



FEATURED ARTICLE by: Rich Griffin, Agency Manager



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Confidentially Speaking: Disclose or Not?



Imagine the challenges that Bob Woodward and Carl Bernstein faced in exposing the story behind the Watergate break-in while maintaining the secret identity and confidences of Deep Throat. Just as their publisher had the responsibility to disseminate unbiased facts without compromising the informant's trust, a settlement agent must serve two conflicting principals as a neutral third party that avoids... [CLICK HERE to read more](#)

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Editorial Article By Kristin Guadagno, AZ State Director

Three ASEA Interviews

Three members of the Arizona State Escrow Association participated in interviews with Karissa Ruiz, Senior Instructional Designer for Information Experts, on Monday, October 27th. Information Experts is an independent, third-party contractor hired by the Consumer Financial Protection Bureau to gather data from... [CLICK HERE to read more](#)



Elaine Welliver



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Elaine Welliver, Past President of ASEA, passed away on October 3, 2014. Originally from Minnesota, Elaine was a successful Realtor in San Jose, CA before moving to Tucson, AZ where she got involved in escrow and eventually joined the Southern AZ Escrow Association. Never one to back down from a challenge, Elaine served five terms as Treasurer of the ASEA, and went on to serve two terms as President, leading our association from 2000 to 2002.



After her retirement in 2007, Elaine and her husband, Ken, divided their time between Tucson and a second home in ShowLow, AZ. Elaine's happiest days in the last few years were when she was "up on the Rim".

A celebration of Elaine's life was held in Tucson on October 12th. The family asks that any memorials be sent to Peppi's House at 5301 E. Grant Road, Tucson, AZ 85712.

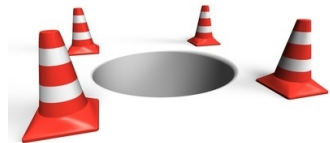
Tip Of The Month November 2014



Wrapping Pitfalls

More and more customers these days call seeking to do a "wrap" of an existing mortgage but few of them understand what that term means or what all is entailed. Unfortunately, experience shows that all too few escrow professionals understand it either.

We don't have time or space here to give you all the particulars of **Wrapping Pitfalls** but here is a short list of things to avoid...



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