

# THE NATIONWIDE STANDARD

Vol. 6, Issue 1

A Free Quarterly Newsletter for Lenders

4/1/2010

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."*

## ATTENTION

If you normally order Delinquent Letters with your Tax Service, please double-check your order confirmation and your invoices to make sure that they were, in fact, ordered. Make sure you cover the fact that they are a separate item on the Tax-Tie order page with your processors.

Thanks!

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

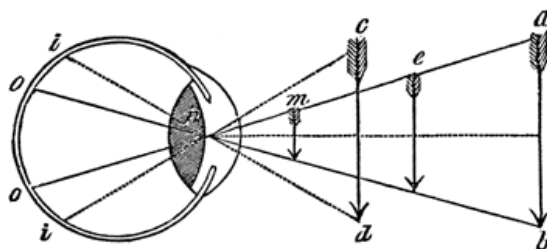
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## VISION

Vision. What is it? How do you create it? What is yours? Who do you share it with?

Vision accounts for the artist's rendering, the leader's direction, and the lovers' commitment. Vision accounts for success. It is what attracts business and followers and it determines the longevity of the relationship.

Vision, like success, sounds singular, but it isn't. It is an ongoing process. You don't have a vision and then it is over. A person isn't one day successful and then all is said and done. A vision drives you forward, creating the ongoing success you desire in relationships, in knowledge, in work, and in yourself.

Nobody can create your vision for you. They can help you find it, but ultimately you are responsible for creating your own vision... or not creating one. When you create your vision, and you believe in it, you will find that there are other people who share in and believe in it, too. These people can help you execute your vision.

But remember, not all visions are successful. Deceptive visions will end in destruction. Visions that lack motivation or commitment will end in failure. The successful visions always seek to help more than yourself.

Put simply, a vision is what you want to see and be in the world. It starts in your mind, grows in your heart, and stays in your words and actions. It guides you. And as long as you hold onto it and believe in it, you will see it manifest in your life over and over again.

But it isn't easy. Most things worth doing rarely are. And as soon as you give up on it... \*poof\*... it is gone.

## Did You Know?

Nationwide accepts ACH credit payments in lieu of checks.

Protect yourself against lost or stolen checks. Make your payments safer and more efficient by sending your **ACH Credit Authorization Agreement** form to Linda M. Walling or Donna Demoss

**What is an Automated Clearing House (ACH) Credit?**

*ACH Credit* is a banking term that applies to the electronic transfer of funds in which you, the customer, initiate the transaction by instructing your bank to transfer funds from your bank account to Nationwide Real Estate Tax Service's bank account. Your banking institution may require you to install software on your computer to create a file that the bank can use to process the ACH-Credit transaction. Be aware that your bank may also charge you a fee for this service. To make a payment by credit transfer, you must first contact your bank to confirm that they offer ACH credit origination services.



## Quotes for the Quarter

*"The time is always right to do what is right."*  
~ Martin Luther King, Jr. (1929-1968)

*"We must become the change we wish to see in the world."* ~ Mahatma Gandhi (1869-1948)

## Nationwide's Vision

As with most companies, Nationwide Real Estate Tax Service, Inc. has a Mission Statement. You've probably seen it before. If you read this newsletter or go to our website it is there for everyone to see. Those aren't just empty words for show. Our Mission Statement helps us execute our vision.

You see, lending drives our nation's economy and provides the capital for people to fulfill their own visions. Nationwide's vision is to see that process succeed.

When a lender knows that a borrower is defaulting on their property tax payments, which could jeopardize the loan, then the lender can work with the borrower to find a solution towards mutual success. When a borrower is properly insured against flooding, then their investment is protected and so is the lender's.

That's why when we say that we are committed to being the foremost provider of accurate information, we mean it. We double check, triple check, quadruple check... like nerds! If we mess up, we take it very hard because we are not only failing our clients; we are failing ourselves and our vision.

When we say we are committed to being the foremost provider of quality customer service, that's not lip service. That's why we don't have a call center or an automated attendant during business hours. We answer the phones; all of us do. We want to provide solutions for our clients. It's who we are and it serves our vision.

When we say we are committed to being the foremost provider of these services at a competitive price, we walk the talk. Our rates are as low as they can go and they are the same for everyone. They are flat, simple, and easy to understand. We don't want our clients worried about extra charges for low order volume or tacking on extra fees for loan size. That doesn't make sense because it doesn't help a client's loan operations and it certainly doesn't serve our vision.

It is that belief and commitment to our vision that drives us forward and it has been guiding us for over 20 years. Maybe in that sense we are a little old school. But maybe that's not such a bad thing after all.

We are still here and we still have our vision.



## Consumer Delinquency Trends Changing

More and more, consumers are paying down credit card bills before their mortgage, according to a recent study by credit bureau TransUnion. The percentage of people delinquent on their mortgages but current on credit cards jumped to 6.6% in the third quarter of 2009, up from 4.9% in the third quarter of 2008.

The impact of the recent financial crisis and subsequent recession is redefining how consumers are managing their finances. For the first time in 2008, the percentage of consumers current on their credit cards but delinquent on their mortgages surpassed the percentage of consumers up to date on their mortgages but delinquent on their credit cards.

In California, the trend is even more pronounced, with 10.2% delinquent on their mortgages but current on their credit cards in the third quarter of 2009, up from 3.5% in 2007. The financial news continues to be troubling, signaling that this trend might not turn around soon.

A record 2.8 million U.S. properties received foreclosure notices in 2009, up 21 percent from 2008 and 120 percent from 2007, according to a 2009 year-end report from RealtyTrac, which tracks foreclosure activity throughout the country.

More people are viewing their credit cards as access to emergency funds. They can make the minimum monthly payment for a credit card more than the monthly mortgage payment.

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

### Important E-Mails:

#### General Info

[info@nationwidecompliance.com](mailto:info@nationwidecompliance.com)

#### Business Development

[scott@nationwidecompliance.com](mailto:scott@nationwidecompliance.com)

#### Flood Questions

[flood@nationwidecompliance.com](mailto:flood@nationwidecompliance.com)

#### Tax Questions

[tax@nationwidecompliance.com](mailto:tax@nationwidecompliance.com)

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VP / Tax Department

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Director of Business  
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### Easter, 4/4

"All I really need is love,  
but a little chocolate now  
and then doesn't hurt!" ~  
Lucy Van Pelt in *Peanuts*  
by Charles M. Schulz

### Cinco de Mayo, 5/5

"Cinco de Mayo has come  
to represent a celebration  
of the contributions that  
Mexican Americans and  
all Hispanics have made to  
America." ~ Joe Baca

### Mother's Day, 5/9

"Spring blossoms  
And shortened sleeves  
Summer gardens  
Petals and earth  
Autumn breezes  
And restless leaves  
Winter bluster  
Comfort in dearth  
My mother's ear  
There when I need  
My mother's love  
There since my birth" ~  
Scott Byorum

### Memorial Day, 5/31

"The dead soldier's silence  
sings our national  
anthem." ~ Aaron  
Kilbourn

### Father's Day, 6/20

"A father carries pictures  
where his money used to  
be." ~ Author Unknown

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## Disengagement

### *8 Signs That You Are Boring Someone*

Nobody likes to be bored. And nobody likes to be boring. Most people are pretty polite when they are being bored by someone and won't verbally tell them so, but there are some tell-tale signs when somebody is bored that a person can spot to change the direction of conversation.

These signs of disengagement come from a December 3, 2009 article in *Psychology Today*:

1. **Repeated, perfunctory responses.** A person who repeats, "Oh really? Wow. Oh really? Interesting." isn't particularly engaged.
2. **Simple questions.** People who are bored ask simple questions. "When did you move?" "Where did you go?"
3. **No interruptions.** Although it sounds rude, interruption is actually a good sign. It means a person is bursting to say something, and that shows interest.
4. **No request for clarification.** A person who is sincerely interested in what you're saying will ask you to elaborate or to explain.
5. **Imbalance of talking time.** Maybe they're keeping quiet in the hopes that the conversation will end faster. Or maybe you just aren't letting them get a word in.
6. **Abrupt changes in topic.** The fact that someone has introduced a completely different subject is a sure sign that the subject is not engaging.
7. **Body position.** People with a good connection generally turn to face each other. A person who is partially turned away isn't fully embracing the conversation.
8. **Audience posture.** Attentive people fidget less; bored people fidget more. An audience that's sitting still and upright is interested, while an audience that's horizontal and squirmy is bored.

In addition, maintain eye contact with the person you are talking with. When you see their eyes suddenly defocus and glaze over, it is a sure sign that they are no longer interested.

If you are talking about something where the listener really has nothing to add, you are likely to bore them.



## Famous Last Words

"I have traveled the length and breadth of this country and talked with the best people, and I can assure you that data processing is a fad that won't last out the year." - The editor in charge of business books for Prentice Hall in 1957

"Stock prices have reached what looks like a permanently high plateau." - Irving Fisher, Professor of Economics at Yale University, a few days before the stock market crash in October of 1929

"X-rays will prove to be a hoax.... No balloon and no aero plane will ever be practically successful... There is nothing new to be discovered in physics now. All that remains is more and more precise measurement." - William Thomson, 1st Baron Kelvin (or Lord Kelvin), late 19th century British mathematical physicist and engineer

"So many centuries after the Creation it is unlikely that anyone could find hitherto unknown lands of any value." - 1486 committee advising King Ferdinand and Queen Isabella of Spain regarding a proposal by Christopher Columbus, six years before he discovered the Americas

"There is not the slightest indication that nuclear energy will ever be obtainable. It would mean that the atom would have to be shattered at will." - Albert Einstein, early 20th century Nobel Prize winning theoretical physicist

"The (Atomic) bomb will never go off, and I speak as an expert in explosives." - Fleet Admiral William Daniel Leahy to President Truman in 1944





## Just For Laughs

### Joke 37

A couple are walking through a park and see a large group of people gathered on the grass. As they draw nearer, they hear that every few seconds, one of the group calls out a number, and that number is greeted with appreciative chuckles, then another number, followed by laughter, and on and on.

Suddenly, someone calls out "37" and the whole group is immersed in hilarious, uproarious laughter going on for many minutes.

The couple couldn't resist asking: "What is going on?"

"Well," said one in the group. "We are joke aficionados, and there is a whole collection of jokes that have become so well-known that we have catalogued them by number. A person calls out a joke by number, and then a witty response comes back citing another joke by its number."

"But what about 37?" the couple ask.

"Oh, we haven't heard that one before."

### The Joke

A Mexican, a Rabbi, and a Priest walk into a bar. The bartender stops drying some glasses, looks up at the trio and says:

"What is this, a joke?"

### The Pub

Two Irishmen walk out of a pub...



## The Tale

### The Horse on the Road

One day, when the world renowned hypnotist Milton Erickson was a young man, a horse wandered into his family's yard. The horse had no identifying marks, and no one seemed to know who it belonged to. But, despite this, Erickson offered to try and return the horse to its owners.

He got on the horse and rode it back to the road. He let the horse decide which way it wanted to go. From time to time, the horse wandered off the road or stopped to graze in a nearby field. Only on these occasions did Erickson intervene by gently directing the horse back to the road.

Eventually, the horse arrived at the yard of a neighbor several miles down the road - and there it stopped.

The neighbor came out, and recognizing his horse, thanked Erickson for returning him, and said, "How did you know that was our horse and that he belonged here?"

Erickson replied, "I didn't know - but the horse did. All I had to do was to keep him on the road."

~ Milton Erickson (1901-1980)

## WORD WEIRD

**FACTOTUM:** a general servant or a person having many diverse activities or responsibilities.

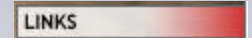
**ETYMOLOGY:** Latin *fac* (do) + *totum* (make everything)

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