

Course Description

Basic Escrow – Opening to Closing The File

Our extensive “Basic Escrow” workshop covers many aspects of escrow with a focus on resale processing. Participants are involved in several “hands on” activities, including computing documentary taxes, prorations and balancing the file. Session covers industry terminology, “tips & techniques”, “red flags”, title policies, documentation and more! Extensive manual, “handouts” and “templates” are provided. ***Early enrollment encouraged!***

- Industry Terminology/Acronyms
- Escrow – Purpose: Buyer/Seller/Lender/Escrow Roles
- Escrow Risk Management – Recognizing the “Red Flags”
- Opening Escrow & Preparation of Escrow Instructions
- Using the C.A.R. contract; Understanding Your General Provisions
- Sale & Refinance Escrows – Notes, Deeds and Other Documentation
- Ordering Demands – Sub Escrow
- Title Insurance – Purpose and Types of Policies; Prelims – Identifying “red flags”
- Documentary Transfer Tax, Prorations and Balancing the File (an introduction)

Bulk Sale I

This class qualifies for C.E.A. approved Professional Designation Credits!

Taught by a Certified Escrow Instructor (BSS Designation), and industry recognized expert in Bulk Sale transactions, this ***limited enrollment***, specialty escrow class covers the basics of the Bulk Sale escrow process. This class is for the beginner/intermediate in Bulk Sale escrow processing. The class material is extensive! You will learn about:

- The Bulk Sale Escrow – Identifying Differences from a Traditional Escrow!
- Steps in Processing a Bulk Sale Escrow
- Information Needed to Open an Escrow (Buyer/Seller)!
- Documents Commonly Used in a Bulk Sale Transaction!
- Searching!
- Balancing and Closing the Bulk Sale Escrow File!
- And Much, Much More! (Take Away Material will be Provided)

You will receive an extensive manual of Bulk Sale escrow related documents and material.

Bulk Sale II

This class qualifies for C.E.A. approved Professional Designation Credits!

This ***specialty escrow*** class is a continuation of the Bulk Sale Escrow I class. Taught by a Certified Escrow Instructor (BSS Designation), and industry recognized expert in Bulk Sale transactions, you will learn more about the Bulk Sale Escrow process. In this class you will learn many aspects of this type of escrow, including:

- Comparison of Bulk Sale to Real Property
- Contracts – CAR, AIR, Attorney Drawn Agreement or No Agreement
- Allocation of the Purchase Price
- Escrow Instructions – Bulk Only; Bulk/Liquor Combo; Liquor Only
- Working with the Alcohol Beverage Control (ABC)
- Liquor License Transfers
- Bulk/Real Property Combo’s – Allocation Between Real & Personal Property
- Dealing with Landlord and Lessors
- Securing releases from the E.D.D., F.T.B. and B.O.E. Agencies
- Notes & Security Agreements; UCC Filings
- Publications and Much More!

When available, this class will have a representative from Alcohol Beverage Control (A.B.C.) attend a portion of the class to answer participant's questions.

Commercial Escrow I

This class qualifies for C.E.A. Approved Professional Designation Credit

This **limited enrollment** specialty escrow class is for the beginning/intermediate Commercial practitioner. Taught by a Certified Escrow Instructor (CSEO, CEI), former President of C.E.A. and top Commercial escrow producer in her combined companies, you will learn more about the Commercial process while eliminating the fear of those intimidating numbers and contracts.

Bring your calculators!!

In this class you will learn about the following:

- The Three (3) Common Contracts (Analysis and an In-Depth Review)
- How to Process Escrow Instructions, Wrap Instructions, No Instructions
- Underlying Commercial Documents
- Formation Documents
- Dealing With the High Powered Attorney
- Out of State Escrows
- The Closing Statement
- Horror Stories – Learning From Mistakes
- And More!

Commercial Escrow II

This class qualifies for CEA Professional Designation Credits. Limited enrollment!

Conducted by a past President of C.E.A. who is a current Executive and recognized top commercial escrow producer for a major Title company, this class builds upon the Commercial Escrow I class. In building upon the earlier class, this workshop will cover the following:

- Multi-site Commercial Escrow Processing
- Multi-state Commercial Escrow Processing
- Interpreting and Understanding Out of State Prelims
- East Coast Closing Procedures
- Balancing the File
- And more!

Delighting Customers (A Workshop for the Escrow/Title Professional)

Experience a one-day, action filled customer service workshop! This class is in partnership with Customer Focus, Inc., a noted Customer Service training company.

As a result of this training:

Verizon Wireless leads its industry in customer retention rates.

BMW increased customer satisfaction ratings by 23%.

Edward Jones Investments ranks first in service according to consumer magazines.

Gain the skills, tools, and strategies to:

- Create memorable customer experiences and life-long loyal customers.
- Prevent customer dissatisfaction and complaints before they occur.
- Exceed customer expectations by addressing their needs to feel respected, special and unique.
- Resolve differences, reduce conflicts, negotiate solutions with customers

- Create customer service teamwork with co-workers.

Tuition includes workbook, toolkit and job aids to positively impact customer service!

Escrow Documents & Amendments

During this class you will review and discuss a variety of basic escrow Documents and Amendments to the escrow. This class can be used as a “refresher” course or is ideal for the newer employee who is unfamiliar or has had limited exposure in completing escrow documents and/or amendments. Participants will work “hands-on” in pairs, using “real life” scenarios that create the need for amendments to the escrow. Excellent and abundant escrow documentation samples are provided each participant for later reference. Learn about:

- Commonly used escrow documents
- The Differences between Grant & Quit Claim Deeds
- Use of Affidavit – Death of Joint Tenant
- PCOR Requirements
- Subordinate Agreement
- Power of Attorney-General and Special
- Requests for Notice of Default; Substitution of Trustee and Full Reconveyance
- How to Write Amendments to Your Escrow
- And Substantially More! Great reference material provided.

Interview Skills – A Performance Management Workshop

Portions of this workshop were presented during the 2004 California Escrow Association Annual Conference.

Good hiring practices begin before the interview is even scheduled. In this workshop participants will learn how to structure and deliver an effective interview; learn about the legal do’s and don’ts when asking questions; understand behavioral and competency based interview questioning; ensure that the prospective hire is a “cultural fit.”; understand “life themes” to aid in the hiring decision making, and much more!

Using a systematic approach, you will learn how to ask the right follow up questions while evaluating the job seeker’s response. You will learn how to listen for “key words” that truly define what the person is saying and be able to rate their response accordingly.

Class material will include numerous interview questions and templates to use for your next interview.

Loan Documents & Loan Closing

This class is ideal for the escrow, mortgage and real estate person who wants to learn more about loan documentation and the loan closing process. This detailed and information packed class, accompanied by an extensive manual, will focus on:

- Loan Documentation (Refi & Sale)
- Purpose and Use – Conventional, FHA and VA Loan Documentation
- Preparing and Completing the Loan Package
- Preparing Yourself, Your Documents and Your Customer for the Loan Closing
- Closing Instructions
- Riders – Adjustable, Planned Unit Development, Condominium, Balloon Loan
- Tips and Techniques on Closing the Loan
- Personal Responsibilities & Legal Requirements (Including HUD-1; RESPA, etc.)
- Answering Customer Questions; Managing Closing Problems and/or Disputes
- Practice Session in Closing the Loan (Primary Loan Documents)

Managing Employee Relations (Management Only)

Conducted by a former EEO Officer for a Fortune 500 Company, with over 750 branch locations and 3,000 employees, you will learn how to manage risk as it relates to employee relations matters. Starting with the Interview Process and ending with Conducting An Effective Termination, you will learn how to manage the many aspects of handling the day-to-day employee relation issues that you face! **Using “real world”, actual case studies**, the Workshop strategies will include:

- Interviewing – Staying Clear of Trouble (What You Can and Can't Do/Say)
- Documenting and Disciplining Employee Performance
- Avoiding Charges of Discrimination (Age, Sex, Race, Disability)
- Managing Terminations and Potential Lawsuits
- Preventing Potential Employer/Employee Liability
- Understanding the Different Types of Sexual Harassment; Supervisory Liability
- Investigating Employee Claims

A special part of this class will be an eye-opening “You Be the Judge!” Based on actual situations, you will be given the case facts and through discussion determine what you think was the final outcome. Names, dates, and locations will be changed, but the actual events and subsequent claims did take place and the end result will be shared. Class “take away” material will be provided on all of the above subjects.

Managing & Optimizing Employee Performance

This class is designed for Management, Business Owners and “High Potential” individuals who will/may soon be assigned management responsibilities.

Portions of this program were presented at the annual C.E.A. conference in 2004 to an audience of over 400 participants. This class will provide expanded coverage and is conducted by a former senior level executive and now entrepreneur with experience in management/leadership training and development. In this class participants will explore and gain an understanding in the following areas:

- What Factors are Important to Employees? Employee Perception vs. Management Views is Notably Different! (Test Your Knowledge!)
- Managing the Learning Environment!
- Motivating Employees – Three (3) Principles of Understanding!
- Creating Intrapreneurial (no this is not misspelled) Spirit!
- Assessing Your Current Environment and Identifying Barriers to Success!
- Aligning the Organization – Mission, Vision and Values!
- Communicating Expectations – The Pygmalion Effect!
- Creating S.M.A.R.T. Goals!
- Conducting Performance Reviews For Maximum Benefit!
- And a whole lot more!

Managing Employee Relations

Portions of this workshop were presented at the 2005 California Escrow Association annual conference.

From reality T.V. to real life escrow, this workshop uses lessons from “The Apprentice” as a building block to focus attention on how Escrow Management can manage:

- The Difficult and Challenging Employee
- The Dysfunctional Team
- Maintaining a Positive and Productive Work Environment

- The Discipline Process

Learn strategies for managing employees who can be a potential disruption to a positive work environment.

To manage employee relations effectively it is important to understand behavioral and communication styles. In this session you will learn about:

- Recognizing the Four Predominant Behavioral Styles
- Understanding the Differences in Task Orientation versus Relationship Orientation
- **YOUR** predominant Style
- Identifying the Style of Others In Your Work Group
- Style's Impact on Behavior (Positive & Negative).

Mobile Home Escrow I

Conducted by a recognized expert in Mobile Home escrows, this class will provide a wealth of information on this specialty escrow. Want to add another service to your escrow menu? While perhaps not for everyone, the number of company's offering this type of specialty escrow service is relatively small with limited competition.

Join this class to learn the "A to Z's" of Mobile Home Escrow processing. Taught by an experienced Mobile Home escrow specialist and escrow company owner, you will learn the following:

- Definitions and Terminology
- Mobile Home Taxation Rules
- Registering & Titling the Mobile Home
- Ordering the Title Search
- Mobile Home Escrow Documentation
- Legal Requirements
- Use of a Document Checklist for Basic Transfer
- And much more!

You will receive an extensive manual of mobile home escrow material.

Mobile Home Escrow II

Taught by a recognized expert in Mobile Home escrow, this class will build upon Mobile Home I, with emphasis on Dealer Mobile Home Escrows. Excellent material supports this class! Bring your questions!

In this class you will learn about the following:

- Defining the Differences between "Dealer" and Non-Dealer Mobile Home Escrows
- Understanding the Dealer Mobile Home Escrow Process
- Using and Completing Related Forms and Documents
- Understanding Legal Requirements
- Working with Mobile Home Dealers/Building Relationships
- Recognizing "Red Flags"
- Balancing the File
- Marketing Your Services
- Horror Stories – Learning From Mistakes
- And Much More!

Mortgage Processing I

Conducted by a Professional Mortgage trainer and Loan Officer, this extensive workshop is designed to help students become more proficient in all aspects of loan processing, thereby increasing their knowledge and skills while adding greater value to their organization.

Class instruction will focus on the following areas of Loan Processing:

- Lending Terminology, Definitions and Ratios
- Processing & preparing Lending Documentation (Conventional/Government)
- Industry Related Consumer and Government Regulations
- Application (Form 1003) Processing
- Credit Scoring and the Credit Report – Qualifying the Applicant
- RESPA; HUD-1; Good Faith Estimate Requirements
- Verifying Income, Employment and other Verification Processes
- Loan Programs – Features & Benefits (Conventional, FHA, VA) – Fannie Mae Brochures
- Resale versus Refinance
- Loan Packaging – Preparing for Submission
- Escrow Instructions; Title Prelims & Policy Types

Mortgage Processing II

As a continuation of Mortgage Processing I, or as a separate module, Mortgage Processing II will provide class participants with greater understanding and knowledge in the following areas: (class will use training files to simulate processing issues, identify “red flags”, etc.)

- Differentiating A.R.M.'s, Indexes and Caps
- Identifying “Red Flags” Within a File.
- Mastering Underwriting Policies and Guidelines (bring your calculator)
- Satisfying Manual and Automated Underwriting Conditions
- Finding Discrepancies Within the Customer’s Credit File
- Understanding the Appraisal process and Appraisal Report
- Using POINT/CALYX Software (demo of submission of a file)

This class is conducted by an experienced mortgage practitioner and professional classroom instructor.

Mortgage Processing II

This class is designed for the Escrow, Mortgage, Notary Signer and Real Estate professional who want to gain a greater understanding regarding:

- Types of Promissory Notes (Straight, Adjustable, etc.) and When/Why Each Is Used
- Key Provisions Within the Deed of Trust
- A.I.T.D. – All Inclusive Trust Deeds
- Truth In Lending/T.I.L. Disclosure Statement
- HUD – 1 Regulations & Requirements
- Real Estate Settlement Procedures Act (R.E.S.P.A.)
- Riders (Condo, PUD, Adjustable Rate, Balloon, etc.)
- Right to Rescind
- Grant Deeds and Quit Clam Deeds – Use and Purpose
- And more!

Prorations & Balancing The File

From computing Documentary Transfer Taxes to Balancing a File, you will be actively engaged in a variety of escrow related calculations. Using examples and case studies, supplemented with “take home” handouts and templates, participants put their heads down, turn on the calculators

and learn more about prorating taxes, interest, insurance and rent, plus balancing their escrow file, and correcting out of balance situations. **Don't forget to bring your calculator to class!!!**

In addition to several "templates" that are provided to each participant, this "hands – on" class focuses on:

- Completing the Escrow Closing Statement
- Understanding the Funding to Closing Process
- Computing "Doc" Tax
- Manually prorating tax, interest, rent, and fire insurance.
- Balancing the File – Correcting Out of Balance Situations

Refinance Escrow Processing

This "fast track" class will focus only on refinance processing and will provide participants with information they can use immediately when returning to their office. The class will cover:

- Opening the Escrow
- Understanding "Refi" Loan & Escrow Documentation
- Processing the "Refi"
- Prelim Report
- Lender Requirements
- Disclosure Requirements
- Right of Rescission
- Bilateral Settlement Statement
- Funding to Closing - Balancing the "refi" file

Resale Escrow Processing

Our "Resale Processing" class is an excellent follow up to "Basic Escrow".

This class offers an in-depth review of the in's and out's of the sale escrow. The class will focus on all aspects of the process. While this class compliments "Basic Escrow" and is a logical extension, the entire class focus is on resale and is *much different in content*. It can be taken separately or as a continuation of the "Basic" training. Extensive file documentation/examples are provided to participants.

Walk through an escrow! Complete the paperwork! Build your file! Fill out Private Party Payoff Demands, Grand Deeds, Amendments, Title Requests, and other escrow documentation. Learn:

- What documents are sent to the Buyer! The Seller!
- How to track down private parties for pay-off demands!
- How to examine and take action on the sale escrow Prelim!!
- Managing the file and workflow process!
- Balancing the File (An Overview)
- Staying organized and on top in a sometime fast and chaotic environment!

Risk Management (Establishing Internal Audit Controls)

Conducted by a former Escrow Company business owner and former internal auditor for a large title company, learn how to establish your own internal audit procedures to help ensure compliance while reducing company risk. By establishing and maintaining periodic internal audit procedures you are much more likely to “pass” your internal or external audit (including D.O.C.) to your operation. *Bring your questions to class!* Audit procedures will include, but not be limited to:

- Auditing the File Before Going to Storage – Step by Step, What Needs To Be Done!
- Establishing Internal Security Procedures
- Maintaining Proper Record Keeping Practices
- Staying in Compliance With Your General Provisions
- Fraud Prevention
- Trust Accounting Overview

Starting Up – A Workshop For the New Escrow Company

If you have recently opened an Escrow Company, or are thinking about doing so in the near future, this workshop is for you!

Designed for individuals who may, or have, licensed their company under the Department of Real Estate or Department of Corporations, this information packed workshop will focus the participant’s attention on numerous areas a person must consider when opening, operating and establishing an escrow company.

The workshop is conducted by one of our instructors, who opened her own Escrow company.

General Audience: Entrepreneurs, Business Owners and Management from the Real Estate and Mortgage Industries; escrow companies “switching” from D.R.E. to D.O.C.

You will learn about the following:

- The Difference Between DRE and DOC Escrow Start Up Requirements!
- Questions You Need to Ask, But Never Thought of Before!
- Staffing Requirements/Sourcing for the New Office!
- Establishing Performance Requirements – # Escrows Per Employee
- Software and Trust Accounting Support!
- On-Going Training & Consulting Service Support!
- Establishing a Banking Relationship!
- Obtaining “Escrow” Legal and Accounting Expertise
- Establishing A Fee Structure!
- Ensuring Compliance – Minimizing Your Risk!
- Maximizing use of the California Escrow Association!

The session will spend much of its time in answering the questions participants bring to class!

Note: This workshop will NOT provide any legal or tax advice! These areas represent personal decisions that require the expertise and your interaction with an attorney and/or tax consultant.

Team Building

Be prepared to have fun! To be successful takes a *team effort!* In this activity-based workshop you will learn the elements of great teams and why some teams flounder! Through group activities you will learn more about yourself and others. After each activity (and there will be several) the group will debrief on “lessons learned”. **You will learn:**

- The importance of the team
- The importance of communication
- Group problem solving techniques
- The importance of having a plan
- Thinking outside the box
- Breaking down barriers
- Negotiating
- Leadership principles and practices
- Synergy (the dynamics of group participation)

Some of the “team” activities you might do will include:

- Leading others through a “mine field”
- Removing “toxic chemicals” with deadly consequences
- Saving the “marooned” sailor or “fairy princess”
- Surviving as a castaway
- Completing a 6 –8 piece jig saw puzzle (sounds simple, but it isn’t)

Trust Accounting 101

Ever wonder about the intricacies of Trust Accounting? Your escrow accounts are reconciled monthly, either in-house or by an outside vendor. **Even if your company uses an outside vendor, this is information you need to know if you are an Escrow Company owner, Manager, or in another position involved in banking activities.**

In this class you will learn about the following:

- Daily Procedures – How To Maintain Your Trust Account Control Balance
- Deposit Ticket – How To Maintain Accurate Deposit Information
- Adjustments – When to Debit/Credit Escrow Balance
- Reports – Using Reports to Keep You in Compliance With DRE/DOC Audits
- Banking – Using Banking Services to Help Daily/Monthly Reconciliation’s (i.e. Positive Pay, Daily Banking, etc.)
- Banking Errors – Handling Returned Items; Check Paid Differences, Checking Charges and Fees
- Reconciliation – How to Review Reconciliation and Correct Errors
- “Red Flags” – How to Spot, Prevent and Correct “Red Flags”

Note: Feel free to bring any existing questions/problems to the class and receive a recommendation as to how to follow up on the issue.

Other Interest?

We are continuously developing new training programs and YOUR input is important to us! Have a training need not listed above? Call us (949 450-9005)!!

The majority of our programs were developed because customers like you expressed an interest in having a specific class.