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December 2010

of Particular Interest

In need of Title Curative Services?
Check out our Lender Tracing!

Is there a snowball's chance that your documents aren't able to withstand the scrutiny of the foreclosure process? Concerned you might have documents executed by an incorrect entity?

We can help! Our Lender Tracing service was developed to successfully handle this problem. Our system holds a database of entities that have moved, changed names, were assumed, merged, etc. We trace the "chain" to find the correct lender or individual who can sign those important documents such as Lien Releases, Allonges, Assignments, Subordinations, etc.

As inconvenient as it may sound, do you know if any of your loan files have been subjected to flaky document practices? If so, let Richmond Monroe's Lender Tracing dig you out of that snow drift of files!

For more information, contact Kim Fullum at 800-999-6120 or by emailing kfullum@richmondmonroe.com



Are you in a tangled mess trying to keep up with County Recorder changes?

Prepare and manage your Lien Releases and /or Assignments on the web using our *ReleaseIT* and *AssignIT* online software for residential and commercial loans. Our web based system was developed utilizing our experience in creating and recording documents for the industry since 1994. Using this system you can:



- * Create documents meeting state/county requirements
- * Track the creation and recording process
- * Manage your beneficiary and signatory lists
- * Print as a PDF to email, image, or print your documents
- * Calculate your recording fees

Features of the system include:

- * 24/7 secure access
- * Multiple user access
- * Low per file fee
- * No volume requirements
- * Loan level reporting



County Changes:

San Bernardino, CA: Fee Update
Substitution of Trustee/Full
Reconveyance = \$36.00 / 2 pages, \$3
each additional
Assignment = \$18 / 1st pg, \$3 each
additional
All other docs = \$15 / 1st pg, \$3 each
additional

San Joaquin, CA: Fee Update
Effective October 15, 2010 there is a
fee increase of \$1 on all documents
recorded

Floyd, IN: New address
Floyd County Recorder
311 Hauss Square, RM 115
New Albany, 47150

Howard, MD: New Address
Howard County Clerk of the Court
Land Records / Licensing Department
9250 Bendix Rd
Columbia, MD 21045

Ottawa County, MI: Address Update
Ottawa County Register of Deeds
12220 Fillmore St # 146
West Olive, MI 49460-8986

Nassau, NY: Fee Update
Effective January 1, 2011: increase in
block fees from \$10 to \$75

El Paso, TX: Fee Update
County has decreased fees from \$16 /
1st page to \$11 / 1st page and \$4 each
additional page

IT'S A WONDERFUL FILE!

"RICHMOND! RICHMOND! HELP ME, RICHMOND MONROE.
GET MY MISSING DOCUMENTS BACK!"

Do you find yourself tired of looking for missing mortgages and title policies to complete that collateral file? Are you overwhelmed by the cost and time it takes to find those documents? If you are looking for help with Post Closing procedures, our team at Richmond Monroe can help! Using either our cost effective letter method or a more efficient phone call process, we will track down and obtain your missing title policies and mortgage documents from the title companies and closing agents. We can request and procure several different document types based on your needs such as original/duplicate originals, certified copies, or plain copies of title policies and mortgage documents to make sure your quality control needs are met and your files are complete.

What if time is the factor and you don't want to wait on the title company? Perhaps the title company is closed or unable to help. Richmond Monroe can assist with this scenario too! Our team of researchers and nationwide network of abstractors will search and obtain information and/or copies of those missing documents from the public records. We can help you with more than just the missing mortgage document. We will search for any document you may need from assignments to tax liens that are found in public records. Let us help you complete that *WONDERFUL FILE* today!

Orleans Parish, Louisiana Mortgage

Data loss & Issues:

Orleans Parish suffered a hard drive failure on October 26th, 2010. They have been able to restore online records up to August 26th, 2008, so far. However, from that date to present the records and indexing have not been restored to the online search system, making it impossible to search and find information quickly. Property records were stored in physical record books, thus searches in the Parish can still be done by going through the books. Without an Archive (Document) number, it is a long process going through the huge books. No time frame has been given as of yet, on when full restoration of the indexing and records system will be completed.

Coffee Break Quiz

Be the first person to answer this trivia question and you will win a \$20 gift card to Starbucks! Email your answer to sales@richmondmonroe.com and put Hot Wassail as your subject!

Before settling on the name of Tiny Tim for his character in "A Christmas Carol," Charles Dickens considered three alternative names for this

Looking for the perfect service to "wrap" up your needs?
Check out the packages we can offer you!

- * Release and Assignment Preparation and Recordation services
- * UCC Services:
 - * Originations
 - * Continuation Tracking and Filing
 - * Termination and Assignment Filing
- * Collateral File Review



- * Post Closing Trailing Documents
 - * Title Policies
 - * Mortgages / Deeds of Trust
- * Foreclosure Collateral Tracking
- * Imaging, Indexing and Data Storage
- * Financial Analysis Preparation
- * Recording Services
- * Lender Tracing

Candy Cane Twists

Ingredients:

- * 1 cup unsalted butter, softened
- * 3/4 cup sugar
- * 1 large egg
- * 1 1/2 teaspoons vanilla extract
- * 1 teaspoon peppermint extract
- * 1/2 cup butter, slightly softened
- * 1/4 teaspoon salt
- * 2 1/2 cups flour
- * 1/2 teaspoon red food coloring
- * 1/2 teaspoon green food coloring

Instructions:

1. Using an electric mixer set on medium-high speed, cream the butter. Continue beating and gradually add the sugar.
2. Beat in the egg until evenly mixed, then add the vanilla extract, the peppermint extract, and the salt and blend well.
3. Use a wooden spoon to stir in the flour, one third at a time, until evenly mixed.
4. Divide the dough into thirds. Add the red food coloring to one third and the green food coloring to another, then knead the coloring into the dough. Flatten each third into a 1/2-inch-thick rectangle, cover it in plastic wrap, and refrigerate until firm, about 30 minutes.
5. Heat the oven to 375°. On a lightly floured surface, roll a pair of tablespoon-size pieces of contrasting colored dough into 8-inch-long ropes. Twist them together, pinch the ends, then bend the cookies into a candy cane shape. Repeat with the remaining dough.
6. Bake the cookies on an ungreased cookie sheet until set but not brown, about 10 minutes, rotating the sheet halfway through. Cool the sheets on a wire rack for 5 minutes, then transfer the cookies to the rack to continue cooling.



of Particular Interest

Are you all caught up in the holiday hustle and bustle? Are you looking to make that perfect file? Maybe your hunting down that signor at the last minute for a needed document? Take a look inside see how we can make this season easier and more joyful for you!

The staff at Richmond
Monroe would like to wish
you all a very
Happy Holiday!