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3201 Broadway,
 Suite E
 Everett, WA 98201
 425-339-
 1388 (phone)
 425-339-2454 (fax)

EVENTS

Installation and Awards - Save the Date!



REALTOR® Food Drive



Snohomish County-Camano Association of REALTORS®

2014 FOOD DRIVE

October 1st - 31st, 2014

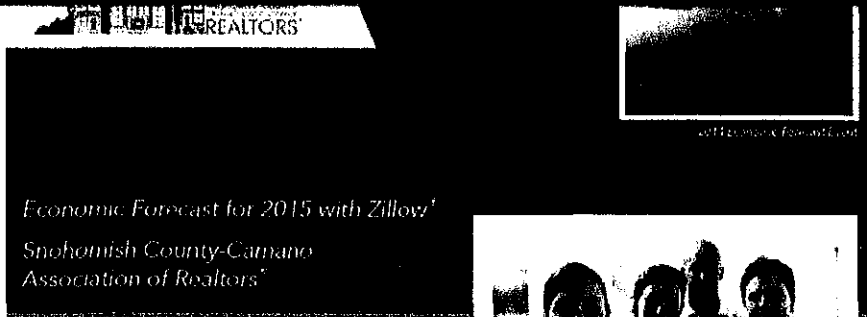
www.sccar.com/fooddrive

You CAN Make a Difference!

REALTOR® Food Drive - October 1st - 31st

www.sccar.com/fooddrive

Real Estate in the Puget Sound and Snohomish County: Economic Forecast for 2014 with Zillow



Economic Forecast for 2015 with Zillow[®]
Snohomish County-Camano
Association of Realtors[®]

The Zillow brand has become one of the most familiar names associated with real estate. Dr. Krishna Rao, Ph.D, economist at Zillow, joined the company in the summer of 2013 after finishing a Ph.D. in Economics at Stanford University focused on Macroeconomics and Finance. Prior to Zillow, Krishna also worked at the Federal Reserve Bank of New York where he helped develop structural macroeconomic forecasting models to guide monetary policy. At Zillow, Krishna works on forecasting home prices, analyzing real estate market conditions and future market trends.

Krishna's presentation will give us insight for current market conditions and what we can expect for housing in our area next year.

This event is complimentary and is sponsored by First American Title



Event Information...

DATE: Thursday, October 16, 2014

TIME: Registration begins at 11:00 a.m.

ECONOMIC FORECAST
11:30 a.m. - 1:00 p.m.

LOCATION: AMC Loew's Cineplex 16 Alderwood
18733 33rd Avenue W
Lynnwood, WA 98037

Lunch will be served.

RSVP: Please save your seat and help us plan for lunch.

Email cs.sno.co.wa@firstam.com
or Call 425.551.4117

PRESENTER:



DR. KRISHNA RAO, PH.D.
ZILLOW ECONOMIST



First American TitleSM

206.947.6754 | www.firstam.com

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REALTOR BENEFITS

Technology Helpline



The Tech Helpline is a member benefit offering support for hardware, software, networking, and digital devices. The best part is you have the choice of contacting their friendly and knowledgeable analysts via phone, fax, email, or online chat. They troubleshoot problems and offer solutions, often by remoting in to your computer. They will advise you on hardware and software purchasing, and most importantly, they understand your needs as a REALTOR[®].

1-866-610-8939

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Seattle homes prices up nearly 10 percent in a year
 fb.me/7Z0uAdz6s
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SCCAR @SnoCo_Realtors 8 Feb
 Single-family housing development takes off on the Eastside -
 Puget Sound Business Journal fb.me/25fpaoAaL
 Show Summary
- 
SCCAR @SnoCo_Realtors 5 Feb
 theheraldbusinessjournal.com/article/201602..... fb.me/12hKSbBYE
 Show Summary
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SCCAR @SnoCo_Realtors 4 Feb
 fb.me/7KbPObgw
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SCCAR @SnoCo_Realtors 22 Jan
 Home sales in Washington state in 2015 soared past previous
 highs - Puget Sound Business Journal fb.me/7OcBG3lB
 Show Summary
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SCCAR @SnoCo_Realtors 7 Jan
 Mortgage Rates Fall to Start 2016: Freddie Mac fb.me/7JAvDGn6s

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SCCAR Class Schedule

Friday, October 24, 2014 - Foreclosure Fairness Act (FFA) for Real Estate Professionals

The Foreclosure Fairness Act (FFA) is arguably the most powerful piece of legislation passed by any state during the recession. It is designed to protect mortgage holders that are trying to work out solutions to avoid foreclosure. Understandi... [click here for more info]

Wednesday, October 29, 2014 - Water Rights & Water Supply Issues for REALTORS®

This class focuses on water rights and water supply issues involved in real estate transactions and development projects, an increasingly complex issue in both urban and rural areas. The existing Seller's Disclosure Form, which includes a numbe... [click here for more info]

Thursday, November 06, 2014 - Making Use of Title Insurance as a Tool

A deep dive look at Title Insurance from an Attorney's prospective that has represented claims for buyers and also defended against them. What are the d... [click here for more info]

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This site was developed and is hosted by QualData Inc.

SCCAR Emails

-----Original Message-----

From: Christensen, Sara

Sent: Wednesday, September 03, 2014 4:19 PM

To: SCCAR Government Affairs Ryan McIrvine; matthew@sccar.com

Subject: Zillow 2015 Forecast flyer For SCCAR Website

Hello gentlemen! I've attached the flyer that is being used to help bring in Brokers next month to the Zillow Economic Forecast. Can you also put this out to the members?

Thank you so much, Sara

---Original Message-----

From: Christensen, Sara
Sent: Thursday, September 25, 2014 5:15 PM
To: 'Matthew Wahlquist'
Cc: 'ryan@sccar.com'
Subject: FW: Zillow 2015 Forecast flyer For SCCAR Website
Importance: High

Hello, I'm following up, have you already pushed this out via email? I haven't received it if so.

And can you put this on the website too please?

Thank you, Sara

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Subject: Zillow 2015 Forecast flyer For SCCAR Website

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Thank you so much, Sara

-----Original Message-----

From: Christensen, Sara
Sent: Friday, September 26, 2014 8:49 AM
To: Matthew Wahlquist
Subject: Re: Zillow 2015 Forecast flyer For SCCAR Website

thank you!!!

Sara Christensen, VP
Sales Manager
First American Title
2702 Colby Ave, Ste 601
Everett, WA 98201

206.947.6754 cell

Sent from my iPad

On Sep 26, 2014, at 8:47 AM, "Matthew Wahlquist" <matthew@sccar.com> wrote:

- > Sara,
- > We are marketing the class in our member e-newsletter. This should
- > go out to our active members on Monday, September 29th. I have asked
- > Ryan to add the event to our website.
- > Have a great weekend.
- >
- > Matthew Wahlquist
- > Executive Director
- > Snohomish County-Camano
- > Association of REALTORSR
- > (425) 339-1388
- > Matthew@SCCAR.com
- >
- > Make your membership count. Get involved.
- >
- >
- >
- >
- > The information contained in this e-mail communication and any
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- > protected from disclosure and is intended only for the use of the designated recipient(s).
- > It is not intended for transmission to, or receipt by, any
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> Receipt by anyone other than the intended recipient is not a waiver of
> any attorney-client or work product privilege.

>
>

> -----Original Message-----

> From: Christensen, Sara [<mailto:SChristensen@firstam.com>]

> Sent: Thursday, September 25, 2014 5:15 PM

> To: Matthew Wahlquist

> Cc: ryan@sccar.com

> Subject: FW: Zillow 2015 Forecast flyer For SCCAR Website

> Importance: High

>

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>

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>

> *****

> *****

> *****

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> remove you from our distribution list.

>

> Thank you.~

> *****

> *****

> *****

> FAFLD

>

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>> Executive Director

>> Snohomish County-Camano

>> Association of REALTORSR

>> (425) 339-1388

>> Matthew@SCCAR.com

>>

>> Make your membership count. Get involved.

>>

>>

>>

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>> sender

> so that our e-mail address may be corrected.

>> Receipt by anyone other than the intended recipient is not a waiver

>> of any attorney-client or work product privilege.

>>

From: Snohomish County-Camano Association of REALTORS® [mailto:ryan@sccar.com]
 Sent: Monday, September 29, 2014 6:16 PM
 To: Ryan McIrvine <ryan@sccar.com>
 Subject: What's Happening at SCCAR in October



Make Your Membership Count.
 Get Involved.

October 2014

Date Event	Registration Time
10/07 <u>Board of Directors Meeting</u>	12:00PM - 01:00PM
10/09 <u>Affiliate Committee</u>	09:00AM - 10:00AM
10/09 <u>Communication Committee</u>	10:00AM - 11:00AM
10/10 <u>Government Affairs Committee</u>	09:00AM - 10:00AM
10/15 <u>YPN Power Hour</u>	03:00PM - 04:00PM
10/24 <u>Foreclosure Fairness Act (FFA) for Real Estate Professionals</u>	REGISTER 10:00AM - 01:30PM
10/29 <u>Water Rights & Water Supply Issues for REALTORS®</u>	REGISTER 09:30AM - 01:00PM



Snohomish County-Camano
Association of REALTORS®

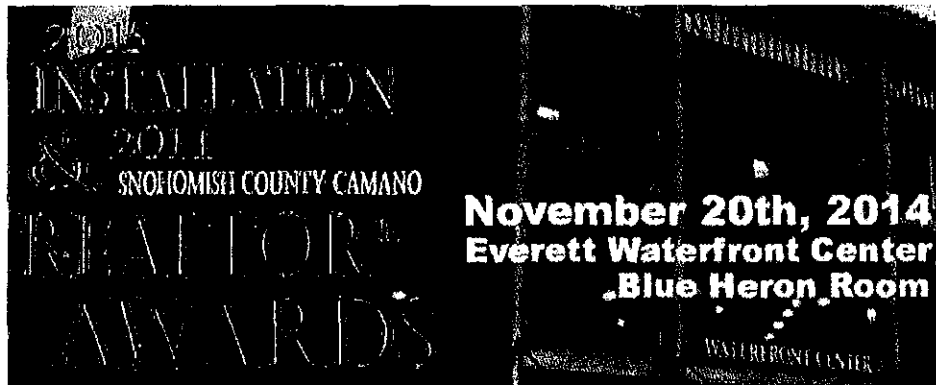
2014 FOOD DRIVE

October 1st - 31st, 2014

www.sccar.com/fooddrive

You CAN Make a Difference!

Save The Date!





Economic Forecast for 2015 with Zillow!
Snohomish County, Camano
Association of Realtors

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Krishna's presentation will give us insight for current market conditions and what we can expect for housing in our area next year.

This event is complimentary and is sponsored by First American Title



DATE: Thursday, October 16, 2014

TIME: Registration begins at 11:00 a.m.

ECONOMIC FORECAST
 11:30 a.m. - 1:00 p.m.

LOCATION: AMC Loow's Cineplex 16 Alderwood
 18733 33rd Avenue W
 Lynnwood, WA 98037

Lunch will be served.

RSVP: Please save your seat and help us plan for lunch.

Email cs.snoco.wa@firstam.com
 or Call 425.551.4117

PRESENTER:



DR. KRISHNA RAO, PH.D
ZILLOW ECONOMIST



First American Title

206.947.3754 | www.firstam.com

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Upcoming Classes at SCCAR

The following is a list of classes that are available for clock-hours (clock hours are used to renew your real estate license). To view detailed course information click on the class title.

If you have already registered for a class and want to check the status of your registration to determine if a payment is due or if a payment or cancellation have been received then go to the [Check Registration Status](#) page.

Class Date	Class Title	Member Fee	Course Hours	Registration
------------	-------------	------------	--------------	--------------

10/24/14	<u>Foreclosure Fairness Act (FFA) for Real Estate Professionals</u>	Free	3.0	<u>Now Open</u>
10/29/14	<u>Water Rights & Water Supply Issues for REALTORS®</u>	Free	3.5	<u>Now Open</u>
11/06/14	<u>Making Use of Title Insurance as a Tool</u>	Free	3.0	<u>Now Open</u>

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List of Attendees

First American Title Ins. Co.
Docket No. 15-0166
Exh. 10

OIC 1229571 000088

EXHIBIT FA-10

<u>First</u>	<u>Last</u>	<u>Company</u>	<u>Phone</u>	<u>E-mail</u>
Daren	Kloes	Coastal Bank	(425) 357-3666	dkloes@coastalbank.com
Matt	Allen	Cobalt		
Andrew	Austin	Cobalt	425-481-1120	andrew.austin@cobaltmortgage.com
Jason	Brock	Cobalt		
Debbie	Compton	NW Plus CU		debbiec@nwpluscu.com
Marilyn	Conyers	Cobalt	425-481-1120	marilyn.conyers@cobaltmortgage.com
Joe	Danielson	Coastal Bank	(425) 357-3650	jdanielson@coastalbank.com
Lindsay	Eckhoff	Cobalt	425-481-1120	lindsay.eckhoff@cobaltmortgage.com
Mel	Farnam	Cobalt	425-481-1120	mel.farnam@cobaltmortgage.com
Jennifer	Foulke	Cobalt	425-481-1120	jennifer.foulke@cobaltmortgage.com
Pat	Geller	All-Star Mtg	(206) 321-6612	geller.pat@gmail.com
Christine	Goetz	Cobalt		
Lydia	Guel	NW Plus CU		
David	Haley	Seattle Mortgage	(425) 563-1174	david@seattlemortgagetoday.com
Rich	Henke	Cobalt		
Susan	Henry	Washington Federal		Susan.Henry@wafd.com
Shane	Kidwell	Cobalt	425-481-1120	shane.kidwell@cobaltmortgage.com
Barbara	Kring	Cobalt		
Susan	Langager	USBank	(206) 344-5696	SUSAN.LANGAGER@usbank.com
Heather	Lawler	Whidbey Bank		
Olga	Marchenkc	Cobalt		
Chad	Mattison	Cobalt		
Martin	Metzdorf	Cobalt		
Sara	Monzo	Cobalt	(425) 605-1406	sara.monzo@cobaltmortgage.com
Julee	Moore	Cobalt	425-481-1120	julee.moore@cobaltmortgage.com
Sean	Psaradelis	Umpqua	(425) 741-5804	SeanPsaradelis@umpquabank.com
Rob	Purser	Union Bank		rob.purser@gmail.com
James	Reese	Cobalt		
Diana	Reis	Cobalt		
Brendan	Ries	Cobalt		
Arthur	Robertson	Coastal Bank	(425) 257-1662	arobertson@coastalbank.com
Tina	Ryan	Cobalt	425-481-1120	tina.ryan@cobaltmortgage.com
Brett	Schuelke	Coastal Bank	(425) 357-3697	bschuelke@coastalbank.com
Katherine	Shattuck	Cobalt		
Chelan	Shero	Cobalt		
Joe	Smith	Coastal Bank	(360) 794-0781	jsmith@coastalbank.com
Sam	Stickney	Cobalt		
Michael	Swanson	Coastal Bank	(425) 357-3661	mswanson@coastalbank.com
Cody	Touchette	Cobalt		
Jay	Wildin	Cobalt		
Marci	Willis	Heritage		
Carmen				
Nancy		NW Plus CU		

<u>First</u>	<u>Last</u>	<u>Company</u>	<u>Phone</u>
Anne	Allen	Windermere MC	(206) 755-7310
Maryanne	Armstrong	JLS Lake Stevens	(425) 238-8044
Waseem	Asfar	Northwest Real Estate Center	(425) 778-4000
Barbara	Athanas	Windermere RE	(206) 300-4208
Melinda	Baena	Windermere	(360) 568-1537
Gene	Baker		
Toby	Barnette	Keller Williams	425-653-1884
Brian	Barnhart	RE/Max TC	(425) 501-0449
Juliet	Beard	Windermere	(206) 715-5531
Bill	Beauprey	JLS Lake Stevens	(425) 334-1038
Nina	Bjornstal	RE/Max TC	(206) 730-0962
Marilyn	Blackburn	Gilpin Realty	(425) 232-8733
Casey	Bowers	Windermere GH	(425) 772-6187
Kelly	Brantley	New Horizon Realty	(425) 260-8512
Jason	Brock	Cobalt Mortgage	(425) 220-1419
Gene	Bryson	Windermere Arlington	(360) 435-0700
Leigh	Buchan Harvey	WRE HKW	(206) 730-1319
Denny	Bullock	BHHS	(206) 999-1980
Bob	Burke	JLS-Lynnwood	(425) 775-4591
Chere	Burtis	Harbour Homes	
Laura	Cable-Laird	hallmark Homes	(425) 345-3733
Jenni	Callaghan	KW Msvl	425-754-2047
Kay	Capanyola	WRE	(425) 931-4528
Brett	Carlton	Coast Real Estate Services	(425) 339-3638
Nicole	Carpenter	JLS Lake Stevens	
George	Caudill		(425) 381-0877
Mary	Chalverus	Harbour Homes	
Iva	Christensen	Preview Properties	(425) 348-9200
Glenn	Coil	Economic Alliance	(425) 248-4214
Scott	Comey	RE/Max Elite	(425) 350-0172
Debra	Connelly	Preview Properties	(425) 742-2700
Lelia	Cook	Gilpin Realty	(425) 238-2994
Ray	Cook	Gilpin Realty	(425) 238-0282
Lauri	Dennis	Berkshire Hathaway	(206) 972-6623
Lauri	Dennis Guest		
Lauri	Dennis Guest		
Linda	Dorgan	JLS-Lynnwood	(206) 706-4336
Jill	Estes	JLS	(425) 408-2802
Rochelle	Fahlman	New Horizon Realty	425-239-0072
Todd	Fahlman	New Horizon Realty	425-239-0072
Anita	Fawcett	WA Homes	425-238-0724
Peggy	Fisher	Preview Properties	(360) 757-6430
Carrie	Foley	BHHS	(425) 273-6967
Melody	Foreman	WRE Everett	425-923-7427
Chentelle	Fullwiler	RE/MAX NW	(425) 268-4409
Rob	Gadbois	RE/MAX Elite	(425) 760-5626

Paula	George	Windermere	(206) 949-6505
Anthony	Gladis	KW	425-220-3640
Donna	Gola	Keller Williams	(425) 212-2007
Margo	Gola	Keller Williams	(425) 212-2007
Leney	Gonzaga	North Pacific Properties	(206) 954-7568
Robin	Griner	New Horizon Realty	425-478-4488
Lorie	Groth	New Horizon Realty	(425) 422-7145
Hector	Guevara	Cascade Realty	(425) 268-4706
Braden	Gustafson	Gustafson & Associates	425-231-8367
Shelley	Hagstrom	Windermere	
Wendi	Hale	RE/MAX Elite	(425) 268-7111
David	Hamilton	Zip Realty	(425) 890-7932
Debra	Hamilton	Zip Realty	(425) 890-7932
Larry	Hammond	JLS	(206) 696-2862
Ericka	Hardwick	Buck Real Estate	425-922-9795
Matt	Hart	Keller Williams	425-210-7307
Robin	hartley	Caliber RE	(425) 939-2370
Trent	Harwood	Preview Properties	(425) 336-6494
Susan	Heller	JLS-Lynnwood	(206) 551-9447
Amanda	Hellman	Windermere	(360) 990-7282
Ruth	Herren	Jamoureux RE	425-335-4666
Leah	Herrera	RE/MAX NW	(425) 489-1223
Dee	Heyerdahl	CBB Danforth	425-422-6906
Evelyn	Himple	Keller Williams	(425) 870-3736
Jan	Hite	RE/Max TC	425-346-1501
Tory	Horsman	RE/MAX	(425) 258-1888
Sue	Hounshell	Windermere RE	(425) 238-8928
Dennis	Howard	Edmonds Realty	(425) 478-9640
Pat	Hubble	Action Realty	
Deborah	Hughes	Preview Properties	425-314-6180
TC	Hyatt	John L Scott	(425) 743-1600
Rio	Ingraham	JLS- Mill Creek	(425) 948-7111
Lindsay	Jackson	WRE HKW	
Linda	Jacobus	Preview Properties	(425) 308-4231
Kira	James	Windermere RE	(425) 422-2201
Tom	Jensen	Preview Properties	360-331-6006
Patrick	Johnson	Century 21 NH	(425) 387-7135
Teri	Jones-Walster	Preview Properties	(425) 344-7812
Alicia	Kersavage	Windermere	(425) 870-9071
Hank	Kindall	Champions	(425) 444-3445
Kelly	Kirkpatrick	Keller Williams	(425) 260-8512
Lisa	Knoth	New Horizon Realty	(360) 691-9297
Wendy	Kondo	WRE Lynnwood	(425) 478-9789
Shelley	Korn	KW Bothell	
Natalia	Kostiouk	John L Scott	
Stephanie	Krantz	RE/MAX NW	(425) 205-1234
Julee	Kraus	JLS MCTC	

Walt	Krein		
Glenda	Krull	Windermere RE	(425) 776-9580
Emmett	Lane	JLS	(425) 239-4097
Tracy	Lane	Lane Homes	(425) 239-4097
Tracey	Lang	New Horizon Realty	(425) 772-8021
Cheryl	Latimer	Windermere	(425) 327-3280
Gina	lee	John L Scott	(425) 286-7679
Julie	Lee	RE/Max	(206) 642-9698
Mary	Lee	Windermere	(206) 919-9515
Geraldine	Levet	Windermere Northlake	
Gordy	Lindstrom	Keller Williams	(425) 772-5845
Alex	Litovchenko		
Elena	Litovchenko	Preview Properties	(425) 348-9200
Lisa	Lobaugh		
Jess	Lyda	RE/MAX NW	(425) 487-3001
Julie	Lyda	RE/MAX NW	(425) 487-3001
Colleen	Mace		
Michelle	Macris	JLS	(425) 931-1136
Kevin	Mai	Dove Realty	
Bob	Maple	JLS	(425) 501-1631
Todd	Marshall	Windermere	(425) 327-1243
Dianne	Mathews	Keller Williams	(360) 840-3488
Tamera	Matthew	Windermere Camano	(425) 330-8671
Amanda	Mayberry	Windermere	2067946446
Jennifer	McGuire Heshaw	RE/MAX NW	(206) 250-3726
Ryan	McIrvin	SCCAR	
Tara	McKinney	Preview Properties	
Hayley	Meas	JLS Lake Stevens	(425) 876-1719
Andrew	Mellon	Lake Real Estate Inc.	(206) 909-3474
Justin	Mellon	Lake Real Estate Inc.	
Molly	Mendenhall	WRE HKW	
Kim	Meyer	Remax	
Tom	Minty	JLS-Lynnwood	(425) 744-5326
Bonnie	Moore	Asset Realty Group	
Susan	Moore	Windermere Edmonds	(206) 719-8122
Christine	Morse	KW	
Jennifer	Murphy	Gilpin Realty	(425) 223-8096
Jenifer	Murrweiss	RE/MAX	(425) 422-7243
Joe	Mustach	WRE HKW	
Kristine	Nicholls	Windermere	(425) 232-5355
Kristine	Niemi	Keller Williams	(206) 369-4285
Corine	Oak Kim	Champions Real Estate Services	(425) 744-5577
Jim	O'Day	New Horizon Realty	(425) 359-2708
Young	Oh	Frontier Realty	(425) 712-8949
Heather	Oie	Task Properties	(425) 870-4642
Tiffany	Olson	KW	425-508-2709

Melody	Oxley	CBB Danforth	206-683-9391
Terry	Palmer	Century 21 NH	(425) 923-8446
Bob	Patera	RE/Max TC	(425) 374-9339
Kat	Patera	RE/Max TC	(425) 334-1818
Ryan	Patrick	RE/MAX NW	(206) 356-7244
Joey	Perrigo	Home Realty	(206) 949-2134
Tolin	Peterson	Preview Properties	(206) 362-0700
Tolin	Peterson's guest		
Ben	Pfiester	JLS Mill Creek Town Center	(425) 770-2133
Ben	Pfiester	JLS MC	
Julia	Phillip	The Force Realty	(262) 960-1998
JoAnn	Piispanen	JLS	(425) 750-3735
Bunsong	Pumma	KW	425-231-3574
Cassey	Reithelt	Windmere RE	
Joelle	Rekdahl	Windermere	(425) 508-1827
Jay	Richardson	JLS MCTC	
Holley	Ring	Windermere	(206) 852-6107
Dominique	Roberts	BHHS	(206) 979-3490
Jim	Robeson	Champions RE	
Leslie	Robinson	Champions RE	
Tracey	Rodrigue	Windermere RE	(425) 350-0944
Vincene	Rose	Preview Properties	(425) 239-6531
Dan	Roth	Preview Properties	425-239-4974
Marlene	Rouleau	Windermere	(206) 409-6041
Brenda	Rumball	Century 21 NH	(425) 244-0400
Kelly	Russell	CBB	425-387-4285
Lisa	Ruybal	Ruybal Group	(425) 210-6651
Kathie	Salvadarena	Windermere RE	(360) 568-1537
Carol	Sanders	WA Homes LLC	425-308-0226
Roxanne	Santiago	Windermere MC	(425) 770-3334
Jim	Scafer	Edmonds Realty	(206) 920-7653
Suzanne	Schempp	Windermere RE	(206) 595-9145
Dafna	Shalev	RE/MAX NW	(425) 220-1356
Kami	Shaw	Windermere	
Rhonda	Shea	JLS Lake Stevens	(425) 890-2241
Darrel	Shefstad	Cascade Realty	(425) 339-0123
John	Short	BHHS	(206) 354-8047
Sandra	Simmons	Windermere	(206) 261-4640
Patti	Smiley	Champions Real Estate NW	(425) 455-5913
Terry	Smiley	Champions Real Estate NW	(425) 455-5913
Duane	Smith	Zip Realty	
Sarah	Sorenson	The Force Realty	(425) 332-7112
Lisa	Sprute	Asset Realty Group	(425) 268-9367
Blake	Stedman	Coast Real Estate Services	(425) 551-0829
Jenell	Steltz	Windermere RE	(425) 356-7033
Jim	Stephanson	Economic Alliance	(425) 248-4214
Anton	Stetner	Keller Williams	425-923-7010

Tracy	Stevens	RE/MAX Elite	(425) 330-7052
Tim	Stratton		
Carolyn	Strong	Windermere Edmonds	(206) 227-4012
Bill	Sunderland	JLS-Lynnwood	(425) 877-7577
Mike	Sylte	Pro Realty	(425) 745-2400
Mike	Sylte's Guest		
Wes	Tanigwa	Sundquist homes	
Beth	Tanner	Windmere RE	(360) 631-2596
Jan	Taylor	Windermere RE	(206) 399-3833
Trudi	Terletter	Windermere RE	(360) 794-3777
Mary	Thomas	JLS MCTC	(425) 750-3004
Art	Thompson	Coast Real Estate Services	(425) 405-1337
Erin	Twedt	CBB Danforth	425-870-5493
Jill	Vail	Windermere	(425) 308-4494
Alexis	Valenti		
Cyndi	Vannoy	Windermere	(425) 322-8290
Ruben	Vargus	Cascade Realty	(425) 339-0123
Bob	Vick	Sundquist homes	
Matina	Vourgourakis	JLS Everett	(425) 232-2680
Rachel	Wagner	JLS-Lynnwood	(425) 775-4591
Matthew	Wahlquist	SCCAR	(425) 339-1388
Debbie	Walter	RE/MAX NW	(206) 930-8699
Kimla	Weller	hallmark Homes	(425) 418-8902
Kathy	West	WRE Msvl	360-202-4735
Elene	Whalin	JLS	(206) 396-7051
Teresa	Willard	Keller Williams	(425) 327-5498
Athena	Williamson	Berkshire Hathaway	(425) 744-2260
Debbie	Wilson	Keller Williams	
Stacy	Winkler	Buck Real Estate	(425) 985-8416
Shannon	Woodcock		
Jill	Woolsey	Windermere	(425) 335-4666
Diane	Young	Home Realty	(425) 347-7500
Frank	Young	Brier Realty	(425) 770-5378
Karen	Young	Windermere	(360) 568-1537
Scott	Young	Windermere RE	(425) 740-2254
Guest			
Guest			
Guest			
Guest			
Guest			

E-mail

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soldbykat8@aol.com
ryan@teampatrick.com
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tolinp@hotmail.com

BenP@johnscott.com

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franky@brierrealty.com
KarenYoung@windermere.com
syoung@wpmnw.biz

Julee

Everett Branch
Everett Branch
Everett Branch
Everett Branch
Elene Wahlin
Elene Wahlin

MIKE KREIDLER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



Phone (360) 725-7000
WWW.INSURANCE.WA.GOV

OFFICE OF
INSURANCE COMMISSIONER

October 27, 2014

FIRST AMERICAN TITLE INSURANCE COMPANY
9000 E. Pima Center Parkway
Scottsdale AZ-85258

OIC Case #: 1229571

Dear Matthew Sager:

Enclosed is a copy of a complaint we received from Chris Schulz, regarding allegations of violation of the title insurance inducement rules. Please include in your response copies of all your hard copy promotional and advertising material for this event, as well as copies of any email or other media advertising/promotion used in conjunction with this event. Include also, copies of any attendee applications used to register for/apply for the event, and a copy of any signed participant/attendance roster for the event.

Please review your policy and/or claim file and respond to the issues raised in the complaint. Your complete response should include:

- All documentation supporting your position. Do not send film, recordings, or your entire file.
- The name and NAIC number of the issuing company and the specific type of contract involved in this complaint. We'll use this verification to report complaint data to the NAIC.
- Whether the plan is a Qualified Health Plan purchased through the Washington Health Insurance Exchange, the plan name and applicable metal level.

WAC 284-30-360 and WAC 284-30-650 require you to provide a response within 15 business days of receiving this letter. We expect your answer by **November 18, 2014**.

Sincerely,
Fritz Denzer
Compliance Analyst
Consumer Advocacy
1-800-562-6900

Enclosure

cc: Chris Schulz

Mailing Address: P.O. Box 40256 Olympia, WA 98504-0256
Street Address: 5000 Capitol Blvd. Tumwater, WA 98501
Email: cap@oic.wa.gov Fax: (360) 586-2018

EXHIBIT FA-11

First American Title Ins. Co.
Docket No. 15-0166
Exh. 11

MIKE KREIDLER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



Phone (360) 725-7000
WWW.INSURANCE.WA.GOV

OFFICE OF
INSURANCE COMMISSIONER

October 27, 2014

FIRST AMERICAN TITLE INSURANCE COMPANY
9000 E. Pima Center Parkway
Scottsdale AZ 85258

OIC Case #: 1229571

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Please review your policy and/or claim file and respond to the issues raised in the complaint. Your complete response should include:

- All documentation supporting your position. Do not send film, recordings, or your entire file.
- The name and NAIC number of the issuing company and the specific type of contract involved in this complaint. We'll use this verification to report complaint data to the NAIC.
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WAC 284-30-360 and WAC 284-30-650 require you to provide a response within 15 business days of receiving this letter. We expect your answer by **November 18, 2014**.

Sincerely,
Fritz Denzer
Compliance Analyst
Consumer Advocacy
1-800-562-6900

Enclosure

cc: Chris Schulz

Mailing Address: P.O. Box 40256 Olympia, WA 98504-0256
Street Address: 5000 Capitol Blvd. Tumwater, WA 98501
Email: cap@oic.wa.gov Fax: (360) 586-2018

Washington State Office of Insurance Commissioner
Original Complaint Details

Case Number: 1229571

Complaint Date: 10/24/2014

Contact Name and Address

First Name: Chris Last Name: Schulz
Address: 19020 33rd Ave W, Suite 360
Address:
City: Lynnwood State: WA Zip: 98036
County: Snohomish Country: US
Email: cschulz@ortc.com
Home Phone: Work Phone-Ext: 425-776-1970 (P) Cell Phone:
Relationship to the Insured/Policyholder: Insured

Insured/Policy Holder Name and Address

First Name: Chris Last Name: Schulz
Address: 19020 33rd Ave W, Suite 360
Address:
City: Lynnwood State: WA Zip: 98036
County: Snohomish Country: US
Email: cschulz@ortc.com
Home Phone: Work Phone-Ext: 425-776-1970 (P) Cell Phone:

Insurance Company Information

Insurance Company: First American Title Insurance Company
Policy Type: Unknown Policy #:
Claim #: Date of Loss/Service:
Insurance Type: Other Not Listed
Insurance Type Other: Title Insurance
Employer or Plan Sponsor:

Agent/Adjuster Information

Agent/Adjuster
Name:
Company
Name:
Address:
Address:
City: State: Zip:
Country: Work Phone-Ext:

Give a brief explanation of the problem you would like us to assist with.

First American Title sponsored an Economic Forecast Presentation in violation of WAC 284-29-215 (2)(d); WAC 284-29-215 (2); WAC 284-29-

Printed on: 10/24/2014 2:20:13 PM

OIC 1229571 000001

220 (2)(a); WAC 284-29-220 (2)(b); WAC 284-29-220 (3); and WAC 284-29-235.

At first glance it looks like this presentation (held on or around October 19, 2014) was a Snohomish-Camino Association of Realtor (SCCAR) Trade Association Event, with First American Title and Cobalt Mortgage as sponsors. However that is not the case. We called Ryan McIrvine at SCCAR to inquiry about the event, asking why all the association members were not informed of it. Ryan stated it was a private event, not open to all members. Mr. McIrvine stated First American planned the event, organized and paid for the event, then approached SCCAR to see if the Association would put their name on it. The Association agreed. It is my understanding around 200 producers a title insurance attended.

First American Title used SCCAR as a cover to try to conceal their purposeful violations of the WAC. The attendees did not pay a fee to attend; the topic presented was not on title and escrow; it was not open to all members of the trade association; it benefited a single producer to title insurance (Cobalt Mortgage); the event was not self-promotional.

Explain what you want the insurance company to do.

I would like the OIC to investigate the event. If a violation is found, place a large fine on First American Title. Why a large fine? A small fine will not be a deterrent. Each closed title and escrow order generates about \$2000 in revenue. A small fine of \$10,000 is five closed orders. That is nothing to First American. If each attendee sent and closed one order, that would generate \$400,000.

The hammer needs to be big to stop the behavior.

Supporting Documentation and Declaration Responses

Do you have supporting documents? If so, how will you send them to us?:

I want to upload supporting documents from my computer.

How did you hear about us?: Government Agency

I hereby declare that I am authorized to make this complaint. I further declare that all of the information submitted in this complaint is true and accurate.

First American Title

- Timeline
- About
- Photos
- Reviews
- More

PEOPLE



393 likes
95 visits



First American Title - Seattle / Everett
October 19

Enjoyed hearing about 2015 Economic projections with over 200 of our clients. This Team did an outstanding job and we had a very successful eve.

ABOUT



818 Stewart St Suite 800
Seattle, Washington

(206) 728-0400

Closed Now
Today 8:00am - 5:00pm

<http://www.firstamsno.com/>

PHOTOS



Pay Statement

This is a statement of earnings and deductions. This pay statement is non-negotiable.



First American

First American Title Insurance Co
1 First American Way
Santa Ana, CA 92707
866-908-6962

Pay Statement
Period Start Date 10/05/2014
Period End Date 10/18/2014
Pay Date 10/24/2014
Document 23502087
Net Pay \$2,481.45

Pay Details

SARA CHRISTENSEN [REDACTED]	Employee Number [REDACTED]	Pay Group First American	Federal Income Tax M4
	SSN xxx-xx-xxxx	Location W:2707 Colby Ave. Ste 601	WA State Income Tax (Residence) M0
	Job Sales	Cost Center [REDACTED]	WA State Income Tax (Work) M0
	Mgr, Area [REDACTED]	Office WA13 - WA Snohomish County	
	Pay Rate \$45.67	Business DID *Direct Division	
	Pay Frequency Biweekly	Unt [REDACTED]	
		GL Chart ID D - Oracle Santa Ana	

Earnings				Deductions			
Pay Type	Hours	Pay Rate	Current	YTD		Pre-Tax	Employee
Auto Allowance	0.0000	\$0.0000	\$0.00	[REDACTED]	Deduction		Current
Sales Commissio	0.0000	\$0.0000	\$0.00	[REDACTED]			YTD
Sales Guarantee	0.0000	\$0.0000	\$0.00	[REDACTED]			
GTL	0.0000	\$0.0000	\$5.75	[REDACTED]			
Holiday	0.0000	\$0.0000	\$0.00	[REDACTED]			
ER HSA Contrib	0.0000	\$0.0000	\$0.00	[REDACTED]			
PTO	0.0000	\$0.0000	\$0.00	[REDACTED]			
Regular Pay	80.0000	\$45.6731	\$3,653.85	[REDACTED]			
Total Hours	80.0000						

Taxes			
Taxes	Wages Current	Wages YTD	Current YTD
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Paid Time Off			Net Pay Distribution		
Plan	Current	Balance	Account Number	Account Type	Amount

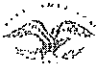
First American Title Ins. Co.
Docket No. 15-0166
Exh. 12

EXHIBIT FA-12

Plan	Current	Balance	Account Number	Account Type	Amount

Pay Summary					
	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay

Originally printed in English



First American
Title Insurance Company

November 21, 2014

Frederic Denzer
Compliance Analyst
Consumer Advocacy
Office of Insurance Commissioner
P.O. Box 40256
Olympia, WA 98504-0256

RE: OIC Case #1229571

Dear Mr. Denzer,

This letter serves as First American Title Insurance Company's ("First American") response to your letter dated October 27, 2014. Documents supporting First American's response are being submitted together with this letter. First American operates in Washington as a title insurer, NAIC # 50814.

First American respectfully responds by stating that its sponsorship of the education seminar held on October 16 was in compliance with WAC 284-29-220. First American was a sponsor of the educational seminar presented by the Snohomish County-Camino Association of Realtors ("SCCAR"). As shown in the flyers advertising the event, this was a SCCAR educational seminar. It can also be seen in the flyer that First American's role in the event was that of a sponsor. The total fee paid to sponsor the educational seminar was \$875, below the \$1,000 limit per WAC 284-29-220 (5)(b)(i).

For your information, the seminar was made available to all SCCAR members and affiliate members. First American made efforts to ensure that the event would be available to all members as can be shown in the correspondence between First American and SCCAR. SCCAR informed First American that notice of the seminar was sent on two occasions to all of its members and was also included in an e-newsletter that was provided to all members. First American was also informed by SCCAR that they posted the seminar on their website making it generally available to all members and affiliate members. As can be seen in the accompanying attendee roster, the seminar did not benefit a selected producer member of the SCCAR. It can also be seen that affiliate members were able to attend as several lenders also attended the seminar. Additionally, every attendee, whether they were a member of the SCCAR or not, were treated equally as there was no charge for any person that attended the event. The list of attendees demonstrates that the seminar was not held for a selected member but was open to all members and affiliate members.

First American respectfully answers that the sponsorship of the education seminar held by SCCAR on October 16 was permitted and done in accordance with WAC 284-29-220 and 284-29-235.

Respectfully submitted,

Matthew B. Sager
Sr. Operations Counsel

9000 E. Pima Center Parkway, Scottsdale, Arizona 85258

TEL 602-685-7511 • FAX 602-685-7015

msager@firstam.com

First American Title Ins. Co.
Docket No. 15-0166
Exh. 13

OIC 1229571 000005

EXHIBIT FA-13

-----Original Message-----

From: Christensen, Sara

Sent: Wednesday, September 03, 2014 4:19 PM

To: SCCAR Government Affairs Ryan McIrvine; matthew@sccar.com

Subject: Zillow 2015 Forecast flyer For SCCAR Website

Hello gentlemen! I've attached the flyer that is being used to help bring in Brokers next month to the Zillow Economic Forecast. Can you also put this out to the members?

Thank you so much, Sara

---Original Message---

From: Christensen, Sara
Sent: Thursday, September 25, 2014 5:15 PM
To: 'Matthew Wahlquist'
Cc: 'ryan@sccar.com'
Subject: FW: Zillow 2015 Forecast flyer For SCCAR Website
Importance: High

Hello, I'm following up, have you already pushed this out via email? I haven't received it if so.

And can you put this on the website too please?

Thank you, Sara

-----Original Message-----

From: Christensen, Sara
Sent: Wednesday, September 03, 2014 4:19 PM
To: SCCAR Government Affairs Ryan McIrvine; matthew@sccar.com
Subject: Zillow 2015 Forecast flyer For SCCAR Website

Hello gentlemen! I've attached the flyer that is being used to help bring in Brokers next month to the Zillow Economic Forecast. Can you also put this out to the members?

Thank you so much, Sara

-----Original Message-----

From: Christensen, Sara
Sent: Friday, September 26, 2014 8:49 AM
To: Matthew Wahlquist
Subject: Re: Zillow 2015 Forecast flyer For SCCAR Website

thank you!!!

Sara Christensen, VP
Sales Manager
First American Title
2702 Colby Ave, Ste 601
Everett, WA 98201

206.947.6754 cell

Sent from my iPad

On Sep 26, 2014, at 8:47 AM, "Matthew Wahlquist" <matthew@sccar.com> wrote:

- > Sara,
- > We are marketing the class in our member e-newsletter. This should
- > go out to our active members on Monday, September 29th. I have asked
- > Ryan to add the event to our website.
- > Have a great weekend.
- >
- > Matthew Wahlquist
- > Executive Director
- > Snohomish County-Camano
- > Association of REALTORSR
- > (425) 339-1388
- > Matthew@SCCAR.com
- >
- > Make your membership count. Get involved.
- >
- >
- >
- >
- > The information contained in this e-mail communication and any
- > attached documentation may be privileged, confidential or otherwise
- > protected from disclosure and is intended only for the use of the designated recipient(s).
- > It is not intended for transmission to, or receipt by, any
- > unauthorized person. The use, distribution, transmittal or
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> -----Original Message-----

> From: Christensen, Sara [<mailto:SChristensen@firstam.com>]

> Sent: Thursday, September 25, 2014 5:15 PM

> To: Matthew Wahlquist

> Cc: ryan@sccar.com

> Subject: FW: Zillow 2015 Forecast flyer For SCCAR Website

> Importance: High

>

> Hello, I'm following up, have you already pushed this out via email? I

> haven't received it if so.

>

> And can you put this on the website too please?

>

> Thank you, Sara

>

> -----Original Message-----

> From: Christensen, Sara

> Sent: Wednesday, September 03, 2014 4:19 PM

> To: SCCAR Government Affairs Ryan McIrvine; matthew@sccar.com

> Subject: Zillow 2015 Forecast flyer For SCCAR Website

>

> Hello gentlemen! I've attached the flyer that is being used to help

> bring in Brokers next month to the Zillow Economic Forecast. Can you

> also put this out to the members?

>

> Thank you so much, Sara

>

> *****

> *****

> *****

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> remove you from our distribution list.

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> Thank you.~

> *****

> *****

> *****

> FAFLD

>

> On Sep 26, 2014, at 8:47 AM, "Matthew Wahlquist" <matthew@sccar.com> wrote:

>

>> Sara,

>> We are marketing the class in our member e-newsletter. This should
>> go out to our active members on Monday, September 29th. I have asked
>> Ryan to add the event to our website.
>> Have a great weekend.

>>

>> Matthew Wahlquist
>> Executive Director
>> Snohomish County-Camano
>> Association of REALTORSR
>> (425) 339-1388
>> Matthew@SCCAR.com

>>

>> Make your membership count. Get involved.

>>

>>

>>

>>

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2014 Economic Forecast Event

Economic Forecast for 2015 with Zillow® Snohomish County-Camano Association of Realtors®

The Zillow brand has become one of the most familiar names associated with real estate. Dr. Krishna Rao, Ph.D, economist at Zillow, joined the company in the summer of 2013 after finishing a Ph.D. in Economics at Stanford University focused on Macroeconomics and Finance. Prior to Zillow, Krishna also worked at the Federal Reserve Bank of New York where he helped develop structural macroeconomic forecasting models to guide monetary policy. At Zillow, Krishna works on forecasting home prices, analyzing real estate market conditions and future market trends.

Krishna's presentation will give us insight for current market conditions and what we can expect for housing in our area next year.

This event is complimentary and is sponsored by First American Title



Event Information...

DATE: Thursday, October 16, 2014

TIME: Registration begins at 11:00 a.m.

ECONOMIC FORECAST
11:30 a.m. - 1:00 p.m.

LOCATION: AMC Loew's Cineplex 16 Alderwood
18733 33rd Avenue W
Lynnwood, WA 98037

Lunch will be served.

RSVP: Please save your seat and help us plan for lunch.

Email cs.snoco.wa@firstam.com
or Call 425.551.4117

PRESENTER:



DR. KRISHNA RAO, PH.D
ZILLOW ECONOMIST



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OIC 1229571 000013

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Melinda	Baena	Windermere	(360) 568-1537
Gene	Baker		
Toby	Barnette	Keller Williams	425-653-1884
Brian	Barnhart	RE/Max TC	(425) 501-0449
Juliet	Beard	Windermere	(206) 715-5531
Bill	Beauprey	JLS Lake Stevens	(425) 334-1038
Nina	Bjornstal	RE/Max TC	(206) 730-0962
Marilyn	Blackburn	Gilpin Realty	(425) 232-8733
Casey	Bowers	Windermere GH	(425) 772-6187
Kelly	Brantley	New Horizon Realty	(425) 260-8512
Jason	Brock	Cobalt Mortgage	(425) 220-1419
Gene	Bryson	Windermere Arlington	(360) 435-0700
Leigh	Buchan Harvey	WRE HKW	(206) 730-1319
Denny	Bullock	BHHS	(206) 999-1980
Bob	Burke	JLS-Lynnwood	(425) 775-4591
Chere	Burtis	Harbour Homes	
Laura	Cable-Laird	hallmark Homes	(425) 345-3733
Jenni	Callaghan	KW Msvl	425-754-2047
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Brett	Carlton	Coast Real Estate Services	(425) 339-3638
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George	Caudill		(425) 381-0877
Mary	Chalverus	Harbour Homes	
Iva	Christensen	Preview Properties	(425) 348-9200
Glenn	Coil	Economic Alliance	(425) 248-4214
Scott	Comey	RE/Max Elite	(425) 350-0172
Debra	Connelly	Preview Properties	(425) 742-2700
Lelia	Cook	Gilpin Realty	(425) 238-2994
Ray	Cook	Gilpin Realty	(425) 238-0282
Lauri	Dennis	Berkshire Hathaway	(206) 972-6623
Lauri	Dennis Guest		
Lauri	Dennis Guest		
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Jill	Estes	JLS	(425) 408-2802
Rochelle	Fahlman	New Horizon Realty	425-239-0072
Todd	Fahlman	New Horizon Realty	425-239-0072
Anita	Fawcett	WA Homes	425-238-0724
Peggy	Fisher	Preview Properties	(360) 757-6430
Carrie	Foley	BHHS	(425) 273-6967
Melody	Foreman	WRE Everett	425-923-7427
Chentelle	Fullwiler	RE/MAX NW	(425) 268-4409
Rob	Gadbois	RE/MAX Elite	(425) 760-5626

Paula	George	Windermere	(206) 949-6505
Anthony	Gladis	KW	425-220-3640
Donna	Gola	Keller Williams	(425) 212-2007
Margo	Gola	Keller Williams	(425) 212-2007
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Robin	Griner	New Horizon Realty	425-478-4488
Lorie	Groth	New Horizon Realty	(425) 422-7145
Hector	Guevara	Cascade Realty	(425) 268-4706
Braden	Gustafson	Gustafson & Associates	425-231-8367
Shelley	Hagstrom	Windermere	
Wendi	Hale	RE/MAX Elite	(425) 268-7111
David	Hamilton	Zip Realty	(425) 890-7932
Debra	Hamilton	Zip Realty	(425) 890-7932
Larry	Hammond	JLS	(206) 696-2862
Ericka	Hardwick	Buck Real Estate	425-922-9795
Matt	Hart	Keller Williams	425-210-7307
Robin	hartley	Caliber RE	(425) 939-2370
Trent	Harwood	Preview Properties	(425) 336-6494
Susan	Heller	JLS-Lynnwood	(206) 551-9447
Amanda	Hellman	Windermere	(360) 990-7282
Ruth	Herren	lamoureux RE	425-335-4666
Leah	Herrera	RE/MAX NW	(425) 489-1223
Dee	Heyerdahl	CBB Danforth	425-422-6906
Evelyn	Himple	Keller Williams	(425) 870-3736
Jan	Hite	RE/Max TC	425-346-1501
Tory	Horsman	RE/MAX	(425) 258-1888
Sue	Hounshell	Windermere RE	(425) 238-8928
Dennis	Howard	Edmonds Realty	(425) 478-9640
Pat	Hubble	Action Realty	
Deborah	Hughes	Preview Properties	425-314-6180
TC	Hyatt	John L Scott	(425) 743-1600
Rio	Ingraham	JLS- Mill Creek	(425) 948-7111
Lindsay	Jackson	WRE HKW	
Linda	Jacobus	Preview Properties	(425) 308-4231
Kira	James	Windermere RE	(425) 422-2201
Tom	Jensen	Preview Properties	360-331-6006
Patrick	Johnson	Century 21 NH	(425) 387-7135
Teri	Jones-Walster	Preview Properties	(425) 344-7812
Alicia	Kersavage	Windermere	(425) 870-9071
Hank	Kindall	Champions	(425) 444-3445
Kelly	Kirkpatrick	Keller Williams	(425) 260-8512
Lisa	Knoth	New Horizon Realty	(360) 691-9297
Wendy	Kondo	WRE Lynnwood	(425) 478-9789
Shelley	Korn	KW Bothell	
Natalia	Kostiouk	John L Scott	
Stephanie	Krantz	RE/MAX NW	(425) 205-1234
Julee	Kraus	JLS MCTC	

Walt	Krein		
Glenda	Krull	Windermere RE	(425) 776-9580
Emmett	Lane	JLS	(425) 239-4097
Tracy	Lane	Lane Homes	(425) 239-4097
Tracey	Lang	New Horizon Realty	(425) 772-8021
Cheryl	Latimer	Windermere	(425) 327-3280
Gina	Lee	John L Scott	(425) 286-7679
Julie	Lee	RE/Max	(206) 642-9698
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Geraldine	Levet	Windermere Northlake	
Gordy	Lindstrom	Keller Williams	(425) 772-5845
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Elena	Litovchenko	Preview Properties	(425) 348-9200
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Julie	Lyda	RE/MAX NW	(425) 487-3001
Colleen	Mace		
Michelle	Macris	JLS	(425) 931-1136
Kevin	Mai	Dove Realty	
Bob	Maple	JLS	(425) 501-1631
Todd	Marshall	Windermere	(425) 327-1243
Dianne	Mathews	Keller Williams	(360) 840-3488
Tamera	Matthew	Windermere Camano	(425) 330-8671
Amanda	Mayberry	Windermere	2067946446
Jennifer	McGuire Heshaw	RE/MAX NW	(206) 250-3726
Ryan	Mclrvin	SCCAR	
Tara	McKinney	Preview Properties	
Hayley	Meas	JLS Lake Stevens	(425) 876-1719
Andrew	Mellon	Lake Real Estate Inc.	(206) 909-3474
Justin	Mellon	Lake Real Estate Inc.	
Molly	Mendenhall	WRE HKW	
Kim	Meyer	Remax	
Tom	Minty	JLS-Lynnwood	(425) 744-5326
Bonnie	Moore	Asset Realty Group	
Susan	Moore	Windermere Edmonds	(206) 719-8122
Christine	Morse	KW	
Jennifer	Murphy	Gilpin Realty	(425) 223-8096
Jenifer	Murrweiss	RE/MAX	(425) 422-7243
Joe	Mustach	WRE HKW	
Kristine	Nicholls	Windermere	(425) 232-5355
Kristine	Niemi	Keller Williams	(206) 369-4285
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Jim	O'Day	New Horizon Realty	(425) 359-2708
Young	Oh	Frontier Realty	(425) 712-8949
Heather	Oie	Task Properties	(425) 870-4642
Tiffany	Olson	KW	425-508-2709

Melody	Oxley	CBB Danforth	206-683-9391
Terry	Palmer	Century 21 NH	(425) 923-8446
Bob	Patera	RE/Max TC	(425) 374-9339
Kat	Patera	RE/Max TC	(425) 334-1818
Ryan	Patrick	RE/MAX NW	(206) 356-7244
Joey	Perrigo	Home Realty	(206) 949-2134
Tolin	Peterson	Preview Properties	(206) 362-0700
Tolin	Peterson's guest		
Ben	Pfiester	JLS Mill Creek Town Center	(425) 770-2133
Ben	Pfiester	JLS MC	
Julia	Phillip	The Force Realty	(262) 960-1998
JoAnn	Piispanen	JLS	(425) 750-3735
Bunsong	Pumma	KW	425-231-3574
Cassey	Reithelt	Windmere RE	
Joelle	Rekdahl	Windermere	(425) 508-1827
Jay	Richardson	JLS MCTC	
Holley	Ring	Windermere	(206) 852-6107
Dominique	Roberts	BHHS	(206) 979-3490
Jim	Robeson	Champions RE	
Leslie	Robinson	Champions RE	
Tracey	Rodrigue	Windermere RE	(425) 350-0944
Vincene	Rose	Preview Properties	(425) 239-6531
Dan	Roth	Preview Properties	425-239-4974
Marlene	Rouleau	Windermere	(206) 409-6041
Brenda	Rumball	Century 21 NH	(425) 244-0400
Kelly	Russell	CBB	425-387-4285
Lisa	Ruybal	Ruybal Group	(425) 210-6651
Kathie	Salvadarena	Windermere RE	(360) 568-1537
Carol	Sanders	WA Homes LLC	425-308-0226
Roxanne	Santiago	Windermere MC	(425) 770-3334
Jim	Scafer	Edmonds Realty	(206) 920-7653
Suzanne	Schempp	Windermere RE	(206) 595-9145
Dafna	Shalev	RE/MAX NW	(425) 220-1356
Kami	Shaw	Windermere	
Rhonda	Shea	JLS Lake Stevens	(425) 890-2241
Darrel	Shefstad	Cascade Realty	(425) 339-0123
John	Short	BHHS	(206) 354-8047
Sandra	Simmons	Windermere	(206) 261-4640
Patti	Smiley	Champions Real Estate NW	(425) 455-5913
Terry	Smiley	Champions Real Estate NW	(425) 455-5913
Duane	Smith	Zip Realty	
Sarah	Sorenson	The Force Realty	(425) 332-7112
Lisa	Sprute	Asset Realty Group	(425) 268-9367
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Jenell	Steltz	Windermere RE	(425) 356-7033
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Anton	Stetner	Keller Williams	425-923-7010

Tracy	Stevens	RE/MAX Elite	(425) 330-7052
Tim	Stratton		
Carolyn	Strong	Windermere Edmonds	(206) 227-4012
Bill	Sunderland	JLS-Lynnwood	(425) 877-7577
Mike	Sylte	Pro Realty	(425) 745-2400
Mike	Sylte's Guest		
Wes	Tanigwa	Sundquist homes	
Beth	Tanner	Windmere RE	(360) 631-2596
Jan	Taylor	Windermere RE	(206) 399-3833
Trudi	Terletter	Windermere RE	(360) 794-3777
Mary	Thomas	JLS MCTC	(425) 750-3004
Art	Thompson	Coast Real Estate Services	(425) 405-1337
Erin	Twedt	CBB Danforth	425-870-5493
Jill	Vail	Windermere	(425) 308-4494
Alexis	Valenti		
Cyndi	Vannoy	Windermere	(425) 322-8290
Ruben	Vargus	Cascade Realty	(425) 339-0123
Bob	Vick	Sundquist homes	
Matina	Vourgourakis	JLS Everett	(425) 232-2680
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Matthew	Wahlquist	SCCAR	(425) 339-1388
Debbie	Walter	RE/MAX NW	(206) 930-8699
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Debbie	Wilson	Keller Williams	
Stacy	Winkler	Buck Real Estate	(425) 985-8416
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Elene Wahlin
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Joe	Danielson	Coastal Bank	(425) 357-3650	jdanielson@coastalbank.com
Lindsay	Eckhoff	Cobalt	425-481-1120	lindsay.eckhoff@cobaltmortgage.com
Mel	Farnam	Cobalt	425-481-1120	mel.farnam@cobaltmortgage.com
Jennifer	Foulke	Cobalt	425-481-1120	jennifer.foulke@cobaltmortgage.com
Pat	Geller	All-Star Mtg	(206) 321-6612	geller.pat@gmail.com
Christine	Goetz	Cobalt		
Lydia	Guel	NW Plus CU		
David	Haley	Seattle Mortgage	(425) 563-1174	david@seattlemortgagetoday.com
Rich	Henke	Cobalt		
Susan	Henry	Washington Federal		Susan.Henry@wafd.com
Shane	Kidwell	Cobalt	425-481-1120	shane.kidwell@cobaltmortgage.com
Barbara	Kring	Cobalt		
Susan	Langager	USBank	(206) 344-5696	SUSAN.LANGAGER@usbank.com
Heather	Lawler	Whidbey Bank		
Olga	Marchenko	Cobalt		
Chad	Mattison	Cobalt		
Martin	Metzdorf	Cobalt		
Sara	Monzo	Cobalt	(425) 605-1406	sara.monzo@cobaltmortgage.com
Julee	Moore	Cobalt	425-481-1120	julee.moore@cobaltmortgage.com
Sean	Psaradelis	Umpqua	(425) 741-5804	SeanPsaradelis@umpquabank.com
Rob	Purser	Union Bank		rob.purser@gmail.com
James	Reese	Cobalt		
Diana	Reis	Cobalt		
Brendan	Ries	Cobalt		
Arthur	Robertson	Coastal Bank	(425) 257-1662	arobertson@coastalbank.com
Tina	Ryan	Cobalt	425-481-1120	tina.ryan@cobaltmortgage.com
Brett	Schuelke	Coastal Bank	(425) 357-3697	bschuelke@coastalbank.com
Katherine	Shattuck	Cobalt		
Chelan	Shero	Cobalt		
Joe	Smith	Coastal Bank	(360) 794-0781	jsmith@coastalbank.com
Sam	Stickney	Cobalt		
Michael	Swanson	Coastal Bank	(425) 357-3661	mswanson@coastalbank.com
Cody	Touchette	Cobalt		
Jay	Wildin	Cobalt		
Marci	Willis	Heritage		
Carmen				
Nancy		NW Plus CU		

2014 SCCAR Affiliate Members -Dec 2014

Inv Date	NRDS #	Status	M Code	Last Name	First Name	Office
01/01/2014 0:00	870522867	A	AF2	Harmel	Melissa	Alaska USA Mortgage Company
03/14/2014 0:00	870522041	T	AF2	Holcombe	Jason	Bank of America
10/25/2013 0:00	870512258	A	AF2	Carroll	Mike	Chicago Title Insurance Co
10/25/2013 0:00	869027379	A	AF1S	Umbelino	Lisa	CW Title
02/14/2014 0:00	870522530	A	AF1	Bjorgo	Sharol	Eagle Home Mortgage
10/25/2013 0:00	869056880	A	AF1S	Dunn	Cheri	Excel Escrow Inc
01/23/2014 0:00	870522880	A	AF1	Carlson	Beverly	Fidelity National Home Warranty
10/25/2013 0:00	871504562	A	AF2	Sundin	Julie	Fidelity Nat'l Title & Escrow
10/25/2013 0:00	870522197	A	AF2	Christensen	Sara	First American Title Insurance
10/25/2013 0:00	870522696	A	AF2	Kelly	Carmen	Heritage Bank
10/25/2013 0:00	870522626	A	AF1	Peterson	Eric	McFerran & Burns PS
10/25/2013 0:00	870522687	T	AF2S	Blodgett	Tony	Mortgage Advisory Group
10/25/2013 0:00	870522807	A	AF1	Pukis	Paul	Mosaic Insurance Alliance LLC
10/25/2013 0:00	870001721	A	AF1S	Stewart	Scott	North Cascade Home Inspection
10/25/2013 0:00	870500659	A	AF2	Myers	LoisChampion	Old Republic Title LT-Lyn
10/25/2013 0:00	870522688	A	AF1	Mauer	Brandon	On Point Home Inspections
10/25/2013 0:00	875000179	A	AF2	Engstrom	Kevin	Peoples Bank
03/11/2014 0:00	869058209	A	AF2S	Vierling	Jennifer	Rainier Title & Escrow
10/25/2013 0:00	870522524	T	AF1	Volkert	Emily	Real Property Mgmt of N Puget
02/11/2014 0:00	870522899	A	AF1	Tudor	Craig	Sound Community Bank
10/25/2013 0:00	870515135	A	AF1	Boyle	Jayne	Stewart Title
01/14/2014 0:00	870522915	A	AF1	Good	Patrick	US Bank
01/23/2014 0:00	870522881	A	AF1	Butner	Lori	VanDams Abbey Carpet & Floor
10/25/2013 0:00	870519985	A	AF1	Burdeen	Mikhail	Wells Fargo Home Mortgage
10/25/2013 0:00	870522761	T	AF1S	Varcak	Andrew	Wells Fargo Home Mortgage
10/25/2013 0:00	870501259	A	AF1	Jorgensen	Carl	WFG National Title Company
10/25/2013 0:00	869022432	A	AF1	Green	Bob	Win Home Inspection

EXHIBIT EA-14

First American Title Ins. Co.
Docket No. 15-0166
Exh. 14

Snohomish County-Camano Association of REALTORS®

3201 Broadway - Suite E, Everett, WA 98201

(425) 339-1388 - sccar.com - Fax: (425) 339-2454

Member Verification Report

Jim Fetzer
Old Republic Title LT-Lyn
19020 33rd Ave W #360
Lynnwood, WA 98036

Report Date	7/30/2015
Office #	869000647

Member #	Last Name	First Name	License #	Status	Description	Comments
870522335	Elde	Lizzie		P	Affiliate - No dues	
870516646	Fetzer	Jim		P	Affiliate - No dues	
870500659	Myers	LoisChampion	41957	A	Affiliate - Corporate	
870516583	Snyder	Rhonda	SNYDERL414	P	Affiliate - No dues	

Signed: _____ Date: _____
Jim Fetzer

Please verify the information and return to us as soon as possible



Interview of Sara Christensen

OIC Case Number	1229571
Interview Date	3/3/2015
Interviewee Contact	Sara Christensen
Information	Work: 206-947-6754 (Preferred)
Investigator Conducting	Barry Walden
Interview	
Others Present	None
Location of Interview	Telephone
Interview Recorded	No
Declaration Prepared	No

On the above date, the Title Insurance Sales Manager of First American Title (FATIC) Sara Christensen was interviewed by phone. She told OIC that she assisted SCCAR event by locating the venue, and paying for the rental of the venue. Ms. Christensen said that she paid about \$895.00 rental fees for the venue, and Cobalt Mortgage paid for the food. She told OIC that she probably asked SCCAR to include the FATIC logo and phone number on the flyer that was developed by SCCAR. Ms. Christensen told OIC that she sent the flyers to her customers via email. Ms. Christensen said that Cobalt Mortgage paid for the food served at the event.

State of Washington
Office of Insurance Commissioner
Legal Affairs Division

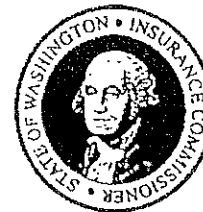


Interview of Ryan McIrvin

OIC Case Number	1229571
Interview Date	3/5/2015
Interviewee Contact	Ryan McIrvin
Information	Work: 425-339-1388 (Preferred) Cell: 360-306-4444
Investigator Conducting	Barry Walden
Interview	
Others Present	None
Location of Interview	Telephone
Interview Recorded	No
Declaration Prepared	No

On the above date, government affairs director for SCCAR Ryan McIrvin was interviewed by phone. He told OIC that he remembers that FATIC approached SCCAR with the idea of doing an economic forecast presentation to the membership, and customers of FATIC. He said that he sent the SCCAR logo to Sara Christensen at FATIC, and she had the flyer made. Mr. McIrvin told OIC that he did not produce the flyer, that Ms. Christensen provided it to him for distribution to SCCAR membership. Mr. McIrvin told OIC that he did not arrange for Zillow to provide a speaker, that he does not have a contact at Zillow. He said that Ms. Christensen organized the event, arranged for the speaker, located and paid to rent the venue.

State of Washington
Office of Insurance Commissioner
Legal Affairs Division



Interview of Skyler Olsen

OIC Case Number	1229571
Interview Date	3/3/2015
Interviewee Contact	Skyler Olsen
Information	Work: 206-757-4268 (Preferred)
Investigator Conducting	Barry Walden
Interview	
Others Present	None
Location of Interview	Telephone
Interview Recorded	No
Declaration Prepared	No

On the above date, Zillow Senior Economist Skyler Olsen was interviewed by phone. Ms. Olsen told OIC that she was the speaker at the SCCAR event on October 16, 2014. Ms Olsen said the topic of her presentation was a general overview of economic real estate trends, and economic forecast. Ms. Olsen said that the presentation had nothing to do with training regarding title insurance, escrow, or real property law. She told OIC that Zillow does not charge for presentations, the Power Point presentations are available at Zillow.com. Ms. Olsen did not know how many people attended. Ms. Olsen did not know who rented the theater, or who paid for lunch.



Interview of Matthew Sager

OIC Case Number	1229571
Interview Date	3/16/2015
Interviewee Contact	Matthew Sager
Information	Work: 602-685-7511 (Preferred)
Investigator Conducting	Barry Walden
Interview	
Others Present	None
Location of Interview	Telephone
Interview Recorded	No
Declaration Prepared	No

On the above date, Sr. Operations Counsel for FATIC Matthew Sager was interviewed by phone. He told OIC that he has just received the complaint and needed additional time to investigate the complaint and provide a response. He said that he could have it to me by April 2, 2015.



Interview of Earl Schmidt

OIC Case Number	1229571
Interview Date	3/5/2015
Interviewee Contact	Earl Schmidt
Information	Work: 425-610-4344 (Preferred)
Investigator Conducting	Barry Walden
Interview	
Others Present	None
Location of Interview	Telephone
Interview Recorded	No
Declaration Prepared	No

On the above date, the manager of Cobalt Mortgage Earl Schmidt was interviewed by phone. He told OIC that in a roundabout way in late 2014, Cobalt was asked to help with a presentation that was organized by FATIC. He said that he ended up helping by buying Subway sandwiches for the attendees. He said that he remembered paying about \$1,000.00 for the food and beverages, and attended the event.



Interview of Chris Schulz

OIC Case Number 1229571
Interview Date 3/4/2015
Interviewee Contact Chris Schulz
Information 19020 33rd Ave W, Suite 360
Lynnwood, WA 98036
Work: 425-776-1970 (Preferred)
Email: cschulz@ortc.com
Investigator Conducting Barry Walden
Interview
Others Present None
Location of Interview Telephone
Interview Recorded No
Declaration Prepared No

On the above date, the general manager of Old Republic Title Co Chris Schulz was interviewed by phone. Mr. Schulz told OIC that his sales manager was looking at the FATIC Facebook page and saw the SCCAR event displayed. He said that he is a member of SCCAR and he had not received an invitation to attend the presentation. Mr. Schulz said he called SCCAR and spoke to Ryan McIrvin. He said he asked Mr. McIrvin why he had not received an invitation to attend the presentation to which Mr. McIrvin replied that it was a private event, that FATIC had planned the event, organized, and paid for the venue, then asked SCCAR to put their name on it. He said that it sounded to him that FATIC sponsored and organized the event and got SCCAR to make it look like it was their idea after the fact.

State of Washington
Office of Insurance Commissioner
Legal Affairs Division



Interview of Matthew Wahlquist

OIC Case Number	1229571
Interview Date	3/3/2015
Interviewee Contact	Matthew Wahltquist
Information	Work: 425-339-1388 (Preferred)
Investigator Conducting	Barry Walden
Interview	
Others Present	None
Location of Interview	Telephone
Interview Recorded	No
Declaration Prepared	No

On the above date, the director of Snohomish County-Camano Association of Realtors (SCCAR) Matthew Wahlquist was interviewed by phone. Mr. Wahlquist told OIC that he reached out to FATIC, Title Insurance Sales Manager, Sara Christensen, to help organize an event presenting real estate market trends. He said they had done this before and it turned out to be a big hit with the membership. He said that SCCAR did not pay for any part of the event. He said that FATIC paid for the venue, and Cobalt Mortgage paid for the food. He said that the presenter from Zillow was free.