

# THE NATIONWIDE STANDARD

Vol. 2, Issue 2

A Free Newsletter for Our Clients

6/29/2006

Serving you since 1987

## Our Mission

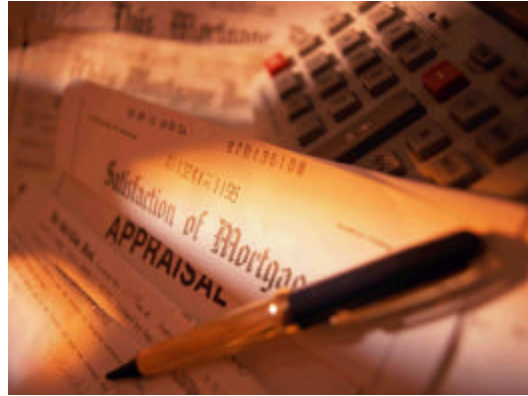
*"We are committed to being the foremost provider of accurate information and quality customer service at a competitive price for our clients."*

Nationwide Real Estate Tax Service, Inc.  
425 Tesconi Circle  
Santa Rosa, CA 95401  
(707) 528-7852  
(800) 528-7803  
(707) 528-1420 FAX  
[www.nationwidecompliance.com](http://www.nationwidecompliance.com)



January 2005 to January 2007

NFDA Certification Seal is a registered trademark of the National Flood Determination Association



## Are Your Liens Protected?

By Jason Engels

Through my daily contacts and observations I have come to the conclusion that the lending industry is pretty much split 50-50... half of the industry is ordering tax service on all of their loans secured by real estate and the other half only orders tax service on their first trust deeds. Of course, that split does not include those that do not order tax service at all.

The reasons given to me by lenders ordering tax service on all loans secured by real estate far outweigh the reasons given to me by lenders who only order on their first trust deeds.

Here are some of the reasons given to me by those who don't order tax service on their seconds:

- o "We don't feel the need, we have never taken a loss"
- o "It's the lender in first position's responsibility"

Compare that to the reasons given to me by those that order tax on all loans secured by real estate:

- o "We took a loss"
- o "We don't want to take a loss"
- o "We only rely on the competency of our own staff to deal with delinquent tax issues if they arise"

Can you really rely on the lender in first position's competency if there is a delinquent tax issue? Or would your interests be better protected by relying on your own staff using your own tax service vendor?

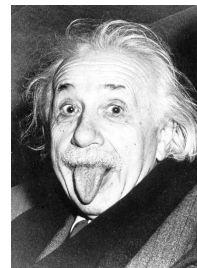
Tax Service helps protect the lender by notifying them if their borrower has not paid their property taxes. Early notification to the lender can help the lender be aware of the situation before tax penalties are assessed. If a borrower doesn't pay their taxes after 5 fiscal years in California the county will proceed to auction off the property for any and all back taxes paid and the lenders lien will be expunged.

Are your liens protected?



## Quotes for the Quarter

*"Imagination is more important than knowledge..."* (Albert Einstein – US (German-born) physicist; 1879 - 1955)



*"Most folks are about as happy as they make up their minds to be."* (Abraham Lincoln – 16<sup>th</sup> US President; 1809 – 1865)

## Quarterly Activity

This quarter's activity is about goal setting, empowerment, learning, and motivation. It is based on the premise that actually experiencing something is a better and more motivational way to learn than just hearing it.

### Waste Paper:

1. Save a couple hundred sheets of waste paper (old faxes, misprints, etc.) for this activity.
2. Set up a waste can 5 feet from a chair and place the stack of waste paper at the foot of the chair.
3. Ask for 3 volunteers. Have the first sit in the chair and say "Your task is to throw as many crumpled pieces of paper as you can into that waste can." Stop the person after one minute.
4. Count the number of crumpled papers in the waste can and set them aside.
5. Sit the next volunteer in the chair and say "Your task is to throw as many crumpled pieces of paper into that waste can in one minute, and your target to beat is (previous volunteer's score)."
6. Count the number of crumpled papers in the waste can and set them aside.
7. Sit the final volunteer in the chair and say "You've seen what the others have achieved. What do you think you can do in the same time?" Invariably, the 3<sup>rd</sup> volunteer will try to outperform the others and will usually succeed.

**Lesson:** The 1<sup>st</sup> paper toss is an example of Direction. Results from this method carry little defined expectation, so it should only be used when the task is very simple or the performer is allowed to define their own results.

The 2<sup>nd</sup> is an example of Procedure, where there are clearly defined expectations to be met based on prior defined results and current need. Procedure is used when little fluctuation from results is acceptable.

The 3<sup>rd</sup> is Goal Setting. People will generally perform better if they have a clear goal to aim for; even more so if they generate that goal themselves, based on prior results. This builds motivation and accountability. Room allowing, you could make this a larger event with teams of 3.

**Follow-Up:** Discuss how this lesson applies to current job functions and how it *could* apply.



## Tax-Tie Ordering Tip #2

At Nationwide, we strive to make your tax and flood service needs as hassle-free as possible. How data is entered and stored in our system is part of what helps us be an efficient service provider. So to help us help you, we are presenting a series of tips on how best to enter data when placing a new order on Tax-Tie.

### **Entering the Borrower Name**

Use single spaces between words. Avoid using punctuation (we delete it anyway). Enter the last name first and the first name second. Here's an example for "John and Jane Smith":

BORROWER(1) LAST NAME FIRST NAME  
 ? SMITH JOHN

BORROWER(2) LAST NAME FIRST NAME  
 ? SMITH JANE

You can save time by entering multiple borrowers with the same last name on the same line, as shown in this example for "John and Jane Smith":

BORROWER(1) LAST NAME FIRST NAME  
 ? SMITH JOHN/JANE

BORROWER(2) LAST NAME FIRST NAME  
 ?

**Note:** The question mark next to the field will provide a tip on data entry.

For company or trust fund names that are too long, think of how you might be able to abbreviate it, like this example where "Company" has been abbreviated:

BORROWER(1) LAST NAME FIRST NAME  
 ? ACME LOONEYTUNES ROCKET CO

**Hours of Operation:**  
 Mon – Fri, 8am – 5pm

### **Important E-Mails:**

**General Info**  
[info@nationwidecompliance.com](mailto:info@nationwidecompliance.com)  
**Business Development**  
[jason@nationwidecompliance.com](mailto:jason@nationwidecompliance.com)  
**Flood Questions**  
[flood@nationwidecompliance.com](mailto:flood@nationwidecompliance.com)  
**Tax Questions**  
[tax@nationwidecompliance.com](mailto:tax@nationwidecompliance.com)

### **Management Team:**

*President* – Linda Walling  
*VP / Tax Dept.* – Marci Dyche  
*Flood Dept.* – Michelle Quilici  
*Geologist / IT* – Dani Foster  
*Director of Business Development* – Scott Byorum

### **Nationwide Real Estate Tax Service, Inc.**

425 Tesconi Circle  
 Santa Rosa, CA 95401  
 (707) 528-7852  
 (800) 528-7803  
 (707) 528-1420 FAX  
[www.nationwidecompliance.com](http://www.nationwidecompliance.com)



January 2005 to January 2007

NFDA Certification Seal is a registered trademark of the National Flood Determination Association

**First Manned Moon Landing, 7/20/1969**

“One small step for man; one giant leap for mankind.” -- Neil Armstrong

**World War I Began, 7/28/1914**

Ending 6/28/1919

**Woman Suffrage, 8/26/1920**

“Men their rights and nothing more; women their rights and nothing less.” -- Susan B. Anthony

**World War II Began, 9/01/1939**

Ending 9/02/1945

**Labor Day, 9/4**

“The Labor Movement; the folks who brought you the weekend.” -- From a bumper sticker, 1995

**September 11, 2001**

May it never happen again.

**Nationwide Real Estate Tax Service, Inc.**

425 Tesconi Circle  
Santa Rosa, CA 95401  
(707) 528-7852  
(800) 528-7803  
(707) 528-1420 FAX  
[www.nationwidecompliance.com](http://www.nationwidecompliance.com)



January 2005 to January 2007

NFDA Certification Seal is a registered trademark of the National Flood Determination Association

**Are You In Control?**

All of our feelings are based on our internal thoughts, both conscious and subconscious. We can be happy or sad, enthusiastic or dull, active or passive. We are in control, whether we recognize it or not.

*The biggest difference between people is their attitudes.*

Our present attitudes are habits, built from the feedback of parents, friends, society and self, that form our self-image and our world-view. These attitudes are maintained by the inner conversations we constantly have with ourselves. The first step in changing our attitudes is to change our inner conversations.

Have you ever heard from someone or said yourself: “I’ll **try** to do it” or “I’ll **try** to do my best”? Try is based on doubt and increases the chance of failure. If you do eventually fail in the task, you’ve also failed yourself in not doing your best. This reinforces negative feelings, which close you off from learning and growing.

The next time you are presented with a task or challenge, say: “I **will** do it” or “I **will** do my best”. This way, you eliminate doubt from your mind and you give the task all your mental and physical effort, your 100%. Sure, you may fail, but at least you are in a positive mind-set, which opens you up to learning how to do it differently... which allows you to grow.

Take a self-inventory of your perceptions:

- Are challenges obstacles or opportunities?
- Are requests interruptions or integrations?
- Are questions irritation or innovation?
- Is critique criticism or construction?
- During conflict, do you close down or open up?

Nobody determines how you feel but yourself. If you continue to get the same undesirable results in life, look first to your mind-set and attitude: are you doubtful and negative or are you positive and forward-thinking?

Keep in mind that feelings and attitudes, while interlinked, are not synonymous. You don’t need to be happy to approach people and situations in a positive fashion.



Director of Business Development – Scott Byorum

**FEATURED EMPLOYEE**

**Scott Byorum**

Scott celebrated his 4<sup>th</sup> year at Nationwide this June. He is deeply immersed in all aspects of the company’s business, from streamlining internal processes to seeking new business partnerships to publishing this newsletter.

“I like making a positive difference in peoples’ lives, whether it’s helping make their tasks more efficient or facilitating a team-building exercise. I am grateful that Nationwide has provided me with this opportunity. I work with a very dedicated group of people.”

Scott and his wife don’t have children, but they do have 6 cats and a Chihuahua. “Our animals are our kids. They have their routines... their likes and dislikes. They can be moody or playful or very loving.”

Scott’s favorite times of the year are Spring and Fall: “It’s not too hot and not too cold those times of the year. Nature is in transition and the world is beautiful.”

During his time off, Scott has a lot of personal interests. He paints, writes, reads and is a certified video game junky. “I knew I’d be hooked for life after I got an Atari 2600 as a present in the 70’s. I was just a kid then and I played Asteroids non-stop for days. I guess I still am a kid!”

“I don’t really have one guiding philosophy... I see value in many. My current observation is that many get so caught up in being the person they think they should be that they miss seeing the person they are... or could be.”

## Did You Know?

The Mortgage Bankers Association reports that:

- Less than 1 percent of mortgages in 2005 went into foreclosure
- However, the number of mortgages in default rose to 4.70% (up from 4.38%)

A couple state statistics on 2004-2005 Property Tax delinquency rates:

- Washington = 4%
- California = 2.6% (secured) and 4.8% (unsecured)
- Oregon = just below 4%

## The Tale



### The Sun and the Wind

The Sun and the Wind once had an argument as to which of them was the stronger.

“I am the most powerful,” said the Sun.

“No, I am more powerful than you,” said the Wind.

While they were busy justifying their claims, they noticed a traveling man walking along a country road, his greatcoat buttoned up to his neck.

“Here’s an opportunity to put our strength to the test,” said the Wind. “Whoever can make that traveler take off his coat will be pronounced the stronger.”

The Sun agreed to the test.

First the Wind began to blow; he blew and howled and caused a great storm of rain and hail which got hold of the man’s coat. But the more the Wind blew, the colder it became and the man simply fastened his coat more tightly around him. No matter what he did, the Wind could not get hold of that coat.

Then the Sun had his turn. He gently shone his rays around the man, warming his head, his shoulders and his back. And as it became warmer and warmer, the man first loosened his coat, and then unfastened his coat, and finally, looking up and smiling, he took his coat off to enjoy the warm day.

The Sun had won!



~ Aesop (circa 620 BC – 560 BC)



## Just For Laughs

### The Hearing Aid

A man realized he needed to purchase a hearing aid, but he felt unwilling to spend much money. “How much do they run?” he asked the clerk.

“That depends,” said the salesman. “They run from 2 dollars to 2,000 dollars.”

“Let’s see the 2 dollar model,” he said.

The clerk put the device around the man’s neck. “You just stick this button in your ear and run this little string down to your pocket,” he instructed.

“How does it work?” the customer asked.

“For 2 dollars -- it doesn’t work,” the salesman replied. “But when people see it on you, they’ll talk louder!”



## WORD WEIRD

**Balk:** To stop short and refuse to go on; to refuse obstinately or abruptly.

**Etymology:** Middle English *balken*, to plow up in ridges, from *balk*, *ridge*, from Old English *balca*, and from Old Norse *balkr*, *beam*

## FEEDBACK ABOUT THIS NEWSLETTER?

Please e-mail Scott Byorum: [scott@nationwidecompliance.com](mailto:scott@nationwidecompliance.com)

The Nationwide Standard is published quarterly for its lender clients. It can be viewed online at [www.nationwidecompliance.com](http://www.nationwidecompliance.com). Click on “LINKS”.

LINKS

**Nationwide Real Estate Tax Service, Inc.**  
425 Tesconi Circle  
Santa Rosa, CA 95401  
(707) 528-7852  
(800) 528-7803  
(707) 528-1420 FAX  
[www.nationwidecompliance.com](http://www.nationwidecompliance.com)



January 2005 to January 2007

NFDA Certification Seal is a registered trademark of the National Flood Determination Association