off. This would help mortgage rates improve as the Fed would be an additional buyer in the market for mortgages. For the week, mortgage rates improved slightly



HOUSING NEWS

Existing Home Sales for January were released by the National Association of Realtors. This report was below the market expectations and a disappointing report. If we think about sales in January, those buyers were shopping and locking interest rates between Thanksgiving and Christmas.

During this time the stock market was falling and interest rates were increasing, this could have contributed to the slowdown in sales. While sales were down, the national median home price was up 3% year over year.

The National Association of Home Builders released their **Housing Market Index** which is a near real-time measurement of builder confidence. This report is for the current month and was above expectations. A reading above 50 signals expansion, on a national level the reading came in at 62 while 59 was expected. The West Region was the highest reading at 67. All of the three sub-components, current sales, future sales, and buyer traffic all increased over the last month. This optimism points to a good Spring for New Home Sales.



Larry Iest

Branch Manager

NMLS # 224284

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DISCLAIMER

The written and verbal information contained in this Newsletter is only intended to serve the reader as a guide in the various transactions to which the information is applicable. No representation is made as to the legal validity of the information or the adequacy of it in any specific transaction. The information contained herein should be used only after consultation with the management of your company and with legal counsel.





February 2019



In October 2018, a deed of trust which secured the construction loan for a home located in a luxury golf course neighborhood was released by a reconveyance recorded of public record. The release was not recorded as the result of an insured transaction, which caused Kim Pora, Escrow Associate with ServiceLink, to look closer at the details.

Kim reviewed the file carefully keeping in mind the following tips provided by her Underwriting Department:

- If a property is free and clear of any loan and the owner has owned it for less than 10 years, conduct appropriate due diligence to confirm the property is unencumbered. Some factors to consider: Was the prior transaction a cash purchase with no vendor's lien or deed of trust? Was the property recently foreclosed?
- If a deed of trust has been released of record without a corresponding sale or refinanced within the prior 12 months, contact the lender for confirmation that the deed of trust has been released. A "corresponding sale or refinance" would involve a conveyance of the land for value with an accompanying deed of trust or a refinance deed of trust. In either event, the new deed of trust should be in an amount sufficient to satisfy the released deed of trust.
- If the seller, buyer or third party presents a release for an outstanding deed of trust either at or prior to closing, contact the lender for confirmation that the loan has been released. Use independent means to obtain the lender's telephone number. Do not rely



upon a number supplied by the parties to the transaction.

- Any time a recent quit claim deed is found in the chain of title, conduct appropriate due diligence to determine its validity (call the grantor, check with the notary, etc.).

Kim started her due diligence by looking over the signatures found on the deed of trust, grant deed and reconveyance. She noticed the same person signed a lot of



the documents in the chain of title. She began to note the different entities involved in the purchase of the lot as the borrower and the lender, so she accessed the Texas Secretary of State website.

She discovered that one person, Homan Provoment, was named as either the President, Trustee or Managing Member of at least nineteen entities. She did more research and discovered the same Homan was recently indicted for allegedly defrauding investors out of millions of dollars.

Kim also discovered there were four other orders opened on the same day with very similar parties and circumstances. The combined liability of these orders was \$9,000,000.

Kim shared her findings with her management team and the orders were immediately cancelled. Management shared her story with us stating, "She exhibited a Bias for Action in looking at the data and taking the proper measures to ensure the Company's risk was minimized."

Way to go Kim! It is examples such as these which prove how prudent the underwriting requirements and thorough title examination are to protect the property rights of our customers. She was presented with a \$1,500 reward and a letter of recognition from the Company.

Great Job

CEA Webinars



Want to advance your intellect on your own schedule? The CEA Education Committee (under the leadership of our own RCEA Member Alma Rushing as its Portfolio Chair) offers webinars for our benefit that last about an hour. P.D.

credits are given as well! If you miss the live production, just log onto the CEA Website (www.ceascrow.org), visit the "Store" under the Resources heading and you'll find access to the recorded Webinars including the following:

Microsoft Excel and Outlook Tips and Tools (2) –

Speaker: Josette Loaiza, Old Republic National Title Insurance Company.

Served with a Subpoena? – Speakers: Ben Griffin, Esq. and Rose Pothier, Esq. Discussion covers: What to do when served, State v. Federal subpoenas, how much time is permitted to respond and other concerns.

War & Peace: Escrow Litigation Stories and Avoidance Strategies – Speaker: Jennifer Felton, Esq. A discussion of everyday escrow horror stories that resulted in massive headaches for escrow officers and offices.

Commercial Escrow: Over the Top – Speakers: Patty Beverly, Daisy Howell and Nathan Thompson. Go on a tour of closing a multi-state property which includes a portfolio of 160 closings in 18 states!

And more about HERO Loans, Cyber Security, Holding Escrows, F.I.R.P.T.A., Entities and Time Management!



RCEA Treasurer's Report January 2019

Submitted by Teri Gaines, Treasurer

| | Jan 2019 |
|-----------------------|-------------|
| INCOME | |
| Monthly meetings | \$ 710.00 |
| Raffle | \$ |
| Sponsorships | \$ 400.00 |
| TOTAL | \$ 1,110.00 |
| EXPENSE | |
| Dinner meetings | \$ 554.68 |
| Speaker Gifts | \$ 25.00 |
| Board Meetings - food | \$ 85.95 |
| Dir. Meeting Raffle | \$ 60.00 |
| Misc | \$ 499.00 |
| Audit/Budget Food | \$ 25.02 |
| TOTAL | \$ 1,249.65 |

HAPPY SPRING!

RIVERSIDE COUNTY RECORDER 2019

Holiday Closure Dates

| | |
|-----------------------------------|------------------------|
| New Year's Day | Tuesday, January 1 |
| Martin Luther King Jr.'s Birthday | Monday, January 21 |
| Abraham Lincoln's Birthday | Tuesday, February 12 |
| Presidents' Day | Monday, February 18 |
| Memorial Day | Monday, May 27 |
| Independence Day | Thursday, July 4 |
| Labor Day | Monday, September 2 |
| Columbus Day | Monday, October 14 |
| Veterans Day | Monday, November 11 |
| Thanksgiving Day | Thursday, November 28 |
| Day after Thanksgiving | Friday, November 29 |
| Christmas Day | Wednesday, December 25 |

Recipe Corner



Quick Grasshopper Pie

Ingredients

- 1-1/2 cups plus 1 tablespoon chocolate wafer crumbs, divided
- 5 tablespoons butter, melted
- 24 large marshmallows
- 2/3 cup plus 1 cup heavy whipping cream, divided
- 2 tablespoons clear creme de cacao
- 2 tablespoons green creme de menthe

Directions

Combine 1-1/2 cups wafer crumbs and butter. Press into an ungreased 9-in. pie plate. Bake at 350° for 5-7 minutes or until set. Cool on a wire rack.

- In a large heavy saucepan, combine marshmallows and 2/3 cup cream; cook and stir over low heat until marshmallows are melted. Remove from the heat. Stir in creme de cacao and creme de menthe. Transfer to a small bowl; refrigerate for 1 hour or until slightly thickened.
- In a large bowl, beat the remaining cream until stiff peaks form; fold into marshmallow mixture. Pour into crust. Sprinkle with remaining wafer crumbs. Refrigerate for several hours or overnight.

Nutrition Facts

1 piece: 428 calories, 29g fat (17g saturated fat), 87mg cholesterol, 207mg sodium, 38g carbohydrate (22g sugars, 1g fiber), 3g protein.

From a Taste of Home



May your joys
be as deep as
the ocean

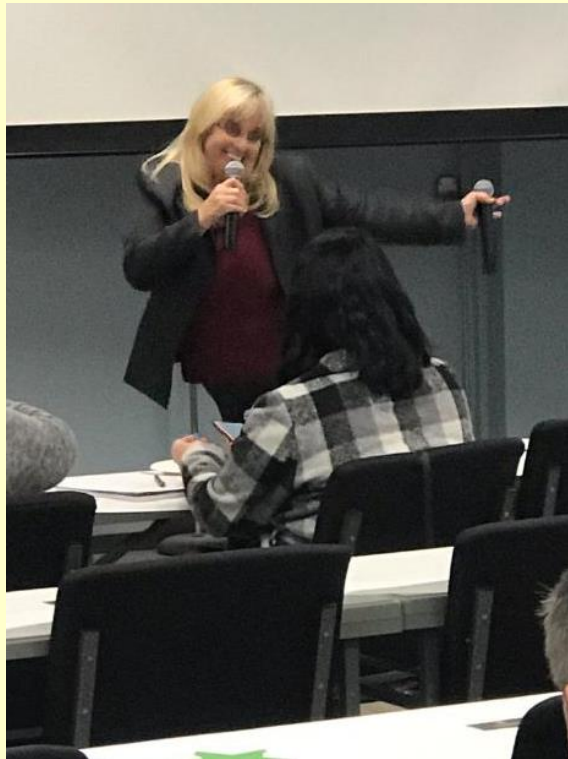
Your troubles
as light as its
foam

And may you
find sweet
peace of mind

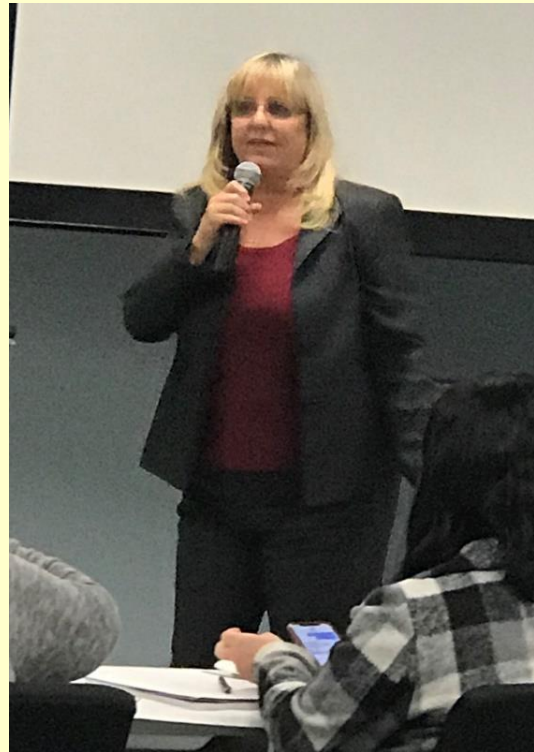
Wherever you
may roam

Irish Blessing

January RCEA Meeting Pictures



Co-President Claire Bartos being Claire and sharing joy!



Co-President Claire



RCEA Sponsor Hilda Avila of RBJ and Co-President Claire



CEA President, Juliana Tu, our Guest Speaker shares her knowledge

January RCEA Meeting Pictures



Foster Army Animal Rescue (FAAR)-Co-Founder, Twelve Camacho, Operations Manager with Daisy



Cathi Reilly, VP, introducing Guest Speaker

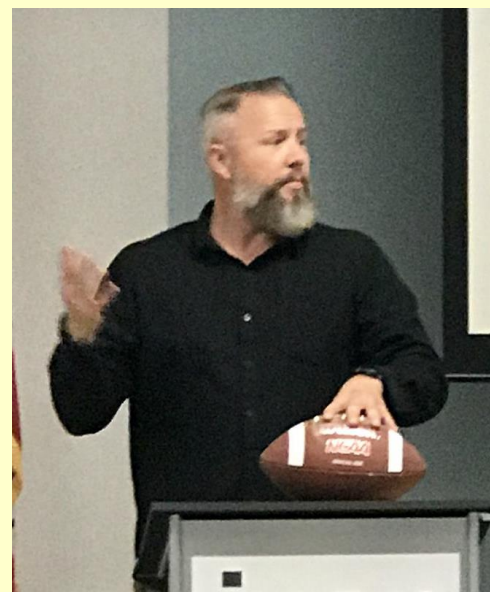


The Amazing Daisy

January RCEA Meeting Pictures



Claire Bartos & Jennifer Cucchetti



Brian Schooley, Notary

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Email: Steve@rmsigning.com

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Alma Rushing

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Email: almar@octitle.com

Notary

Brian Schooley

Ph: 909-754-3490

Email: Schooleyboy@icloud.com

SMS

Kacy Troncale

Ph: 714-250-1592 or Cell: 714-745-9861

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**TO JOIN OUR 2019 SPONSORSHIP PROGRAM
PLEASE CONTACT CATHI REILLY, RCEA V.P.**

AT Cathi@citrusescrow.com

FOR AN APPLICATION OR SEE NEXT TWO PAGES



Greetings!

On behalf of the Riverside County Escrow Association, we would like to give your company the opportunity to become a corporate sponsor for 2019. We are very excited to be able to offer your company this great avenue to promote your products and services.

The vision of the Riverside County Escrow Association along with the California Escrow Association and American Escrow Association 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 identifies and addresses the changing needs of the escrow professional, providing continuing education and professional designations. The California Escrow Association and the American Escrow Association are extremely involved in the legislation that affects our industry.

Those of us involved in RCEA know that you understand the importance of our professional organization. We need to support each other. Should you decide to become a sponsor, you will gain exposure that will increase awareness of your service or product and help you to gain new customers and referrals.

Please review the enclosed opportunity and consider becoming an RCEA sponsor for 2019. We invite you to attend our monthly programs and even think about joining as a member, as well. Feel free to contact Cathi Reilly at cathi@ambergateescrow.net if you have any questions.

Thank you so much, we look forward to being your partner in success!

Sincerely,
Cathi Reilly
Sponsorship Chair – 2019 Director
Riverside County Escrow Association

Riverside County Escrow Association
\$100
Sponsorship Program
January 2019 – December 2019

Sponsorship privileges include:

- ◆ Company introduction and brief (5 minute) presentation at one of our meetings (month to be determined by mutual agreement).
- ◆ Distribution of promotional materials, provided by you, at that meeting.
- ◆ Acknowledgement on our monthly meeting notice distributed to all RCEA members.
- ◆ Recognition in our newsletter for the year and in our newly developed RCEA Website.
- ◆ Complimentary admission/dinner for you for that month's meeting

RCEA is a not-for-profit organization that depends on its membership dues and the support of our sponsors. Your contribution helps to provide our members and the escrow industry in general with fine educational programs and networking opportunities.

We thank you for your support!

Company Name: _____

Address: _____

Contact Person: _____

Phone: _____ Email: _____

Please make check payable to **Riverside County Escrow Association**

Mail to: Attn: Teresa M. Gaines

Ambergate Escrow

7344 Magnolia Ave, Suite 110

Riverside, CA 92504

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Open – This could be YOU!

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Open – This could be YOU!

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Jennifer Cucchetti
Disclosure Source
P.D. CHAIR:
Colleen Graves

NEWSLETTER CO-CHAIRS: JoAnn Graham, CEO, CSEO, CEI & Sue Westfall – Mountain High Escrow

RIVERSIDE COUNTY ESCROW ASSOCIATION

2019 Calendar of Events

| Month | Speaker/Topic | Sponsor |
|---------------|--|--|
| January 15 | Julianna Tu, CEA President State of the Union & Social Media Tips | Hilda Avila, RBJ Brian Schooley, Notary |
| February 19 | Chuck Piro, Disclosure Source NHD Information | Diane Weiler, Image X Doc Scanning Robyn O'Neil, BBS Notary |
| March 19 | Presented by First American Title How Generational Differences Affect the Title & Escrow Process | Don Sharp, MyNHD Chris Quinn, Active Notary |
| April 16 | David Shean, Escrow Essentials E-Notary, MISMO Updates | Steven Strickland, First American NHD |
| May 21 | Vander Diaz & Kelsey Barraza of HCD Overview of process, 433A, Salvage, etc. | Rose Pitruzello, Pitruzello Legal Doc Svc |
| June 18 | Paul Kerrera, IVAR Gov't Affairs Director HERO & Local Government updates | Ray Moody, City National Bank |
| July/August | DARK | |
| September 17 | Title Panel & Bottle Auction | Jennifer Cucchetti– Disclosure Source Kacy Troncale, SMS |
| October 10-12 | 64 th CEA Annual Educational Conference | Hilton Orange County/Costa Mesa Costa Mesa, CA |
| October 16 | Michael Haas CPA Rose Pothier, Esq. | Mary Hernandez-Citizens Bus. Bank |

All meetings held at Inland Valleys Association of Realtors meeting room unless otherwise noted.

