



**2016**

**California Escrow Association**

**Educational Conference**

**Bios**

Whitney Adkins

I started in the escrow industry in 1986 before computers and fax machines. I started as the receptionist and trained with the manager to become an assistant and worked my way up. I had the great opportunity to learn escrow "by hand", how to figure and balance files with a pencil and how to type, really type, escrow instructions on the typewriter.

I worked for independent escrow companies in the Inland Empire until 1998 when I went to work for Southland Title in Orange County as the County Escrow Manager where I was eventually made a Vice President of Southland Title. I had the opportunity to transfer to the Desert Area in 2000 with Southland Title and take over an office in Indian Wells. I worked for title company escrow divisions until January of 2015 at which point I decided to return to my independent roots and came to work for Shamrock Escrow Professionals.

Through all the economic down turn and integration of companies I have been able to maintain employment and have met some wonderful professionals along the way. The California Escrow Association has been the one thread that runs through it all and has kept me connected to the education that we all need in our ever changing market place.

I greatly enjoy working in the Desert with its resort atmosphere and such diverse properties and people. There is always something new and new challenges to meet.

I love my 30 year career in escrow and frequently used to say it was my first career. I suppose its safe to say now that it is my only career and I couldn't be more grateful for it! I am so blessed to love what I do!



***Michael D. Belote***

Mr. Belote serves as the legislative advocate for the California Escrow Association. He is the President of the firm of California Advocates, Inc. in Sacramento. His responsibilities include representing a variety of association and corporate clients before the California Legislature, providing counsel to clients on legislative and regulatory issues.

Prior to joining California Advocates, Mr. Belote was Vice President-Legislative Counsel for the California Land Title Association working on issues such as insurance regulation, escrow procedures, foreclosure and others. He has also served as the Legislative Advocate for the California Association of Realtors.

Mr. Belote is a graduate of the University of California at Berkeley and the McGeorge School of Law in Sacramento. He lives in Loomis, outside of Sacramento with his wife and son.

Michael W. Brooks is a tax attorney who specializes in the US and California tax and legal issues imposed on non-US citizens. He has developed a highly active practice assisting Canadians, Chinese, and people from countries throughout the world navigate the California and US taxes issues inherent in US real estate purchasing, renting, and (most importantly) selling. He also regularly assists California escrow companies in complying with their withholding tax obligations on real estate sales by non-US citizen/residents.. Michael lectures regularly throughout the state of California (and other Western states) including (of recent significance) at the 2015 Annual Conference of the Escrow Institute of California and at the 2013 Annual Meeting of the British Columbia Bar Association. He received an LL.M. in Taxation from New York University in 1995. He is the Owner and President of Domestic and International Real Estate Closing Tax Services ("DIRECTS"), a company dedicated solely to the tax issues faced by non-US sellers of US real estate. He now lives in Arcadia, where DIRECTS has opened its second office.

## Philip Dryden

Phil began his escrow career at Uniland Escrow, Inc in 1985. He ran their contract collection department for 3 years, before being promoted to Manager. Since that time, he has become the owner, and changed the company name to **Evergreen Escrow and Evergreen Note Servicing**, and expanded the company to 9 offices, in Puyallup, Spokane, and Yakima, WA; Phoenix and Kingman, AZ; Grants Pass, OR; Reno, NV; Powell, WY; and Redding, CA.

He has served as President of the Escrow Association of Washington. He is currently the President of the American Escrow Association. He holds both an Escrow Officer license and Limited Practice Officer license in the State of Washington. In 2004 he was appointed by Governor Locke to serve as an Escrow Commissioner for the State of Washington, and continues to serve as the Chairman presently.

Phil also holds escrow officer licenses in WA, AZ, ID, and a Real Estate Broker's license in the State of California, and a Mortgage Broker license in several states.





JENNIFER FELTEN, ESQ.  
PRINCIPAL

Jennifer Felten is the principal owner and attorney of RELAW, APC. Having worked in real estate since 1993 and earned her Juris Doctorate with honors in 2006, she uses her extensive knowledge of real estate to creatively and effectively meet her clients' needs.

Starting out in customer service at a title company, she worked her way into the escrow side of the business, where she worked as an escrow officer, manager and trainer. Ms. Felten's commitment to the field of real estate includes obtaining her Certificate of Achievement from the California Escrow Association as well as the professional designations of both Certified Escrow Office and Certified Bulk Sale Specialist. She has been an active member of the Ventura County Escrow Association since 1997, serving as President in 1999.

Ms. Felten has worked on litigation from the pleading phase through trial, has drafted all forms of pleadings and law and motion and has worked successfully to resolve numerous matters including real estate litigation, loss mitigation, title insurance matters, bad faith matters, probate and unlawful detainer evictions. As a transactional attorney Ms. Felten handles numerous matters for her real estate clients including subdivision formation, incorporation and business entity management and control.

Her education also reflects her interest in real estate. While obtaining her Bachelor's degree at UCLA, she took the eleven courses required to obtain her California Real Estate Broker's License prior to attending law school and obtaining her Juris Doctorate in 2006.

Ms. Felten has had the honor of being asked to speak and write for many wonderful trade organizations over the years including the California Escrow Association, the Escrow Institute of California, the Los Angeles County Bar Association, the American Bar Association, the American Land Title Association, the Real Estate Fraud Advisory Team and the National Association of Hispanic Real Estate Professionals. She is currently honored to be the attorney representative on the Department of Business Oversight Escrow Law Advisory Committee.



699 Hampshire Road, Suite 105  
Westlake Village, CA 91361  
Phone: (805) 265-1031  
Facsimile: (805) 265-1032  
[www.relawapc.com](http://www.relawapc.com)  
[jennifer@relawapc.com](mailto:jennifer@relawapc.com)

***Vesha Francies and Alex Nishimura*** are both investigators at the Secretary of State's office in the Investigative Services Unit. Investigative Services is responsible for investigating election related criminal violations as provided by the California Elections Code, and violations of law surrounding the duties of a notary public as provided by the Government Code, Civil Code and other related codes.

Vesha graduated from Sacramento State University with a Bachelor's Degree in Criminal Justice. She has over 8 years of State Service experience working for various state agencies, including the Employment Development Department and Franchise Tax Board. Prior to accepting an investigator position with the Secretary of State, Vesha worked as a Probation Officer with the El Dorado County Probation Department.

Alex retired from the Sacramento County Sheriff's Department in 2012 after 21 years of service. He came to the Secretary of State's office from the Nevada Gaming Control Board where he worked the last three years as an enforcement agent in Las Vegas.

Shari Freidenrich is the elected Treasurer- of Orange County and was elected in 2010 and re-elected in 2014.

Shari is a licensed Certified Public Accountant (CPA) in California and holds several state and national certifications in public finance and funds management. Prior to her service as County Treasurer, Shari was the elected Treasurer of Huntington Beach for 15 years. Prior to that she worked as a Division Controller for Boeing Travel Company and as an audit manager for Deloitte and Touche. She graduated summa cum laude from Washington State University with a Degree in Business Administration with an emphasis in Accounting.

As Orange County Treasurer, Shari is responsible for overseeing a \$9 Billion investment portfolio. She is also responsible for collecting over \$6 Billion in property taxes for Orange County. Shari also is an ex-officio member of the 9 member Orange County Pension Board which manages the \$12 Billion Orange County pension plan. She is also a member of the Public Financing Advisory Committee and the Deferred Compensation Committee at the County. In the last five years, Shari and her staff have saved taxpayers over \$800 million by implementing Common Sense changes.

Shari is a leader in the field of municipal treasury professionals in the nation. Shari is the a past President of the California Municipal Treasurer's Association and a past President of the Association of Public Treasurer's of the United States and Canada and currently serves on the Board for the California Association of County Treasurers and Tax Collectors.

Shari has been active in a number of OC organizations for over 20 years, including being the President for both the Huntington Beach Rotary Club and the Soroptimist Club of HB. She is a member of several Chamber of Commerces. Shari is also the Past President of the Washington State University Alumni Association and is currently serving as a Governor for the Washington State University Foundation where she is also the Audit Committee Chair. Shari received the WSU Alumni Achievement Award for her significant community and professional contributions to Washington State University. She and her husband Clive have resided in Huntington Beach for over 20 years.



## MICHAEL C. HAAS, CPA

### BIOGRAPHY

#### Education:

Bachelor of Arts, Claremont McKenna College, May 1979  
Master's Degree, Claremont Graduate University, May 1982  
Master's Degree in Taxation, Golden Gate University, June 2000

#### Professional:

Certified Public Accountant, 1984  
Member, American Institute of Certified Public Accountants, 1984  
Member, California Society of Certified Public Accountants, 1984  
Principal, Morton Alan Haas & Co., 1988

#### Professional Activities:

Member, Escrow Law Advisory Committee, Department of Corporations, 1988-96, 1998-00  
Member, Escrow Institute of California  
Member, California Escrow Association  
Frequent speaker at California Escrow Association seminars and conferences  
Frequent speaker at Nor-Cal escrow conference  
AICPA Technical Standards Subcommittee, 1997-00  
California Board of Accountancy Report Quality Monitoring Committee, 2000-2004  
California Board of Accountancy Qualifications Committee, 2007-2013  
CAMICO, Claims Committee, 2000-02  
CAMICO, Investment Committee, 1998-00  
CAMICO, Underwriting Committee, 1996-98  
Chairman, San Fernando Valley CPA Discussion Group, 1990-91  
Program Chair, San Fernando Valley Estate Planning Council, 1991-92  
Treasurer, San Fernando Valley Estate Planning Council, 1992-95  
Member, San Fernando Valley Estate Planning Council, 2013-  
Member, Glendale Estate Planning Council, 1998-  
Member, Board of Directors, Los Angeles Police Museum 2011 -

The emphasis of the firm has been and continues to be providing auditing, accounting, tax, and management services to independent escrow companies licensed by the State of California Department of Corporations. The firm has been working with the independent escrow industry dating back to 1949.



Lexi Howard, Esq.  
California Advocates, Inc.  
[lhoward@caladvocates.com](mailto:lhoward@caladvocates.com)

Office: 916-441-5050  
Cell/text: 805-490-0105

Lexi Howard holds the CEA Professional Designations of Certified Escrow Officer, Certified Senior Escrow Officer, and Certified Escrow Instructor.

Prior to joining California Advocates, Inc. in 2011, Lexi worked from 1985 until 2011 for a national title insurance and financial services firm, with expertise in title insurance, escrow/settlement, and related matters, with an emphasis on commercial and industrial sale, purchase, and financing; multi-parcel land trust and conservation easement transactions; and residential and personal property transfers.



Lexi lives in Sacramento, where she earned a Juris Doctorate in 2015 as an evening student at the University of the Pacific, McGeorge School of Law in Sacramento. She holds a Bachelor of Science in Business Management from California Lutheran University in Thousand Oaks. Lexi was admitted to the State Bar of California in May of this year.

## **Frank Lin, Ph.D.**

Dr. Lin is an entrepreneur, consultant, author, Professor and an expert in business management, enterprise architecture, cyber security, online learning, information technology, and Chinese State-Owned-Enterprise (SOE). Currently he is a professor of Information and Decision Sciences, Chair of the Department of Information and Decision Sciences, Associate Dean of the College of the Business and Public Administration, and Co-Director of Center for Global Management at California State University, San Bernardino. He has founded a number of companies in IT, manufacturing, and consulting companies. He also served as President of major software company and a board member for a number of profit and non-profit organizations. He holds a Ph.D. in Management Information Systems and an M.B.A. His areas of expertise and publications include enterprise architecture and security, organizational modeling, database, data mining, information security, diffusion of information technology, information systems and technology planning and implementation, ERP, decision making, management systems, international business, global management, online learning and research methods. His industry experience includes serving as software engineer for Fujitsu-Tatung Corporation along with extensive consulting experience in strategic planning, organizational restructuring, enterprise architecture and planning, ERP implementation, and process reengineering and cyber security with numerous companies around the world during last 20 years. He has received a number of grants and/or gifts from National Science Foundation, Department of Defense, Oracle Corp., GTE and Microsoft Corp. TMC Corporation, and Ministry of International Trade and Industry, Japan. He was the Associate Editor of the Journal of International Technology and Information Management; and he is the President of the International Information Management Association which held its 27<sup>th</sup> Annual Conference with a focus on mobile security and cloud computing in September 2016 in Taipei, Taiwan. He was the Program Chair for the 2015 International Conference on Cyber Security and the 2014 Annual Conference Chair. He is a member of ACM, ACM-SIGMIS ACM SIGCPR, AIS, DSI, ACME and IIMA

Rosanna Medeiros is a Certified Senior Escrow Officer with Placer Title Company in San Luis Obispo, California. She is a member of the Central Coast Escrow Association, California Escrow Association and the American Escrow Association. Rosanna currently serves as the Second Vice President of the American Escrow Association, the 2011 President for the California Escrow Association has been involved in the title and escrow industry for 25 years. She has been a member of the California Escrow Association and the American Escrow Association since 1995.

Rosanna began her title and escrow career in Santa Barbara County where she began processing Title Reports and Policies while finishing up college. She then worked her way to Assistant Title Officer with then Title Insurance and Trust Company, which later became Ticor Title and then Chicago Title. After a few years in the title department, Rosanna decided it was time to make the move to escrow, where she worked as an Escrow Assistant, Escrow Officer and then Escrow Manager.

Rosanna serves as State Director for her region, Central Coast Escrow Association where she has also served as regional president in 1995, 2003 and 2004. Rosanna is very passionate about education and personal commitment and continues to be involved with regional and state Professional Designation programs.

Rosanna resides in San Luis Obispo with her daughters Rachel and Bridgett.

Dr. Chad Nelsen is the Chief Executive Officer of the Surfrider Foundation where he leads the world's largest grassroots network dedicated to the project and enjoyment of the world's ocean, waves and beaches, through approaches that turn passion for the ocean into protection.

At Surfrider he leads a dynamic and committed team that oversees a national network of over 80 volunteer chapters and over 100 campaigns and programs that protects beach access, promotes clean water and healthy ocean and coasts.

Prior to taking the helm at Surfrider, Nelsen spent 16 years leading the organizations environmental science and policy team where he developed impacting hands-on programs and led hundreds of successful environmental campaigns.

He earned a Doctorate from the University of California, Los Angeles (UCLA), a Master's of Environmental Management from Duke University's Nicholas School for the Environment, and Bachelor's of Science from Brown University.



## DEB PERRY

Deb has been in the real estate industry since 1978, when she received her real estate license and sold real estate for 3 years. After this, she was a broker's secretary from 1981 to 1985, managing the real estate office of 20 agents and the broker's development business.

In 1985, she began working in escrow and became an escrow officer in 1986, working for an Independent Escrow Company, learning all types of escrows, from bulk sales, to VA and HUD Repos, to Commercial transactions, and residential. In 1998 she opened a branch for Universal Title Company and negotiated the purchase of her previous company.

IN 2000, Deb went to work for Stewart Title of California as a business development officer, growing their presence in the High Desert.

Deb is a Senior Certified Escrow Officer and now serves as President. She has served on all committees in the organization, and was President in 2008. She has been active in the High Desert Association of Realtors and the Women's Council of Realtors Victor Valley. She now is the Branch Manager for Route 66 Escrow, Inc. in Hesperia, California.

Deb has 3 sons and 17 Grandchildren. She and Tom owned an Accounting Business in Apple Valley for over 30 years.

Deb is Proud to serve you as President of CEA!

ROSE POTHIER\*

-----  
\*Admitted in California,  
Washington, D.C. and  
U.S. Supreme Court

## ***POTHIER & ASSOCIATES***

2122 NORTH BROADWAY, SECOND FLOOR  
SANTA ANA, CALIFORNIA 92706  
(714) 953-8580  
FAX (714) 558-1707  
[rospth@aol.com](mailto:rospth@aol.com); [Rose@gobizlaw.com](mailto:Rose@gobizlaw.com)

Of Counsel  
To  
Prenovost, Normandin  
Bergh & Dawe

### ***ABOUT YOUR SPEAKER: ROSE POTHIER, ESQ.***

Rose Pothier is the founder of the Pothier & Associates law firm. The Santa Ana, California based law firm emphasizes real estate, escrow and mortgage lending law as well as a concentration in corporate law for small businesses and civil litigation.

Before founding Pothier & Associates, Ms. Pothier spent eleven years in the mortgage and escrow fields. Her service with mortgage banking and escrow companies uniquely qualifies Ms. Pothier as an attorney with practical industry experience. As a Senior Vice President of a mortgage banking firm, she gained experience in all the "hands on" aspects of running a company in a competitive industry. These duties included operations and administration, operations, personnel management and training, finance, accounting, marketing and sales.

A noted public speaker, the author of numerous published articles and past correspondent for a weekly newspaper column, Ms. Pothier has contributed much of her time to public, escrow and real estate industry education. She was a contributing editor to the California Education of the Bar publication "California Mortgage and Deed of Trust Practice." Ms. Pothier has served as the Southern California Vice Chairperson for the California Bar Association Real Estate subsection *Real Property Sales and Brokerage*. She also served two terms as a member of the California Department of Business Oversight/Department of Corporations Escrow Law Advisory Committee. Additionally, Ms. Pothier is active as a member of the Escrow Institute of California and the California Escrow Association.

Ms. Pothier holds a Bachelor's Degree in Laws and a Juris Doctor degree from Western State University College of Law. Western State University College of Law inducted her into its Hall of Fame in 1989 recognizing her contributions to the law and her stature within the legal community. In 1972, Ms. Pothier received a lifetime community college teaching credential in the subjects of real estate, banking and finance and laws.

Ms. Pothier is admitted to practice law before the California Bar, the Central, Southern, Northern and Eastern Federal District Courts, U.S. Court of Appeal for the Ninth Circuit, District of Columbia Bar and the United States Supreme Court. She is a licensed California real estate broker and a graduate of the School of Mortgage Banking held at Stanford University and Northwestern University. In addition, she has Certificates in Real Estate and Escrow from a California community college. Ms. Pothier contributes her knowledge and abilities to the community and has received commendations for service to the Orange County Superior Court. Ms. Pothier received jointly with another recipient the Affiliate of the Year award from the Orange County Escrow Association.

Over the years, Ms. Pothier has appeared on numerous panels discussing real estate, mortgage and escrow law issues. She is always an upbeat, congenial and informative speaker. Ms. Pothier is widely sought for her unique speaking ability in which she "bottom lines" issues in a comprehensive and understandable fashion useable by her audiences.

## **C. E. Tapie Rohm Jr., Ph.D., F.I.I.M.A.**

Dr. C. E. Tapie Rohm Jr. is a very unusual person. He is an internationally and nationally recognized educator, consultant, author, entrepreneur and businessman. He has written 14 books, published 85 articles in professional, as well as referred journals, presented over 100 professional papers and published over 1538 professional articles for others in 90 different issues of journals. He is in demand as a motivational and keynote speaker and has presented over a 1,000 lectures and seminars. He has been a CEO, a CFO and CIO (director of several areas such as strategic planning, information systems, supercomputing) and the like. He has consulted for such large firms as IBM, Westinghouse, Mead, Gannett to numerous medium and small/entrepreneurial businesses. He has been a consultant to governmental agencies like the US Department of Defense, State Department, Homeland Security, the US Department of Federal Highways, State of California-Department of Justice, Islamic Nation of Pakistan, Republic of Tanzania (East Africa), Russia, and Kuwait. He has lectured in the countries of Egypt, Turkey, England, Ireland, Scotland, Sweden, Ecuador, Taiwan, The Netherlands and the People's Republic of China. He has sat on various advisory boards: WordPerfect, Expertillegents, Hearthstone Institute and others.

He has been the Editor-in-Chief of the ***Journal of International Technology and Information Management (JITIM)***, the ***Journal of International Information Management-JIIM*** and the ***Communications of the IIMA (CIIMA)***. He has been on the Editorial Review Boards of the ***International Journal of Mobile Communications*** and ***Industry and Management***.

Dr. Rohm has taught for the past 35 year at various educational institutions. He is currently a professor of Information and Decision Sciences at California State University San Bernardino. He has taught at various institutions: University of Dar Es Salaam (East Africa); University of Shanghai for Science and Technology (USST)-China; TKM Institute of Management (Kerala-India); Amity University-India; The University of California-Riverside; Whittier College; Claremont Graduate University; La Verne University; University of Southern California; College of Osteopathic Medicine of the Pacific (now Western University of Health Sciences); Ohio University; and Brigham Young University. He is a former Fulbright Scholar to the Nation of Tanzania in East Africa. He has been honored as the 2009-2010 Outstanding Professor at the California State University San Bernardino for outstanding teaching, research/publications and community activities. He was the founding Department Chair for the Dept. of Information and Decision Sciences, and a founding Executive co-Director of the Inland Logistics, Commerce and Security Institute and former Executive co Director of the Empire Center for Entrepreneurship (which became ranked fourth nationally for graduate program under his leadership at California State University San Bernardino).

He was honored by the California Inland Empire Council of the Boy Scouts of America with the Silver Beaver Award. He was Chairman of the Board of the Inland Chapter of the American Red Cross. He is active in his church, The Church of Jesus Christ of Latter-Day Saints, and has been a Bishop and a member of a Stake Presidency among other callings.

He is the father of eight children (six sons and two daughters) with 25 grandchildren and has been married to the former Karen Bird for the past 43 years.

His lecture topics range from Future of Computing, Cybersecurity, Strategic Planning, Entrepreneurship, Economic Development, Transportation, Logistics, SCM, CRM, ERP, Networking and Problem Solving.





Nancy B Silberberg

A second-generation escrow officer with over 30 years of independent escrow experience, Nancy has worked with residential, commercial, manufactured housing and business sale escrows throughout the state of California. A passion for providing clients with unparalleled customer service led her to found Altus Escrow in 2009.

Nancy's active role in the escrow industry is a testament to her strong support of independent escrow companies and title agents. She is currently serving as the 2015-16 President of the Escrow Institute of California (EIC), and previously served as the EIC President-elect, First Vice President of State Affairs and Third Vice President of Membership.

As EIC president, Nancy frequently speaks nationally in support of the Escrow Settlement industry and EIC members. She is also a familiar face and advocate for EIC at local meetings and workshops.

Nancy also serves on the Board of Directors of the National Association of Independent Land Title Agents (NAILTA), and is a Director of the Tri-County Escrow Association and the California Escrow Association. In addition, Nancy is a member of the American Escrow Association and she serves as the vice president of her HOA board.

A graduate of the University of California, Riverside with a degree in Political Science and Law and Society, Nancy is a Los Angeles Angels of Anaheim season ticket holder, and can often be found in the stadium rooting for the home team while taking care of business on her iPad. A bi-coastal baseball fan, Nancy also enjoys cheering on the New York Mets.

When she's not watching baseball, Nancy spends time under water in her diving gear; she's both a member of the Professional Association of Diving Instructors (PADI) and the Divers Alert Network (DAN).

## **Philippe Soares**

### Biography

#### Education:

Arizona State University W. P. Carey School of Business  
Bachelor of Science Degree in Business Administration - Magna Cum Laude

#### Languages:

Portuguese  
Spanish  
English

#### Employment

##### **Gadois International, LLC.**

**Oct 2009 - Mar 2012**

(Tax Lien/Deed Investing and Servicing Company - AZ, CA, FL)

Perform market analysis of real estate properties.

Organize labor crews for demolition and rehabilitation of commercial and industrial use properties.

Responsible for monthly profit/loss statement of properties.

Perform site analysis and visual inspection of property.

Contribute to business development growth.

##### **Tax Title Services, Inc.**

**Oct 2010 - Present**

Track results of tax deed sales for Institutional Investors and High Net-Worth clients.

Interact with government agencies to assess property encumbrances and market value.

Marketing logistics / direct marketing campaigns.

Provide customer service for English and Spanish speaking customers.

Participate in industry related trade-shows, network meetings and events.

Develop and manage company-client business relationships.

Speaker and Educator at Tax Lien/Deed Events.

Chris Terry received a Bachelor's degree in Business Administration from California State University, East Bay. He came to the Franchise Tax Board in 2014 after 4 years of managing and operating a tax and finance company. In his current role, Chris is the Compliance Program Supervisor of the Discovery and Education & Outreach teams.

**Mickey Vandenberg**  
**Senior Vice President and National Escrow Administrator**  
**WFG National Title Insurance Company**

Mickey Vandenberg is the Senior Vice President/National Escrow Administrator for WFG National Title Insurance Company. She began her career in Oregon where she started in customer service for a national title company. She soon caught the escrow bug, working her way up through the ranks to escrow officer. During a career spanning 26 years, Mickey has closed residential and commercial transactions of all kinds, ranging from mobile homes to complex commercial deals involving multiple properties. Focusing on the commercial side, she ran a successful national commercial desk for several years. Mickey has a broad range of expertise in both residential and commercial transactions which led to her promotion as National Escrow Administrator for WFG. She remains heavily involved in the ins and outs of regulatory compliance for TILA-RESPA Integrated Disclosure (TRID). Mickey believes that knowledge is power, and continues her curiosity quest to learn everything there is to know about our industry. She is passionate about helping escrow officers prepare for the continuing landscape changes in the settlement industry and is involved with CEA and OCEA for that purpose.



## Tracy White - Bio

Tracy has worked in Real Estate and related fields since graduating high school, she entered into the field of Escrow in 1987. Her entire escrow career has been spent working at independent escrow companies and for about 10 years she owned her own. Tracy has put together and spoken at educational workshops for escrow practitioners and real estate agents alike; she has a passion for the escrow industry and is very involved in her trade associations.

Tracy served as President of the Long Beach Escrow Association in 1996 and from 2005 thru 2013. She currently works as a director for the California Escrow Association and serves on a several committees for both CEA and Escrow Institute and was honored with CEA's 2009 Committee Chair of the year award. Tracy has also served as a State Delegate representing California at the National level and is a past advisory committee member of the Los Angeles County Tax Assessor.

Tracy is well versed in Residential, REO, Short Sales, Creative Financing, Commercial and Refinance, but she will tell you her first time Buyers are her most memorable. Tracy always remembers that this is a stressful and often emotional experience for the client. She believes that a little compassion and humor can go a long way in providing peace of mind not only for the parties involved but for herself as well, all of which almost always results in facilitating a smoother closing.

In her time away from the desk Tracy enjoys the company of her two daughters Jamie and Katherine as well as her dogs Napoleon and Josephine. Tracy has also been known to karaoke and can sometimes be found singing with her garage band.