Orange County Escrow Association

PEP IN PRINT Proud, Enthusiastic Professionals

March-April 2010

APRIL 17TH-9AM TO 2PM

RESPA Perspectives on new HUD1

"Everything you wanted to know but were afraid to ask"

~Join us and a Panel of RESPA experts~

Don't miss out sign up now—see pages 3—5 for detailed information

ATTENTION PROFESSIONAL DESIGNATION HOLDERS: 4 PD Credits to be earned!!

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2010 OCEA Board of Directors

Officers & Directors:

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President Elect -Debbi Faber,

CSEO/CEO/CBSS/CMHS/CEI

debbi.faber@ctt.com

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dmorrison@firstam.com

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rhubbard @prominent escrow.com

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CSEO/CEI

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Larry O'Brien

lobrien.eti@att.net

Brenna Ryan

bryan@firstam.com

Malina Simpson malina@ticortitle.com

Sammy Simpson, CSEO

sammy.simpson@fnf.com

Kacy Troncale

ktroncale@smscorp.com

2010 CEA Directors:

Regional President - Scott Hunt

Senior Director - Sammy Simpson,

Junior Director - Deborah Morrison

Junior Director - Robyn Hubbard





MARCH—APRIL 2010



Please visit the CEA Calendar of Events at

http://www.ceaescrow.org/_Calendar.asp

TAKING A FEW MOMENTS IN YOUR MORNING TO PLAN THE DAY HELPS KEEP THE STRESS AWAY

MARCH 2010

Sun	Mon	TUE	WED	Тни	FRI	SAT
	1	2 Dr. Seuss' Birthday	3	4	5	6
7 Arbor Day week begins for CA	8	9	10 OCEA Board of Directors Meeting 6pm	11	12	13
14 Daylight Sav- ings Time Begins	15	16	17 OCEA General Membership meeting 5:30pm meet & greet, 6:30 meeting	18	19	20 Fist Day of Spring
21	22	23	24	25	26	27
28 Palm Sunday	29	30 Passover	31			

APRIL 2010

Sun	Mon	Tue	WED	Тно	FRI	SAT
				1	2	3
4 Easter	5	6	7	8	9 CEA Board of Directors Meeting	10 CEA Board of Directors Meeting
11	12	13	14 OCEA Board of Directors Meeting 6pm	15 Income Taxes Due	16	17 OCEA Workshop "New HUD fine tuning"
18	19	20	21 Administrative Professionals Day (OCEA DARK—No General Membership meeting)	22 Earth Day	23	24
25	26	27	28	29	30	

ORANGE COUNTY ESCROW ASSOCIATION

Presents:

"RESPA PERSPECTIVES"

Everything you wanted to know but were afraid to ask!

DON'T MISS-BOOK EARLY!

~Join us and a Panel of RESPA experts~

BY NOW YOU HAVE BEEN EXPERIENCING THE RESULTS OF THE RESPA 2010 REGULATIONS ON YOUR DESK.

YOU WON'T WANT TO MISS THIS VERY INFORMATIVE EVENT WHERE WE WILL DISCUSS THE REGULATIONS FROM PEOPLE WHO HAVE BEEN WORKING WITH HUD & INVOLVED IN THE IMPLEMENTATION AND TRAINING OF THE NEW REGULATIONS

4PD credits earned!

SATURDAY APRIL 17, 2010 9am -2pm

First American Title

5 First American Way Santa Ana, CA BLDG #5, First Floor

*Parking in **BLUE LOT** (watch for signs)

Morning Coffee & Box Lunch will be provided and included in the price

ORANGE COUNTY ESCROW ASSOCIATION "RESPA PERSPECTIVES"

Saturday April 17th 9 am -2 pm First American Title Company - Bldg #5

Pre-Paid Reservations: \$60.00* (by Monday April 12th)

At the Door: \$75.00*

*Price includes morning coffee & box lunch

Attendee Name	Company	Phone(required)	Email Address

Send Check(s) payable to OCEA and registration form to:

Malina Simpson c/o Ticor Title Company 18302 Irvine Blvd. Suite 100 Tustin, CA 92780 Phone: 714-906-8778

ORANGE COUNTY ESCROW ASSOCIATION "RESPA PERSPECTIVES"

IF YOU WOULD LIKE TO SUBMIT A QUESTION FOR THE PANELISTS PLEASE DO SO ON THE SPACE BELOW AND SUBMIT WITH YOUR RESERVATION CHECK

QUESTIONS FOR PANELISTS

Please type or print clearly

Your Name (Optional)

Save these important FAVORITES to your desktop for speed in processing your escrow files!

For the Current Federal Tax Forms visit:

http://www.irs.gov/formspubs/index.html

For the Current CA State Tax Forms visit:

http://www.ftb.ca.gov/forms/search/index.aspx

Check the status of Real Estate persons & entities:

http://www2.dre.ca.gov/PublicASP/pplinfo.asp

The Perfect addition for your coffee break!!!! We hope you enjoy



Escrow Word Search

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ESCROW	REO	FIRPTA	CALFIRPTA
SHORTSALE	REF	CLOSE	HUD
GFE	BROKER	RESPA	TILA
PAIN	HEADACHE	SDCEA	CEA
CLTA	CAR	TITLE	CEO
CSEO			



PRESENTS:

"Changes to the PCOR"

And the new Transfer Tax Affidavit form (is OC going to implement it?) and answers all our questions and more......

as presented by:

Webster J. Guillory, OC Assessor

General Membership Meeting

Wednesday, March 17, 2010



FIRST AMERICAN TITLE, 5 First American Way, Santa Ana, CA (Bldg 5, First Floor)
Parking is in the "Blue Lot" - watch for signs

5:30 pm - 6:30 pm Networking/Small Casual Buffet (No alcohol is permitted) 6:30pm - 8:00 pm Meeting



Co-Hosts: The Escrow Training Institute and First American/S.M.S.

PREPAID Reservations: \$25.00 (BY THE FRIDAY BEFORE THE MEETING DATE)

AT THE DOOR: \$45.00

FAXED RESERVATIONS NOT ACCEPTED - If not prepaid, "at the door" price will be applied.

Attendee Name	Company	Phone	Email Address

Send check(s) payable to OCEA and registration form to:

Kathryn Musgrave

c/o First American Title 5 First American Way Santa Ana, CA 92707 Happy St. Patrick's Day

To you all!



Orange County Escrow Association

REVIEW OF UPDATED STRUCTURAL PEST CONTROL REPORT AND COMPLETION FORMS



Presented By:
KELLY OKUMA
Executive Officer, Structural Pest Control Board

1PD credit earned

Wednesday, May 19, 2010

FIRST AMERICAN TITLE

5 First American Way, Santa Ana, CA (Bldg 5, First Floor)
Parking is in the "Blue lot" – watch for signs

5:30 pm - 6:30 pm Networking/Small Casual Buffet (No alcohol is permitted)

6:30pm - 8:00 pm Meeting

Hosted by: Safe Harbor Exchange & FILE Source

PREPAID Reservations: \$25.00 (BY THE FRIDAY BEFORE THE MEETING DATE)
AT THE DOOR: \$45.00

FAXED RESERVATIONS NOT ACCEPTED – If not prepaid, "at the door" price will be applied.

Attendee Name	Company	Phone	Email Address

Sent check(s) payable to OCEA and registration form to: Kathryn Musgrave c/o First American Title 5 First American Way Santa Ana, CA 92707







Please join us at OCEA with a BIG WELCOME to those who attended OCEA for the first time at our March 17th Dinner Meeting!



Tegan Powell, Escrow Officer – LPS
Ellen Selsted, Manager – LPS
Carina Gomez, Escrow Officer – LPS
Lori Wurzel, Escrow Officer – Laguna Woods Escrow
Kristin Kaylor, Escrow Officer – Tiempo Escrow II

Thank you all for joining us for our March 2010 Dinner meeting. It was a pleasure meeting you. We hope you found the OCEA Meeting valuable and we hope to see you again soon!

If you are planning on attending the next OCEA meeting for the "First Time" - Please be sure to drop your card in the drawing located at the registration table!

We look forward to having you join us!!



Raffle Prize Donations

Thank You Everyone for supporting OCEA by participating in our Raffle at our March 17, 2010 Dinner Meeting! I hope it was fun for all! Please don't forget to say thanks to the Affiliates who donated the prizes for the evening!

Kacy Troncale – SMS
Larry O'Brien – Escrow Training Institute
Scott Hunt – FPS
Margie Coenraad-Martinez – Bank of the West
Corie Maue – Doc Pros
Judy Frost – Global Data Services
Susan Martino – Comerica Bank
Joan Manning – Union Bank



OCEA "Guessing Jar"

SPEND A BUCK AND WIN A GIFT



Thank you to everyone who participated in our "Guessing Jar" game. We had a total of 29 entries with the winning count of 115 going to Sammy Simpson with Fidelity National Title. The Jar contained 116!

Way to Go Sammy!

HOW MANY ITEMS WILL BE IN THE NEXT MEETING JAR?



22362 Gilberto #230 Rancho Santa Margarita, CA 92688

> Phone 949-589 1460 FAX 949-589-1464

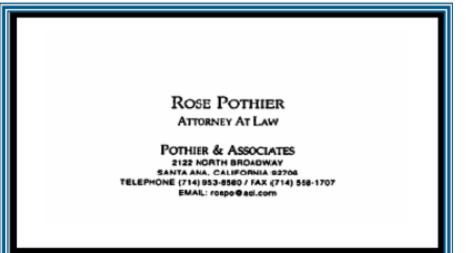
Larry O'Brien email President www.e

email lobrien.eti@att.net www.escrow-eti.com

resident www.escrow-eti.com









Julie Hayre Senior Vice President Specialty Deposits

T: 714.228.7721 F: 714.228.7786 C: 323.533.7159 One Ceterpointe Drive, Suite 160 La Palma, CA 90623 Toll Free 877-399.0707

Julie.hayre@cnb.com



Newest update on questions with new RESPA rules

Please get your updated copy of the "HUD FAQs" directly from HUD at the following web address:

http://www.hud.gov/offices/ hsg/ramh/res/ resparulefags.pdf

It really is a terrific tool to have on hand while going through these changes. Update on questions as contained in the recent version of "HUD FAQs" publication (updated as of 4/2/10)

Q: If we furnish separate copies of the HUD-1 to the Borrower and Seller in a transaction, can we leave Sections B through I ("Type of Loan" through "Settlement Date") blank on either copy of the HUD-1?

A: No. Sections B through I must be completed on both the borrower's and the seller's copies of the HUD-1. However, section K may be left blank on the borrower's copy of the HUD-1, and section J may be left blank on the seller's copy.

Q: How is a potential tolerance violation that is corrected by the lender shown on the HUD-1?

A: The settlement agent must prepare a revised HUD-1 that states the actual charges paid by the borrower and seller. If the lender pays for a portion of a charge to cure a potential tolerance violation, the amounts for the charge shown on page 2 of the HUD-1 must be corrected to show the actual amount charged to the borrower. The settlement agent should include on a blank line in the applicable series a notation that the lender has made a P.O.C. payment of a specified amount to correct a potential tolerance violation. After the revised HUD-1 has been prepared by the settlement agent, the settlement agent must provide the revised HUD-1 to the borrower, the lender, and the seller as appropriate.

And more, visit website for full copy of newest update......





Margie Coenraad-Martinez Vice President and Regional Manager

300 S. Grand Avenue, 5th Floor Los Angeles, CA 90071 Phone (213) 972-0692 Toll Free (800) 652-9185 Fax (213) 972-0285 margie.coenraad-martinez@bankofthewest.com



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A.E.A.

American Escrow Association

(PD credits available)

SAVE THE DATE

June 10—12, 2010

Annual Educational Conference

Plan additional time for sightseeing for the optimum experience. This year in Seattle, WA

ATTENTION AFFILIATES! SAVE the Date!!!! If you are currently not receiving Affiliate information for OCEA for October 14-16, 2010 2010 it is because we do NOT have current California Escrow Association information. If you wish to be in-(PD credits available) cluded and receive periodic OCEA related Annual Educational Conference Affiliate information please contact Ontario, CA Larry O'Brien (lobrien.eti@att.net)



At Bank of the West we've served title and escrow companies for over fifteen years and have structured our business around your needs. Our involvement with your trade organizations demonstrates our continued commitment to your business. Our team of seasoned professionals is dedicated to making your escrows run smoothly and efficiently. We offer a powerful array of cash management services to boost productivity and make your life easier.

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Dale Paterson

Vice President, Title and Escrow Manager (800) 913-2519 • dale.paterson@bankofthewest.com

Margie Coenraad-Martinez

Vice President, Title and Escrow Department (800) 652-9185 margie.coenraad-martinez@bankofthewest.com

Mark Demik

Vice President, Title and Escrow Department (800) 652-5527 • mark.demik@bankofthewestcom

Laura Underwood

Vice President, Title and Escrow Department (800) 652-7909 · laura.underwood@bankofthewest.com







OCEA 2010 COOKBOOK

To be released at the May 2010 Dinner meeting

Attention all Members

In our efforts to continue our support for OCEA we will be assembling a recipe book featuring OCEA's favorite recipes!















Please submit your recipe to margie.coenraad-martinez@bankofthewest.com or call Margie at 213-972-0692 if you have questions.

Deadline for submissions: April 16, 2010

We have some AWESOME recipes!

Don't miss out in getting your favorite in!

Thanks for all of your support!!



Sales ma

Mobile: (714) 227-7257 Office: (714) 953-8681 (800) 953-6533

FAX: (714) 834-0239

scott@fpsnet.com 640 N. Tustin Ave., Suite 200 Santa Ana, CA 92705

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Larry O'Brien for information.

Orange County Escrow Association

PEP IN PRINT Advertising

PEP IN PRINT is a newsletter published every other month for the benefit of members of the Orange County Escrow Association.

Advertising in the PEP IN PRINT, consisting of a business card size ad is allowable in one issue for the fee of \$25.00 or for the entire year for the fee of \$100.00. A quarter (1/4) page advertisement for the entire year is available for \$200.00. A half (1/2) page advertisement for the entire year is available for \$450.00 and a full page advertisement for the entire year is available for \$800.00.

All ads except business card size must be "Camera Ready" and provided by the advertiser. We are anticipating 6 issues this year of PEP IN PRINT, however there is no guarantee, with an additional 4 to 5 months of "PUSH". "PUSH" is the electronic blast to all members of upcoming events, reminders, advertisers, and any hot topics which goes out on the months in between the PEP IN PRINT newsletter.

Note: Any "camera ready" advertisement (non business card) must be sent to a separate person/address. Please call

Ad Size: (check one)Business CardQuarter PageHalf PageFull Page
Company Name
Representative
Address:
Ph: E Mail Address:
Amount Enclosed: \$ PEP Issue to be included in:2010
Submit Check in favor of OCEA to:
Larry O'Brien
The Escrow Training Institute –
22362 Gilberto #230,
Rancho Santa Margarita, CA 92688

Page 18



American Escrow Association

Presenting part II of our 2010 Webinar Series

Dancing with National Events



"How Politics, Policy and the Current Economy are Converging on you, the Settlement Agent"

Presenter: Art Davis, AEA Washington DC Representative since 1992

April 8, 2010 & April 13, 2010:2 hours

"The New GFE & HUD—How it affects your desk"

A review of the new RESPA rules and the practical implementation. We will review what has changed this year and how to prepare a HUD to be in compliance with regulations.

Presenters: Colorado Escrow Officers—Kathy Sullivan, CTIS, SCREC, SCLC & Rebecca Lewis, CREC

Sign up for one or both classes and pick your date.

Register online at www.a-e-a.org

All events begin at 11:00am Pacific Standard Time

\$25.00 per event

Professional Designation credits available—check with your State Association



For further information, visit American Escrow Association 's website-www.ac-a.org

About the Sponsor: American Escrow Association is the national association of settlement agents. On the national level, AEA is proactive on behalf of professionals conducting all types of settlement practices throughout the United States. Our goals are to further the knowledge and professionalism of the settlement agent through education and to, also, educate and advise decision makers at the national level on issues of consequence to the settlement industry as a whole.



Dedicated to moving the Escrow/Settlement industry forward

American Escrow Association
The Luck of the Irish brings
Continuing Education for Settlement Agents
at an early bird rate until April 15, 2010.



ONLINE REGISTRATION IS NOW AVAILABLE

Join us in Seattle, WA June 10-12, 2010

PROGRAM AGENDA FOR ANNUAL BUSINESS MEETING AND EDUCATION CONFERENCE

Wednesday June 9 AEA Board of Directors Meeting

Thursday June 10 30th Annual Business Meeting

Friday June 11 SESSION 1: Legislative Update

SESSION 2: Industry Updates SESSION 3: Escrow Updates/Claims

SESSION 4; AEA's Escrow Feud New Officer Installation Dinner

CONTROL E. Estate A contrator

Saturday June 12 SESSION 5: Ethics/Legislators

SESSION 6: HUD Reform update SESSION 7: Mock Trial of a Closer

Sunday June 13 AEA Board of Directors Meeting



and a VISION

we can...

Online Registration now open!

Doubletree Hotel Seattle Airport
18740 International Boulevard, Seattle WA
Link to hotel registration is on our website—Group Code: AEA—\$169.00/night
Deadline for group rate is May 19, 2010



For further information, visit American Escrow Association 's website - www.a-c-a.org

CALIFORNIA ESCROW ASSOCIATION MEMBERSHIP APPLICATION



Membership Categories

Individual Active Member (\$210) – Includes CEA, the American Escrow Association (AEA), and one Regional Association. (Engaged in the escrow settlement profession; Full voting privileges; Regional membership.)

State Membership – Individual Active Member (\$210) – Includes CEA and AEA only; no Regional Association. (Engaged in the escrow settlement profession; Full voting privileges; no regional membership.)

Individual Intern Member (\$60) – Includes CEA and one Regional Association, no AEA. (An individual who participates in the escrow or settlement process as a secretary, assistant, or any other position that is derical and/or at an entry level. Granted one-time for a period not to exceed two consecutive years; no voting privileges; regional membership.)

State Membership – Individual Intern Member (\$60) – Includes CEA only; no AEA and no Regional Association. (An individual who participates in the escrow or settlement process as a secretary, assistant, or any other position that is clerical and/or at an entry level. Granted one time for a period not to exceed two consecutive years; no voting privileges, no regional membership.)

☐ ☐ New Renewal

Please allow up to 3 weeks for new member processing. State Associate Member (\$160) – Includes CEA only, no Regional Association, no AEA. (An individual in an allied field not engaged in the practice of escrow; no voting privileges.)

Individual Associate Member (\$185) – Includes CEA, one Regional Association & no AEA. (An individual in an allied field not engaged in the practice of escrow; no voting privileges.)

Inactive (\$100) – Includes CEA and one Regional Association; no AEA. (Past Active members or State Active members who are no longer engaged in their profession, either permanently or temporarily; no voting privileges.)

memory processing.	ionger engaged	in their profession, either peri	nanentry or tempor	aniy; no voung privileges.)				
A. Individual Membership								
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For categories other than State, please choose a primary regional membership using the CEA map.								
If no region, please select State. ☐ Region: ☐ State (no region)								
Employment Category	(check one):	☐ TC – Title Company ☐ BE – Broker Escrow		B – Savings & Loan or Ban Licensed Escrow	k OT – Other			
Please check this bot Please check this bot	☐ 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 or	n a calendar yea	r, on an individual basis, a	and is non-transf	ferable.				
B. Business Add	lress		C. Home	Address				
Company Name			Address					
Address								
City/State/Zip			City/State/Zip					
Phone	Fax		Phone Fax					
E-mail			Mobile Phone					
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D. Payment					ve is true and correct and I agree to nal Association and the California			
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☐ CHECK Check# ☐ CREDIT CARD ☐ Mast		*			es) to the CEA are not tax deductible eral Revenue Reconciliation Act of			
C.C.#			as charitable contributions. Persuant to the Federal Revenue Reconciliation Act of 1993, association members may not deduct as ordinary and necessary business					
Name on Card:		•	expenses, that portion of association dues dedicated to direct lobbying activite Based upon the calculation required by law, 8% (Intern) or 16.6% (all others) o					
Billing Address			the State Dues payment only should be treated as nondeductible by CEA members Please consult your tax advisor for tax credit/deduction information.					
Signature:								
			Sianature		Date			

When completed, return form and payment to:

California Escrow Association, 2520 Venture Oaks Way, Suite 150 • Sacramento, CA 95833 (916) 239-4075 – phone • (916) 924-7323 – fax • cea@camgmt.com • www.ceaescrow.org

ORANGE COUNTY ESCROW ASSOCIATION-P.E.P.

We're on the WEB

www.o-c-e-a.org

Please visit

OCEA—We are the Orange County Regional arm of the California Escrow Association (ceaescrow.org) and service all of the communities of the County. Through the California Escrow Association we provide educational support, legal updates and professional certification testing throughout the year and invite all escrow professionals to meet with us and find out how we can help you in your escrow professional life.



Join California Escrow Association TODAY! What's that, you say you can't afford to right now? Really, we want you to know you really can't afford NOT to. All the changes in our industry are just beginning, there is more to come. You MUST be informed to be an educated escrow professional. Please visit the California Escrow Association website at http://www.ceaescrow.org/ and just select from the Membership dropdown "Join Now" and there will be an Application on the right side. Print, fill out and return! (Also a copy on page 22 of PEP)

H.O.T. (Helping Others Together)



OCEA WOULD LIKE TO ASSIST IN OPENING THE NEXT DOOR

The Orange County
Escrow Association wants
to help individuals who
have lost their escrow job,
due to market conditions,
find new positions within
our dynamic industry!

Please pass this information on to those individuals you know who are seeking escrow employment! They do NOT need to be an O.C.E.A. Member to use this service. O.C.E.A. Dinner Meetings: Beginning in January, if you have been "displaced" and are currently seeking to return to escrow we have a forum that might help! Plus, you will have an opportunity to network and participate in a meeting relevant to your industry.

At the beginning of each O.C.E.A. dinner meeting we will "pass the mike" and provide you with an opportunity to *briefly* introduce yourself, your experience and what type of employment you are seeking, to everyone in attendance. This includes potential employers and Escrow Company owners. A table will be set aside for

you to leave your resume (bring several).

Escrow Managers/ Owners: In addition to attending the Dinner Meeting and learning about what is happening in escrow, use this opportunity as another recruiting vehicle for your office or company.

Need further details?

Contact Board Member, Larry O'Brien for full details. Larry can be reached at 949-589-1460! Or, by email: lobrien.eti@att.net

Let's Help Others Together!



Orange County Escrow Association