

Official Newsletter of the



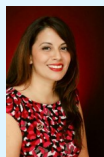
www.easgv.org

Escrow Associates of San Gabriel Valley (EASGV) is a regional organization, founded in 1954. EASGV became a charter member of the California Escrow Association (CEA) in 1957. CEA is a statewide organization of professional escrow practitioners. The vision of CEA is to both lead and support the escrow settlement services, and real estate and financial industries, through our commitment to the professional and personal growth of the escrow practitioner. CEA was founded in 1956 and represents thousands of escrow officers and those individuals who support the escrow industry. The organization is dedicated to maintaining the highest standards in escrow through continuing education and legislative advocacy.

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2016 Officers & Directors



PRESIDENT & CEA DIRECTOR:

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 626.304.3587



DIRECTOR:

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 818.863.1358



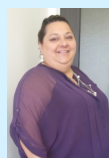
PRESIDENT ELECT

Elia Fuentes, CSEO, CEO
Elia@LotusEscrow.com
 626.415.4426



DIRECTOR:

Phil Atwan
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VICE PRESIDENT & CEA DIRECTOR:

Josette Loaiza
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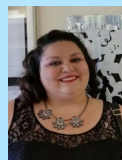
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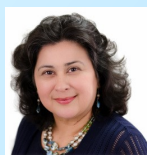
TREASURER & CEA DIRECTOR:

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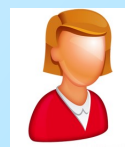


IMMEDIATE PAST PRESIDENT:

Terri M. Fabbri, CSEO, CEO, CEI, CBSS, CMHS
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CEA DIRECTOR:

Judy Arrington
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CEA DIRECTOR:

Juliana Tu, CSEO, CEO, CBSS, CEI, SASIP
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President's Message

Honoring the Past, Treasuring the Present, Shaping the Future

"Coming together is a beginning; keeping together is progress; working together is success."

– Henry Ford

The Escrow Associates of San Gabriel Valley was chartered in 1957 and since that time we have had several Presidents who have worked tirelessly on making great strides in our industry. These same leaders, many of whom are still around today, have witnessed many challenges and changes over the years, and still they continue to give back to their profession. We would not exist without them and their efforts. Today, I am extremely honored to follow in their footsteps and serve as your elected 2016 President and like those before me I, too, am here to help shape the future of our profession.

We have come a long way in the nearly 60 years since EASGV was established, and although we have had many successes there are still those in the our industry and affiliate industries that are unaware of our existence. My main goal this year is to promote to escrow professionals, the real estate industry and the lending industry our reputation as educated professionals who value its members and give back to the community. Your dedicated Board of Directors is here to help make sure we do just that but we cannot do this alone. We need help; we need YOU.

In order to promote this reputation, the Education Committee has put together a great lineup of speakers this year who will bring to us the most relevant educational topics. We will also be offering an Escrow Beginner's Workshop at an affordable price to benefit the newcomers to our industry.

With more and more Broker-owned escrow departments being established, it is critical that we convey to them the value of membership in our association. Our Membership Committee is working hard to reach out to Independent escrow companies and BRE escrow departments in the San Gabriel Valley area, so that we present a united front as we grapple with issues in the industry, like TRID and Lender Instruction demands.

This year, we are planning to give back to our community not only through our 3rd Annual Wine Under the Stars Fundraising Event, which benefits the City of HOPE and Door of HOPE charities but also through contributions to the Miriam Schwartz Benevolent Fund, which benefits escrow professionals in need. We will also have other fundraising events sprinkled throughout the year that we hope you will support.

We will be bringing back our Partners in Real Estate initiative so that we can offer speaking opportunities for our members while promoting educational topics to further our presence in both the local communities and the real estate industry and thereby drawing in more members.

I hope you will support us in our endeavors. We aim to have all escrow professionals, in the San Gabriel Valley, be part of EASGV and for the REALTORS® to remember to choose an educated escrow professional from our association. If you are not already a member, please join today. If you are, please invite your colleagues to one of our upcoming meetings so they can find out more about what we as escrow professionals are all about. If you have an assistant, why not invite them to take advantage of our Support Staff Incentive and we will pay for ½ their cost of joining? The more numbers that we have, the more of a voice we can project. The stronger the association, the bigger the impact, the better for all of us!

"Alone we can do so little; together we can do so much." – Helen Keller

Sincerely,

Vanessa James
2016 President, EASGV



Escrow Associates of San Gabriel Valley
Dinner Meeting Minutes
January 21, 2016

Call to Order: 6:30 by Vanessa James, President

Invocation: Maria Howard, First American/ JCP-LGS Natural Hazard Disclosures

Flag Salute: David Shean

Introductions of Past Presidents and Affiliates

6:45 Buffet Dinner

7:20pm Committee Reports

Membership & Pay It Forward incentive for Assistants – Elia Fuentes & Hilda Avila

- Each first time attendee and non-member was presented with a flower to welcome them
- Goal is to increase membership by 10% in 2016

Professional Designation and Testing & Pay It Forward incentive – Terri Fabbri

- April 2nd and April 16th are the PD workshops to be held at the Arcadia Board of Realtors
- April 23rd is the PD exam
- EASGV will continue to award \$100.00 to all who pass their PD exam

Fundraising – Phil Atwan

- April “Spring Cleaning” and Fall “Clean Out The Cob Webs” charity events for Door of Hope
- 3rd Annual “Under The Stars” Wine Tasting event in September

CEA Committee Reports

General Session – Vanessa James

In order to get more regions involved the Executive Board at CEA has decided to adopt a new format this year, committees will be meeting via conference call and then reporting back to the entire board in one general session. Because of this any CEA member may now join in on the conference call and contribute to the committee. If you would like to join or even sit in please let me know. Governance, National affairs, Bill Review, Escrow practices, Education, Membership, and Professional designation are some of the committee conference calls you could participate or sit in on.

Vote – In the past any Director of CEA that wanted to serve on the Executive Board had to hold a certified senior escrow officer or certified escrow officer professional designation. A vote was held to amend the bylaws as follows: “Any Director of this Association, duly elected, in good standing, holding a Certified Senior Escrow Officer or Certified Escrow Officer Professional Designation, *or having a minimum of ten (10) years’ experience as an Escrow Officer within the fifteen (15) years immediately preceding the election;* and after meeting such requirements set out in this section, shall be qualified to serve as follows.”

AEA Delegates AEA Conference May 19-21 in Tempe, Arizona

Vanessa asked for anyone who would like to serve as a delegate to please email her their willingness to serve. We need 126 individual active members, in order to send 3 delegates. Must be a member in good standing by February 16, 2016



CEA Membership

Total goal statewide is set for 10% for all regions, and we are looking for ways to increase our presence, including sponsoring a booth at the CAR Expo in Long Beach September 27-29

Content & Cocktails - Vanessa James

The purpose of this is to bring the State leadership closer to the local areas, giving the general membership an opportunity to socialize with top leadership. Also, this is a new membership effort, as we are trying to draw in non-members in our areas with education and sustenance!

Education – Josette Loaiza (CEA and EASGV Education)

- CEA plans to host their own educational workshops throughout 2016, which include a commercial webinar, hands on boot camp for escrow assistants and a bulk sale/mobile home class. More information to follow.
- Announced February and March speakers

National Affairs, PD & Conference – Tricia Vagt

Please see CEA Director's Report

Bill Review & Governance – Judy Arrington

Please see CEA Director's Report

7:40pm Speaker – Elia Fuentes

Rose Pothier, Esq., Pothier & Associates "Life after TRID"

Juliana Tu and Jennifer Felton contributed to discussion

Michael Brooks, DIRECTS – Foreign seller withholding tax

8:45pm Raffles – Phil Atwan

Special raffle – \$100.00 Door of Hope Raffle: Phil Atwan, Exchange Resources, Inc.

General Raffle

Meeting adjourned 9pm

Escrow Associates of San Gabriel Valley
Dinner Meeting Minutes
February 18, 2016

Call to Order: 6:30 by Vanessa James, President

Invocation: Dino Champagne, Asset Preservation

Flag Salute: Andy Clark, City National Bank

Introductions of Past Presidents and Affiliates

Special Announcement: AEA conference in Tempe AZ May 19-21, EASGV is looking for 3 AEA Delegates and substitutes. Volunteers are asked to submit Willingness to Serve to vanessa@vivaescrow.com by 2/29/16. Delegates must have been members of EASGV by 2/16/16

Dinner began at 6:45pm

Committee Reports 7:15pm

Membership & Pay It Forward incentive for Assistants – Hilda Avila

- Welcome to our first time attendees
- As of February 10th we are at 140 members, including 14 new members; Special recognition to Huntington Escrow and their 7 new members
- We will continue our Pay It Forward program where EASGV will pay 50% of annual dues for first time support staff members

Professional Designation and Testing & Pay It Forward incentive – Terri Fabbri

- PD Workshops on April 2nd and April 16th, PD test April 23rd
- Applications need to be in to CEA no later than March 23rd
- This is our first year of our 4 year cycle for continuing education credits
- See Terri for your 501 forms

Fundraising – Phil Atwan

- April “Spring Cleaning” charity events to benefit Door of Hope
- 3rd Annual “Under The Stars” Wine Tasting event in September
- Proceeds from our special raffles this year will benefit The Miriam Schwartz Benevolent Fund, City of Hope, and Door of Hope. Each month one of these three charities will be highlighted.

Speaker 7:30pm – Josette Loaiza

Topic “Recording Problems, E-Recording & Fraud”

Jaime Pailma & Gabriel Montez , L.A. County Recorder & Sgt Dana McCants, L.A. County Sheriff’s Dept.

Raffles 8:35pm – Phil Atwan

Special raffle – \$100.00 City of Hope Raffle: Greg Kunath – Superior Press

General Raffle

Meeting adjourned 8:45pm



TREASURER'S REPORT

EASGV TREASURER REPORT NOVEMBER 2015

RECEIPTS	Beginning Balance	20,238.72
Installation		7,695.00
CEA Dues		615.00
October Dinner Meeting		1960.00
October Regular Raffle		175.00
October City of Hope Raffle & Installation		395.00
Summer Seminar		70.00
September Dinner Meeting		35.00
	TOTAL	10,945.00

DISBURSEMENTS		
Installation		5427.05
Board Dinner Meeting		100.00
President to Conference		461.60
Credit Card Fees		43.13
Membership Conference Winners		1105.00
Miriam Schwarz Benevolent Fund		2500.00
City of Hope		10119.00
Door of Hope		7000.00
	TOTAL	26755.78

	Balance	4,427.94
EASGV TREASURER'S REPORT DECEMBER 2015		

RECEIPTS		
Transfer Funds from Money Market to transfer to Bank of the West		9,763.14
	TOTAL	14,191.08

DISBURSEMENTS		
CEA Directors Meeting		289.76
Membership Rewards Memebrrs Dues		900.00
Membership Rewards Conference		630.00
Admin Supplies		71.22
Installation		1776.73
Board Support		150.00
Board Meeting Dinner		78.21
Transistion Dinner		719.91
Planning Meeting		336.00
Education Committee Meeting		169.13
Credit Card Fees		124.70
	TOTAL EXPENSES	5245.66

Checking Account Ending Balance \$8,945.42
 Respectfully Submitted
 By: Tricia Vagt Treasurer



Calendar Highlights!

March

- March 1 – Board Meeting (open to all) – 6:30 PM
- March 17 –EASGV Dinner Meeting
Speaker: Gov Hutchinson, Esq.
“Legislative Update”
- March 19 – CEA Commercial Workshop (Webinar)
- March 19 - CEA – PD Exam (San Diego, CA) – February 19th application deadline



- April 2 – EASGV – PD Prep Series workshop #1 @ Arcadia Association of Realtors
- April 5 – Board Meeting (open to all) – 6:30 PM
- April 16 – EASGV – PD Prep Series workshop #2 @ Arcadia Association of Realtors

- April 8 - CEA “Content @ Cocktails” @ Sacramento, CA
- April 8-9 – CEA Director’s Meeting @ Sacramento, CA
- April 21 – EASGV Dinner Meeting
Title Panel Discussion: Solar Financing & Transfer Upon Death Deeds @ 6:30 PM
- April 23 – CEA PD Exam (San Gabriel, CA) – March 23rd application deadline
- April 27 – Administrative Professional’s Day



- May 3 – Board Meeting (open to all) – 6:30 PM
- May 8 – Mother’s Day
- May 19 – EASGV Dinner Meeting
Speaker: Patrick McClellan – First American NHD @ 6:30 PM
- May 19-21 – AEA Educational Conference @ Tempe, AZ



Tricia Vagt Director's Report January 9, 2016

The National Affairs Committee is working on raising funds to send our AEA Delegates to the American Escrow Association Board of Directors' meetings & Conference to represent California. The Committee is in charge of ticket sales, 6 for \$20.00 for a chance to win \$250.00. We will draw two winners for \$250 each at the AEA conference and then another 2 again at the CEA conference. The committee is also in charge of Ways and Means, a fundraising effort at the AEA conference. This year, we will be having a Craft Sale. If you are attending conference in Tempe, Arizona please stop by the Craft Sale table to help support us. Or, if you would like, you may even sign up to volunteer to work it.

The Education Committee is working on having a Commercial Escrow Class as a webinar on March 19, 2016. We are also working on a Bulk Sale Escrow class to be held in a few months. The Content and Cocktail Event was a success in January and so the committee is working on a topic for the next one being held in Sacramento coming up on April 8th.

The Professional Designation Committee is continuing to work on the new Professional Designation (PD) workbook, which will be a study guide for the CSEO and CEO PD tests. It should be available for purchase by conference time in October.

Conference is going to be exciting and full of great learning opportunities this year without attendees having to make a choice of which speakers to listen to. We will all be meeting in one room on both Friday and Saturday and enjoy the comradery of hearing the same dynamic speakers together (see attached Save the Date for date and location). This is going to be the first year of trying this format.

Respectfully Submitted,

Tricia Vagt
CEA Director



Vanessa James Director's Report February 2016

CEA Committees

In order to get more regions involved at the State level, the Executive Board at CEA has decided to adopt a new format this year. Committees will be meeting via conference call and then reporting back to the entire board in one general session at the quarterly Board of Directors meetings in person. Because of this, any CEA member may now join in on the conference call and contribute to the committee. Committees include: Governance, National Affairs, Bill Review, Escrow Practices, Education, Membership and Professional Designation. If you would like to join or even just sit to listen to how CEA is working for you, please contact your regional President, Vanessa James at Vanessa@vivaescrow.com for a list of the committee conference call times.

Membership

The Membership Committee at CEA is working hard on new ways of increasing membership this year. With an overall goal to increase membership by 10% throughout the state we will be looking at ways to create a presence through marketing efforts, sponsorship and contacting local officials for increased exposure at Educational Events.

In January, we had our very first **Content & Cocktails Event: TRID, aka The Reason I Drink**. With very little time to promote, the event was considered a success with 150 registered, 68 of which were non-members and 2 new members that signed up that same night! Plans for 3 similar events are well under way with the next one scheduled to take place in Sacramento in April. The purpose of these events is to bring the State leadership closer to the local areas, giving the general membership an opportunity to socialize with top leadership as well as to draw in non-members in our areas with education and sustenance! Also, a great way to get members & local communities involved.

CEA Bylaw Change

In the past, the CEA Bylaws stated that in order to qualify to serve on the Executive Board a Director needed to hold a Professional Designation. A motion, that has been up for debate for quite some time now, was recently passed at the January Board of Director's meeting amending the Bylaws as follows: "Any Director of this Association, duly elected, in good standing, holding a Certified Senior Escrow Officer or Certified Escrow Officer Professional Designation or having a minimum of ten (10) years' experience as an Escrow Officer within the fifteen (15) years immediately preceding the election; and after meeting such requirements set out in this section, shall be qualified to serve as follows...". Such a change will open up the possibility of having more Directors run for a position on the Executive Board, however, it should be noted that Directors will still need to vote for who they think is the most qualified to serve as usual.

Respectfully Submitted,

Vanessa James
2016 CEA Director



Judy Bixby-Arrington Director's Report February, 2016

Bill Review

The 2016 Legislative year is off to a roaring start. Mike Belote discussed the timelines & the evolution process for bills. 2016 is the second year of the two year legislative cycle. If any bills from 2015 are to be considered, those bills must be out of their respective committees by the end of January. By the end of February, all bills will have received an "author" and be written so that they may be considered. This is the point whereby Mike and Lexi from our Advocate's office will read, identify and present the committee with the 2016 slate of bills which the committee will monitor and provide comments and recommendations.

There will be a conference call in March, and then our April meeting. Toward the beginning of summer, things will become fast paced and in high gear through August. Assuming a bill is passed by both the Assembly and the State Senate, the Governor will receive those bills in September and will have 30 days to sign or veto. There is anticipation this years' bills are expected to focus on revenue and privacy matters. Some previous legislation is due to sunset (i.e. expiration of Proposition 30- temporary increase in sales and income tax). The lack of funds will create a shortfall of revenue. What to do? Privacy concerns are front and center. Protecting that which is dear is important to all individuals. The legislators are well aware of this concern.

The committee has recommended that the "vetting bill" which CEA crafted in 2013 be extended. This was known as AB 1169. This bill provided that a company collecting personal identity information for the purpose of vetting an individual be required to adhere to credit reporting requirements as they stand in CA. Our advocate group will seek a sponsor. Tom Daly (D-Orange County) sponsored it originally and he is still on the political scene. More to come.....

Governance

There is much to do about a lot of things. First the committee is continuing the review of the **By-Laws** and the **Policies and Procedures Manual**. The purpose is to update and identify inconsistencies. Monthly conference calls have been scheduled along with sub-committees and assignments. The committee will pick up from accomplishments of 2015.

In addition, there is a letter that was developed in a sub- committee last year and approved by Executive Board. This letter reaches out to HOA Management companies and/or their platforms to develop a dialogue about how to meet the on-going challenges involving delivery timeframe of documents, responsibility for costs of documents and challenges presented by the overall process. Ten companies/platforms have been selected and the sub-committee will start there.

Judy Bixby-Arrington Director's Report - Continued

In addition the same sub-committee is tasked with identifying some of the workflow changes that the industry may have to undergo as a result of time constraints among other things that the CAR contract and other contracts may mandate.

Escrow Practices

One of the hot topics being discussed was a recent court ruling, handled by Hershorin & Henry, LLP. Escrow Holder (Fidelity Title) was held not liable for electing to interplead escrow deposit on cancelled transaction. Mutual instructions had not been deposited into escrow. The defense by Fidelity was that the escrow holder was not a signatory to the contract. The Court found that Fidelity was not a party to the Contract and that Fidelity had acted prudently.

Up and coming discussions will focus on FIRPTA and CA Withholding, Lender Instructions and Escrow Instructions vs the Purchase Agreement. Results will be forthcoming.

Respectfully submitted,

Judy Bixby -Arrington

CEA Jr. Director 2016



Juliana Tu
Director's Report –
HOA Sub Committee
February 23, 2016

The HOA Sub Committee was formed under the umbrella of the Bill Review Committee and its function is to liaison our escrow industry with the Association Management industry which members handle the management of HOAs. We wish to promote better understanding, bring education to both sides of the table, and forge procedures that will help all involved, particularly in the new world of the TRID.

We have put together a matrix of commonly known management companies along with a letter of introduction of our organization and our goals. We have already starting sending out these letters and we will follow up with one-on-one calls. We have also put together talking points to help our members in their discussions with the management companies.

In addition, an E-blast was drafted to be sent to our members to remind them there are certain things they can do to minimize difficulties in getting HOA documents in a timely manner. We must work with and remind Listing Agents that in order to save time, as much information on the HOA as possible should be obtained from the Seller when the listing is being finalized.

We hope our members will continuously provide us with information on management companies that you come into contact with, especially if they have outrageous fees, long delays, or quirky processes. This will be entered into the matrix and we would make an effort to contact them directly.

Please contact Juliana if you have such information that we can use!

Respectfully submitted,

Juliana Tu, CSEO, CEO, CBSS, CEI, SASIP
CEA Director and Secretary/Treasurer
JulianaT@VivaEscrow.com

EDUCATION COMMITTEE

Education Committee Education Committee

Members and Friends of EASGV,

We are off to a great start in 2016! Thanks to the hard work of our Education Committee, we have had fabulous speakers so far and have more in store for you! Speakers/Topics for the remainder of this year will be:

- March – Gov Hutchinson presents a Legislative Update
- April – Title panel discussion on Solar Financing & Transfer Upon Death Deeds. Our panelists are: Lee Wilson-First American Title, Tony Taranto-Chicago Title and Mike Merlo/Rich Miehls-Lawyers Title
- May – Patrick McClelland-First American NHD
- June - Erin McKeon- HERO program
- July – Steven Ray Garcia, Esq. discussing Legal Entities
- September – Jennifer Felten, Esq.- RELAW, APC discussing Social Media Do's and Don'ts
- October – Anita Roubek, CSEO, CEI – Escrow Forensics

You do not want to miss out on these meetings!!!

Also, on June 4th, we are going to offer a Beginners Workshop for all the “newbies” and those needing refreshers. Watch for an e-blast with more information and mark your calendars for this special event. Seating will be limited – reserve early!

Speaker: Nancy E. Stalter-Hastings, CSEO, CEI, CMHS, CBSS – The Business of Escrow
When? June 4, 2016 (Saturday morning – exact time TBD)
Where? Arcadia Association of Realtors
Cost? We are working on the final cost to bring you the best Workshop at an affordable price!

As always, if you have any concerns on specific topics or additional questions, please reach out to me by email or see me before or after a dinner meeting. We appreciate your feedback, comments and suggestions!

Respectfully submitted,

Your 2016 Education Committee Chair
Josette Loaiza
jloaiza@oldrepublictitle.com
626.225.7052



FUNDRAISING COMMITTEE

FUNDRAISING REPORT

February 2016

To our treasured and valuable Members and Friends of EASGV- **the Fundraising Committee would like to welcome you to Winter 2016!**

Last year, WE **raised a combined \$14,000** for The City of Hope **and** The Door of Hope through our 2nd Annual Wine Tasting Event at Friendly Hills Country Club, in addition to all the other funds raised during our monthly dinner meetings.

This year, we will feature the EASGV's 3rd **Annual Wine Tasting Under the Stars Fundraiser**, and, due to popular demand, we will once again be back at Friendly Hills Country Club!

SO SAVE THE DATE: Friday Evening, September 23rd!!!

In 2016, we are looking forward to **"spicing up"** and changing our monthly \$100 raffles, also known as our **Monthly Special Raffles**. Each month we will feature one of three charities: the Door of Hope, City of Hope, or the Miriam Schwartz Benevolent Fund. Ticket proceeds collected that night will go toward that particular Charity. In January, we thank **Exchange Resources, Inc.** who donated \$100 in cash. In February, we thank Greg Kunath with **Superior Press** for donating same, and in March, Jesse Bullis with **BBS Notary Services** will be doing the honors. Thank you to all those participating in the raffle!

A HUGE Thank You to all our members who faithfully donate monthly gifts for our General Raffle – YOU are so Appreciated! Also, a very special shout-out to both **Anna Millsap**, of Diamond County Escrow, and **Sam Ng**, of Farmers Insurance, for the efforts they emanate in going from table to table asking you to purchase tickets- **THANK YOU!**

In the **Spring**, we will have a **"Spring Cleaning"** and in **October**, a **"Clean Out the Cobb-Webs"**, themed-dinner meeting to help the Door of Hope re-supply their pantry with needs of paper goods, sheets, towels, cleaning supplies and other essential items. **More to come!**

Introducing our EASGV 2016 Fundraising Committee - these Magnanimous Volunteers are:

Jacqueline Cheou & Bob Cheou - Champion Escrow; **Luvia Osegueda** - Old Republic; **Josette Loaiza**- Old Republic; **Vanessa James** (this Year's EASGV President) - Viva Escrow! Inc.; **Janeane Arildsen** - The Pango Group; **Tricia Vagt** - Covina Escrow; **Greg Kunath** - Superior Press; **Becky Proctor** East-West Bank; **Debbie Anderson** - Umpqua Bank and **Conrad Pujdak** (Debbie's Husband); **Eric Spitz** - My NHD; **Rosie Maris** – RMA Accounting; **Ray Moody** - City National Bank; **Sherry Mosallaei** – East West Bank; **Aly Proano** - Citizens Business Bank; **Janna Detevis** - Comerica Bank; and **Jin Choi & James Lee** – Avanti Notary.

With much enthusiasm we are looking forward to partnering with **YOU** to make a profound difference in the lives of those who need a hand to get back on their feet again.

With Great Respect and Great Expectations,

Phil Atwan

EASGV Director and 2016 Fundraising Committee Chair-Person



MEMBERSHIP COMMITTEE

From the desk of ...

MEMBERSHIP

Dear Colleague,

Why join the Escrow Associates of San Gabriel Valley (EASGV)?

With over 140+ members, EASGV is driven to bring you the latest information affecting your desk.

Your membership includes membership to both the California and American Escrow Associations, which gives you:

- An active voice at the State and National levels
- Access to experienced professionals and mentors

Why Join Now?

EASGV offers:

- "Pay it Forward" incentive for support staff. Ask us!
- Mentor program for seasoned professionals that wish to obtain their Professional Designation(s)
- Discounted educational dinner meetings, seminars & conventions
- Your chance to win an annual membership and state convention entry

These are only some of the benefits!

Display pride in your profession by showing that you're a member of EASGV.

New Member or Renewals – send in your application today!

MEMBERSHIP COMMITTEE

HILDA AVILA AND ELIA FUENTES



PD COMMITTEE

PROFESSIONAL DESIGNATIONS

Here we are at the beginning of 2016 and starting a new four-year cycle for Continuing Education credits. I hope all of you sent in the credits you gathered for 2015 to CEA by December 31, 2015. Now we start fresh for 2016!

The requirement to retain your Professional Designation is to complete 48 credits for each 4 year cycle. Please do not wait until the last year – start putting aside your 501 forms as you get them and send in annually by December 31st of each year to CEA so your credits can be posted.

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

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



We will be having our next Professional Designation test on April 23rd, 2016. Completed applications must be submitted to CEA no later than March 23rd, 2016.

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

In preparation of the test, EASGV will be having our Professional Designation Workshops on April 2nd and April 16th. If you are planning on the taking the test or just want a review of the basics, please attend the workshops. We will be giving 6 Continuing Education credits for each class attended. Included is the flyer, which has also been sent via E-Blast to all EASGV members and is on our website as well. Make your reservations early!!!!

Thank you,

Terri Miali Fabbri, CSEO, CEO, CEI, CBSS, CMHS,
Professional Designation Chair | TEL (626) 445-6137 | FAX (626) 445 7593
Email: terri@designescrow.com

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

SOCIAL MEDIA COMMITTEE

Website/Social Media/Marketing Committee Report

We would like you to help us create EASGV's presence in the social media. Our website is kept current with the information you need. We are here: <http://www.easgv.org/>. All of our events and meeting notices can be found on the Calendar. We are designing a new page to add a Photogallery of historical photos. We are asking you to share any photos you may have collected of any EASGV event you may have attended over the years. Please send them to escrow.associates.sgv@gmail.com for consideration. And, if you happen to know, please help us out by identifying anyone in the photo. We are not only looking for digital photos, so if you have any printed photos, please contact us at the same email address and we would be happy to make arrangements for pick up or delivery. Thank you in advance for helping us to improve our website for all members of EASGV!

We are on Facebook, so please go to our new Facebook page and Like us. We are here: https://www.facebook.com/EASGV/?ref=tn_tnmn. This page is relatively new and we will be creating events, including our dinner meetings, seminars, and charity events. When you Like our page, you will see our events and other postings. Then you will be able to Share events on your own Timeline.

We still have our Facebook Group, where you can interact with other Escrow Professionals. We are here: <https://www.facebook.com/groups/EASGV/>. We will be posting any events that we sponsor and any new laws to be aware of. Please give us your input and submit questions for speakers on this group page. Please feel free to comment, share, and post industry-related news and photos. All posts will need to be pre-approved by a page administrator.

Don't forget that you can also follow EASGV on Twitter @EASGV. We are here: <https://mobile.twitter.com/EASGV>. We would appreciate a reply, retweet, or mention. You may also want to consider using the hashtag symbol # before a relevant keyword or phrase (no spaces) in your tweet to categorize your tweets and help them show more easily in Twitter Search. Clicking on a hashtagged word in any message shows you all other tweets marked with that keyword.

And please don't forget to let us know when you have a change in email address. We don't want you to miss our email announcements on upcoming events and educational opportunities. Send your update to Escrow.Associates.SGV@gmail.com.

Respectfully submitted,

Your Website/Social Media/Marketing Committee

Miriam H. Brown, CSEO, CEO, CEI
MiriamHBrownCSEO@Gmail.com
 626.484.8464

James Han
James@AvantiNotary.com
 818-442-4884





Escrow Associates of San Gabriel Valley

Join us at the Embassy Suites

Thursday, March 17th

Legislative Update

**RESERVATION DEADLINE
MONDAY, 03/14/2016**

**A RESERVATION MADE
IS A RESERVATION PAID**



Guest Speaker:



Gov Hutchinson

Assistant General Counsel and Staff Vice President
CALIFORNIA ASSOCIATION OF REALTORS®

Embassy Suites	211 E. Huntington Drive	6 - 6:30 PM Check In	1 1/2 PD
(626)445-8525	Arcadia, CA 91006	6:30 PM Dinner Time	Credits for this meeting

Members Reserved : \$35.00 (\$40.00 after deadline)
Non-Members Reserved: \$45.00 (\$50.00 after deadline)

Company _____	Contact _____
Phone No. _____	Email _____
Attendees	Member Non-Member First Time Attendee
1. _____	
2. _____	

Checks Payable to Escrow Associates of San Gabriel Valley (EASGV) - Credit Cards Accepted On-Site (Visa/MC)
 RSVP to Greg & Linette Seright, c/o Seright Escrow, 215 N. Marengo Ave, Suite 130 Pasadena, CA 91101
 Fax: (626) 449-3552 | Tel: (626) 795-5050 | Email: linettes@serightesc.com or gregs@serightesc.com

Thank you for bringing Door Prizes!

Referred By: _____



Join us at the Embassy Suites
Thursday, April 21st

**For a Title panel discussion on
Solar Financing & Transfer Upon
Death Deeds**

RESERVATION DEADLINE
MONDAY, 04/18/2016

**A RESERVATION MADE
IS A RESERVATION PAID**

Embassy Suites
(626)445-8525
211 E. Huntington Drive
Arcadia, CA 91006

Panelists:

Rich Miehl, Title Officer/Los Angeles County - Lawyers Title

Mike Merlo, Operations Manager - Lawyers Title

Lee Wilson, Vice President, Title Operations- First American Title

Tony Taranto, Advisory Title Officer - Chicago Title

6:00 - 6:30 PM Check In
6:30 - 8:30 PM Dinner Meeting

1 1/2 PD
Credits for
this meeting

**Members Reserved : \$35.00 (\$40.00 after deadline)
Non-Members Reserved: \$45.00 (\$50.00 after deadline)**

Company _____ Contact _____

Phone No. _____ Email _____

Attendees _____ Member Non-Member First Time Attendee

1. _____

2. _____

Checks Payable to Escrow Associates of San Gabriel Valley (EASGV) - Credit Cards Accepted On-Site (Visa/MC)

RSVP to Greg & Linette Seright, c/o Seright Escrow, 215 N. Marengo Ave, Suite 130 Pasadena, CA 91101

Fax: (626) 449-3552 | Tel: (626) 795-5050 | Email: linettes@serightesc.com or gregs@serightesc.com

Thank you for bringing Door Prizes!

Referred By: _____



Join us at the Embassy Suites
Thursday, May 19th

Getting to Know YOUR Disclosure Report & the Local Geological Hazards Within It

RESERVATION DEADLINE
MONDAY, 05/16/2016

A RESERVATION MADE
IS A RESERVATION PAID

Speaker:

Patrick McClellan
First American NHD

Embassy Suites	211 E. Huntington Dr.	6:00 - 6:30 PM Check In	1 1/2 PD
(626)445-8525	Arcadia, CA 91006	6:30 - 8:30 PM Dinner Meeting	Credits

Members Reserved : \$35.00 (\$40.00 after deadline)
Non-Members Reserved: \$45.00 (\$50.00 after deadline)

Company _____ Contact _____
Phone _____ Email _____

Attendees:	Member	Non-Member	First Time Attendee
1. _____			
2. _____			

Checks Payable to Escrow Associates of San Gabriel Valley (EASGV) - Credit Cards Accepted On-Site (Visa/MC)
RSVP to Greg & Linette Seright, c/o Seright Escrow, 215 N. Marengo Ave, Suite 130 Pasadena, CA 91101
Fax: (626) 449-3552 | Tel: (626) 795-5050 | Email: linettes@serightesc.com or gregs@serightesc.com

Thank you for bringing Door Prizes!

Referred By: _____



Escrow Associates of San Gabriel Valley

Reserve Early

for our "PD PREP SERIES"

For the Professional Designation Test on April 23rd, 2016

Test application must be submitted to CEA by March 23rd, 2016!

April 2nd & April 16th - Two Saturdays (ONLY!)

9:00 a.m. to 3:15 p.m. (6 PD Credits for attending each session!)

Location: Arcadia Association of Realtors
601 South First Avenue, Arcadia, CA 91007

Snacks to be provided but bring your own sack lunch!

Tentative Schedule:

4/2 – Complete Overview & Study Materials

Documentary Transfer Taxes

True/False, Multiple Choice, Oral Interview



4/16 – Problem Portion, Prorations,
Assumptions and AITD's, More Orals
Individual Questions and Wrap Up

Sample Tests & Homework will be given

**** PLEASE BRING BATTERY OPERATED CALCULATOR WITH PRINT-OUT TAPE. ****

**** THIS WILL BE A "HANDS ON" WORKSHOP! ****

Cost: \$45.00, per Session (\$90 total)

Checks payable to Escrow Associates of San Gabriel Valley (EASGV)

Please return this form with payment by March 25th to Greg & Linette Seright

c/o Seright Escrow, 215 N. Marengo Ave., Suite 130, Pasadena, CA 91101

Fax: 626.449.3552 | Tel: 626.795.5050 | Email: linettes@serightesc.com or gregs@serightesc.com

Company _____

Contact _____

Phone No. _____

Email _____

Attendees	PD Now Holding	PD Test Taking	Circle Day(s) Attending
1. _____	_____	_____	4/2 4/16
2. _____	_____	_____	4/2 4/16

LIMITED SEATING

MINIMUM ATTENDEES REQUIRED

PLEASE RETURN AS SOON AS POSSIBLE



From Graphsandlaughs, LLC with permission

Fannie Freddie

In 9/08, the government took over Fannie and Freddie after investing \$116 billion and \$71.5 billion in them respectively. In exchange, the government initially took a 10% dividend on bailout monies and since 2012, against stockholders wishes, has been taking all profits. In 2015, Fannie earned \$10.3 billion, Freddie \$5.5 billion, dividend rates of 8.9% and 7.7% respectively, significantly less than the 10% dividend, rendering common stock in both worthless.

Elliot F. Eisenberg PH.D



Seeking a photographer!



We need your help...if anyone is available and would like the position of official meeting "photographer", please let us know. We need someone to assist in taking pictures during the meeting for our archives and use in the Newsletters.

Please contact Vanessa James at 626.304.3587 or Vanessa@VivaEscrow.com if you are interested.

2016 CEA Professional Designation Exam Schedule

In order to take a Professional Designation Exam, you must first be a member of the California Escrow Association.

March 19, 2016

San Diego

- **February 19, 2016** - Deadline for candidates to submit applications to CEA Headquarters.

April 23, 2016

San Gabriel

- **March 23, 2016** - Deadline for candidates to submit applications to CEA Headquarters.

July 15, 2016

Nor Cal Conference (Friday Exam)

- **June 15, 2016** - Deadline for candidates to submit application to CEA Headquarters.

August 27, 2016

Los Angeles

- **July 27, 2016** - Deadline for candidates to submit application to CEA Headquarters.

October 20, 2016

Conference (Thursday Exam)

- **September 20, 2016** - Deadline for candidates to submit application to CEA Headquarters

To obtain a P.D. test application, please visit the CEA website, www.ceaescrow.org, or contact Headquarters at (916) 239-4075. Submit your completed application to CEA Headquarters, you must be a member of the California Escrow Association to take the Professional Designation exams. For additional information, please contact Kayla Leal at the CEA Headquarters Office.



36th Annual Business Meeting & Education Conference

May 19 – 21, 2016

**Mission Palms Hotel and
Conference Center**
Tempe, Arizona



61st CEA Annual Conference
October 20-22 2016
Anaheim CA.

“ Escrow is a Beach ”

THANK YOU To our Sponsors



Thank You!

*We are so very grateful for those individuals and companies
have who stepped up and donated their time and gifts for our
EASGV fundraising efforts in January and February of 2016:*

January \$100 Door of Hope Raffle:

Phil Atwan – Exchange Resources, Inc.

February \$100 City of Hope Raffle:

Greg Kunath – Superior Press

Jessie Billis – BBS Notary Services
Jana De Tevis / Susan Martino – Comerica Bank
Juliana Tu – Viva Escrow!
Rebecca Proctor – East West Bank
Tricia Vagt – Covina Escrow
Sally Adams – Adams & Barnes Escrow
Desiree Alonso – Opus Bank
Greg Kunath – Superior Press
Hilda Avila – RBJ
Phillip Atwan – Exchange Resources, Inc.
Tina Hunter - Morton Allan Haas CPA's
Debbie Anderson – Umpqua Bank
Diane Weiler – Image X
Sherry Mosallaei - East West Bank
Rosie Mares - RMA Accounting Services, Inc.
Dave Shean – Evergreen Note Service
Sam Ng – Farmers Insurance
Anna Millsap – Diamond County Escrow
Aly Proano – Citizens Business Bank
Andy Clark – City National Bank
Henry Chang – Sundoc Filings
Maria Howard – First American NHD
Jennifer Rammell – CPA Firm / Huntington Escrow
Elizabeth Harris – Exeter Services
Sky Harris - SMS

Important Forms Via EASGV Website

Please use our EASGV website as your go-to place to find all forms that members may need: www.easgv.org. Once you have bookmarked our website, then you will find the Membership Tools under the Membership tab, then click on “Tools”.

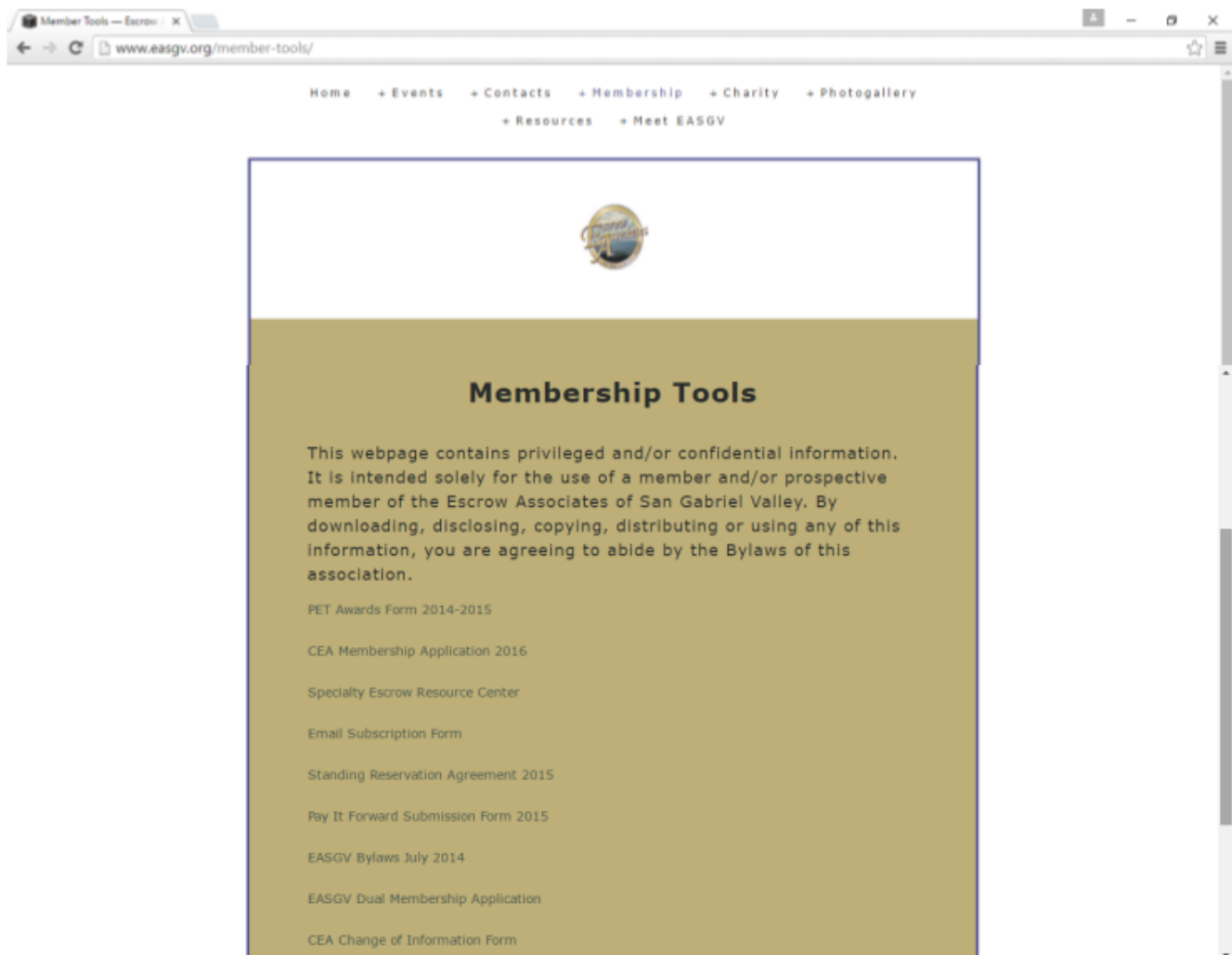
Important forms you will find there include:

EASGV/CEA Membership Form

Pay it Forward Submission Form

Change of Information Form

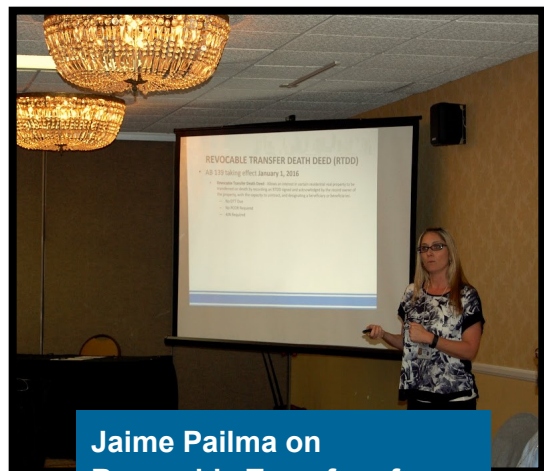
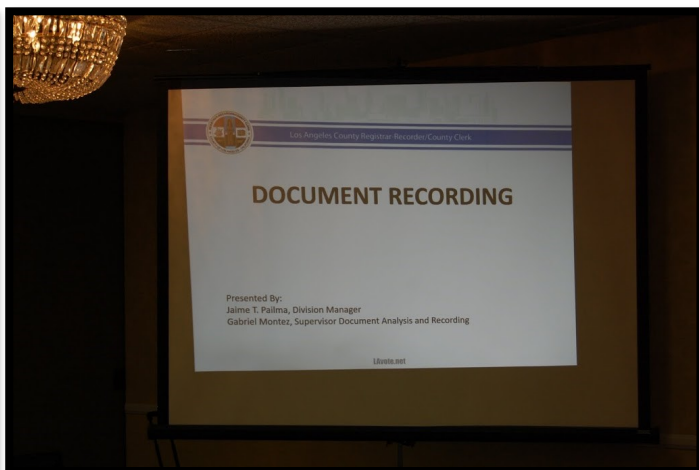
Standing Reservation Agreement



FEBRUARY PICTURES



**Jaime T. Pailma & Gabriel Montez,
LA Cnty Rec and Sgt. Dana McCants**



**Jaime Pailma on
Revocable Transfer of
Death Deed**



**Sgt. McCants of LA Sheriff and Ed
Navarro, Volunteer in Fraud
Division**



A terrific panel!

**LA County Recorder on
Recordings and Revocable
Transfer on Death Deed and
LA Sheriff on Real Estate
Fraud**