

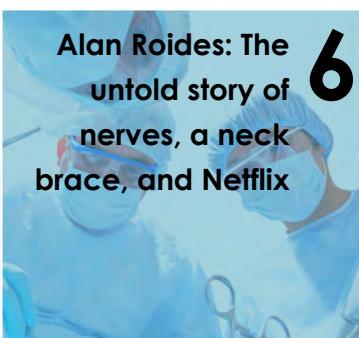


THE WEBTITLE EXAMINER

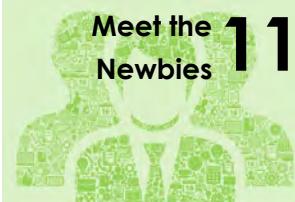
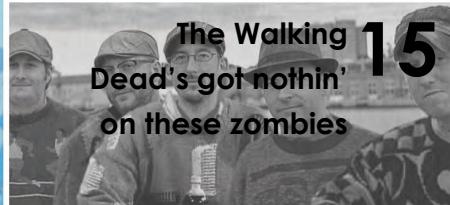
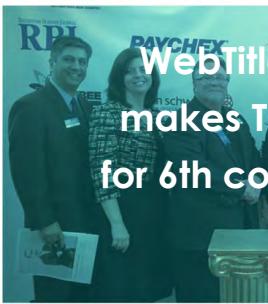
• IN THIS • ISSUE



Employees of
the Month **12**



WebTitle
Royalty **17**



Christie's got
our heads
spinning **19**

Alan Roides: The
untold story of
nerves, a neck
brace, and Netflix **6**

Celebrating
Our Own **13**

The Walking
Dead's got nothin'
on these zombies **15**

Deeds are
more than a
conveyance **9**

WebTitle
finishes
first for
United
Way **3**

A year in photos **20**

Meet the
Newbies **11**

Zombies still
haunt the real
estate industry **14**

WebTitle Agency
makes Top 100 list
for 6th consecutive
year **2**

New
Develop-
ments **10**

WebTitle
named one of
2014's Top
Workplaces in
Rochester **4**

Furry
Additions **17**

Mobile apps
changing how
we search for
a home **18**

Meet the
Newbies **11**

JUMPSTART JANUARY
TELL US WHAT YOU THINK
AND WIN A \$25 GIFT CARD

MAKING WAVES

WebTitle Agency named one of Rochester's Top Workplaces of 2014

We are pleased to announce that WebTitle Agency was named #8 in Rochester's Top Workplaces of 2014 (medium sized business category)!

The evaluation for the Top Workplaces program is based upon feedback from an employee survey in the following categories: Managers, New Ideas, Doers, Meaningfulness, Ethics, Training, Benefits, Work/Life Flexibility, Appreciation, Communication, Clued-in Senior Management, Direction, and Leadership.

Thank you to all of our teammates who make coming to work everyday something to enjoy and look forward to!

[Link to the full list of recognized businesses here:](#)

<http://on.rocne.ws/1jDaBO2>



Named one of Rochester's Top Workplaces of 2014

"It is a nice atmosphere to work in and there are nice co-workers and managers. Everyone is expected to pull their weight and we have a good working group."

"The teamwork and family atmosphere here."

"WebTitle understands the importance of family. They genuinely care about their employees."

"What impresses me about Webtitle Agency is the dedication of each and every employee. We know we have a job to do and we all try and do our very best, not only for the clients but for ourselves too."

TOP WORK PLACES 2014

Democrat and Chronicle media group

A GANNETT COMPANY

WebTitle Agency makes Top 100 list for 6th straight year



"Nobody works for us, we all work together"-John Nitsche

This teamwork mantra emphasized by the company for many years has been a big part of the success of WebTitle Agency. And once again, WebTitle Agency was honored to be named to the Rochester Top 100 list. This year's honors marks the 6th appearance on the prestigious list for WebTitle. The list, sponsored by the Rochester Business Alliance and KPMG, LLP recognizes the 100 fastest growing companies in the greater Rochester area.

Companies on the list must be privately held and have at least \$1 million in revenue each of the last three years. This year, WebTitle Agency was ranked 98th. In fact, we are one of only 15 companies to make the list for six or more consecutive years. The Top 100 companies were honored at a celebration luncheon on November 5th, 2014.

The Partners of WebTitle Agency would like to express our gratitude to our loyal client and vendor partners for making this prestigious honor possible. Hopefully we will thank you again for a 7th year on the list!

Like our photos? See the rest of our snapshots from the event in our Facebook album here:

<http://on.fb.me/1tlfRli>

Year	WebTitle Ranking
2009	27
2010	27
2011	36
2012	95
2013	42
2014	98

WEBTITLE GIVES BACK



WebTitle Agency makes it a priority to support United Way annually, continuing our tradition of giving back to the Greater Rochester community. We have raised tens of thousands of dollars each year to go towards their goals such as providing food, clothing, shelter/crisis shelters, transportation programs for families to get back on their feet, as well as many other worthwhile programs.

Through payroll donations, Penny Wars (bringing in spare change to compete for a department pizza party), a bake sale, and a gift basket raffle, **we raised \$12,759.57!**

Sarai Santiago, our Human Resources Coordinator, was also awarded the 2014 Shining Star Award by United Way of Greater Rochester. This award is only given to 10 people out of 10,000 fundraising leaders each year! The Rising Star Award is given to individuals that have shown promise as budding leaders and United Way supporters. Congrats, Sarai!

We crunched some numbers to find out exactly what community impact we funded. The money would most likely be split to go to multiple different causes, but here is the breakdown of what it would be like if they went to just one. (Source: <http://bit.ly/1zGq0Y4>)

Our fundraising money could fund:

- * Psychological evaluation for ~210 special needs children
- * ~876 Hours of counseling for assisted living residents
- * 1 week feeding and care for ~7010 disaster victims (that's an entire neighborhood!)
- * ~368 Cases of nutritional supplements for HIV and AIDS patients
- * ~147 Months of health education and awareness for the refugee community (That's over 12 YEARS!)
- * Training for ~24 volunteers to work with the terminally ill (IE: hospice care)
- * Pneumonia vaccines for about ~491 senior citizens
- * ~2,552 Home safety education kits for families with young children and infants
- * 1 Week of groceries for 147 four-person families.
- * ~4907 Weeks of school lunches for the homeless (That's a FULL YEAR of school lunches for 94 people!)
- * ~736 Hours of respite care for a cancer patient (That's about a month of full time care 24/7)
- * 736 Flu shots for uninsured senior citizens



See more of our United Way fundraising photos in our Facebook album: <http://on.fb.me/P0rbJl>

Team Name	Team Leader	Team Members	Donations
Thermo Fisher Striders	Aimee Gasparini	67	\$6,930.91
Fran's Voice	Mrs. Rosa E. Peres	5	\$8,250.00
SUNY Genesee Swimming and Diving	Mr. Paul Dettewisch	66	\$7,356.00
Team Sharon	Jill and Stan Rizzo	16	\$7,040.00
WebTitle Agency	Sarah Dywinski	20	\$6,124.55

Give a Little Bit: WebTitle Agency makes Top 5 teams in Rochester area for Making Strides

As many of you know, WebTitle Agency participates annually in the American Cancer Society's Making Strides Against Breast Cancer Walk held in Downtown Rochester. The walk means a great deal to WebTitle as several team members have had relatives and friends have been affected by breast cancer. In recent years, our team has worked hard to fundraise in creative ways throughout the month of October, which happens to be Breast Cancer Awareness Month. All of that work paid off this year when our

(Continued on page 4)

(Continued from page 3)



team ranked 5th out of 572 teams in the Rochester area, raising \$6,124.55 towards breast cancer research initiatives. This year's creative fundraising efforts included bonus prizes for the department group that raised the most money as well as the individual fundraiser who raked in the most dough. Provided by the WebTitle ownership group, the Title Exam Department won a pizza party lunch, and Kristen Phillips, Esq. of CLS/CSA won a pink Kindle HD6 as the top individual fundraiser (she raised \$360 alone!). In addition to online fundraising, team members participated in in-office fundraising. Some of these included auctions for over-the-top gift baskets donated by our departments and local businesses, as well as a bake sale and mysterious balloon raffle.

WebTitle's fundraising efforts were masterminded by Sarah Dywinski (Sales) and her tight knit team of Mike LaTona (Customer Service),

Jessica Reffner (Exam), and Sarai Santiago (Human Resources). A special thank you to Ann Savastano of the American Cancer Society (and an honorary Webbie!) for all of your guidance and assistance! Of course, we wouldn't have had such a successful campaign without our compassionate clients, team members, and local business friends who supported our goals to give back another birthday to those fighting against breast cancer!

See more of our Making Strides Against Breast Cancer fundraising photos in our Facebook album:

<http://on.fb.me/1vnMeYp>



Thank you to all of our local businesses that pitched in to donate items to our auction this year:

- * SCOTT MILLER
- * THE COCOA BEAN SHOPPE
- * ROCHESTER ARC & FLAME
- * PAINTING WITH A TWIST
- * SOLUTIONS LASER, STUDIO & SPA
- * SENECA PARK ZOO
- * CHEESY EDDIE'S BAKERY
- * SAVOIA PASTRY SHOPPE
- * SKYZONE TRAMPOLINE PARK
- * MARK'S PIZZERIA (JEFFERSON RD.)
- * LEANN MARSHALL TUPPERWARE





Disabled American Veterans:

This year, we thought we would do something different and have our Webbies vote on where to donate funds. The votes came in and it was a landslide — help veterans first!

Established in 1921, Disabled American Veterans provide free, professional assistance to veterans and their families in obtaining benefits earned through military service by the Department of Veterans Affairs (VA) and other agencies of government.

Donations Made in Lieu of Holiday Cards & Postage

The partnership group continued the tradition of donating funds that would have been allocated to holiday cards and postage towards charitable causes. Environmentally friendly e-cards were sent out instead!



FoodLink:

It all began in 1976 when Tom Ferraro “rescued” Thomas English Muffins (enough to fill a school bus!). FoodLink is dedicated to rebuilding the regional food system and ending hunger in the Rochester and Finger Lakes Region. Since then, they have grown to provide over 10 counties in Upstate New York with its charitable services distributing food to charities and groups that can make use of it. Over 550 human service programs benefit from their aid, and we are more than happy to support them in creating a hunger-free community.

Webbies become Santa's helpers for Alternatives For Battered Women

The lobby in our Canal View Boulevard Corporate Headquarters was beautifully decorated last holiday season. The most beautiful sight, though, was a lobby full of presents that were donated by our team members from WebTitle Agency and CLS/CSA. We purchased dolls, board games, clothing, building blocks, and many other gifts to

ALTERNATIVES for Battered Women

participating team members who helped make their holidays a little bit brighter!

benefit the Alternatives For Battered Women organization. Their Adopt-a-Family program provides gifts during the holidays to the families who are on the road to safety from domestic violence. Thank you to all of our





ALAN ROIDES IS BACK!

**The untold story of nerves,
a neck brace, and Netflix**

Sometimes in life you are thrown a softball. Not a softball like the pitchers at Veteran's Memorial Park threw to the WebTitle softball team's batting lineup over the summer. Those softballs were invariably grounded anemically back to the pitcher or listlessly looped to the already draw-in third baseman. Those softballs may as well have been neutrinos, those infinitesimally small quantities of matter that pass harmlessly through the earth, our bodies, and our Easton softball bats, by the billions per second, with absolutely no resistance. I am talking about the proverbial softball, like when tasked with writing an article in the company's newsletter; you are given a subject that you can do anything you want with. Write about Alan Roides' recent back surgery and consequent return to the office with a neck brace? Move back the outfielders.

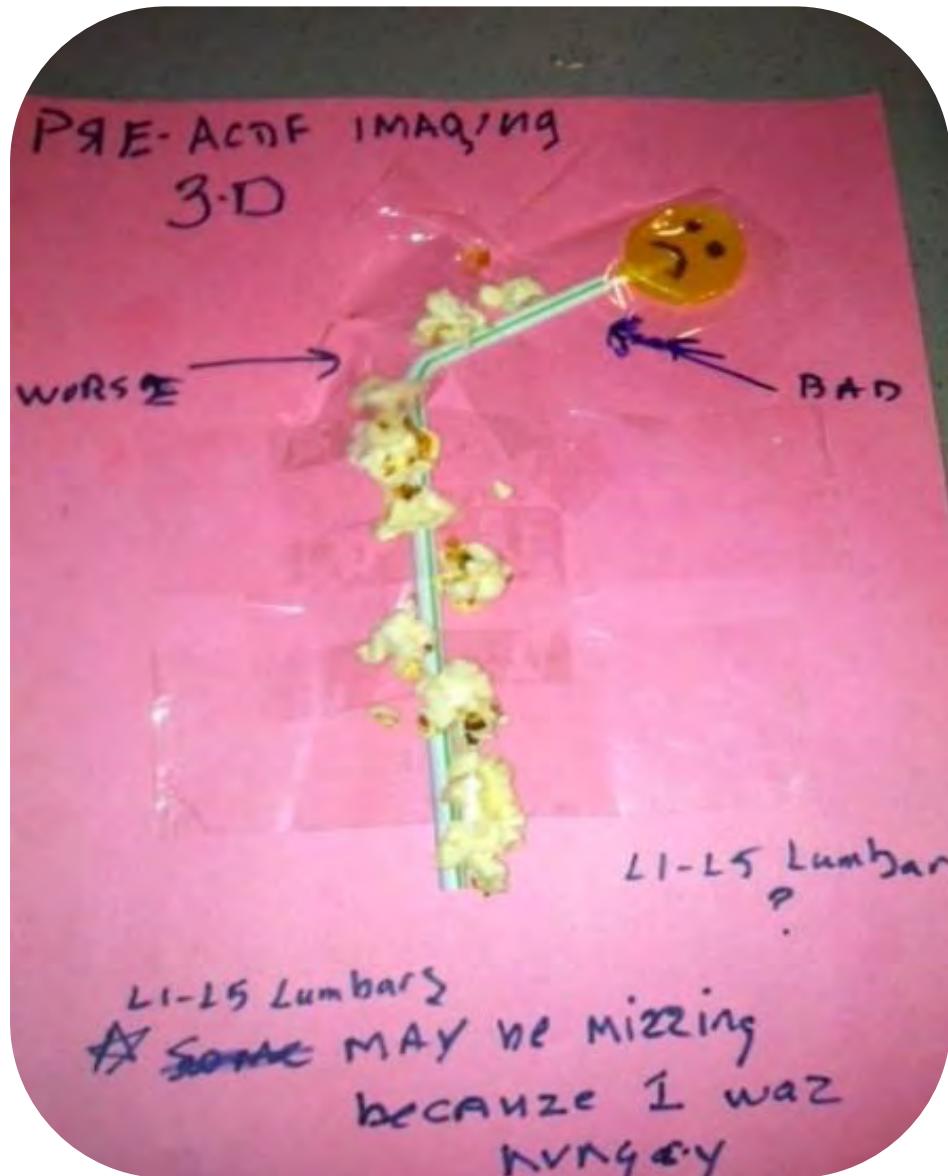
What direction do I want to take with this? Do I garner public sympathy for one of our beloved leaders and company partner who has been plagued with almost indescribable back and neck pain in recent months, making routine physical tasks almost impossible before having his third back surgery since 2002? Sure, that would be easy, but also dry and soporific, being devoid of any insightful editorializing on the author's part on commenting on some surprising and sometimes shocking tidbits that would otherwise not be revealed. I owe it to our readership to inform AND entertain. This industry is austere enough as it is. So, in saying that, I

will occasionally take the low road in this article, exposing Alan to his fans and critics, but will glance up to the high road on occasion as to not lose sight of his trying ordeal that precipitated this article.

In October, Alan was struggling with intense nerve pain and was relegated to working at home most of the time. He notified the company that after an MRI result that showed two herniated disks and another that was following suit, an

"All I know is that the latter is used for women to deal with the pain of childbirth, so you can draw your own conclusions."

ACDF was scheduled for November 19th at Rochester General. This acronym stands for Anterior Cervical Discectomy and Fusion Surgery, often elected when steroid treatment and physical therapy haven't made the condition any more bearable. In Alan's case, physical therapy, chiropractor visits, traction and epidurals were ineffectual. All I know is that the latter is used for women to deal with the pain of childbirth, so you can draw your own conclusions. The actual image of the MRI was not provided, but with our unlimited resources, we were able to hire a specialist to basically recreate a 3-D image of what Alan's spine looked like. The image is featured on the next page:



collar that concealed the brace, along with a Silver-Shaded Persian cat in the crook of his arm, he would have walked away with 'BEST COSTUME' honors as Dr. Evil in the *Austin Powers* series. Visual to the right.

All the hours put into Sarah Dywinski's effort to successfully 'taxiderm' herself into the world's largest owl for her Halloween costume would have only earned her the silver while all other hopefuls: 'NEED NOT APPLY,' as the contest would have ended before it started.

Back to the facts. I now take this opportunity to disclose these pieces of information, not made public until now. Evidently, Alan **had** agreed to working more hours daily in the office had his partners agreed to a few concessions to accommodate him in his compromised condition. As Alan could no longer negotiate the water fountains in the halls, he requested a small scale Roman Aqueduct be constructed from the farthest fountain (because it had the coldest water) to a golden cistern to be affixed to his desk that he could ladle the water from to his mouth. The owners balked at this, citing the project as being cost-prohibitive, the lack of available good stone masons, OSHA regulations, and the temptation of the Tax Department to use it as a log-flume ride. Also as his neck muscles atrophied, he really couldn't support his head for long periods of time without discomfort. Picture a flexible straw trying to support a bowling ball. As walking around the office with his head dragging beside him would be not be as much a curiosity to behold as it would be an absolute horror, it would be distracting to the workforce, to say the least. Alan offered

Authors note: OK, maybe our resources are not so unlimited, as I would have led you to believe, and this was actually the best we can afford. It actually only cost us an ice cream sandwich, because we solicited my young daughter to reconstruct the image, but its impact should not be lost on the viewer.

Basically, without going into graphic detail, the ACDF is a procedure to treat nerve root or spinal cord decompression by decompressing spinal cord and nerve roots of the cervical spine to stabilize the corresponding vertebrae. It entails moving aside muscles, incisions/removals of discs, grounding bone spurs, allografts from the hip, and titanium screws; all pleasant things, no mistake. However, I have four words:

Duct Tape and Windex.

In early to mid-December, Alan reported recovery was going slowly but that he would be coming to come in to work a few hours in the office before retreating to the comfort of his home to work. Well, he did indeed come in with the apparatus on his neck pictured on the next page (with the clever marketing slogan).

However, in all honesty, it is hard to suppress at least a grin when you think that had he appeared in this condition on Halloween in a gray duster/lab coat with a



that the company could outfit him with a motorized cart with a side-car attached, to lay his head in as he ambulated around the office. They agreed to that, but when Alan laid his head in the sidecar of the model they purchased for him it turned out that he was basically driving blind. On the ‘test drive,’ he took out a copier and went through a cubicle wall. Nobody rolls away from a k-22 paper jam, Alan. You should know better. Luckily the cubicle was vacated due to the employee taking vacation.

**“Nobody rolls away
from a k-22 paper jam,
Alan. You should
know better.”**

Lastly, but not less embarrassing, he would lead us to believe, that during his downtime at home, he was catching up on quality cable programming, like *Breaking Bad* or *Game of Thrones*. The sad, sad, truth is that he was actually catching up on General Hospital episodes. Upon his return and discussions by the water cooler, I learned that (as he was speaking to me with his head laying on top of on the Poland Spring Jug: ‘Sam was stunned when Faison revealed that Jason had not died in the harbor after being shot. Sam’s disbelief quickly turned to anger

when Faison revealed that Patrick had known the truth about Jason. Anna confided to Alexis that Ric was alive and in the Witness Protection Program. Franco and Nina decided to keep Ava’s baby, so they named her Jaime. Silas learned that Ava had murdered Connie but he agreed to continue to help her find her daughter...blah, blah, blah’....‘WINTER IS COMING’, indeed. As listening to this, I was hoping that Death was coming; for me.

We now come to today, where with the successful surgery, the support and care of his lovely wife, Kirstin, at home, his physical therapy and proper medication, Alan is convalescing, his vertebrae are fusing, and we anticipate him carrying WebTitle on his new back to new heights. Welcome back, Pal!



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WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

TitleTRACK

Deeds are more than a conveyance

During my quest to become an Eagle Scout, I learned, and continue to practice today, the Boy Scout tenet of doing a good deed daily. Having reviewed countless deeds over the years, I have often thought that an appropriate motto for real estate practitioners should be: "Draft a good deed, always."

In its most basic form, a deed is a legal instrument that conveys or transfers a person's interest in real property. Deeds come in many forms, including Warranty Deeds, Quit Claim Deeds, Bargain and Sale Deeds, and Executor's Deeds. Each form of a deed makes certain representations from the grantor to the grantees.

Every deed contains a legal description of the property being transferred, the property address, tax map numbers and the address for mailing of all tax bills. In addition, deeds can also be instruments which, upon the passage of a sufficient period of time, can establish proof of a grantor's death, proof of heirship, establish property boundaries or grant an easement.

For example, a properly prepared deed, which contains a recital that John Smith died on Jan. 1, 1962, survived by his wife Mary Smith, which has been recorded for more than 10 years, can be taken as presumptive evidence of the date of John Smith's death and that he was married to Mary Smith when he died.

The same holds true for a deed given by John Smith, Mary Smith and Thomas Smith, being all the heirs at law of Michael Smith, deceased, having died on Jan. 1, 2000. After 10 years on record, that recital will be taken as presumptive evidence of the heirship of Michael Smith.

This language is now a part of the public record and cannot be lost or destroyed — no need to obtain new death certificates and heirship affidavits. For more immediate results, attaching a copy of a death certificate to a deed is

also a way to prove that someone is dead, show the date that they died, and their marital status when they died.

Since deeds can also be used to help establish property boundaries using temporary or hard to locate monuments, they may create problems when trying to interpret metes and bounds descriptions. For instance, a description can include language that has courses running to the easterly line of the lands of Frank Smith. Running northerly along the easterly line of the lands of Frank Smith shows the intent of the deed was to go to the east line and then follow along that same east line. There can be no strips or gores if the deed is worded properly.

This is useful when there is a discrepancy between a record description course and a new survey measured course. Adding language that the course runs to the easterly line eliminates any question if there is a small deviation or measurement error. Additionally, attaching a current instrument survey for the property explains what the surveyor believes the property looks like and where the present boundaries and the improvements are located. Furthermore, it can help homeowners who misplace their surveys years after they purchase their property.



Elvis Swift

“...it only takes a few extra moments to draft a better deed and one that will benefit real estate practitioners for years to come.”

A copy will always be attached to their recorded deed. This will also help them when they sell or refinance their property. They are forever memorialized in the public records. These simple add-ons to deeds are an easy way to prevent title issues from arising later. The careful drafting of deeds today could save time and money when the property is transferred in the future.

How multiple individuals take and hold title, called "vesting," is a crucial aspect of every deed that is often overlooked and can cause many problems, particularly when one of the owners dies. Do you want buyers to hold as tenants in common, joint tenants with rights of survivorship or as tenants by the entirety? If so, this should be clearly stated. Failure to state vesting or erroneously mixing types of vesting — such as joint tenants in common — will result in title being held as tenants in common.

Also, don't vest in a life estate when you only want to create a right to lifetime occupancy. Life estate vesting language should be applied when intending to create a remainderman interest.

There may also come a time when affidavits should become a part of a deed. An original judgment and bankruptcy affidavit attached to a deed will eliminate the time that is spent hunting down affidavits from prior owners that were placed on an

abstract of a title that has been lost, or one that is in an attorney's file that has been purged or lost. For the added cost of an additional page or two to a deed, adding an affidavit, affirmation or other curative as an exhibit to the conveyance could end up saving money and time spent looking for the document.

All in all, it only takes a few extra moments to draft a better deed and one that will benefit real estate practitioners for years to come.

Michael Fame, Esq. is title counsel for WebTitle Agency, an authorized title insurance issuing agent for First American Title Insurance Co. of New York, Fidelity National Insurance Co. and Old Republic National Title Insurance Co.



Michael Fame, Esq.

NEW DEVELOPMENTS



Melody Ann got hitched!

Melody Ann DiChiara (Tax Dept.) has had an eventful year (and is now a Wilkinson!). Married on October 25th to Chris Wilkinson, her beau of 13 YEARS (Yes, years!), they shared the moment around their close family and friends on Canadice Lake. They have come a long way from when they first met at an Elmira, NY hockey arena. She worked the concession stand, he was slinging beers...and somewhere along the way they feel in love!



Christina is soon to say "I Do!"

Christina Lundberg (Recording Dept., right) has wedding bells in her future. After dating her now fiancée, **Melissa Mandel** (left) for 2 1/2 years, she finally took a chance and popped the question in Myrtle Beach, amidst the sunset shore. Being the charmer that Christina is, of course Melissa said yes! They are looking to get married in Naples, NY on September 23rd. Remember to bring us back some grape pie!



Melissa is sporting some new bling!

Melissa Zwerka (Title Production Manager) is excited for the next chapter in her life with her lucky fiance, **Patrick Cignarale**. Patrick popped the question on October 11th. They have 5 children between the two of them ranging in age from 10 to 20 years old. They are just one shy of the Brady Bunch (I am sure they would love their own Alice!). Although a date is not set yet, 2015 is looking likely with a small group of close family and friends to celebrate with them.



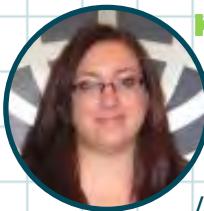
Megan personalizes her new pad!

Megan Callahan (Title Production Dept.) and her boyfriend, Tom O'Connor, have been loving their new home. After being together for 7 years, they decided to take the TRUE plunge — buying a home together in East Irondequoit! The home was in very good condition but they decided to give it some of their own personal touches. After painting the walls and putting in a new bathroom vanity, they felt like they were ready for something more complex. Redoing the kitchen it is! With the help of Megan's dad, they completely gutted the kitchen, bought new cabinets and appliances, and got to work with the nail gun. As you can see, all of their hard work paid off! With those kinds of results, we think she is secretly working for HGTV on the side. She will not confirm nor deny.

WITHIN OUR TEAM

Meet the Newbies:

Here at WebTitle Agency, we value each and every one of our exceptional team members. Check out the newest additions to our family:



Katherine Rubino

Customer Service Dept.
Search Coordinator

"I like cats, horses and have an unhealthy relationship with Netflix."



Taylor Bryant

Tax & Municipal Search Dept.
Search Coordinator

"I love watching cartoons on Saturday mornings."



Nate Karras

Tax & Municipal Search Dept.
Search Coordinator

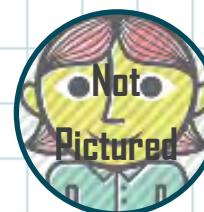
"I like sports, & I am a diehard Florida Gators fan!"



Dan Kunz

Title Production Dept.
Shipping & Proofing Coordinator

"This summer, I am helping my uncle renovate an old movie theater he bought in Cape Cod, MA."



Lareena Cometa

Title Production Dept.
Shipping & Proofing Coordinator

"I share a birthday with my sister/co-worker, Christine Cometa, & her twin."



John Prorok

Title Production Dept.
Word Processor

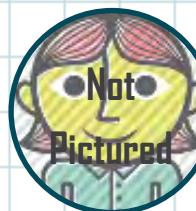
"I am a Seinfeld buff."



Amanda Carpenter

Title Production Dept.
Word Processor

"I was adopted from Paraguay."



Starr Ritchie

Title Production Dept.
Word Processor

"I like to play video games (especially MMD's)."



August Conwell

Recording Dept.
Recording Coordinator

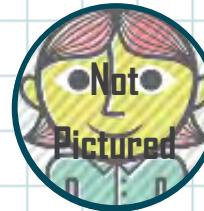
"I am red/green colorblind."



Jonathon Nixon

Recording Dept.
Recording Coordinator

"I am a twin and a USA Hockey Official/Referee."



Kristina Wagner

Recording Dept.
Recording Coordinator

"I have 2 kids, 2 fish, a dog, & a cat."



Carl Mattice

Recording Dept.
Recording Coordinator

"I love football, technology & animals."

Meet the Newbies Cont'd:



Stephanie White
Title Production Dept.
Shipping & Proofing
Coordinator

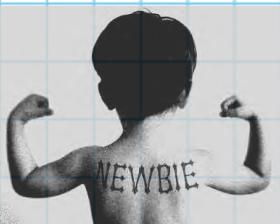
"I like to volunteer at pet rescues (like Pitty Love)."



Nate Lester
Title Production Dept.
Shipping & Proofing
Coordinator

"I was a baseball pitcher in college."

Welcome Aboard!



Employees of the Month:

WebTitle Agency makes every effort to recognize excellence in our office. It might be the way a team member solved a problem for a client partner or their ability to set an example for their co-workers in the way they treat our vendor partners, coming up with a new approach to get a client what they need, when they need it – anything that makes this company better. The Employee of the Month (EOM) winner is announced at our monthly staff meeting and they are given a framed certificate for their desk. They're also given an additional half day of paid time off and are added to our Employee of the Month plaques in the lobby.



Commentary by Alan Roides, Chief Marketing Officer/Partner

01 JANUARY



Kara Faticone is our EOM for January, which just so happened to be her One Year Anniversary with the company. Kara is a Customer Service Coordinator in our Customized Lender Services/Cascade Settlement Agency unit (CLS/CSA). Kara was described by one of her team members as a "post-closing and funding ninja!" I'm not exactly sure what that means but I'm sure it's worthy of EOM! Kara was also commended for her ability to pick up new tasks quickly and for her reliability.

02 FEBRUARY



Üæ@|ÁE ^||Ás our EOM winn^|Á|ÁFebruary. She is coming up on 5 years with Web and has had arguably the most challenging role of any of our staff. Á|Á[{ dÓ} á|Á[[!áä æf :ÉÓ^c ^} Áæ á|á * Á|á|á^|á•É|Á[[!áä æf * Á|á|á * Á|á|á &@ Á|á|á * Á|á|á • ^|á|á * Á|á|á @ } ^|á|á @ Á|á|á[Á|á|á Á|á|á ^|á|á it is amazing she is able to keep her wits about her and a smile on her face Á|á|á also won the EOM in Ø|á|á ary of 201G Great job Üæ@|!

03 MARCH



Christine Liberi, our EOM for March, can put her new certificate next to the one she won in March of 2011! I'm not exactly sure how many hats Christine has worn at Web and CLS/CSA but it is as many or more than anyone else here. She is almost as knowledgeable as she is good-natured.

Christine handled a few month end closings that could have really have ended badly. Christine was also a great help in bringing on a new client after she rescued a closing downstate. Her problem-solving and willingness to stay late until something is finished and done right are to be commended.

04 APRIL



The EOM for April is Victoria ("Vicki") Anselm. Vicki is the Assistant Manager of our Title Examination Department which, between juggling file priority and client deadlines with available production resources, can be a very hectic place. Vicki is in her 6th year with us. She receives overwhelmingly positive feedback from our attorney and paralegal clients that call/email us with questions about our Foreclosure Certificate product line and is very popular with her co-workers. Vicki joins a distinguished list of 3 time winners of the EOM as she won in April of 2010 and July of 2011.

05 MAY



The May EOM is Jackie Welch from our Recording/Filing Department. Jackie is celebrating her 5th Anniversary with Web in February! She has been cross-trained to handle almost any task that is needed in that department and is always looking to learn more. Jackie has helped the Managers of the department with new employee training. She also won the award in June of 2012. Great job Jackie!

06 JUNE



Sarah Dywinski is the EOM for June. Aside from helping to organize a very successful CLE in May at Oak Hill, she was instrumental in coordinating company travel for myself and my partners to NYC, NJ, Philly, Long Island and Manhattan. Sarah has been very active in our community/charitable events and our Social Media has grown leaps and bounds since she joined us.

11 NOVEMBER



Breanna Forger is the EOM for November and just recently celebrated 2 years with our company. Breanna is a member of our Customer Service Department. She is incredibly productive, very well liked by her teammates and we've received repeated positive feedback from client and vendor partners praising her courteous and pro-active manner.

12 DECEMBER



Lori Mowers from our CLS/CSA Division is the EOM for December. Lori joined us when we merged with the CLS unit in the Summer of 2012. Lori has been praised for her willingness to take on new tasks and her problem-solving creativity. The term "Google Stalker" was thrown around. Again, not sure what that means but I like it!

Thank you to everyone for your efforts and to your colleagues that took the time to submit nominations!

5 YEAR ANNIVERSARY

Continuity in our office is something we have strived for since the Partners got together. You simply can't put a price tag on the positive effect familiarity has on the customer service experience as well as office team-building and morale. These folks have all celebrated 5 years with us this past year. All anniversaries are mentioned in our monthly staff meetings. Then the team members are given a Personalized 5 Year Anniversary Mug, a \$100 Visa gift card, \$100 to spend on our company apparel site and, last but not least — a personalized company shirt that says "My Boss thinks I'm a big deal!" Thank you everyone!

Victoria "Vicki" Anselm Title Exam Dept. Exam Dept. Assistant Manager	Andy Licherdell Title Insurance Dept. Vice President
Regina Startzel Streamline Dept. Implementation/Project Manager	Larry Sweet Abstract Dept. Abstract Dept. Manager
John Villani, Esq. Title Insurance Dept. Title Examiner	Linda Knierim Abstract Dept. Abstractor
Faith Sevio CLS/CSA Dept. Closing Assistant	Christopher Schuler Search Dept. Search Services Coordinator
Joe Cali IT Dept. Tech Support Representative	Alex Withers Tax Dept. Tax & Municipal Search Coordinator
Marisa Leone Customer Service Dept. Search Coordinator	Christina Lundberg Recording Dept. Recording Coordinator
Gwen Gilley Title Insurance Dept. Word Processor	Sharon Kelly Abstract Dept. Word Processor
David Foley Abstract Dept. Abstract Coordinator	Dorreda Cruz Accounting Dept. Accounting Coordinator (AP)



Tom Masters hits 10 years with Web!

Tom Masters celebrated his 10th Anniversary this past November. Aside from myself, my Partners and three other staffers – Barb Reid, Lisa Lodato and Leonna Charles – Tom has been with us the longest. Tom is our Customer Service Department Manager and, like a handful of our other Managers, he became a manager after being a one person department for a period of time. Anyone who knows what it is like to do anything and everything a customer needs knows just how challenging that can be on a daily basis. He has very little turnover within his unit. I can't even remember a time when a client ever had anything but positive things to say about how quickly and efficiently Tom and his entire team have assisted them. He also really likes to wear a cap to work every day and is a pretty darn good musician.....Thank you Tom. You've been a tremendous part of our success. Tom will be given a fancy desk clock, a \$250 Visa gift card as well as a \$250 shopping spree on the company apparel site.



We have a number of people who will be celebrating 15 years with the Company in 2015. Stay tuned for details!

ORIGINALLY PUBLISHED TUESDAY, JULY 7, 2014

THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

TitleTRACK

Zombies still haunt the real estate industry

When we hear the term "Zombie," the imagery most people think of includes slow-walking, brain-hungry undead searching for their next victim. But what if I told you that wasn't the case for the zombies that line our streets today? All it takes is a homeowner, a lender and a piece of real estate to create the perfect "zombie foreclosure."



"Zombie foreclosure" is a term used to describe properties that have been vacated by homeowners and the foreclosure process has commenced. However, the foreclosure process is never completed, which in turn leaves the homeowner responsible for the property. Essentially, those who don't realize they still own their homes are then left responsible for mortgage debt, taxes and upkeep.

The vacated properties can become eyesores in neighborhoods and drive down nearby property values. They also take a big chunk out of local government revenue in the form of unpaid property taxes. It is estimated that more than \$400 million in property tax revenue is likely delinquent due to zombie foreclosures. According to recent data, the zombie foreclosure rate has shown some improvement, falling 7 percent compared to the first quarter of this year and dropping 16 percent from year-ago levels.

Zombie foreclosures usually occur on low-value properties that weren't worth the banks' time to foreclose upon. Rather, some banks charge the houses off. Some banks have been walking away from foreclosures much the way some homeowners walked away from their mortgage when the housing market first crashed.

Since 2006, 10 million homes have fallen into foreclosure, a number that in earlier, more stable times would have taken nearly two decades to reach. Of those foreclosures, more than 2 million have never come out. Some may be occupied by owners who have been living gratis. Others have been caught up in what is known as the robo-signing scandal,

"It is estimated that more than \$400 million in property tax revenue is likely delinquent due to zombie foreclosures."

when banks spun out reams of fraudulent documents to foreclose quickly. The rest are zombie foreclosures.

Florida has the highest number of zombie foreclosures, accounting for more than one-third of all zombie foreclosures nationwide. New York, New Jersey, Illinois and Ohio also have some of the highest number of zombie foreclosures across the country. Most of these states have seen an increase in new foreclosure activity over the past year, creating a more fertile breeding ground of zombie foreclosures.

Some states, such as Florida and Illinois, are looking to combat zombie foreclosures by weighing legislation that could help fast track foreclosures and move the abandoned properties through the system more quickly. New York is also considering legislation that would make lenders responsible for the upkeep of zombie foreclosures. Some local



Many homes are in the foreclosure process for so long that they become abandoned, looted, and eventually decrepit eyesores.

governments are creating land banks that would include zombie foreclosures, allowing government officials to rehab properties or demolish them.

Though banks and servicers are not technically required to communicate with borrowers about lien releases or charge-offs, an obscure provision of the Truth-in-Lending Act requires that servicers send statements each month to borrowers who have liability for delinquent mortgage debt. According to the Consumer Financial Protection Bureau, that provision is pushing banks and servicers to release the borrower from liability for the debt.

The CFPB is beginning to look very closely at abandoned properties and zombie foreclosures. The CFPB states there is direct borrower harm if a borrower believes a foreclosure on their property has been conducted and they are no longer responsible, and months or years later find out they are, that there was never a foreclosure and they have large financial responsibilities that they never knew about; such as thousands of dollars of mortgage debt, code violations and municipal services like water and trash.

The CFPB said it has ideas to help resolve the problem such as creating a national definition of "abandonment", hastening the foreclosure process so vacant homes can more quickly be transferred to potential owners and non-profits, and creating a national registry of zombie properties.

Like undead zombies, zombie foreclosures will be difficult to get rid of. The majority of these abandoned properties are encumbered by liens and in various stages of deterioration. Legislation

will most likely need to be enacted to release the liens, so title to these properties can be transferred.

John P. Nitsche is president of WebTitle Agency, an authorized issuing agent for First American Title Insurance Co. of New York, Fidelity National Title Insurance Co. and Old Republic National Title Insurance Co.



John Nitsche

The Walking Dead's got nothin' on these guys: Zombalaya is coming, are you ready?



From left: AdROC (keys) AKA Adam Whiting (our Tax Dept. Manager), Majic Wand (guitar/vocals), Danny O'Wallop (drums), The Letter J (guitar), & DJ Late Payment (bass) AKA Tom Masters (our Customer Service Manager). Not pictured: Some Guy (sax).

Let's face it folks — our office has more street cred than yours. We have two rock stars in our midst moonlighting as title company managers in the daytime. Moon Zombies, their six person "Fun-Ska-Funk-Funk-Power-Popiliciousness" band, has been compared to the musical tunes of Red Hot Chilli Peppers, Beastie Boys, Rage Against The Machine, Reel Big Fish, and Sublime. With a new EP album release party coming up, Adam Whiting (Tax Dept. Manager) spared some of his time from organizing his extensive hat collection to tell me about band aliases, performing, and Doctor "Adam" Who.

The last time we featured you in our newsletter was back in 2012; what has changed since then? At that time, we really had just got started with things. We lost our bass guitar player, Tommy switched to that instrument, and we brought in a mutual friend to play lead guitar. We also brought in a sax man. These moves really fortified our sound. We did a great deal of writing, recorded a demo, and slowly started to establish ourselves in the Rochester music scene through frequent gigging.

Can you name a few? Some noteworthy gigs in the last year would be the City's Party in the Park concert series this past July, Park Avenue Fest this past August, and most recently in January at the 2nd Annual Pre-Polar Plunge Party at Lovin' Cup.

Any which were noteworthy due to their vibe or uh... mishaps? The Party in the Park was one of our biggest audiences to date and was memorable given the location, which was down inside the Manhattan Square Park steel sculpture. As far as mishaps, it's interesting you bring that up. The very next month at Park Ave Fest, our drummer fell off the stage and broke his foot!



The Moon Zombies performing in Downtown Rochester

Title managers by day, bandmates at night: What are the differences between your work life and your alter egos?

Supervising busy departments can throw a bunch of odd challenges your way from different angles, and in the hustle and bustle, you naturally build some degree of stress and tension. As two people passionate about music and the feeling you get creating and performing it, the satisfaction and emotional release outside of work can be great therapy. You also have the opportunity to meet all kinds of music fans of all backgrounds, so I guess the interactions you have in the two places are very different.

What's the story behind Tom and your band nicknames, anyways? DJ Late Payment for Tom is a semi-literal, self-deprecating name he has for himself and his "financial responsibility," you might say. adROC is just a play on words, and I guess airport codes! We all affectionately refer to Rochester as "The ROC." It used to be AdRock – which is stolen from the famous Beastie Boy really – so I altered it as a nod to our fine city. Adam Bomb was an alternate.

You are currently ranked #6 out of 45 for Top Rochester bands on ReverbNation. How the hell did that happen?! Right? How did we fall that far? That's what I'm saying... we need to look into that.

Before going out on stage, do you ever rehearse what you are going to say? Why? Yes, Tom rehearses his apology speech for playing bad notes the song prior. Otherwise, when bantering with the

audience, it should be spontaneous and improvised. We have a few common jokes around certain songs.

It is to my understanding you are releasing a new EP album soon. Congrats! What type of recording process did you use? Who produced your recording? Yes,

February 27th. Tom would say we used the "glacial method," producing via an actual glacier due to the extensive time it has taken. It no doubt was a long process. We recorded at ACME Recording Studio on Humboldt Street back in April of 2013, and here we are - a year and a half later. We recorded each track at a time versus live, full-band takes. With complicated changes, special instrumentation, vocals, and effects – it became essential. The mixing and mastering process after the fact is quite tedious, but hugely important. Our sax player is a recording engineer by day, and helped us save a bunch of money by doing the project itself. The downside – working as time permits, hence the delay.

Which song on the new EP do you feel the most attached to? Is there a story behind it? I would say the first track, "One More Day." Besides being Tom's favorite song, and the one he wrote the music to - the title reminds us about the time that went in to this record... always being delayed one more day. Adam laughs. In all seriousness – it's a strong song with a catchy chorus and a powerful ending. It was sort of the first "hit" we came up with.

If you could be Doctor Adam Who, travel in time and sing with anybody in the history of music, who would it be? Great question. Maybe I'd play some piano, pour a couple Scotch-on-the-rocks with Frank Sinatra, and we'd duet it up.

What Moon Zombie goal do

you still wish to achieve? We dream big, but realistically for me – it's to become a noteworthy Upstate NY band and pack a venue every time we play. To have people rock out in the front row singing my songs back to me... to have an opportunity to share the stage with other great musicians... and overall – for everyone in a room to have the time of their lives together.

So, become a bigger Rochester household name than the SkyCoasters? With all due respect to the Skycoasters — who are legends — Yes. To achieve that longevity and status with instant name recognition would be awesome.

What can your fans expect at your next Zombalaya party? Another Tater tot eating contest, perhaps? Let's see, rumor has it there might be robots, a disco dance off, fireworks, and free hugs from Tom Masters. The latter is confirmed. It's also the official EP release, so you can also pick up our awesome new record for real cheap!

For those who want to give their friends a good show, are you open to performing at private events? Beer, tater tots, some spare change, a high five... and we're in!

If you're interested in some toe tapping, heart pumping tunes, the Moon Zombies' Zombalaya Release Party is being held on February 27th at Flour City Station at 8pm. They love you for your brains!

Event Page: <http://bit.ly/zombalayaparty>

Moon Zombies Facebook: <http://www.facebook.com/moonzombies>

"...the Moon Zombies, a hard-rocking, finger-popping, show-stopping Rochester band with just a hint of wisenheimer that harnesses as much irony as it does humor."

Frank DeBlase -

"...a wallop of high energy rocking tunes that hit you in the face like a wave crashing on a rock."

Kathy Stockbridge - Upstate Live

"This group is funk, funk, funky, but with a heavier and solidified rock architecture that makes it a little louder and fiercer than you might expect from a funk band."

Willie Clark - CITY Newspaper

**MOON
ZOMBIES**



WebTitle Royalty

We have a princess in the extended Webbie Family! Amarilis Rivera, daughter of our **Jacqueline Gomez** (Accounting Dept.), came in second place and was crowned Miss Puerto Rican Princess of Rochester on June 21st. Being the princess is very much like royal life — once the pageant is complete, the Queen and Princess participate in a variety of parades, festivals, events, and other functions throughout Monroe County and surrounding cities. Some of these included: the Latino Film Festival; Puerto Rican Festival and Parade; Hispanic/Latino Family Day; and the Janes Fashion Show during Rochester's Hispanic Heritage Month (October).

To compete in the pageant, contestants must be between 14-17 years old, maintain good grades, stay enrolled in school throughout the year, be at least 50% Puerto Rican, and stay single and without children. While a contestant, Amarilis had to attend a series of weekly workshops to enrich her knowledge of the Puerto Rican culture and complete various hours of community service for a total of five months to prepare for the big event. Then it is time to compete on pageant day! Showing her talents, dance skills & cultural knowledge were clearly her strong suit. She won the Princess crown after all!

Being Princess comes with its perks — some of the gifts she received were a college scholarship, elegant jewelry, dresses, a wristwatch and professional photograph package.

Amarilis keeps active by bowling, playing volleyball and softball through her school. She is even one of the volleyball team captains, the Class of 2015 School President, and a High Honor Roll student.

As a mother, Jackie was very happy with her daughter's accomplishment. "This has opened a lot of doors for her future," Jackie said. "I will be forever grateful to Miss Puerto Rico of Rochester & the Puerto Rican Festival Organization for this opportunity. This has been a great opportunity for her & for all the people around her."



FURRY ADDITIONS



Here comes trouble to Trisha's home!

On October 17th, **Trisha Feldt** (Title Production Dept.) adopted a new furry friend in her home. Meet Sully, their Rottweiler/Black Labrador mix, born on September 1st. He has since made home a fun and hectic place to be. He has since become the best friend in mischief-making with McKenna, Trisha's 3 year old daughter. It is hard to stay mad at him too long with a face like that!



Melissa meow has two kittens

October was an exciting month for **Melissa Zwerka** (Title Production Manager)! Not only did she get engaged, but she also adopted these two cuties! Kendal (left) and Greycie (right) were both adopted through Greece Residents Assisting Stray Pets (GRASP).



Melody Ann is soon to hatch!

Along with their two new wedding rings comes two twin girls on the way! **Melody Ann Wilkinson** (Tax Dept.) and her new husband Chris are expecting TWIN GIRLS! They will be joining their older brother Dylan (2 yrs.) some time in February, 2015. Although their names aren't picked out yet, they should clearly be named Web and Title, right?



Barb is soon to be Super Grandma

Barbara Dominiak (Title Production Dept., on right) has diapers and formula in her future — she will become a first-time grandmother on February 27th! Born to her daughter Carolyn and her son-in-law Ben Linz, they opted for it to be a surprise. They are most excited about loving and caring for her grandchild without the anxiety or responsibility that comes with being a parent!



Rachel is dreaming of Dublynn!

Rachel Atwell (Reception) and her husband Justin welcomed little Dublynn Abigail Atwell to their home on September 29th. She loves opera music (just like her mom) and Elmo. Sesame Street Symphony, anyone?

ORIGINALLY PUBLISHED TUESDAY, JULY 7, 2014

THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

TitleTRACK

Mobile apps changing how we search for a home

Technology has become a part of our everyday lives — so it is no surprise that searching for a home can easily be done from our mobile device. Long gone are the days of waiting by the phone for your Realtor to call with that perfect listing, scouring the Sunday paper, or driving around that perfect neighborhood.

“...approximately 1/5 of all real estate-related searches happened on mobile devices [in 2012].”

In fact, according to a 2012 Profile of Home Buyers and Sellers by the National Association of Realtors and Google, 52 percent of homebuyers turn to the Internet as their first step in homebuying and approximately 1/5 of all real estate-related searches happened on mobile devices. The increase in mobile applications (apps) eliminates the need for hours of online searching and the information needed is centralized in one or two apps.

A quick search of Google Play for “real estate” brought up hundreds of apps — most downloadable at no cost — allowing you to search locally, in another state or around the world. Not only can you download apps showing real estate listings and photos, but you can also obtain information on neighborhood demographics, area schools, crime data and median property values, or see if you can afford a mortgage on that dream home. There are also apps listing “for sale by owner” and foreclosed homes for those skipping the traditional homebuying process.

With the use of mobile apps up 115 percent in 2013, according to Flurry Analytics, I downloaded several popular apps to test their usability and effectiveness.

Realtor.com



The Realtor.com app is from the same-named, much-relied-upon-by-homebuyer website, and is geared towards traditional homebuyers. You can type in an address or a city and find listings, open houses, recently sold listings and rentals in a particular area. Once you select a listing you can scroll through photos, property features and local school information.

New listings are identified with a check mark and you can save listings to your Realtor.com account or contact the real estate agent right from your mobile device. Using the scout button, the map will continually update as you scroll around the area — what I think is the app’s best feature. The app is easy to use, the information loaded quickly, and the map feature is especially nice if you are driving around a particular area. While nothing new as far as content, the Realtor.com app takes the traditional home search to the next level.

Millions mapped



The Millions Mapped app, with a tag line of “Real Estate + Maps = Awesome,” offers some interesting features. In addition to a map that automatically updates as you move around your location, the “Heat Map” option provides data and other market factors likely to influence a consumer’s home search; including the ability to take a closer look at higher and lower priced areas, and those properties which have been on the market the longest or have had price reductions.



The property cluster tool designates areas with multiple properties for sale and the app user can zoom out to find the clusters and then select the number to focus in on the cluster area.

Properties with upcoming open houses are clearly marked with a red icon.

One negative aspect of this app is that you cannot view a

photo of the property without going to a partner app. However, this only takes a few seconds and the property information and photos are easy to view. Once you are directed to the partner app you can also scroll through nearby properties.

ForSaleByOwner.com

 The app by ForSaleByOwner.com is pretty straightforward and easy to use. On the homepage you either choose to search by your current location or enter the search area by location. You can also limit your search by price, number of bedrooms and baths, or only view listings with photos or a scheduled open house. One limitation is you are not able to easily widen your search — so if you don't know the ZIP code or name of the town, your search is limited.

Once you have selected a listing you can look at photos, contact the seller via phone or email, and share the listing with others. While not as comprehensive as apps for traditional Realtor-listed properties, this app provides enough information to determine if a listing warrants further investigation.

Zillow Mortgages

 All homebuyers, whether first-time buyers or seasoned veterans, can use apps to evaluate their personal financial situation and determine the affordability of a house. While not the only app of its kind, the Zillow Mortgages app provides several options to determine home affordability. Users can easily enter their income, down payment and monthly debts, and expected property taxes and homeowners insurance and the "Affordability Calculator" tool provides a monthly budget showing a mortgage payment to fit your finances.

Users can also select the "Payment Calculator," which again allows you to enter the various components and provide a breakdown of the monthly payment. The "Market Trends" option shows mortgage rate history over a selected period — from 1 day to 2 years — which is helpful for not only homebuyers, but also anyone looking into refinancing their current mortgage.



With hundreds of apps available, home buyers should not have trouble finding one that fits their needs. In fact, if a real estate services company doesn't have an app today, I would be surprised. Happy searching!

Laura Ward is executive vice president and operations manager for Cascade Settlement Agency / Customized Lenders Services.

Laura Ward

Christie's got our heads spinning

Remember when you were a kid and LOVED playing with clay? Or that scene in the movie Ghost? Just like your secret pleasure of watching cheesy movie scenes, our **Christina Lundberg** (Recording Dept.) has made it her passion to pursue her love of ceramics.



As a student at Nazareth College,



Christie developed a more focused interest in ceramics through her college courses. Soon after, she switched to the Bachelor of Fine Arts Studio program and has never looked back. As works in progress always go, she is still developing a personal style. One signature technique that she finds herself working into her pieces, though, is inspired by her grandfather (a master carpenter). Similar to the dry walling she helped him with on one occasion, her pieces allude to the spackling techniques he used day in and day out. A textured patina appearance is also evident in her other artistic inspirations as well — Greco-Roman pottery and nature.



She recently had an art show featuring her pieces. "Setting up a show is completely insane," she said. "It's kind of like getting ready for Senior Prom. — all this prep work for a few hours of fun. The only difference is that at the end of the night there's a lot praying someone wants to buy something!" And she has. She has won awards and sold various pieces of her work to multiple clients, including the Dean of the Art Department.

Currently, Christie is teaming up with a fellow Nazareth student, Madalyn LaCava, to build their business. Coined CLM Ceramics, they currently have an online store on Etsy and plan to do the craft show circuit this summer. After graduation they intend to start their own studio with the goal of expanding to a large enough facility where college grads can come to work as a transition zone until they get their own spaces. Never stop creating, Christie!



**CLICK HERE
TO GO TO
CHRISTIE'S
ETSY SHOP**



BRINGING US TOGETHER

WebTitle team members have a super time at Super Bowl party

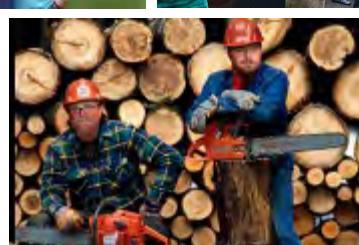
WebTitle Agency team members participated in the company's annual Super Bowl party this past February. The annual day of camaraderie and team building took place the Friday before the big game. The Buffalo Bills, New England Patriots, Pittsburgh Steelers, Denver Broncos, Green Bay Packers and Miami Dolphins were among the many jerseys and team paraphernalia represented by our team members at the gathering. Caitlin Rodgers of the Recording Department was voted "Most Spirited" by her colleagues. A feast of pizza, chicken wings and snacks (but no soup) was enjoyed by all.

To view more of our Super Bowl snapshots, check out our Facebook album:

<http://on.fb.me/1C9f5ka>

Happy Halloween:

BOO! Our Halloween was filled with goblins, circus freaks, cats, owls, super heroes, and even a queen. With the spider webs hanging from our cubicles and dangling skeletons watching our every move, the spooky stage was set for the ultimate costume/department decoration contests! While everyone had some pretty impressive costumes, Sarah Dywinski's (Sales Dept.) owl costume took the cake. That's A LOT of feathers! The winners of the contest for the best decorated departments



were the Recording Department with their "circus gone wrong" theme. and the Account Department's "traditionally terrifying" theme. They both were just too good, so it ended up being a tie!

TIMBERRRRR! Webbies get rugged at lumberjack-themed summer picnic

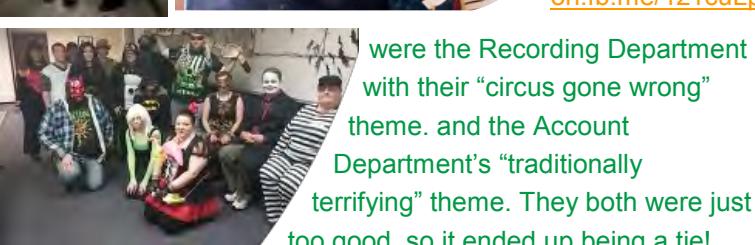
To get some sun and give appreciation to our team members, we let our Webbies out early to have enjoy our company picnic in August. This year's theme? Lumberjacks. Woods. PLAID.

As per tradition, we also included a team building relay race challenge. Tasks included naming different types of wood, finding the chocolate chip in the 'Woodchip Pie (whipped cream, of course), and identifying childhood pictures of the Partners. Although it was close, the Orange team (made up of Jill Oliver, Kevin Masters, Chun Lo, Breanna Forger, and Mike LaTona) brought home the honor of the mason jar wine glasses.

We also surprised the Partners with a little tradition we began last year — posters of them to match the picnic theme. Don't John and Kevin look like they missed their calling?

To view more of our picnic album and a video of our relay race, go to our Facebook album:

<http://on.fb.me/1z1cuLp>



To see more of our haunted Halloween photos, go through our Facebook photo album from beginning to end to understand our 'Tale of the Cursed Title Office.'

<http://on.fb.me/1w632Wa>

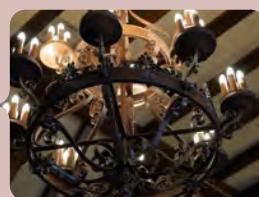


WebTitle Agency's CLE at Oak Hill Country Club

As a thank you to our local attorney client partners, WebTitle Agency partnered up with Fidelity National Title Group to host a Continuing Legal Education (CLE) seminar, luncheon, and cocktail hour last May. Topics included the effect of the Dodd-Frank Act on real estate transactions and other topical updates to the real estate and title insurance industry.

As you can see in our photos, we had a great time! Our Michael Fame, Esq. even found the "Hill of Fame" room to declare his own. Thank you to everyone who joined us at Oak Hill Country Club for the event!

To see more photos from our CLE event, check out our Facebook album here: <http://goo.gl/LCFgiO>



HAPPY HOLIDAYS



Although there was some tough competition, Christina Lundberg (Recording Dept.) brought home the prize in our Ugly Sweater Contest. It even lights up! She received an AMC Theatres gift card to inspire better fashion choices.



Our office was glowing with lights and holiday cheer! As tradition, we brightened up the office with some friendly competition between departments. The Title Production Dept. truly brought their 'A Game' with their own Elf on the Shelf, complete with snarky poems.

They were treated to a lunch of their choosing. Jodi Orlando (Exam Dept.) also brought home a \$50 Wegmans gift card for her "Bieber Fever" themed cubicle. Hopefully it's not contagious!



Bring on the party! On December 19th, we all put on our mittens and ear warmers to head over to Jeremiah's Tavern in Gates for our holiday party. With tons of chicken wings, a couple of drinks, and some surprising dance moves, we were able to kick back and relax with some of our fellow cube mates. Here's to a happy and healthy new year for all of our WebTitle family and friends!

To view more of holiday moments, go to our Facebook album:

<http://goo.gl/AmN2YX>



Can you spot the ten differences?

This industrial loft is full of textures, exotic art, and colorful touches to add some spice to the design. For a little fun, there are ten Photoshopped differences in the second photo. How many can you find?

To see more about this loft, check out the write up on Apartment Therapy here: <http://bit.ly/1oHMiv0>



1. "S" is missing from Design Futures book; 2. Round wall art pieces are positioned closer to each other; 3. Ottoman tassel is green instead of purple; 4. Hallway light is missing; 5. Armchair leg is missing; 6. Hallway rug is different color; 7. Swan painting is shifted down on the wall; 8. Entire row of rivets is missing from the metal column; 9. Medallion is missing from the rug (bottom right); 10. Artwork on the metal column is upside down (near plant).

WebTitle offering monthly contests to Facebook followers

As a "Thank You" to our loyal social media followers, we have begun offering monthly contests where you can win a \$25 American Express gift card from us! Our current contest is Jumpstart January — simply enter your name and email address on our Facebook page to win! Any additional survey questions answered about the kind of content you would like us to post will give you five additional entries into the big drawing on January 30th. To enter, go here: www.facebook.com/WebTitle

JUMPSTART JANUARY

TELL US WHAT YOU THINK

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