



THE WEBTITLE EXAMINER

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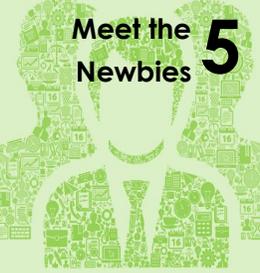
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TAKE OUR ROCHESTER REAL ESTATE QUIZ TO WIN A \$25 GIFT CARD!



MAKING WAVES

WebTitle Agency named one of Rochester's Top Workplaces for 2nd consecutive year!

"People are drawn to positive places. They want to be where people love to be. They want to be at a workplace where it's positive and people feel valued." — Robert Duffy

We're very proud of our team! WebTitle Agency has been recognized as one of Rochester's Top Workplaces for a SECOND year in a row!

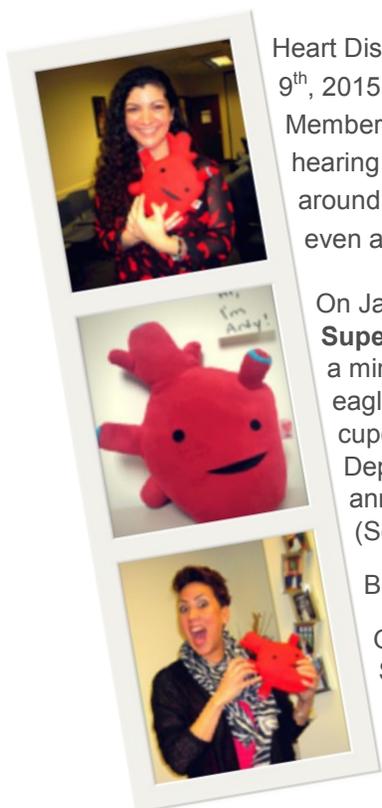
The evaluation for the Top Workplaces program is based upon feedback from an employee survey. Some of the commentary includes, "My manager cares about my concerns", "New ideas are encouraged at this company" and "This company operates by strong values and ethics."

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://bit.ly/1OJAIB>



BRINGING US TOGETHER



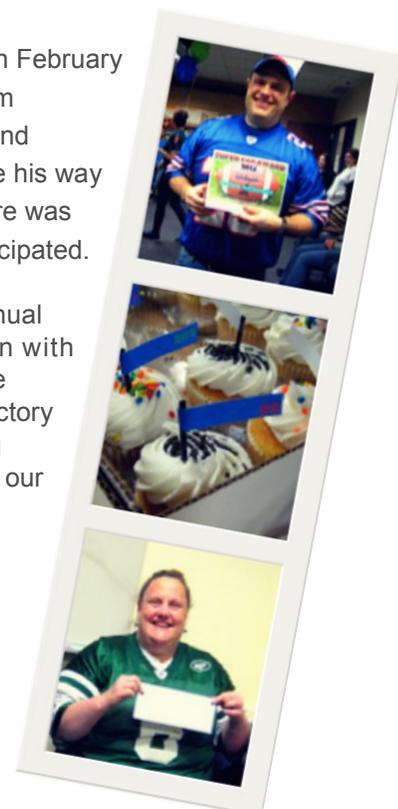
Heart Disease and Stroke kills 1 in 3 women, yet it is 80% preventable. On February 9th, 2015 WebTitle Agency participated in **Go Red For Women Day**. Team Members supported the cause by wearing red and learning about facts and hearing personal stories about heart health. A stuffed heart, "Arty" made his way around the office and posed with each team member wearing red. There was even a raffle for a Sweetheart's basket for the team members that participated.

On January 30th, 2015 WebTitle team members participated in our annual **Super Bowl Pre-Game Party**. This year there was some added fun with a mini helmet scavenger hunt around the office which was won by the eagle-eyed Sue Stark (Recording Dept.). There was also a Sweet Victory cupcake raffle won by the always-lucky Leonna Charles (Accounting Dept.). As usual there was a delicious lunch of pizza and wings and our annual team spirit contest. This year's winner was Marco Iulianella (Search Dept.)! Congratulations to all!

Be sure to check our Facebook albums for all of the pictures!

Go Red For Women Day Album: <http://on.fb.me/1KKndfQ>

Super Bowl Pre-Game Party Album: <http://on.fb.me/1KKndfQ>



WEBTITLE GIVES BACK



With April flowers come donation showers! WebTitle Agency makes it a priority to support United Way annually, continuing our tradition of giving back to the Greater Rochester community.

Our office has been buzzing with numerous fundraising activities for our team members this month. The most common form of donations are through payroll, followed by our month long "Penny Wars" in which departments are divvied up into teams that each collect spare change to compete for a pizza party for the winning team. This year, we spruced them up a bit and made them look like pigs! We have already raked in hundreds of dollars just from everyone pitching in a few cents every day!

As a new addition to the fundraising this year, we called in our culinary gurus for a chili cook-off on April 22nd. Through some intense taste-testing by our office, Jodi Orlando's (Exam Dept.) Chili-Chili Bang Bang took the win for the Traditional category, earning her a \$50 gift certificate to Bed, Bath & Beyond (to help stock up her kitchen with new culinary gadgets, of course!). Meredith Gandelman (Title Insurance Dept.) brought her A-game in the Creative category with her Fiesta Chicken Chili, winning 2 tickets for "Paint Nite", where she and a friend can enjoy a glass of wine (or two!) while creating a painting from start to finish at a local eatery!

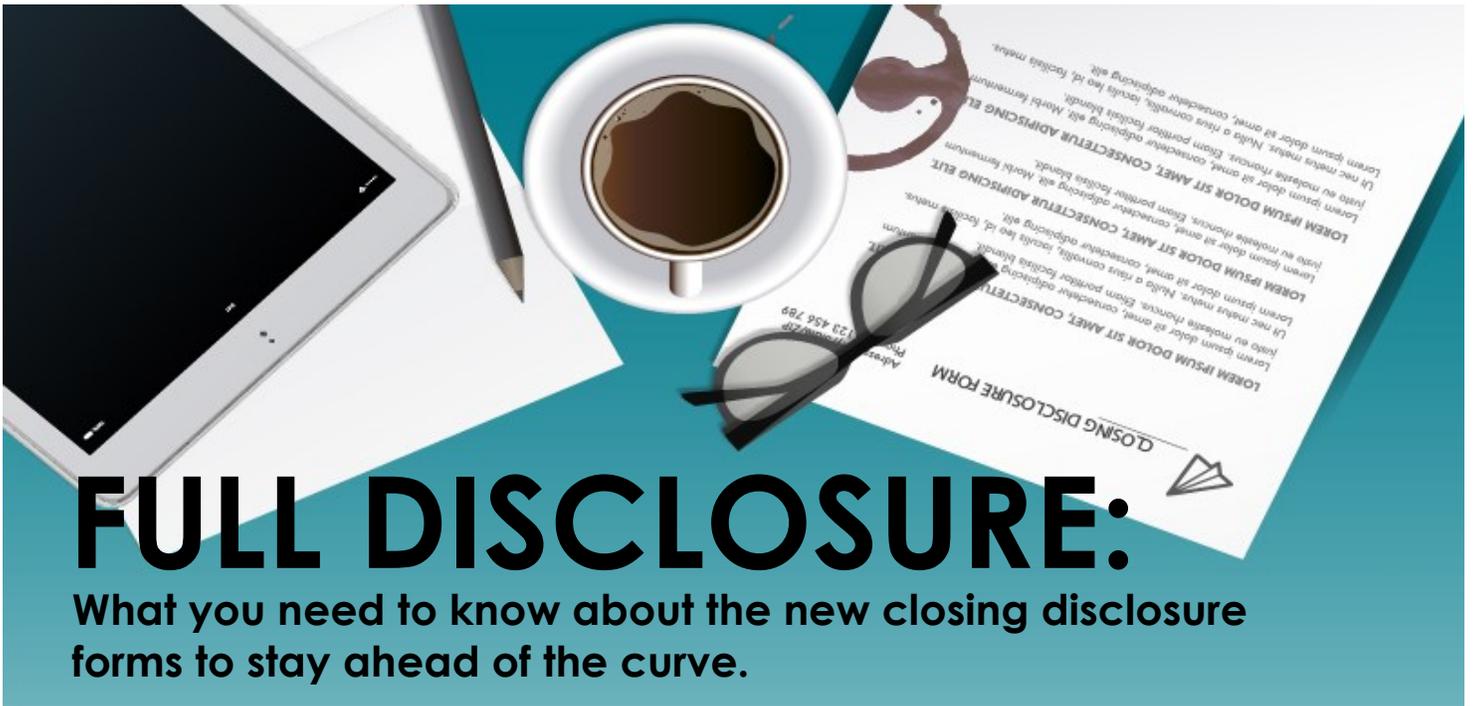
The Exam Department must be lucky! Rich Guerino (Exam Dept.) won our Date Night Gift Basket Raffle, which included \$50 towards Olive Garden/Long Horn Steak House/Red Lobster, two bottles of wine, wine glasses, and a slew of chocolates to indulge in throughout the evening.

This week, one lucky Webby will be selected as our GRAND PRIZE winner! They will receive an Extreme Cube Makeover prize valued at \$500. This includes a massage office chair, wireless keyboard and mouse, and a multitude of cube décor to spice up their work day. Good luck, Webbies!

For more photos, check out our Facebook album here:

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





FULL DISCLOSURE:

What you need to know about the new closing disclosure forms to stay ahead of the curve.

Beginning August 1st of this year there will be a substantial change in the mortgage disclosure and closing forms that we have all been used to seeing for many years. This change will also have an impact on the way in which closings are conducted. The Consumer Financial Protection Bureau (CFPB) was tasked with creating these new forms to combine the existing forms that were required by two different Federal Agencies, while also making them more understandable and useful to the consumer.

Traditionally, mortgage lenders have had to provide to a borrower applying for a loan a Truth in Lending Disclosure and a Good Faith Estimate. These two forms are being combined into a new disclosure called a Loan Estimate. The new Loan Estimate will need to be delivered to the borrower no later than 3 business days after receipt of a loan application. In addition, the Closing Disclosure will combine what was the final Truth in Lending Disclosure and the HUD-1 Settlement Statement. The new Closing Disclosure must be provided to the borrower 3 business days prior to consummation of the transaction. Naturally, much of the information in the new forms is the same as previously provided, but set out in a different format to make it more understandable.

The new forms will be used in connection with loan applications taken August 1st or after. The existing HUD-1 Settlement Statement will continue to be used for any loans in the pipeline that close after August 1st. In addition, the HUD-1 will still be used in connection with home equity lines of credit, reverse mortgages and mortgages secured by a mobile home.

The biggest impact will most likely be related to the timing of providing the Closing Disclosure. Since the Closing

Disclosure must be in the borrower's hands three business days before the closing (consummation), a closing will need to be scheduled well in advance. In fact, some banks have already issued statements indicating that they will need all figures to complete the Closing Disclosure 10 days before the scheduled closing date. The days of calling the bank attorney or settlement agent to request a last-minute closing for tomorrow will be gone.

“Since the Closing Disclosure must be in the borrowers hands three business days before the closing (consummation), a closing will need to be scheduled well in advance.”

Most last-minute changes to the Closing Disclosure shouldn't be an issue, as a new 3-day waiting period will not be required. There are only three circumstances that would require an additional 3-day waiting period: a change that results in an increase to the APR, the addition of a prepayment penalty or a change in the loan product.

As with prior changes it will take some time to get accustomed to the new forms. There have been and will continue to be webinars and seminars on the new forms and requirements. Although I don't consider myself an expert on the new forms, if anyone should have any questions please feel free to contact me.

David Gutmann is executive vice president/ managing counsel for WebTitle Agency and Customized Lenders Services/Cascade Settlement Agency. David can be reached via email at dgutmann@cls-csa.com



David Gutmann, Esq.

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:



Anibel Ng-Conwell

Title Production Dept.
Shipping & Proofing Coordinator

Anibel recently moved to Rochester from Washington D.C with her husband August who works in the Recording Dept.. She graduated from George Washington University with a degree in psychology and fine arts. Her passion is Art Therapy. She also makes contemporary jewelry with cement, and loves Korean culture.



James O'Neill

Tax & Municipal Search Dept.
Search Coordinator

James spent the last two years as an assistant football coach at SUNY Brockport and Ithaca College. His favorite TV show is Mad Men, and he enjoys lifting weights.



Robin Walravens

Recording Dept.
Recording Coordinator/ Reception Help

Robin and her husband Mike have two children, a son and a daughter. They also have two beautiful grandsons which they adore – Grayson (4 yrs. old) and Jaxon (1 yr. old).



Lisa Moore

Title Insurance Dept.
Closing Assistant

Lisa has a 15 year old daughter, and also loves animals. She has also has a Pit Bull 'daughter' that is five years old.



Kathryn Lucas

Tax Recording Dept.
Recording Coordinator

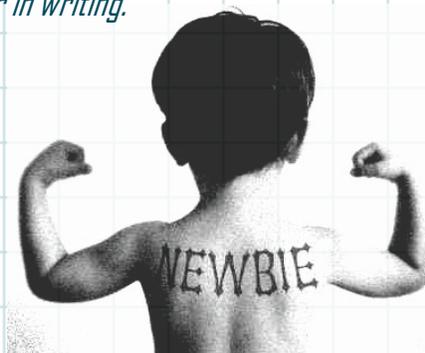
Kathryn, better known as Katie, recently graduated from SUNY Fredonia with a degree in history with a minor in writing.



Victoria Clark

Customer Service Dept..
Search Coordinator

Victoria, better known as Tori, likes to play baseball and watch basketball. She also loves to go on new travelling adventures.



NEW DEVELOPMENTS



Megan's vacation brought back more than a tan!

After seven lucky years together, **Megan Callahan's** (Title Production Dept.) now-fiancé Tom O'Connor popped the question on March 28th while they were on the beach in Fort Lauderdale, FL before setting sail on a cruise to Jamaica, Grand Cayman and Cozumel. Since their return to dry land, the future Mr. and Mrs. have been perusing local venues, looking for the perfect place to say their I Do's on October 15, 2016!



The Dating Game: Office Edition

Online dating may be all the rage nowadays, but WebTitle's own **Marisa Leone** (Customer Service Dept.) and **Alex Withers** (Tax Dept.) didn't even need to leave the comfort of their own cubicle to find true love. The lovebirds had been dating for 5 years when, on April 17th, they took a stroll by the water at the Inn on Canandaigua Lake and Alex asked the big question (spoiler alert: she said yes!). Currently they are still basking in newly-engaged bliss and are planning on tying the knot next fall.



Murphy's Law has a totally different meaning for these two!

According to Murphy's Law, anything that can happen will happen. For these Murphys, it's love and marriage that can and did happen. A little over three years ago, the newly-titled **Heather Murphy** (Foreclosure Examination Dept., previously Heather Catherwood) met her husband Cooper at her previous job, where they became good friends and eventually started dating. Fast forward to July 3, 2014 and, after calling and asking Heather's mother for her daughter's hand in marriage, Cooper suggested to Heather that they go out to dinner to celebrate their upcoming long weekend. He planned to take them back to the scene of their first date, but learned that the building had been taken over by a new restaurant. In the end he took her to the new restaurant that shared the same physical space as their first couples outing and, in between courses, dropped to one knee and asked her to marry him. The pair exchanged vows on April 18th, a beautiful Rochester day, at the Roger Robach Center at Ontario Beach State Park, and is now enjoying life as Mr. and Mrs. Murphy.

FAMILY ADDITIONS



The Stork is doing the shipping this time!

Anne and her husband have their own package on its way! On September 18th, Anne Poltrino (Title Production Dept.) and her husband Rob will be welcoming their first little bundle of joy into the world. In the last couple of weeks, the Poltrinos did a gender reveal to their loved ones, so a name for the little guy is still up in the air. Hopefully Baby P will inspire them before he arrives!



Barb's family is sprouting with Spring!

Barbara Dominiak (Title Production Dept.) became a first-time grandmother when her grandson Isaac Benjamin Linz was born on February 28, 2015. So far,

her favorite parts of being a grandma are simply enjoying quality time with Isaac and watching him grow.

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 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. The commentary below is written by their respective managers.



01 JANUARY



JARED JOHNS

Jared (Abstract Dept.) has done an excellent job assimilating into his new position. He is proactive with clients, co-workers, and the other abstract companies we work with and doesn't hesitate to run and do a pickup or delivery if it needs to be done in a rush. He has stepped up to do whatever has been asked of him while keeping a focused and positive attitude, such as filling in for others while they were on vacation, all the while continuing to learn a new position.

— Larry Sweet

01 JANUARY



PAULA RUESCH

Paula (Recording Dept.) took initiative in training a new member of the team, and in doing so I've noticed her gain more confidence in her role and knowledge of our procedures. She has also shown dedication to the team by proactively assisting her team members and has done a great job assisting me with updating our Recording Department Client Profile Packet - a time-consuming process, as client contacts and procedures change frequently. When we are busy, Paula will always ask if she can stay late or take a half-hour lunch to assist, and she is always willing to help.

— Dorcas Reyes

02 FEBRUARY



DANIELLE SNYDER

Danielle (Title Insurance Dept.) has been on the ball and organized while always maintaining a great attitude and doing a terrific job. Whenever there is a holiday or she has scheduled time off, she makes sure everything is buttoned up ahead of time so that her teammates can work seamlessly in her absence. She has embraced the new workflow and changes and has been doing an overall great job since her transition into her new department.

— Laura Ward

02 FEBRUARY



STEVE GARVEY

Steve (Title Production Dept.) began at WebTitle Agency as a Shipping Coordinator and quickly moved into the role of Proofing Coordinator. He transitions seamlessly between any tasks asked of him and also helps with our new Portal Initiative that is currently in the testing stage. Steve trains incoming proofers and shippers and continues on to be their mentor as they assimilate into their positions, and is always patient and willing to lend a hand as needed. Steve's courteous and friendly attitude is an asset to our department!

— Melissa Zwerka

03 MARCH



NATE KARRAS

Nate is a Coordinator in the busy Tax & Municipal Department and in a short time has made a tremendous impact in that team's ability to achieve production goals and provide exceptional customer service. His enthusiasm and consistently positive and upbeat attitude have gained him great respect from his peers. Nate has impressed with his motivation to be as thorough and informed as possible with any task, which shows in the exceptional quality of his work. These traits and his consistent high production and quality performance have gained him praise and recognition from clients and co-workers alike.

— Adam Whiting

04 APRIL SHANNON BOWENS



This is not Shannon's (Accounting Dept.) first time being named Employee of the Month and I'm sure it will not be her last here. She is extremely hard working and people in all departments feel comfortable coming to her for help. She is an excellent trainer, going out of her way to make sure that all training materials are understood, and her interactions with both staff and clients are always professional. Shannon always puts forth 100% in everything that she does here at Web.

— Leonna Charles

Celebrating our Own:



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!" Commentary below is written by their respective managers. Thank you everyone!



CINDA BECKWITH

I haven't been **Cinda's** (Search Dept.) manager for all 5 years of her time here at WebTitle, but have gotten to know her well over this time. When she's not emailing me in different languages or quoting some old movie/TV show from well before my time, Cinda makes everyone's day go much smoother with corny jokes or comments all the while working diligently and doing the best job she can.

February 15th marked Cinda's fifth Anniversary as a member of Webtitle and I would like to take this opportunity to thank her for her five years of fine workmanship and company loyalty.

I know that the growth and success of this company is largely dependent on having strong and capable team members such as herself and recognize the contribution she makes in helping us maintain the position we enjoy in this Industry.

I hope Cinda remains with us for many more years to come and would like to offer my congratulations on her anniversary.
— Keith Sorokti



JACKIE WELCH

Jackie Welch is a dedicated member of the Recording/Filing Department who is great team player, always willing to offer assistance to her fellow team members. She actively works with our vendors in the field to ensure our clients receive the best customer service, and in turn has garnered great relationship with both our clients and vendors. Jackie is a valuable member of our team and we are happy to celebrate her 5 years with Web.

— Dorcas Reyes



BOB HILL AND KERT MCGUIRE



William "Kert" McGuire (Exam Dept.) and **Bob Hill** (Sales Dept.) joined WebTitle Agency in April of 2010, just 3 days apart. With that in mind, along with other reasons, it seemed fitting to combine their anniversary congratulations together. I first met Kert while working for Accu-Data in 1996. Tim Nesbitt and Bob Hill would take me out to Lyons, Canandaigua, Geneseo, Warsaw, Batavia and Albion and show me how to abstract in their respective County Clerk's offices. Kert was working for Monroe at the time and later became the Batavia Branch Manager for First American / Public. We hit it off immediately, spent a good deal of time together and kept in touch over the years. Kert moved on to start his own company – Statewide Settlement Services - which grew to several dozen employees and was successful for many years. When he was looking for a change, he came on board at WebTitle as a Title Examiner. Kert does many different things here, all of which he does very well. He consistently receives positive client feedback for his proactive communication and his ability to get a "RUSH" out the door quickly. His laid-back personality and willingness to help anyone anytime make him popular with his coworkers and he has been a big help in our sales efforts, opening many doors for the company.

As previously mentioned, Bob Hill and I have also known one another since the mid-90's and I fondly remember all of the hour and a half or two drives back and forth to those rural counties. We got to know each other well and he was in my wedding party in 2003. Bob held various Management positions at Public Abstract / First American before joining Crossroads for a few years in a Sales role. We talked a few different times about him joining Web and even prior to that while I was an owner at Frontier Abstract, but the timing never seemed right. In 2010, though, the timing worked out and we were ecstatic to have him join our team. As Webtitle is not an Underwriter, we operate at a competitive disadvantage with the Stewart / Fidelity / First American operations. In spite of that, Bob has cultivated many relationships and his customers have proven loyal to him and to us.

Congratulations on your 5 Years with Web! We're very lucky to have you both.
— Alan Roides

Webbies on the Move:

Haven't heard from your favorite Web team member in a while? Perhaps they have moved to a different department! Here at WebTitle Agency, we stress the importance of cross training in several departments for enhanced understanding of our production pipeline, growing our team members' knowledge for career advancement opportunities, and the capability to ebb and flow as needed when production in a specific department requires some reinforcements. Check out where some of our Webbies have moved to below:



Randy Martin



Lisa Lodato



Jared Johns



Jessica Reffner



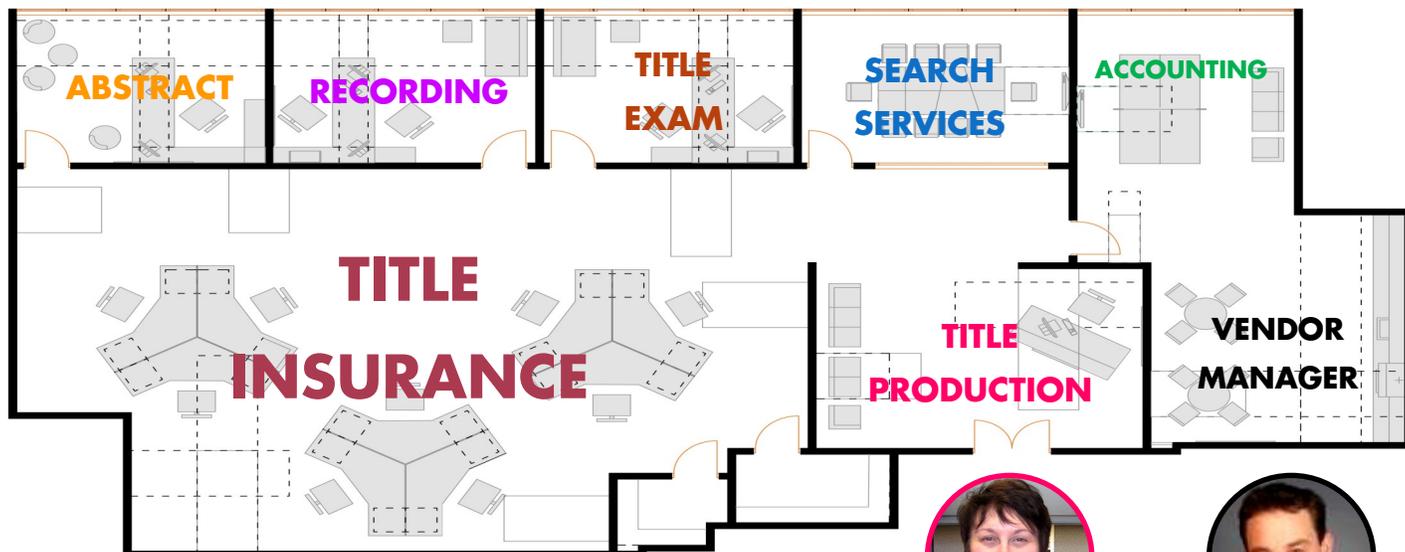
Gavin Cooper



Ben Ticen



Trisha Feldt



Robbin Bourque



Pamela Thomas



Sara Petrykiewicz



Kert McGuire



Deborah Robinson



Kevin Masters



Danielle Snyder



Christine Liberi



Andy Licherdell



John Villani, Esq.



Barbara Dominiak



Meredith Gandelman



Tracie Jackson



Gwen Gilley

Dear Webbie...

The best place to ask real estate industry questions without your co-workers judging you

I'm looking to sell my house. Why should I spend money with an abstract/title search company as opposed to performing a title search/doing the due diligence myself?

– Frugal Financer

Dear Frugal,

There are at least two simple answers to this question. Firstly, an abstract company should perform and prepare a search because many current form purchase and sale agreements require a certified abstract, tax and bankruptcy search be provided to the purchaser prior to closing. The second reason to hire out this service rather than attempt to perform it yourself relates to one's ability to perform such a search. Not everyone is qualified and/or allowed to search through all the public records necessary in order to prove good title for the time period required to insure title.

Thirdly, as a seller there appears to be an obvious conflict in interest if performing the search yourself. If you're selling and are responsible for providing proof of good title, isn't it going to benefit you to conveniently overlook or omit something that is deemed to be a defect in title? And lastly, no reputable title company or agent would agree to insure title based on a non-guaranteed or self-searched title, as it's simply not a smart way to do business.



My deceased relative left their house to me. What documents, if any, do I need to file and what other steps do I need to take to properly transfer the property to myself?

– Frantic Estate Filer

Dear Frantic,

This is an excellent question, but one that requires a bit of clarification. Real property can be bequeathed in a few different ways. It can be set up by a recorded conveyance referencing title to be held by a "life estate" with a "remainderman" to another person (or persons) granted after the death of the life estate holder. To explain further would be an invitation to a nap, so I'll move on for now. Suffice it to say, in this situation title vests in the remainderman immediately upon the death of the life estate holder.

Another way to transfer property, both real and personal, after death is by a bequest contained in a Last Will and Testament; this can be done in 1 of 2 ways: either by a general disposition (i.e. "I give all of my property, both real and personal, to all my children in equal shares") or by a specific devise (i.e. "I give my residence at 123 Main Street, Rochester, NY to my 3 problem children, Larry, Curley and Moe").

With either of these methods, in order to give legal effect to the bequest the Will needs to be admitted into Probate in Surrogates Court. The only major differences between the 2 methods, for purposes of this answer, is that for a general bequest there must be an Executor's Deed

conveying property to the general devisee(s) whereas with a specific devise the real property actually vests (no deed required) in the specific devisee(s) upon the admittance of the Will to Probate (how to know if it has been admitted? There will be a Decree Granting Probate filed within the Surrogates File).

The steps involved to admit a Will into Probate include submission of the Probate Petition, Death Certificate, Notice and Waiver to all named and natural heirs as well as original (if found) Last Will and Testament and Affidavits of Attesting Witness. Naturally there are fees involved and possible issues if all the heirs and distributees do not agree to go along with what is contained in the Will.

Finally, regardless of the nature of the bequest, possible Estate Tax issues exist and since Probate is a complicated and technical legal procedure, it is recommended that an Estate attorney be consulted as soon as possible after the death to ensure everything is handled properly.

Want to ask Dear Webbie a question?

Simply email it over to Meredith Gandelman at mgandelman@webtitle.us who will then forward it on to our anonymous real estate guru for their advice. Your question might even get featured in our next newsletter!



REAL ESTATE RELICS

300 ALEXANDER STREET

This issue's Real Estate Relic will be Rochester's one and only 300 Alexander Street building, a local gem rich in history that was recently fully renovated and is now offering luxury apartments in the heart of the city. You're likely to have seen it if you've ever spent time in Rochester's East End watering establishments, even if simply passing through. As the landmark on the corner of East Avenue and Alexander Street, the building stands tall and proud like a centurion standing guard over the East End. Having hung my hat in one of the pre-renovation living spaces, I took an interest in the notable architecture and, upon hearing news of the plans for the building's ambitious overhaul, decided to dig a little deeper. Unearthed was an eclectic and unique history demonstrating 300 Alexander Street's importance over the course of Rochester's evolution.

- * In 1850, Colgate College originally established the building as the Rochester Divinity School.
- * Once 1916 came around, Colgate College merged with Rochester Divinity School and a new campus was formed.
- * DOH! So much for the new campus; The sale of the building to real estate speculator Waldorf Astor in 1929 nixed that idea.
- * When World War II came along, the building served as barracks for the Army Flying Corp until 1947 when John Jacob Astor took title and planned to convert it to a multi-family housing community.
- * John's vision comes to life in 1950, with a mix of 75 Studio, one and two bedroom apartments. Talk about a block party!
- * Upon Jacob Astor's death in 1964, the building was purchased by Rochester developer Fred Kravetz who carried on its management for 33 years.
- * After Kravetz' death, the revolving door of apathetic owners and time drew the building into disrepair.
- * Vision for the East End: In 2012, Mark IV Enterprises purchased the property and, with a little (okay, A LOT) of elbow grease, brought the building into one of the foremost rental properties in the city of Rochester.

So the next time you're visiting Rochester's East End, whether enjoying a pint at the Old Toad or dancing the night away at Vinyl, make sure to stop and admire the beauty of this local piece of history.



Meredith is creating Yums for the Tum one recipe at a time

Meredith Gandelman is more than a Title Examiner here at WebTitle! Going on nine years with Web, she has also gained a reputation in our office for her expert culinary skills, periodically bringing in delicious food and dessert items to share. She even won in the Creative category of the United Way fundraising chili cook-off held in our office on April 22nd! Now, as owner & writer of the Yums for the Tum food blog, Meredith is starting the process of opening a dessert-catering business to indulge more lucky taste buds with her lavish creations.

Starting as a young girl, Meredith helped out every year with the holiday cooking and baking with her mom. Taking to it like a duck to water, she continued to hone her skills; especially when she realized that often, what she wanted to eat or share wasn't available to purchase at Wegmans or at other local stores. With a dash of improvisation, a healthy helping of time on Pinterest, and a LOT of ruined chocolate, her expertise and recipes have only grown to become more complex over time. Take, for example, her Cider-Infused Caramel Apple Cookie Cups and her Lemon Blueberry Cheesecake Mousse Cake with an Almond Brownie crust.

The Yums for the Tum food blog (www.yumsforthetum.com) came about as much for Meredith's pragmatic purposes as anything else. Recipes from Pinterest were unreliable for ingredient proportions, unclear on directions, or worse – just plain disgusting. Furthermore, any changes she made to the ingredients or preparation instructions would often be forgotten the next time they were made. Add to that a Pinterest account nearing 5,000 pins – a majority of which were recipes - and she began thinking about a method to record her modified recipes that would also encourage her to start working through her edible to-do list. She wasn't fully resolved until a friend urged her to share her delicious recipes in a blog. With that, Meredith created Yums for the Tum blog to serve as a place to both store and share her recipes as she worked her way through Pinterest.

Luckily for us, the blog recipe experimentation came with a yield of more than Meredith and her husband Ilya could polish off on their own. Several colleagues and friends began telling her that there is nowhere that sells anything like her baked goods and repeatedly inquired about pricing for dessert trays to bring to events. This seemed like a clear sign that it was time to consider monetizing her culinary success.

Specializing in indulgent cheesecakes, brownies and truffles, Yums for the Tum Catering is in the process of becoming a legitimate business model. The business certificate has been filed, the recipes are being diligently tested, and the "base kitchen" is being scouted out. Hopefully by this time next year, Yums for the Tum Catering will officially be open for business to the public! In the meantime, the WebTitle team can expect lots of additional new creations to be developed and brought into work for taste-testing.

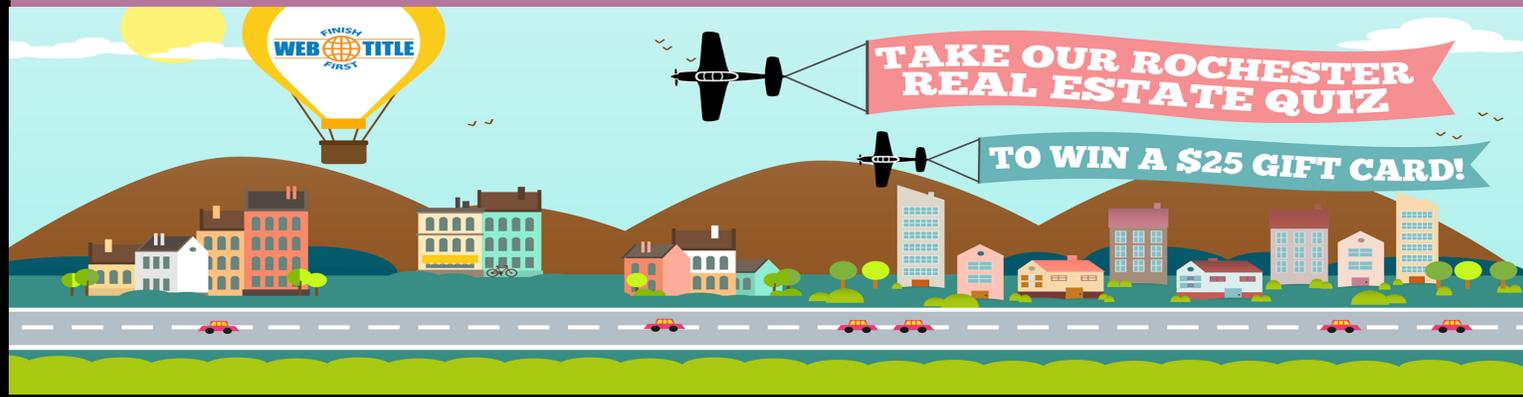
Check out more of the Yums for the Tum creations on the blog's social media pages:

Facebook: facebook.com/yumsforthetum
 Twitter: twitter.com/yumsforthetum
 Instagram: instagram.com/yumsforthetum
 Pinterest: pinterest.com/yumsforthetum



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 the Rochester Real Estate quiz. Think you're a Rochester history guru? Simply answer our six questions and enter in your information on our Facebook page to win! The last day to enter is May 7th, so get crackin'! To enter, go here: www.facebook.com/WebTitle



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curve.”

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Admin. Sales/Marketing Assistant
“Meredith is creating Yums for the
Tum one recipe at a time.”

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Tax & Municipal Search
Coordinator
“REAL ESTATE RELICS: 300
Alexander Street”

ANONYMOUS

Real Estate Guru
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