



THE WEBSITE EXAMINER

WebTitle Gives Back

Webbies Are Making Strides and Gaining Momentum



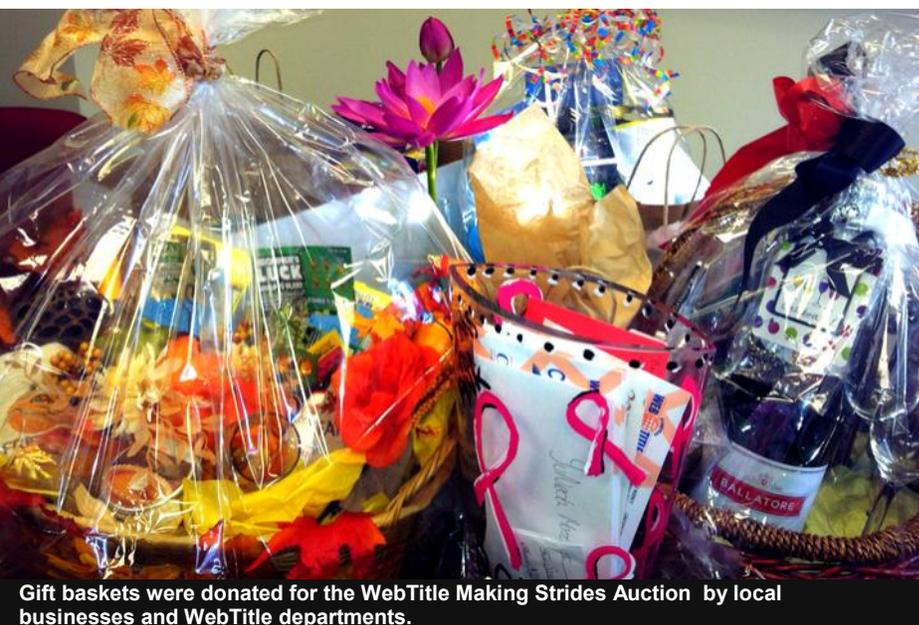
For the 7th year in a row, WebTitle Agency team members have joined forces to raise money for the American Cancer Society and their Making Strides Against Breast Cancer Walk. Many at our company have personal ties to the American Cancer Society’s Making Strides Against Breast Cancer cause – through family members,

friends, or being a cancer survivor themselves. They want to give back another birthday to the future generations who may become affected by breast cancer. We will be joining thousands of others here in Rochester, NY on October 20th at 10:00 am at Frontier Field for the Making Strides Walk to show solidarity for wanting a world without breast cancer.

“In a matter of only 3 days, our team had raised almost \$500.”

The Beginning

On August 21st, Meredith Gandelman (Title Examination), Mike LaTona (Customer Service), Stephanie Dibble (Title Production), and Megan Callahan (Title Production) brushed the sand out of their eyes and headed out in the early morning to the Burgundy Basin Inn for the American Cancer Society’s Making Strides Breakfast Kickoff event. They spent the morning listening to breast cancer survivors’ stories and took back information with them on how we, as a business, can help support the cause.



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Gift baskets were donated for the WebTitle Making Strides Auction by local businesses and WebTitle departments.

Why Help?

Mike LaTona: “A couple of years ago, a very close friend’s mother passed away from breast cancer. Her courageous battle with this horrible disease and her ‘never give up’ attitude really inspired me to join the fight against cancer and find a cure.”

Sarah Dywinski: “When your family member gets diagnosed with cancer, it is like your whole family has been diagnosed. Sure, the patient has to go through the treatment, but the families also have to go through the feelings of helplessness when they might be working two jobs and have kids to raise, too. The American Cancer Society doesn’t just raise money for the patients — they raise it for the families. With their resources, the patients’ families can rest assured about not being able to drive their sister or aunt to their appointments every week — ACS has volunteers for that. Reach to Recovery also gives patients the emotional support they need instead of feeling like they are a burden to their families. They have research and resources that REALLY DO make huge strides for families in need.”

Jessica Reffner: “WebTitle is about making a difference in the lives of our friends and family, not just a paycheck. Breast cancer is one of the most common cancers in women, 1 in 8 U.S. Women (just under 12%) will develop breast cancer in their lifetime (Breast Cancer Coalition); and many of our partners, employees, and loved ones have been affected by this disease. We are improving the lives and futures of our wives, mothers, daughters, and sisters. Every woman you see is affected positively from our involvement and contributions. It is our responsibility as a successful business to take that success and pour it back into the community that we serve, and that has helped make us the success we are today.”

The Planning

We have consistently received contributions through bake sales, donation gift basket auctions, and public outreach totaling over \$55,000 to help people get well, stay well, find a cure, and fight back. For this reason, we felt we should stick to what we know best — how to get our team riled up, ambitious, and ready for a challenge.

A team of three of our team members (Mike LaTona, Sarah Dywinski, and Jessica Reffner) sat down weekly to divvy up tasks and come up with creative ways to bring in more donations than in the past. A 10 day raffle auction, potluck lunch, Survivor Talk, and an indulgent dessert bake sale were planned to bring us momentum in the weeks before the walk!

Multiple businesses in the area donated items such as gift certificates, hair-cut vouchers, a 60 minute massage, dessert basket, or even rock climbing tickets to help raise money for charity. Our own team was more than thrilled to find ways to get more prizes. Everyone chipped in to use their connections for the American Cancer Society’s cause. Departments even joined together and donated multiple themed gift baskets to the event, too. I mean seriously, who *WOULDN’T* want to win a gift basket with wine and everything that you could possibly imagine to go with it?

As an added incentive, the Partners chipped in to have a grand prize of an iPad Mini, which every ticket purchased throughout the auction had a shot at winning.

Ideas Into Reality

On September 18, their ideas came into fruition when our 10 day raffle auction began. All of the hard work of repetitive phone calls to local businesses, coordination of scheduled donation pickups, and never-ending organizing of funds and calendars paid off when the auction began.

In a matter of only 3 days, our team had raised almost \$500. The momentum did not die down either — by the end of the 10 days, our team members had raised \$1911!



Our Making Strides Dream Team (From Left): Sarah Dywinski, Mike LaTona, and Jessica Reffner

The grand prize drawing was also not one to be missed — with what looked like the whole office crammed like sardines into the conference room, we all waited in anticipation to see who the lucky winner would be. Heather Catherwood broke hearts in snagging the iPad!

Continuing our momentum, we invited Jennifer Nicoletti (a 4 year survivor of breast cancer) to our office on October 3rd to rally our team into taking initiative in raising some dough for an organization that helped her throughout her treatment and into her clean bill of health today.

So What Comes Next?

With so many foodies in our office, we are planning on holding a potluck on October 16th and a bake sale on October 18th to get closer to our goal of raising \$10,000 this year. You will also see many WebTitle family and friends with coffee in hand the morning of the walk down at Frontier Field on October 20th at 10am. Feel free to bring us donuts. Don't worry, we won't mind!

—Sarah Dywinski

If you would like to join the fight by donating to the WebTitle Team, please contact Alan Roides at email: aroides@webtitle.us or phone ext 1226, or contact Sarah Dywinski at email: sdywinski@webtitle.us or phone ext 1401. You can also donate to our online team page at: main.acsevents.org/goto/WebTitleAgency



Jennifer Nicoletti (left), 4 time cancer survivor, listens patiently as Ann Savastano of the American Cancer Society gives her introduction

Thank you to our local business partners who contributed to our auction:

- Rock Ventures
- Starbucks
- Savoia's Pastry Shoppe
- Cheesy Eddie's
- Mark's Pizzeria
- Lady Jane's Hair Studio
- TNT Dance Explosion
- 33 Dimensions
- Painting with a Twist
- Seneca Park Zoo
- Glow Golf Mini Golf
- The Distillery Restaurant
- Barb's Hair Salon
- Solutions Laser, Studio and Spa
- AMF Bowling

WebTitle's Team Donates \$42,526 to United Way

As many as one-third of working Americans do not earn enough money to meet their basic needs, creating a dilemma for low income families' health, education, and living arrangements.

Because of this, we have given our team the option for the past five years to contribute a portion of their paychecks



each week to go towards United Way. With an overwhelming amount of our team participating in the program, no matter how little or big, we have consistently raised thousands of dollars each year to help our friends over at the United Way to improve education, help people achieve financial stability, and promote healthy lives. We are continuing our participation in the program into 2014 to see if we can beat our record!

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THE DAILY RECORD

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

TitleTRACK

E-recording enhances processing of land records

Technological advancements have changed the way county clerk's offices store and index land record documents. Gone are the days of dusty books and old film rolls — technology has automated and streamlined land record management, and the latest advancement comes in the form of electronic document recording.

E-recording is the process of submitting and receiving land record documents for recording electronically over the Internet, rather than submitting the original documents in person or by mail to

and money mailing back the documents, which will result in a significantly reduced turnaround time." Franklin County Clerk Kip Cassavaw was also quoted as saying: "This is a benefit to our customers because of the convenience of being able to do this from afar."

In most counties across New York, you are required to submit original documents to the county by mail, courier service, or travel to the county office to record the documents in person. You would then wait days or weeks for the documents to be recorded and mailed back. With electronic recording, documents are

scanned, electronically submitted over the Internet, received and verified by the clerk, recorded and returned —usually within minutes.

Dwyer is further quoted as saying: "While our customers will always have a choice of coming into our office or mailing documents to us, now they have a third option — e-recording. As more and more customers choose e-recording, my office will be saving on paper, postage, storage space and

time. Another advantage of e-recording is that we are guaranteed payment, so there is no issue of bounced checks."

In certain counties, recording documents in person will be limited or discouraged. In Nassau County, it is believed that recordings will be "by appointment only," and the number of appointments and the number of transactions you are allowed in a given day will be limited. The aim is to encourage electronic recording as an alternative, due to the cost savings realized by the county in staff reductions, and indirect costs such as postage and mailing supplies.

Tom Cali, vice president of WebTitle Agency in Brighton, believes electronic document recording in New York is long overdue. "We have invested a great deal of time and money in technology advancements and automation of our processes ... our ability to submit documents electronically to the various county clerk offices on behalf of our valuable clients, will be a huge benefit. The streamlined process allows for quick timeframes, easy correction of rejected documents ... and you no longer have to wait weeks for the return of your original documents in the mail."

"As more and more customers choose e-recording, my office will be saving on paper, postage, storage space and time."

the county clerk's office directly for recording.

In a recent article appearing in PR Web dated Aug. 7, entitled "New York Expands E-Recording in Cayuga and Franklin Counties," Cayuga County Clerk Sue Dwyer is quoted as saying: "We will no longer spend time

Cayuga, Erie, Franklin, Livingston, Nassau, Oneida, Rockland, Saratoga, Washington and Westchester counties currently offer an electronic document recording option, and the Automated City Register Information System (ACRIS) for Manhattan, Queens, Bronx and Brooklyn will be launching in the coming months.

Kevin D. Whiting is COO/partner at WebTitle Agency. Offices are located at 500 A Canal View Blvd., Rochester, N.Y. 14623; and the Executive Office Building, 36 W. Main St., Suite 51, Rochester, N.Y. 14614; phone (585) 454-4770; www.webtitle.us.



Kevin Whiting

Out on the Town

Alan Roides loves the greens! On July 29th, he headed out to the Greystone Golf Club for the Monroe County Federation of Social Workers Golf Tournament. The tournament's proceeds were donated to Alyssa's Angels, Christopher's Challenge, and Ed Grabowski-Dina Finn Memorial Scholarship Fund. Way to go, guys!



Our Partners over at CLS/CSA were able to catch some rays by heading down to Florida for the Florida Association of Mortgage Professionals Convention and Golf Tournament. Since they sponsored a hole, Tom Cali decided to step into the limelight on July 31st and get his photo taken with it!

Tom Cali is spotted out again on August 14th at the Rochester Business Alliance's Partner Member networking event at The Penthouse in downtown Rochester. As a new event space in the heart of downtown Rochester, The Penthouse offers a sweeping view from its 11th floor glass-enclosed room and exterior terrace directly across from the Liberty Pole. Tom always jumps at the opportunity to see old friends and make new ones!



The Paralegals Association of Rochester (PAR) sure knows how to throw a dinner and auction! Tom Cali, Sarah Dywinski, and Bob Hill headed out to the event on September 25th to see some friendly faces. Tom even posed with Marilyn Singer, Director-at-Large, and Patty Sexstone, the President of PAR! It also looks like our team snagged a few prizes!

All of the guests who were invited to attend were asked to bring a children's book with them for United Through Reading Book Drive. This book will be sent overseas to our troops to be videotaped reading them and then sent to their children back home.

All aboard!

On July 31st and August 21st, we invited some of our long time clients and friends to hop aboard with us onto the Mary Jemison. Heading upstream on the Upper Genesee River, we went up to the upper deck to see sweeping views of the urban landscape and the passing countryside while we enjoyed delicious food, fine drinks, and great company of good friends. Throughout our journey, the Captain highlighted points of interest and recounted stories of the colorful history of Rochester and its legendary waterways. Thanks again to Corn Hill Navigation for providing us all with a great experience!





All Aboard!





BATTER UP!

The sound of the crowds roaring when the Rochester Red Wings get a home run, the smell of popcorn and cotton candy entering your nose as you step outside onto the balcony of the luxury suite, the view of the whole baseball field as it is hugged by the sunset over the Rochester skyline – the joys of summer. On June 14th and August 22nd, we enjoyed sitting back with our client friends, savored a drink or an ice cream sundae, and took in one of the best things Rochester has to offer. We had a great time, and even got to meet Spikes and Mitsy! Thank you to Rochester Red Wings for providing us with fun nights to remember!

Furry Additions

Onyx is Stealing Hearts

Onyx was adopted by one of our Title Examiners, Heather Catherwood and her boyfriend Cooper, from a rescue group called Joyful Rescues. They both had dogs growing up and since they recently purchased a house with almost an acre of land, they knew they wanted to get a dog to share their home with. A Belgian Shepard/Newfie mix, Onyx is only 4 months old and is already 45lbs. Although he is a big boy, he acts like he is a tiny puppy and tries to get into small spaces or sit on laps. He loves belly rubs, rolling around in fresh mowed grass (which leaves a mess when he comes in the house, classic puppy move!) and chewing on logs. They always have a log in the living room for him to chew on instead of their furniture...well, hopefully!

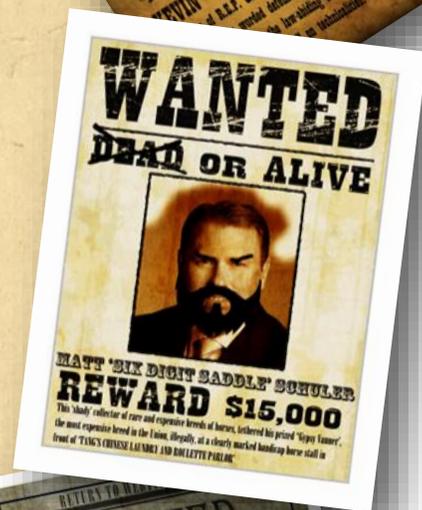


Bringing Us Together

Howdy, Partners!

Every year, our cowpokes decide upon a theme for the company picnic. Horseshoes, chaps, cowboys – where can you go wrong? We all gathered together on August 23rd at Greece Canal Park for some western fun.

We had a great shindig complete with food that a true rancher would love, a bandit themed photo booth, a kiddie corral with a pool noodle horse stable and gold mining pond, and a relay race for only the best outlaws and gun-slingers.



The relay race took our gangs around the ranch, scavenging for clues and pulling out all the stops to wrangle in their prize. With a tight finish, the true winning team has been highly debated between the gangs and the feud will rage on until the next OK Corral comes along!



Just John The Interview

John Nitsche has served as President of WebTitle Agency since October 2005, when WebTitle Agency as we know it, came into existence. Throughout his time with the company John has seen many changes both in his own life and the life of the company he co-owns. John is a man of many interests, including some that may not be obvious to those that meet him.

When John and WebTitle Agency began, there were only about 20 team members with the company. Since then, the staff has grown nearly nine fold. Moving from the basement office of the former West Henrietta Road location to the second floor of the Knowlton Building Office, to subsequently having space on both floors and finally to the Canal View and Executive Office Building locations WebTitle’s history is full of growth.

Like WebTitle, John has shown the ability to grow in his own career. John began his career with a 3 year stint at Public Abstract where he started as an abstractor. After he left Public, John spent the next ten years with Four Corners Abstract before concluding his pre-WebTitle career with a 7 year stretch back with Public Abstract. John was an Executive Vice-President at Public Abstract and was an experienced leader by the time he became President and CEO of WebTitle.

The primary function of John’s position is to oversee the financial end of the company. According to John he has always been a “numbers guy.” Additionally, he works on overseeing client partner relationships and working to build new relationships with other local busi-



Photo Flashback: John Nitsche is rocking those glasses!



John Nitsche in disguise — we almost didn’t recognize him!

nesses. He attributes his ability to have come to this point to the great mentors he has worked with throughout his career. Learning how to read a profit/loss statement and forecasting cash flow are two aspects in particular that John says were important in getting him where he is today.

Working hard for charity has always been important to John, as well. John has worked with Alternatives for Battered Women, as well as East House

According to John, he has always been a “numbers guy.”

and The Buddha Foundation of America.

John has also worked with the organization NAIOP – a professional organization made up of commercial real estate professionals who participate in networking, lobbying and education. John has even served as past president of this organization as well as being a member of the national board.

John is not all business, though. John first met his wife Mary Lou when they worked together. They married in October 1985 and are getting ready to celebrate 28 years of marriage. They also have a 25 year old daughter named Stephanie. An interest of John’s that may surprise you is that he is an excellent cook. The best man at John and Mary Lou’s wedding was a chef and taught John some techniques. For the past 20 years John has been interested in cooking, whether it is Italian, Asian, Greek or French. Cooking mainly for family and friends including on all the big holidays, John has enjoyed learning to smoke meats and fish and experiment with different rubs.

Approximately two and a half years ago, John and Mary Lou moved from their home in Churchville



Jack is enjoying the love of life with the Nitsche family

to a handcrafted log cabin home on Lake Ontario. The home is nearly 60 years old, and John and Mary Lou have spent the time since they've owned it remodeling it. John says living there has been "like being on vacation at an Adirondack lodge everyday." Living on the water has afforded John the opportunity to become more interested in water-related hobbies. He and Mary Lou recently purchased some jet skis and John is able to go down to the water and fish for salmon, pike, bass and walleye. An empty nest also nudged John and Mary Lou into getting their first dog. Jack is a 4 year old Cairn Terrier with a snaggletooth, but they love

him all the same.

John and Webtitle Agency have seen a lot in the last 8 years. What has kept him around, you ask? His favorite part of the job will always be interacting with our team members and client partners – the work we do is so successful because it's done as a team, and he wouldn't have it any other way. **—Jason Marsherrall**



John and Mary Lou's log cabin home on Lake Ontario

8 Things You Didn't Know About John:

1. His first car was a Dodge Dart.
2. His favorite vacation spot is a tie between his home in Clearwater, FL and Lake Placid, NY.
3. If John was about to die, he would want his last meal to be a hot, spicy Asian dish.
4. The grand opening at the Knowlton Building is his favorite WebTitle Agency memory.
5. If he could go back in time, he would go back to the day he got married and the day his daughter was born.
6. For a celebrity, he would love to meet any of the US Presidents, past or present.
7. The wildest thing John has done? "That's for me to know and you to find out..." Oh John...
8. What is the best way to win John's heart over? Simply be genuine, honest, and kind to others.

Within Our Team

New WebTitle Family Members

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



Lynette Sackett
Title Examination:
Title Examiner
June 24



Jill Oliver
Customer Service:
Search Services
Coordinator
July 1



Jacqueline Salgado
Accounting:
Accounting
Coordinator
July 16



Evan Young
Recording and
Filing:
Recording
Coordinator
July 17



Craig Wittman
Title Examination:
Title Examiner
July 18



Brian Gregor
Recording and
Filing:
Recording
Coordinator
August 28

Employees of the Month

We're very grateful for the efforts of our entire team, but these folks deserved some special attention. See what their department leaders have to say about them below:

JUNE: LORI D'ANNUNZIO

"Lori is a Senior Team Leader in Customized Lenders Services/Cascade Settlement Agency and has been with the company for almost a year and a half as a result of the merger with CLS. She is responsible for the department's largest customer as well as other lender customers. She also runs day to day operations when Laura Ward (EVP and Operations Manager) is out of the office and oversees other teams in the department when necessary. Her 20+ years of experience in the industry, including time as a mortgage broker, enable her and her team to handle an extremely large volume of work in an efficient and professional manner. She is well liked by the customers and co-workers, and she has been instrumental in obtaining additional work from many of our existing customers."

—David Gutmann

JULY: JOE CALI

"Joe has been a valued team member of WebTitle Agency for over 4 years. He has worked as a Shipping and Proofing Coordinator, Search Coordinator, and is now a member of the Information Technology department. Joe continuously goes above and beyond in troubleshooting, resolving technical issues, and improving work processes. He is always willing to stay late as needed or come in during off hours to complete a project or to resolve any urgent issues. Joe is always there to lend a hand to help others around the office. He is also the lead organizer for the company softball team and received the WebTastic Citizen award for the month of August."

—Jeremy Snyder

AUGUST: DOROTHY DANIELS

"Dorothy joined us in 2012 with 14 years of experience, as she was previously employed with Four Corners and Frontier before joining Web.

I've seen Dorothy flourish throughout these months, and she has truly become a dedicated team member. Dorothy currently works closely with Martino Centi to process all of the Closing Recordings, REO/HUD's (Pam, Sara & Danielle), and Referee's Deed Recordings. As the volume of our recordings has increased, Dorothy has worked overtime to get the work processed in a timely basis. Whenever we need Dorothy to stay late, come in early or come in on a weekend she never says NO and is always willing to assist.

Dorothy strives for accuracy in her work and is able to stay on top of her turnaround times for our recordings. Dorothy promptly responds to our clients' requests and has garnered a wonderful relationship with our clients and vendors in the process. Dorothy's professional and friendly attitude has truly been recognized by our clients and members within our office. If an issue arises, Dorothy is able to resolve the situation and promptly provides our clients with the necessary information/service they require."

—Dorcas Reyes

Pssst! She's been promoted!

On July 19th, **Heidi Zimmer** fully earned her new role as LP Team Lead by always being eager to learn and take on more responsibility within her department. Beyond that, she was chosen not only because she is a senior member of the team, but she has also demonstrated her dedication resulting in earned respect from her fellow team members whom also reach out to her for assistance with Contin Results and guidance with their filings. Heidi is able to make decisions quickly while under pressure and maintains accuracy in all that she does. Her demeanor and responsiveness with our client's and vendor's is at all times professional and immediate. Heidi also helps with the training for the Recording Department. Congrats, Heidi!

Celebrating Our Own Our Five Year Team Members

When you become part of our team, you become part of our WebTitle Family. Below are those who have had their 5 year anniversaries with us in the past few months and what our Partners have to say about them:



“It is certainly a privilege and an honor to have the opportunity to write about Tom. I have known Tom for approximately

20 years and during those years, Tom has demonstrated his ability to be multi-dimensional. Tom’s experience includes Information Technology, Sales and Marketing, and Management to name a few.

Tom has recently earned a promotion to a Senior Management position. In his new role, Tom will be taking on more responsibility by doing certain duties once done by my partners and myself.

In addition to being a well-respected title industry veteran, Tom is a man of humor, caring, compassion and loving to his family. He donates a tremendous amount of time and energy to St. Rita’s Church. He has Chaired St. Rita’s Annual Festival for many years.

It is a privilege to work with Tom and more of a privilege to be his friend. Please join me in congratulating Tom for this honorable achievement.”

—John Nitsche



“Jason Marshall has performed many duties in his five plus years with us at WebTitle Agency. He started in Melissa Zwerka’s Proofing and Shipping Department.

Those folks are the “last line of defense” from a quality control standpoint before products are delivered to client partners. His enthusiasm stood out almost immediately, as did his eagerness to learn more about the title industry. He has since been moved to our Customer Service and Abstract Departments and is the Relationship Manager for many of our local attorney clients. Where Jason really shines is his innate ability to multi-task and provide courteous and proactive customer service. Jason is well liked by his co-workers as he always has a smile on his face, treats everyone kindly and truly cares about the people he works with.

He has won our Employee of the Month Award in the past, and he has assisted in client/community events ranging from Red Wings Games to Paralegal Association meetings to Top 100 Luncheons to CLE programs. He has been a big asset for several years assisting with the launch and maintenance of our social media platforms, and he has also been very instrumental in our widely popular newsletter – the WebTitle Examiner. Jason epitomizes what we look for in our team members.

Congratulations on 5 years at Web, Jason. We’re lucky to have you.”

—Alan Roides



“Shannon Malone joined our team as a member of the Accounting Department, on July 26, 2008.

During this time,

Shannon has excelled in a number of areas with the department, including (but not limited to) successfully coordinating accounts payable and receivables and funding. Most recently, Shannon has begun training and coordinating the wiring of monies as part of the CLS/Cascade closing process.

Shannon is also an avid Miami Dolphins fan, and she enjoys camping and the outdoors. Shannon’s co-workers and friends describe her personality as quiet and reserved...but there is definitely a fun side to Shannon, as well!

Please join me in congratulating Shannon on her 5 year anniversary, as we look forward to working with her for many years to come.”

—Kevin Whiting

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THE DAILY RECORD

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

TitleTRACK

Is access to home equity changing higher education?

As a mother of two college students, how Americans pay for college is frequently on my mind. The impact of the financial crisis and recession—including an unstable job market and tightening lending standards—on higher education is noticeable. The way families choose a college and fund a college degree has changed along with the changing economy. Prior to the financial crisis it was not uncommon for families to refinance their home or draw on a home equity line of credit to assist with their child's college education costs, sometimes drawing out 100 percent of the equity. In fact, many financial advisors considered covering the cost of higher education a justifiable use of home equity.

Working in the real estate closing and title business I have seen a dramatic change in lending practices since the beginning of the financial crisis in 2008, especially a reduction in the amount of equity borrowers are able to withdraw from their homes. Lenders now manage borrowing more closely and have strict limits on cashing out home

equity.

Declining home values have also impacted the lending industry—even if a property is not “underwater” and has positive value most lenders still limit the amount of equity one can withdraw. Additionally, an uncertain job market has many homeowners unwilling to drain home equity, no matter the reason, even if they would qualify for such a loan.

While a home equity line of credit used to be easily attainable, this is no longer the case. Millions of homeowners do not qualify because

“...there is a dramatic post-recession decline in parental college spending and an increased need for loans and grants to cover the costs of college.”

they owe more on their mortgage than their home is worth. Those with positive home equity are finding that lenders are no longer willing to extend credit and many of those with existing equity lines have received notice that their credit lines have been reduced or frozen.

These changes have ended the ability to cover large expenses, such as a

college education, through equity draining loans; and the tightening of lending practices has ultimately impacted how some families shop for and choose a college.

What impact is the economy, including an inability to withdraw equity from one's home, having on higher education? According to Sallie Mae's 2012 national study of college students and parents, “How America Pays for College,” there is a dramatic post-recession decline in parental college spending and an increased need for loans and grants to cover the costs of college.

Parents are increasingly questioning the market value of a college degree, and a large number of families are eliminating colleges based solely on cost. Parents are also looking at the marketability of certain degree programs and encouraging their students to obtain specific technical skills rather than choosing a liberal arts education. Additionally, many

parents are unable to assist their children with tuition because they still carry their own student loan debt or are taking out their own student loans due to job transition.

A majority of families have begun exercising cost saving measures, including attending community college for a year or two, living at home, and choosing to live with a roommate to dampen the financial blow.

The growing dependence of families relying on loans to cover college costs translates to the ever increasing borrowing by students. In fact, according to the Sallie Mae study, the percent parents contributed to college costs decreased 32 percent between 2010 and 2012, and student borrowing increased from 25 percent to 34 percent between 2009 and 2012.

Further, the Federal Reserve Bank of New York recently released a study showing that the nation's student loan debt burden is only second to

mortgage debt, and has surpassed both auto loans and credit card debt. The increased demand for student loans and grants may ultimately affect who is able to attend college.

In the long run, the increased student borrowing may affect the economy negatively as graduates will have less available income for major purchases such as new cars and homes and will struggle more to save for retirement than earlier generations. Ultimately, we may see a widespread call for a decrease in, or at minimum a stabilization of, rising college costs, as well as a major overhaul of the higher education system.

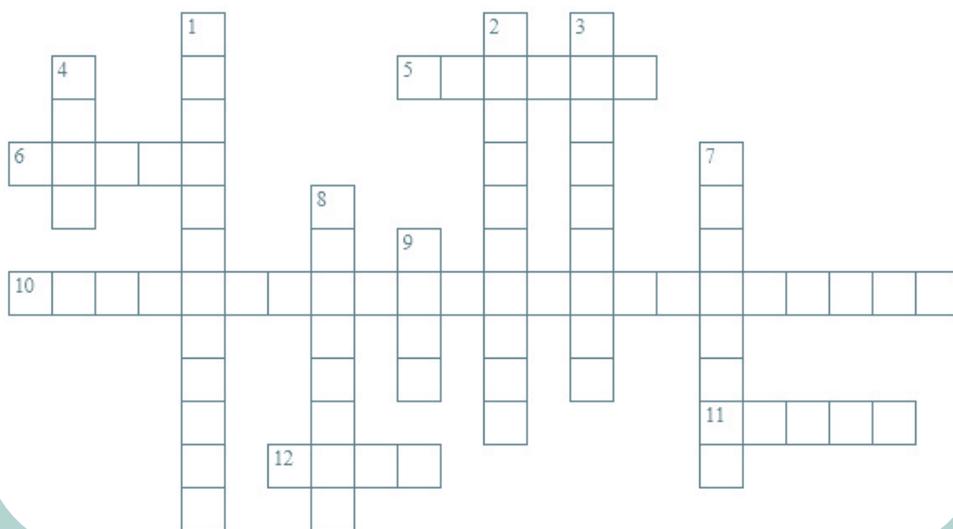
With the high cost of college, increased portion of debt borne by students and the high amount of student loans it will be increasingly difficult for graduating students to achieve the American Dream — their own home. And although I love my boys with all of my heart, I most definitely would like to someday see them live in their own home and not in mine.

While limitations on withdrawing equity from one's home is not the only factor in the changing landscape of higher education, it is a factor. Combined with an unstable job market and decreasing home values, tightened lending standards have caused families to think differently about how they will pay for college and ultimately which college their child will attend.

Laura Ward is executive vice president/ operations manager for Cascade Settlement Agency / Customized Lenders Services. Office is located at 500 A Canal View Blvd., Rochester, N.Y. 14623; phone (866) 724-0040; www.cls-csa.com



Real Estate Riddler



FOR EASY MODE: USE THESE WORDS TO COMPLETE THE PUZZLE:

- | | | |
|--------------------------|--------------|------------|
| Multiple Listing Service | Perscriptive | Annexation |
| Twice | Gains | Tenant |
| Plat | Five | Gate City |
| Executed | Feet | Insurance |

Across

5. IN A LEASE, THE LESSEE IS ALSO KNOWN AS THE...
6. PROFITS EARNED FROM THE SALE OF A PROPERTY ARE KNOWN CAPITAL...
10. WHAT DOES MLS STAND FOR?
11. NUMBER OF TIMES PROEPRTY TAXES ARE NORMALLY DUE IN A YEAR IN IDAHO.
12. 1 ACRE IS 43,560 SQUARE ...

Down

1. AN EASEMENT CREATED AFTER 20 YEARS OF CONTINUOUS USE.
2. PROCESS OF CONVERTING PERSONAL PROPERTY TO REAL PROPERTY.
3. COMPONENTS OF A MORTGAGE PAYMENT ARE PRINCIPAL, INTEREST, TAXES, AND ...
4. MAP OF A PROPERTY'S LEGAL DESCRIPTION.
7. POCATELLO IS ALSO KNOWN AS THE
8. TERM FOR A CONTRACT SIGNED AND ACCEPTED BY ALL PARTIES.
9. STATUTE OF LIMITATIONS FOR A WRITTEN CONTRACT IN OUR STATE IS HOW MANY YEARS?

The Love Birds



Meredith Mulvihill (Title Examiner, now Meredith Gandelman) and Ilya Gandelman went to middle school and high school together but they didn't realize they were meant for each other until December of 2009 when they reconnected. He proposed around 2 years after they started dating by way of a "study hall" note he wrote disguised as a book report. While Meredith read his report, he got down on one knee. In the back of the "book report" (because yeah, he made it look like a legit book report... bought one of those plastic report covers and everything!) was a pencil pouch with some pens in there but also the box with the ring. Of course she said yes! They got married on April 27th at the Memorial Art Gallery. It came full circle with their first dance together as husband and wife being in the same place where they had their first-ever dance together almost 13 years before.



Seems like love is in the air! **Jessica Romano** (Title Examiner) and Ivan Overmoyer got engaged on July 29th. They met their freshman year at SUNY Plattsburgh college. Although they do not have a date set yet, you might want to say your congratulations around next October.



Travel abroad? ABSOLUTELY! **Anastasia Strembenis** (CLS/CSA Dept) hopped aboard a plane with her family on August 21st for a two week adventure on the island of Santorini, Greece to see her sister get married. SarahAnn and George Panitsidis exchanged vows and joined their family for a big Greek reception! Congrats to the happy couple!



Sofia Gouvis (Recording Coordinator, now Sofia Stevenson) got married on October 5th to Blake Stevenson. After they met at a mutual friend's wedding in August of 2007, Sofia developed a secret crush on him. For the next 2 years it was top secret until her friend broke the news to him! They started a long distance relationship in 2009 and then Sofia moved out to Rochester, NY from the Saratoga area in September of 2010 to be with him and the rest is history! OPA!



On June 21st, **Brandon Bishop** (Tax and Municipal Search Coordinator) took his long time girlfriend, liliya Dubilevskaya, to Smathers Beach in Key West, FL and arranged a dinner on the beach. After a very nerve racking and anxious evening, they took a walk toward the ocean under the sunset and he popped the question! Being each other's best friend since they met, of course she said yes! Listen for the wedding bells on May 9th, 2015.



Rachel Dennehy (Front End Coordinator) must be feeling like the luckiest girl in the world! Although she and Justin Atwell met back in high school, they were never close friends. After so many years had passed, they decided to reconnect in March 2013. After only a few months of dating he knew she was "The One" and proposed on September 7th. While everyone else is watching the fireworks on July 4th, 2014, Rachel will be getting married to her best friend!

The Nest Builders



Between winning the iPad, the new puppy, and NOW a house purchase, **Heather Catherwood** (Title Examiner) sure has a lot of exciting things going on! Heather and her boyfriend Cooper closed on their new pad located in Henrietta on May 16th.



Jessica Scally (Title Examiner) recently got cozy with her fiancé Lee Gill in their new home. They moved to their new house on Brick Schoolhouse Road in Hamlin, NY, on August 1, 2013. Have fun making the house into a home, Jessica!



From Bad News to a New Beginning: How Lisa Trimble's Family Stood Up For a Cause

After her father passed away from cancer, Lisa Trimble's family decided to join together and form 'Team Poppy' to raise money for a cause. I interviewed Lisa Trimble (one of our Title Examiners) to see how they brought their fight to the golf course.

—Sarah Dywinski

When was it that you found out he wasn't going to be with you forever?

Last year, cancer showed up at our front door when our dad was diagnosed with Large Diffuse B Cell Lymphoma. As you can imagine, our family's life was turned upside down in a matter of moments. Unfortunately, after 10 months of standard treatment, a short month of remission, a more intense treatment and finally a clinical trial, our dad lost his battle with lymphoma. We had so much hope the treatment would work, so after his passing we decided to put our efforts into raising money so others don't have to experience the devastating loss that we have.

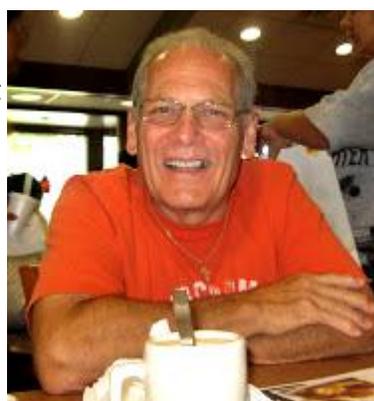
What kick-started the idea for a fundraising event?

The Cira Family decided to take a STAND to raise funds and awareness for those battling cancer. "Team Poppy" was formed to represent John's struggle as well as the passion to help those who are still suffering the heartbreak of cancer.

So "Team Poppy"...what is it that made him such a special person in your life? Is there a particular memory that you are fond of that you had with your father?

"Team Poppy" arose from a gathering of my family together in support of our Dad to show our strength, hope and love during his courageous battle with cancer. Family trips are one of our fondest. Road trips to Pittsburgh, his home town (and home of his favorite football team!), to visit family and the laughter that was shared amongst us! My Dad was a kind and warm-hearted man — a great Dad. His love for life

and, most of all, his love of family, was obvious. His presence has made an impact on our lives that we are forever grateful for and keep with us always. It's a feeling of unconditional love and the meaning of family that we want to pass on to our own and others.



John Cira, the man behind the movement

What was it like organizing such a large event in your dad's honor? Was it hectic? How did you know what to do?

It was a big undertaking but honoring our Dad was the only thing on our minds. We didn't mind the work or time involved because it helped us to keep him alive in the process. It was hectic in stages but we have a large family that pitched in to help, and were all eager to make this event a special tribute to him. We spoke to

others who had participated in organizing similar fundraising events, got ideas from them and made them our own by adding a few special touches that were fitting for our Dad and our cause.

It seems like there were a lot of heartfelt moments in planning and attending the tournament – are there any that stick out to you?



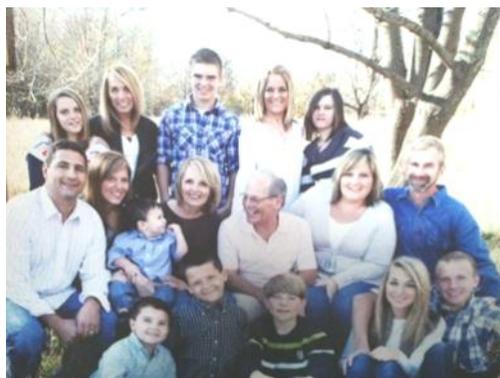
Teeing the tournament off with John's driver was a great personal touch! Pictures and reminders like this throughout the day were a perfect way to feel like he was there with us. The best memory was the outpouring of generosity, the show of love and support for our Dad and our family.

Were all of your efforts planning this event rewarded with a good turnout?

The outpouring of love for John was evident in the people who came to support our family and the generous donations made in his honor to the Leukemia Lymphoma Society. He touched many lives with his kind and generous heart and infectious smile. He spent 20 plus years giving back to the East Rochester Youth Football organization, and since his passing the high school football team has honored him by creating the John Cira scholarship for senior football players at ERHS.

How much money did you manage to raise?

\$6500. We will be dividing the proceeds to go toward the Leukemia & Lymphoma Society, the John Cira Football Scholarship Award and building our memorial fund, a private non-profit organization in preparation for future years of the tournament and continued fundraising



'Team Poppy' is a force to be reckoned with— his four daughters, Debbie Sicker, Lisa Trimble, Barbara Miller and Missy Ricci along with his wife, Jan Cira banded together to bring their golf tournament idea into fruition

opportunities to help others dealing with cancer.

Are you planning on doing this event again? Do you think it will get easier having one tournament under your belt?

We are proud to say we will be hosting the John T. Cira Memorial Golf Tournament annually. We think the next one will be easier because we now have

something to go on. We hope each year will be bigger and better in honor of our Dad!

If you are interested in learning more about John T. Cira Memorial, please email Lisa Trimble at ltrimble@webtitle.us or visit their blog at: johnctiramemorial.blogspot.com

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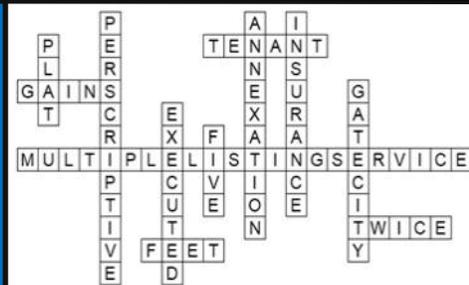
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