

THE NATIONWIDE STANDARD

Vol. 8, Issue 1

A Free Quarterly Newsletter for Lenders

3/30/2012

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."



TAX-TIE TIP:

Eliminate periods, commas, apostrophes, and quotes when entering your order. We remove them anyway. You Save Time; We Save Time!

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



Certified since January 2005

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PARCEL NUMBER CHANGES

You ran the title search, ordered a Flood Certificate, submitted docs, ordered Tax service, and closed the loan... in whatever order. Now it's a year or two later... or five or ten... and you are looking at your Delinquent Tax Report and one of your borrowers is delinquent on their property taxes... but that's not the parcel number you submitted when you ordered!

In case you didn't know, parcel numbers change... and title doesn't always catch it. Maybe it was a database format mismatch; maybe someone just submitted the old title, thinking, "parcel numbers never change." Or, maybe the change occurred after the report was submitted. But parcel numbers do change.

Sometimes property owners submit paperwork to the county to combine their parcels so they only receive one tax bill. Sometimes it is necessary for the county to administratively change the APN due to map page layout and mainframe computer limitations. Other reasons are Lot Line Adjustments, Parcel Map Waivers, Agricultural Land Contracts, Tax Rate Code changes, and many others.

At Nationwide, we verify APNs with the county every time we check taxes and also inbetween, like when we receive an order. We don't rely on title to be correct, because they are not more often than many people realize.

Parcel numbers change, split, combine, expire, and are terminated. It is critical to our reporting that we capture this for our clients.

When you submit an order for Tax or Flood, it's usually easy to check if the parcel number you are submitting is accurate, as most counties have website access to that information. When we record parcel number changes in our records, it's prudent for you to record those changes in your records to avoid possible confusion later.

As our mission states: *"We are committed to being the foremost provider of **accurate information** and quality customer service at a competitive price for our clients."* Accurate information includes parcel number changes.

Did You Know?

- Most common birthday in the USA is Oct. 5
- Least common birthday in the USA is May 22

Did You Know?

- 60% of all Americans believe that they are above average in beauty
- 63% of all Americans believe that they are above average in intelligence
- 69% of all Americans believe they are above average in driving ability

Source: *The Invisible Gorilla*

Quotes for the Quarter

"One can attain a high degree of security in a prison cell if that's all he wants out of life." (Dwight Eisenhower – 1890-1969, 34th President of the United States of America)

"Life is 10 percent what you make it and 90 percent how you take it." (Irving Berlin – 1888-1989, American Composer)

New Tax-Tie Ordering Features

On January 16, 2012 Nationwide Real Estate Tax Service, Inc. released a new version of its online ordering system: Tax-Tie. The changes were designed to improve user functionality while retaining the easy-to-use design that our customers appreciate.

CHANGE #1: VIEW ORDERS

You can now delete orders directly from the **View Orders** menu option. Deletions may take up to 5-7 days to clear through our system.

We have also added navigating convenience from the top of most pages.

CHANGE #2: VIEW REPORTS

A new menu option has been added, **View Reports**, whereby you can access and print your most recent Delinquent, Incorrect Info, and Different Owner reports, in addition to any Delinquent Letters you have ordered.

Remember, the information on these uploaded reports is only as good as the day posted and does not automatically update over time. You can contact our Tax Dept to check up on any accounts of concern.

CHANGE #3: MANAGE USERS

You no longer need to call in to our office to get a USERNAME and PASSWORD assigned to other colleagues in your office. You now have the ability to view, edit, add, and delete users and passwords, as necessary.

Your current USERNAME and PASSWORD will be automatically assigned as High security level, which gives full access to all Tax-Tie user functions. Medium security level users have access to all Tax-Tie functions except user management. Low security level users can only view and place orders (no deletions).

Assign users and passwords as you see fit. We will be notified of all changes, so you can call in if you need to retrieve any user logins that were forgotten.



CHANGE #4: AUDIT REPORTS

Tired of calling in to get an audit report of a certain type? Run your own and save time!

Audit reports will be accurate up to the day prior. You can run a Tax/Flood, Flood Zone Only, or Expired Loans audit report. Loans that have been deleted will not show up on these reports unless deleted within the deletion window (allow 5-7 days for deletions to process).

Each audit option allows you to specify the date range. Audits can be printed directly from the web in report form or exported into **Excel** for easy data sorting and saving on your computer.

Detailed instructions for these new features can be printed from the main Tax-Tie Ordering Options menu.

As a valued client, we hope you appreciate our efforts to bring greater service and flexibility to your loan operations. Please contact us with any feedback, questions, or assistance.

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

Important E-Mails:

General Info
info@nationwidecompliance.com
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Easter, 4/8

"I lied on my Weight Watchers list.. I put down that I had 3 eggs... but they were Cadbury chocolate eggs." ~ Caroline Rhea

Cinco de Mayo, 5/5

"It is better to die on your feet than to live on your knees."
~ Emiliano Zapata

Mother's Day, 5/13

"A man loves his sweetheart the most, his wife the best, but his mother the longest."
~ Irish Proverb

Memorial Day, 5/28

"A hero is someone who has given his or her life to something bigger than oneself." ~ Joseph Campbell

Father's Day, 6/17

"Dad, you're someone to look up to no matter how tall I've grown." ~ Author Unknown

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Beach Trash Facts

Source: Ocean Conservancy

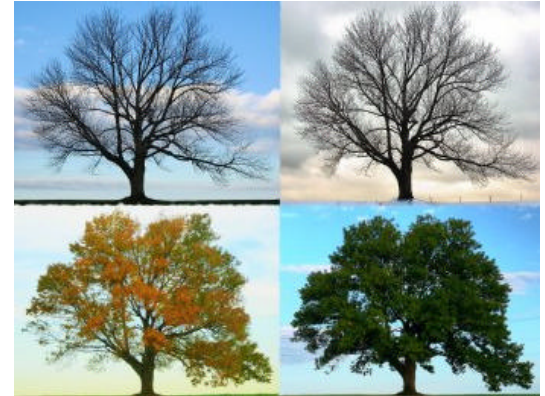
Top 10 List of Beach Trash (Amount Collected per Year):

1. Cigarette Butts (2 million +)
2. Caps / Lids (1.1 million +)
3. Plastic Beverage Bottles (1 million +)
4. Plastic Bags (900,000 +)
5. Food Wrappers / Containers (900,000 +)
6. Cups, Plates, and Cutlery (700,000 +)
7. Glass Beverage Bottles (500,000 +)
8. Straws, Stirrers (500,000 +)
9. Beverage Cans (400,000 +)
10. Paper Bags (400,000 +)

If all the butts that have been picked up by volunteers over the last 26 years were stacked up, they would be as tall as 3,613 Empire State Buildings.

In 2011, volunteers picked up:

- 266,997 pieces of clothing, enough to dress every member of the audience at the opening ceremony of the London 2012 Summer Olympics.
- Enough cans and bottles to fetch \$45,489.15 if recycled.
- 940,277 food containers, enough to get takeout for breakfast, lunch and dinner for the next 858 years.



Why Change is Hard

Change is rarely easy, but one thing is for sure: you fight to hold on and you fight to let go... but change happens anyways.

1. **Group Think:** When everyone around you thinks the same and shuns opinions which differ from the group, it can put pressure on you to conform and not offer up new ideas. This can lead to serious errors in judgment.
2. **Political Correctness:** Certain societal standards allow people with differing backgrounds and viewpoints to work together while avoiding insult or injury. The problem is that there are some issues which need to be seriously debated, and political correctness hampers this by limiting the exchange of ideas.
3. **Cognitive Dissonance:** People have a tendency to believe only those things which support their beliefs. If someone presents a fact that contradicts your beliefs, you may grow angry or ignore facts to the contrary simply because they don't fit in with what you feel is true.
4. **Ego:** People simply hate to be wrong. If someone correctly points out that your opinion is wrong, it can hurt your pride and make you feel less intelligent. Even if you accept that you are wrong, you may project your insecurity on the other person and resent them. This can lead to denial and a refusal to change.
5. **Messianism:** This is the belief that a particular cause or movement is destined to triumph or save the world. When you do this, you filter out all other opinions, options, and possibilities.



Just For Laughs

The Modern Mills

Mills have become so automated that the average mill today has only two employees: a man and a dog.

The man is there to feed the dog, and the dog is there to keep the man away from the machines.

The Street Vendor

While walking to lunch one day with my wife and our friend, a street vendor approached me and displayed a handful of silver bracelets.

"Hey man, you need one of these for your pretty lady?" he asked.

"Her? She doesn't even like me anymore," I responded playfully.

"Maybe this bracelet would help," he said.

"It's hopeless; nothing will help. She doesn't want anything to do with me," I insisted.

The street vendor paused and a smiled. "Get one for your next wife!"

Quickies

Q: Why did the Hot Dog climb onto the roof?

A: He heard that meals were on the house.

Q: How many social workers does it take to change a light bulb?

A: One - but the light bulb has to want to change.



The Tale

The Washing Machine

"I was only four years old when I saw my mother load a washing machine for the very first time in her life. That was a great day for my mother. My mother and father had been saving money for years to be able to buy that machine. And the first day it was going to be used, even Grandma was invited to see the machine.

And Grandma was even more excited. Throughout her life she had been heating water with firewood, and she had hand washed laundry for seven children. And now she was going to watch electricity do that work.

My mother carefully opened the door, and she loaded the laundry into the machine, like this. And then, when she dosed the door, Grandma said, "No, no, no, no. Let me, let me push the button."

And Grandma pushed the button, and she said, "Oh, fantastic. I want to see this. Give me a chair. Give me a chair. I want to see it." And she sat down in front of the machine, and she watched the entire washing program. She was mesmerized. To my grandmother, the washing machine was a miracle."

~ Hans Rosling

Excerpt from TED.com speech

WORD WEIRD

SCHADENFREUDE:

satisfaction or pleasure felt at someone else's misfortune.

ETYMOLOGY: 1890-95;

< German, equivalent to Schaden harm + Freude joy

FEEDBACK ABOUT THIS NEWSLETTER? WISH TO RECEIVE IT BY EMAIL?

Please e-mail Newsletter
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The Nationwide Standard is published quarterly. It can be viewed online at www.nationwidecompliance.com

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