

THE NATIONWIDE STANDARD

Vol. 1, Issue 4

A Free Newsletter for Our Clients

12/30/2005

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."

**HAPPY
NEW
YEARS!**

Nationwide Real Estate
Tax Service, Inc.
425 Tesconi Circle
Santa Rosa, CA 95401
(707) 528-7852
(800) 528-7803
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January 2005 to January 2007

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IS FASTER BETTER?

Seems like a simple enough question, right? In this day and age of instant gratification one might be tempted to reply "yes", but we all know it really depends on the circumstances.

If you went out to a restaurant and your meal was delivered within 3 minutes, would you be hesitant about eating it? You go to the grocery store and watch the clerk scan your cart in a couple minutes, but I bet you double-check the receipt! Would you wonder about a house that was built in a day over one that took 3 months?

Most of us are very aware, if not irritated, when things take too long. But think about it --- aren't we a bit suspicious when things happen really fast, too? How often do you question or suspect goods / services / activities that happen faster than you expected them to? What about flood zone determinations?

Many lenders utilize flood zone determination companies that deliver back certificates within seconds. Heads up, lenders: Instant flood certs are not looked at by **anyone**. A computer search engine is picking an address based on a lender's input and matching it to a digitized FEMA map image, then populating the SFHDF certificate with data and shooting it back at the speed of light (literally). Special data scrubbers try to filter out data entry errors and find flood zone proximity to notify the instant hit company if "manual research" is required (i.e. when a real person actually looks at your flood cert). And how often does that happen?

The truth is it isn't that simple. Property addresses are supposed to correspond to County parcel numbers which have coordinates and distance measurements...

...that can be located on a FEMA map. Any given county can have a number of **roads, avenues, courts, lanes, boulevards, ways, circles, and streets** that go by the same or similar name, such as "Main" and "First" and "Maple", etc (i.e. Maple Rd, Maple Ct, Maple Ln). Often times, the *real* location of a property isn't known until you look at the cross street found on the parcel map. **Instant hits do not look at parcel maps.**

At Nationwide, *every* flood cert is manually researched. We encounter data entry error inputs quite often. It is a common fact that people make mistakes or are given wrong information from a source. We, too, utilize search engines to help locate properties and sometimes they are shockingly wrong when compared to parcel maps and other reference data.

If you utilize an instant hit flood company how often is a flood request kicked back for data errors? If the answer is rarely or never, you may want to rethink the service...

At Nationwide, the majority of our certs are delivered within 2 hours because technicians personally research each one. We actively pursue quick turnaround times, but never at the expense of accuracy. Your borrower's security and the security of your loan deserve nothing less. Some things are just worth the wait.

Did You Know?

According to a www.notmuch.com opinion poll, 18% of fast food consumers think fast food is served too fast!

Quote for the Quarter

"Success isn't a result of spontaneous combustion. You must set yourself on fire."
(**Arnold H. Glasgow** - U.S. Psychologist)



The Wisdom Of Yoda

- “If you choose the quick and easy path, you will become an agent of evil.”
- “Don't give into hate. That leads to the dark side.”
- “The dark side is not stronger. No. Quicker; easier; more seductive. You will know the good side from the bad when you are calm, at peace.”
- “Fear is the path to the dark side... fear leads to anger... anger leads to hate... hate leads to suffering.”
- “Many truths we cling to, greatly to our own point of view they depend.”
- “No different; only different in your mind. You must unlearn what you have learned.”
- “You do not believe. That is why you fail.”
- “So certain are you. Always with you it cannot be done. Hear you nothing that I say?”

“Try not. Do... or do not. There is no try.”



Cut out and make copies for your team!



Quarterly Activity

Very few people have not seen one or more of the many episodes of the movie Star Wars or at least heard enough of it to get the gist of it. It is a science fiction tale of the classic struggle between good and evil. But did you know one of its main characters has a lot to say about the power of positive thinking?

Exploring the Wisdom of Yoda:

- If you have a player at work, queue up the scene in *Empire Strikes Back* where Luke is in the swamp balancing on one hand and Yoda is coaching him.
- If you don't have a player at work, watch the scene at home and write down the dialogue and what they're doing. Have a couple people at work play out the dialogue.
- The scene ends with Yoda saying: *“That is why you fail.”*
- To the left is a synopsis of ‘Yoda-isms’ you can hand out and discuss with your team.

Lesson: It can be easy to get wrapped up in feelings of limitation, especially if we doubt our own abilities or things seem to be going against us. Truth is, we carve our own path through this life and the results we get have a lot to do with our attitude and outlook.

Follow-Up: Have participants detail what they do to keep a positive mindset.

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

Important E-Mails:

General Info
info@nationwidecompliance.com
Business Development
jason@nationwidecompliance.com
Flood Questions
flood@nationwidecompliance.com
Tax Questions
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

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New Years Day, 1/01

"A New Year's resolution is something that goes in one year and out the other." -- Author Unknown

Martin Luther King Jr. Day, 1/17

"We must learn to live together as brothers or perish together as fools." -- Martin Luther King Jr.

Chinese New Year, 1/26
Year 4703, Year of the Dog

Valentine's Day, 2/14
"I don't understand why Cupid was chosen to represent Valentine's Day. When I think about romance, the last thing on my mind is a short, chubby toddler coming at me with a weapon." -- Anonymous

President's Day, 2/21
*Lincoln's B-Day: 2/12
Washington's B-Day: 2/22*

St. Patrick's Day, 3/17
"May you live all the days of your life." -- Jonathan Swift

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The Tale

The Cookery Book Game

In the days when terms like organization development and process consultancy were relatively new, one of the great gurus was Chris Argyris. (Still is, actually). A smallish British firm decided that it had a need for some Organizational Development, whatever that was, and saved up its pennies to buy one whole day of Argyris's time. The entire board assembled to hear him speak.

Argyris took his seat and was silent. After awhile one of the board members stood up and began describing their problems. Argyris remained silent.

Another board member then began to speak. And another, and another ... but still nothing from Argyris. Soon the flip chart had been covered with words and diagrams and everyone except Argyris was engaged in debate.

His silence continued over lunch. At three o'clock the Managing Director had finished an elaborate diagram of a current problem and Argyris stood up, went to the flip chart, and picked up the magic marker left by the MD. A hushed silence fell on the group.

Argyris capped the magic marker, and as he replaced it in its trough said: "You know, if you don't put the caps back on these things, they dry up."

And that was the last thing he said.

~ (Valerie Stewart, *The David Solution*, 1990)

Moral: Argyris was not willing to go along with the game of dependency and disempowerment. He recognized that this group of people already had all the resources they needed to effect change.



Tax Researcher – Amy Turner

FEATURED EMPLOYEE

Amy Turner

Amy came to Nationwide in March 2005 and performs tax research. Amy enjoys her tax research duties and the office environment, especially the building's air conditioning. When asked what she feels is special about working for Nationwide, she said "I like everybody that works here. It's an easy going job... not stressful."

Amy has a positive outlook on life and believes that everything happens for a reason. Her daughter Katie will be 5 years old in January and is receiving her very first pet for Christmas, a baby kitten. The kitten will make a fine addition to the family.

You may find it surprising that Amy's favorite thing to do on the weekends is go dirt bike riding with her parents, brother, and sister! We think it speaks volumes of her confidence in herself and her abilities. Although she's only been at it one year, one can tell she's hooked by the smile that appears on her face when she talks about it.

Amy is a summer person. She likes the "longer days when there is more light." When asked what makes her day, she replied "anything", meaning those little unexpected pleasant surprises that come along and brighten our day. "Nationwide is a great place to work... I enjoy it and I enjoy everyone I work with... the lenders are great to work with, too!" We couldn't agree with her more!

TAX-TIE ORDERING

QUICK REFERENCE CARD

1. Access our website through your **Favorites** or at www.nationwidecompliance.com (ORDER TAX-TIE)
2. Enter your **Login** code
3. Enter your **Password**
4. Press the **Login** button
5. Press the **I Agree** button at the bottom of the page
6. Select the order option you wish to exercise from the Tax-Tie Order Options page:
 - **View Orders** to view orders you've placed that Nationwide is currently tracking and to add services to an existing order
 - **New Order** to place a new Tax and/or Flood order
 - **Delete Order** for loans that no longer require Nationwide's services
 - **Renew Order** for loans whose information and/or terms have changed

LOGIN:	
PASSWORD:	

NEW ORDERS:

1. Verify company name and login code
2. Enter the applicable information in the fields on the left side of the form
3. Choose the desired service(s) from the right side
4. Press **SUBMIT** button to place order
5. Print the order confirmation for your records (**note:** you can also use the confirmation as an invoice)
6. To add services to an existing order, View Orders, select the Order button to the right of the order, and follow steps 3-5

DATA ENTRY NOTES

- Enter the Loan Term in years only
- Refrain from using punctuation in address and name fields and use only a single space between words
- Input Parcel/Tax ID Number as it appears on the Tax Bill or as provided by the Assessor. Refrain from adding additional letters or punctuation
- Input multiple borrowers with the same last name on the same line (i.e. DOE JANE/JOHN). Refrain from using punctuation other than a slash (/) to separate first names.
- The "Notes" field holds only a maximum of 50 characters (including spaces).



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Cut out this job aid and post it at your desk for quick reference!

WORD WEIRD

Enthusiasm: Great excitement for or interest in a subject or cause.

ETYMOLOGY: Latin / Greek

enthousiasmos = *to be inspired by a god*

entheos = *possessed: en (in) + theos (god)*

FEEDBACK ABOUT THIS NEWSLETTER?

Please e-mail Scott Byorum: scott@nationwidecompliance.com

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