



TRUSTEE TIMES

1987-2007: Celebrating 20 years

Winter 2007

Arizona Trustee Association

arizonatrusteeassociation.com

20th Annual Convention — 2007

By Brenda Melroy, Co-Chair, Convention Committee 2007



Raffles, raffles, raffles!

Our 20th Annual ATA Convention was held at the Tubac Golf Resort & Spa located in beautiful southern Arizona, on September 5-7, 2007. The weather was beautiful — with a little bit of rain thrown in just to shake things up a bit!

As has become tradition, we started things off with a Best Ball Golf Tournament, which was sponsored by Southern Arizona Title Insurance Agency. We had 5 teams. These folks golfed on the same course as Kevin Costner and Don Johnson, who filmed the movie "Tin Cup" back in 1996. The course was surrounded by the beauty of both desert and mountain regions. 1st place honors went to the team of Rex Anderson, Jerry Jeffers and Kyle Forgerson, with an 11 under! 2nd place honors went to the team of Ron Horwitz, Tom Haacker, Kathy Meyers and Brenda Melroy with a 6 under; and coming in 3rd place, the team of Rick Chambliss, Laura Kaminski and Lee Miller, with an even PAR. Longest Drive awards went to Jarrod Williams and Kathy Meyers,

with Closest to the Pin going to Rick Chambliss and Laura Kaminski. Congratulations to all of them!

Our Welcome Reception on the "lawn" was moved at the last minute to the Patio due to a sudden, but welcomed, rainstorm that afternoon. The rain cooled the evening off wonderfully! The Bar was hosted by 402 Now, LLC. with the Hors D'oeuvres hosted by the ATA. The rain had subsided by the end of the evening and everyone seemed to have a good time.

Our Education Committee, chaired by Linda Rhodes, put together an excellent line-up of speakers, with topics ranging from Mortgage Fraud to Environmental Issues, with some Deficiencies, Evictions and the ever popular Foreclosure Q & A thrown in. The speakers were excellent and we appreciate their volunteering of time and knowledge to share with our attendees. Thanks again to Linda and her committee members, Dave Knapper, Chris McNichol and Barbara Rostad.

Dinner, Golf Awards and Silent Auction followed the first day's education sessions. We had several items donated for the

Silent Auction including an autographed Arizona Cardinals football and an autographed baseball from the Arizona Diamondbacks! Thank you to the folks that donated items to the Silent Auction — and to those that Bid! We appreciate your support!

We had a "surprise" guest at dinner — Steve from Bill's Home Service Pest Control. Steve is a Beekeeper and was an expert on the topic of Bees! As many of you now know, our good friend and member, Paul Rhodes, was "attacked" by Africanized Bees while on the golf course Labor Day weekend! It was a very serious incident and fortunately, Paul survived



Everybody sing!



Ante up!

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For more information on the ATA, please visit our Website at www.arizonatrusteeassociation.com

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president's message

2007 — Year in Review

Dear Members:

We may find the year 2007 will be viewed as the calm before the storm. For the most part, the legislature did little mischief with the trustee sale statutes in 2007. However, as we approach 2008, federal and state authorities are promising to pursue legislative changes to "fix" the looming foreclosure crisis and regulate rampant mortgage fraud. At this moment, we do not know the specifics of the proposed solutions to these controversies. From experience, we do know that sometimes the cure proposed by the legislature may cause greater woes than the problems the cure is supposed to remedy.

2008 may be an interesting year for the ATA.

As a brief summary of 2007, we enjoyed an interesting and diverse series of lunch seminars and one of the most entertaining annual conventions I have attended. Linda Rhodes and the members of the Education Committee are commended for their success in finding talented and interesting speakers.

The 20th annual convention in Tubac was a great success. The resort was private, with excellent accommodations and friendly support staff. It is a tribute to Kathy Meyers, Brenda Melroy, and the Convention Committee members that the events unfolded seamlessly for the rest of us. The members of the Convention Committee are now reaching a professional level from whose efforts we have all benefited.

As the ATA approaches 2008, I am pleased to report the Association is in sound financial shape and getting ready for what may be a challenging year. I thank each of you for your support and welcome your input regarding legislative concerns, next year's convention location, or how to keep the Association relevant to your business. As they say, you have my number (or e-mail address), call me.

Richard E. Chambliss, President



NOTICE — Monthly luncheon price increase!

Due to increasing costs to the ATA for our monthly luncheons, it will be necessary for us to increase our monthly lunch price beginning January, 2008. Once the Board of Directors has approved the increase, we will let you know the amount. We are constantly looking for new locations and/or pricing to try and keep the prices low for our members. If you have any suggestions on locations for future luncheons, please contact an ATA Board Member. Thank you for your continued support!

Convention Highlights

continued from page 1

and was able to attend the Convention; and faced some serious harassment! Paul was a very good sport and handled all the "jokes" very good-naturedly!

The folks who stayed for the Karaoke and Texas Hold'em Tournament had a great time! We held the event in the "Chapel", which is traditionally used to hold weddings and other such events. The big, open, cavernous building was perfect for the Karaoke that spilled from the room! Several folks participated in the Karaoke, including a "guys" vs. "gals" belting out "Paradise by the Dashboard Light" of Meatloaf fame. The gals dominated the guys — it was a blast! The "winner" of the night, taking the "mike" most often, was our own Laura Kaminski. Great job, Laura! We had a lot of participants for our Texas Hold'em Tournament, with 1st prize honors going to Tony Tucson, 2nd place to Chris McNichol and 3rd place to Star McGowan! Way to go folks! Many thanks to our sponsors for making this event a success! Texas Hold'em hosted by 402 Now, LLC; Karaoke by *The Daily Territorial* and Hosted Bar by *Arizona Capitol Times*. Lots of door prizes were handed out to participants — I believe everyone in the room won at least one prize!

The Convention was wrapped up on Friday after a great session of speakers and topics, which ended with a Legislative update, followed by lunch and the "best of the rest" of the Raffle Gifts! Some folks, including myself, stayed an extra night or two to enjoy the Resort, go to Tucson or down to Nogales for some shopping, or just to enjoy the beauty of southern Arizona.

The Annual Convention would not be possible without the tremendous time and support from the Convention Committee, who, along with me, are Kathy Meyers, as Co-Chair, Star McGowan, Paul Rhodes, Laura Kaminski, Fred Golestani and Jennifer Menges. Please take a moment to thank them for a job well done!

Every year, it becomes more and more difficult to come up with fresh ideas, topics and speakers, as well as a location, so that we can continue to bring our members and associates an outstanding Convention. This was our 20th Annual Convention! That is pretty amazing! We hope to have 20 more...but we need your help! The Committee will be scouting new locations soon for next year's convention. We'd love to hear your thoughts and ideas for our next convention! Please contact any member of the committee, or the Board of Directors, for input or suggestions; things you like or don't like, or what you would like to see happen for the future. Better yet — join the Committee! All members are welcome to join and your support is greatly appreciated!

Thanks for attending our 20th Annual Convention! Thank you to our Sponsors and Advertisers for their donations and support. We could not continue to have a successful Convention without their support! All sponsors received recognition in our Program and at the events — but please, take a moment and give "thanks"; we couldn't do it without you!

Kathy Meyers
and
Tony Tucson



Thursday's
Cocktail
Reception

402 Now, LLC.	Gust Rosenfeld	ROI Properties
Arizona Capitol Times	Investors Trustee Services	Security Title Agency
Arizona Cardinals	Jaburg & Wilk	Southern Arizona Title
Arizona Diamondbacks	David L. Knapper	Statewide Foreclosure
Earl Berg, PLLC	LandAmerica Capital Title	Stewart Title of Tucson
Carpenter, Hazlewood	Lane & Nach	The Record Reporter
Rick Chambliss	MK Consultants, Inc.	Trustee Corps
Daily Territorial	National Asset Mgmt	Trustee Services of AZ
Dominguez & Associates	Perry & Shapiro PLLC	Trustee's Assistance
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Ask the Titleman™

By John T. Lotardo



Q. As I understand it, there's this daughter who bought a house from her mom with a seller carry back deed of trust. Mom is trying to take the house back from daughter. There's even litigation! A Lis Pendens has been recorded. The daughter may decide to just stop making the monthly payments to mom and let the property go into foreclosure. Mom's questions: What would happen? Do outside parties usually pick up properties at Trustee's Sales that have litigation against them? And what happens to the Lis Pendens if someone bought the property at sale? Can a property even go the foreclosure route with a Lis Pendens hanging out there? I'm so glad my family is "not like this". What a drag! Thanks for any words of wisdom.

A. You bring up several good problems- not to mention the problems that could happen between family members when they have real estate involved. (Litigation-Yikes!) If the daughter stops making payments, then the mother as the beneficiary under the seller Carryback deed of trust could foreclose. That foreclosure, could be conducted either through the non-judicial process, usually called a trustee sale, or the judicial foreclosure,

which is much more complicated. As part of the process the property is put up for sale via a public auction and third parties could bid on the property. That said, I am curious what the lis pendens is for. A lis pendens is recorded to give notice that there is litigation involving the real estate. Perhaps the mother had started the foreclosure process through a judicial means already and the lis pendens is the notice of that along with other issues. If the lis pendens is for other issues regarding the real estate, a third party bidder would want to assure themselves that the matter would go away when they were the successful bidder. I would want more assurances before I started bidding on such a property.

Q. I have a private lender that does a lot of loans for owners who are also the builder. Frequently, the borrower needs additional monies over and above the amount of the original Deed of Trust amount. Can the lender have the borrower execute a modification of deed of trust showing the increased loan amount? I assume they would execute a new note for the amount of the advance. We're wondering about title questions especially if a subsequent deed of trust has been recorded.

A. You bring up a good question. The private lender would do a modification increasing the amount of the loan to secure these additional monies advanced. It is a concern if there has been an interim deed of trust or other adverse items recorded especially if the original deed of trust does not address an increase in the loan amount. In your scenario, I would get a subordination from the intervening lienholders to protect the private lender's additional money given to the borrower.

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Convention Sidebar

By Chris McNichol and Kent Cammack

"We were invited to Tubac to speak at the ATA Convention. It was beautiful. The food was great. The "bee" story stung. The karaoke was loud. So we sang. The casino was hopping.

We showed up early on Friday morning to speak, and to our astonishment, people showed up, mostly awake, and stayed to listen. So we spoke about tricky stuff in trustee's sales, like:

- Notices recorded in the wrong county.
- Responding to odd requests from potential bidders.
- What the trustee's agent can and cannot do.
- Postponements as a means of curing defects.
- Bid strategies.
- Bid payment.

Those in attendance had their own questions and opinions. So the audience spoke back. We encouraged it.

And we told them a scary story about bidders being stuck in traffic, arriving late, missing the sale, and losing millions of dollars. So we wondered if that could happen in Arizona.

We decided it could, maybe.

We ran out of time. So we finally shut up.

It was a great time. Thanks for inviting us."



member news

On the move...

NTS Title Agency has moved their office:

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Mesa, AZ 85214-8099
Phone: 480-636-7433
Fax: 480-636-7713
Email: tkaufman6@cox.net
Cell: 602-377-6891

Information Wanted

The **On the Move** section is a place for you to share information about promotions, awards, new hires, new members etc.

To submit information, email laura.kaminski@azcapitoltimes.com.



committee updates

Convention

Chair: Kathy Meyers

602.224-8540

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See front page story.

Education

Chair: Linda Rhodes

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The Education Committee would like to personally thank those who graciously gave their time and talent at our 20th Annual ATA Convention:

Clyde Granderson & John Pettet

- AZ State DFI

Catherine Reagor - The Arizona Republic
Lawrence E. Wilk - Jaburg & Wilk, P.C.

Jeffrey Katz - Jeffrey Katz,

Attorney at Law

Kent Cammack & Christopher McNichol -

Gust Rosenfeld, PLC

Scott Higginson - NZ Legacy

Larry Phelps - LandAmerica Capital

Title Agency

The Education Committee continues to seek interested members to assist in identifying and securing speakers for our monthly luncheons and annual convention. Interested members please contact Linda Rhodes at sflrhodes@qwest.net or 602.414.9928.

Membership/Public Relations

Chair: Star McGowan

602.258.0114

star@priorityposting.com



Membership renewal applications will be coming out by the end of the year. Please keep an eye out for them. Also, please make sure to note/update changes to your application prior to sending it in for the 2008 directory.

This year's Holiday Party is December 11, 2007, at the University Club. It also

serves as our Annual Meeting. As such, it is the time to vote for our next Board of Directors!

If you are interested in joining the Membership committee, contact Star McGowan at star@priorityposting.com or 602-285-0114.

Thank you for your continued support and hope to see you at the Holiday Party.

Legislative

Co-Chair: Rick Chambliss

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The legislative committee has enjoyed a quiet 2007. There are no legislative changes the committee is considering at the present time. A number of legislators have voiced concerns regarding the "foreclosure crisis" and mortgage fraud, with a stated intent to propose legislative solutions in 2008. The committee anticipates a more active 2008.

Newsletter

Chair: Ginger Lamb

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Thank you to co-chair Laura Kaminski for organizing this issue of the *Trustee Times*. Many thanks to all who have submitted articles, advertising and information this past year.

Web site

Chair: Michael Peters

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Nothing new to report from Web site Committee.

Get involved...
join a committee.

The Ever Changing Mortgage Market

by Amy Swaney



One day an acorn fell on Chicken Little's head. Chicken Little cried, "Help! Help! The sky is falling! I have to go tell the king!"

There has been plenty of chanting recently about how the "sky is falling" in the financial markets. Intensified by the constant media coverage of the doomsayers, many have just assumed the position of Turkey Lurkey who uttered, "Oh dear, I always suspected the sky would fall someday."

The story of Chicken Little is utilized to teach courage. What also needs to be appreciated is as a Roman historian once penned, "We fear things in proportion to our ignorance of them."

We can see that the sky was not falling, but the fear garnered by Chicken Little and his friends created their ultimate demise; as industry participants we are experiencing the pendulum as it swings from left to right. To forgo ultimate destruction, we must understand what in our past has created the present to guide us toward our future.

President Bush, in 2002, announced an aggressive homeownership agenda to increase the number of minority homeowners by the end of this decade.

The primary market helped with this need much with the help of automation. Credit Scoring Models were responsible for the polarization of borrowers into two groups, those with acceptable risk levels for the agencies and those without. These specific criteria created a definitive line between what was and what was not acceptable to the Prime market and thus emerged the sub-prime borrower.

A newer market was also introduced to open up another segment of borrowers, those who were creditworthy, but they had other issues with income or asset documentation, property factors. These loans were not sold into the agencies but were sold as an alternative to the Agency or Alt-A market.

For the most part, these were all good things; in fact, with every expansion of product and need we expanded the availability of homeownership opportunity to those who previously were unable to overcome lending obstacles. Last year we boasted a 68.7% homeownership rate to be exact and that was not fulfilled with only 30-year fixed rate products.

Innovation also emerged in the secondary market. There are two things to understand about the secondary market. First, when you make a loan, you incur a certain amount of risk. Second, is that money is a finite resource; there is only so much to go around. The use of Asset Backed Securities allowed a great source of liquidity to replenish banks or others lenders capital. It also reduced individual risk to investors' portfolios by slicing and dicing these securities into groups or pieces called tranches which are leveled by risk or, in other words, who gets repaid first when there is default.

The power to pick your investment risk, thus your rate of return, was furthered through the use of the rating agencies. The lowest risk level of the pool means that even if a large number of loans defaulted, because of their position to get paid there was

very little risk to the investor, thus they were given a triple A rating.

Without a track record for these securities, the ratings became crucial as the complexities of these securities grew. Many complacent investors relied only on the ratings, but the problems began to arise first with those lowest rated tranches, as sub-prime loans began to see delinquencies.

Volume, greed and the problems created from market pressure set in. The downfall was inevitable.

In a conversation with my dad, a total dyed-in the wool banker, we discussed a complex default issue involving one of my clients, and he said, "Amy, you must understand that the first loss is the best loss." As I struggled with what my dad meant he said, "Sometimes it is best to just walk away at the first loss, rather than wait to see if it can get better."

Why did the market not see this coming? Consider Las Vegas, when you are winning, it seems so easy!

What happens when you lose that first \$100? Do you go home? No! You go back to the ATM and take out \$200. You just know you are going to make it back, but you don't, so back to the ATM for the next \$300. If the first loss is the best loss, that would mean had I just walked away at \$100 it would have been all she wrote, but now I am down \$600.

This similar thing occurred on Wall Street, and when they saw their first loss, they could

not back off; they had to get their initial loss back, which they did not.

With the complexities of their investments, their desire to win back that first loss, they began to face a new level of problems, just as the hard-core gambler does when he suffers loss. The greed and false security sets in.

The "Vegas Phenomenon" emerged in the financial markets this summer. We had the early warning signs of the delinquencies at the end of 2006. Many tried to find a fix, through government intervention, legislation and regulation, but in the end it just made it worse.

Simultaneously, other contributory factors emerged. A review of the past demonstrated a lack of individual ethical and sometimes criminal behavior that has been fostered by the quick and easy money our industry has experienced over the past few years. The occurrences of fraud by lenders, borrowers, appraisers and real estate agents have been staggering. It has influenced property values, falsely increased demand, skewed risk factors and enticed borrowers into loan products that do not fit their financial goals or ability.

Although these factors are not causes, they have added to the problems that will complicate the solutions. But through recognizing the problem, with the hard work and desire of those industry leaders and participants, the solution will follow. I believe as author Frederick Douglass once wrote that without struggle there is no progress.

Many complacent investors relied only on the ratings, but the problems began to arise first with those lowest rated tranches, as sub-prime loans began to see delinquencies. Volume, greed and the problems created from market pressure set in. The downfall was inevitable.

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"Beebait": The Story of a Stung Golfer

by Paul Rhodes



Beebait & friend

It was the Sunday before the ATA Convention...awww, I can't do justice to all of those rhymes... Anyway, on that glorious day, I was on the first tee at Grayhawk Golf Course in Scottsdale. It had been about six months since I had golfed. To say the least, I was a bit rusty. I was to play in the ATA Golf Tournament later that week and wanted to try to remove some of the rust so as not to embarrass my partners in the tournament.

We teed off at approximately 6:50 a.m. My partner, Jack, hit a decent shot. It appeared to be off the fairway, in the rough, about 250 yards out. I hit my ball and sliced it BADLY into the desert — there's that rust I was mentioning. Rather than delay on the first tee by taking a mulligan, I told Jack that I would just hit from where he landed.

We drove to his ball. It was about a foot off the rough at the base of a saguaro cactus. I got out of the cart and dropped a ball over my shoulder. Some bugs started flying around my face. Thinking nothing of it, I swatted them away. Wrong move...Within a second, literally, I was swarmed by bees!

My first thought was to run, maybe for a lake. Unfortunately, this was the first time that I had played Grayhawk, so I had no idea where a lake was. I began running across and down the fairway. The bees were getting worse by the millisecond — and they were MAD! My next thought was, "Well, you're not going to be able to outrun them. Why don't you try to roll on the ground and crush them?" So I did. And I am sure that I crushed a good many of them. Unfortunately, that just made them madder. To use the vernacular of today: It was on!

At this point, I have concluded that these were the dreaded Africanized Killer Bees we read about from time to time. After reading stories about killer bees, I always assumed that people antagonized a hive that had been growing in their grandparents' barn, or an old shed, or in an unkempt neighborhood. Certainly, no place that I would ever be... And, without question, the last place that I would have to worry about it was at the prestigious Grayhawk Golf Club...Wrong!

At that point, I had no idea as to what to do. My next thought was to take a non-aggressive posture, lay on the ground, don't swat at them and maybe they will leave me alone. Cover my eyes, nose and mouth so as not to get stung in my breathing passages. After all, I am on the first hole — relatively close to the pro shop. Someone will come to help me. A fire department can't be far away. They could spray me with foam or the like. Maybe the bees will grow bored after determining that I am not a threat and leave me alone.

So that's what I did: I lay on the ground, with my face in my hands. I tried not to hyperventilate. It was mind over matter. Breathe slowly and deeply. The bees are going away. The adrenaline has kicked in. You can't feel them stinging you. Someone will come to help you.

But, the bees are loud, and getting louder. I was told by one of my golfing partners that, at times, it was hard to see where the bees ended and I began. Together, we were just an amorphous

blob. At this point, you can imagine the panic that had set in. I am well past acting instinctively. I am thinking — hard. My thoughts? Not to be melodramatic, but the first thought was, "Am I

gonna die? People die from this many bee stings." That just made me more resolute. I was going to get out of this. After that, my thoughts were, "Where are my partners?

What are they doing? Why isn't anyone coming to help? I hear ambulances, what is taking so long?"

So, I lay on the fairway, thinking those thoughts, pretending that the bees weren't there, breathing slowly and deeply. Again, mind over matter. I took it one step further. I am a very spiritual person. I began praying. This helped me tremendously. It gave me hope that I was going to get out of this safely.

Unfortunately, the bees were getting louder. Imagine a horror movie that includes killer bees, and the sound technician just keeps on turning up the volume of the bees. That's what it was like for me. Frankly, at that point, I kind of panicked and flipped out. I raised my head and yelled, "Will somebody

please come help me!" Well, that was brilliant. My non-aggressive posture just became aggressive again. The bees were swarming.

Finally, the sprinklers turned on. Miraculously, the bees left! Oh my God! The bees are gone! I lay there, just reveling in the cool of the water, no buzzing about my ears. A minute passed. Maybe two. The sprinklers turned off. My thought was, "I guess I'd better get up and meet my partners."

Then, reminiscent of the ending in the movie "Carrie" where all the tragedy was over, there was nice soothing music, a very quiet peaceful scene, and then the hand comes up through the ground...: "Oh my God! The bees are back!" I yelled again. "Turn on the %\$@! sprinklers!" I lay down on the ground again and covered my face. More minutes pass. I found out later that I lay on the ground for a total of forty minutes. "I can't believe they won't turn on the sprinklers again!"

Finally, the sprinklers come on. Again, I just revel in the fact that there are no bees there. I hear a voice, "Are you ok?" I looked up and saw a paramedic. Saved! He took me to the ambulance. They removed 300+ stingers from my face, arms, ears and neck while taking me to the Mayo Hospital. They told me that I was doing much better than my partner. I thought, "What?"

"What other guy? Jack? What happened to him?" In all of my wonderings, I had never considered that anyone else but me was stung. He was stung over a thousand times! That makes me pretty much of a sissy...

I was asked to write this article for the Trustee Times for a few reasons. Number one, it's not often that you meet someone that



Number one, it's not often that you meet someone that was attacked by killer bees. Number two, maybe there is something that we can learn from this.

was attacked by killer bees. Number two, maybe there is something that we can learn from this.

Of course, at the convention, people were "buzzing" over my story. Everyone was curious. Some thought they were funny...Actually, they were. :o) I was upgraded to the hotel's special "Beehive Room...", care of my fellow Convention Committee Members. When I got to the room, there were maybe two pounds of honey stashed in numerous locations around the room.

One of my competitors, Mr. Tom Haacker of Priority Posting and Publishing, did a very special thing. We were all seated at the formal dinner on Thursday night of the convention. I happened to look out the window. There was a guy dressed up in a beekeeper outfit. My first thought was, "Oh boy. Here we go!" Tom, after hearing of my plight hired a professional beekeeper to come and speak to us. There was some teasing, but it was very informative. Between research that I have done and what the Beekeeper discussed, here is some basic history and what to do in the event of an attack:

From the website: DesertUSA.com:

"Africanized Honey Bees (AHB) -- also called Africanized bees or killer bees -- are descendants of southern African bees imported in 1956 by Brazilian scientists attempting to breed a honey bee better adapted to the South American tropics.

When some of these bees escaped quarantine in 1957, they began breeding with local Brazilian honey bees, quickly multiplying and extended their range throughout South and Central America at a rate greater than 200 miles per year. In the past decade, AHB began invading North America.

Africanized bees acquired the name killer bees because they will viciously attack people and animals who unwittingly stray into their territory, often resulting in serious injury or death.

It is not necessary to disturb the hive itself to initiate an AHB attack. In fact, Africanized bees have been known to respond viciously to mundane occurrences, including noises or even vibrations from vehicles, equipment and pedestrians.

Though their venom is no more potent than native honey bees, Africanized bees attack in far greater numbers and pursue perceived enemies for greater distances. Once disturbed, colonies may remain agitated for 24 hours, attacking people and animals within a range of a quarter mile from the hive.



Bee Safety

The best safety advice is to avoid an encounter with unfriendly Africanized Bees. Be alert for danger. Remember that AHB sting to defend their colony, so be on the look out for honey bee swarms and colonies.

- Be alert for bees coming in and out of an opening such as a crack in a wall, or the hole in a utility box.
- Listen for the hum of an active bee colony.
- Look for bees in holes in the ground, holes in trees or cacti, and in sheds.
- Be extra careful when moving junk that has been lying around.
- Be alert for bees that are acting strangely. Quite often bees will display some preliminary defensive behavior before going into a full-fledged attack.
- When you are outdoors, in a rural area, a park or wilderness reserve, be aware of your surroundings and keep an eye out for bees the way you would watch out for snakes and other natural dangers.
- Don't panic at the sight of a few bees foraging in the

flowers. Bees are generally very docile as they go about their normal activities.



Bee Prepared

As the number of Africanized bee colonies increases in an area, so, too, does the likelihood of human and animal encounters with them. Serious human injury can be avoided if the habits of Africanized bees are learned and precautions taken.

- Wear light-colored clothing. Bees tend to attack dark things. Dark clothing, dark hair, anything dark in color could draw the animus of AHB.
- Bees are sensitive to odors, both pleasant and unpleasant. The smell of newly cut grass has been shown to disturb honey bees. Avoid wearing floral or citrus aftershaves or perfume.
- Check your house and yard at least once a month to see if there are any signs of bees taking up residence. If you do find a swarm or colony, leave it be and keep family and pets away. Find a pest control company or a local beekeeper to solve the problem.
- To help prevent honey bees from building a colony in your house or yard, fill all cracks and crevices in walls with steel wool and caulk. Remove piles of refuse, honey bees will nest in an old soda can or an overturned flower pot. Fill holes in the ground.



Bee Attack

Obviously, it is best to avoid contact with Africanized Honey Bees. But if contact becomes unavoidable, it is important to know what to do. Bees target the head, and nearly all those who suffer serious stinging incidents with

Africanized Bees are overcome by stings to the head and face.

The best method of escaping a bee attack is to cover your head and run for shelter.

Any covering for your body, especially for your head and face, will help you escape. A small handkerchief or mosquito net device that fits over the head could easily be carried in a pocket.

If you do not have these, grab a blanket, coat, towel, anything that will give you momentary relief while you look for an avenue of escape. If you have nothing else, pull your shirt up over your face. The stings you may get on your chest and abdomen are far less serious than those to the facial area.

- Try to find shelter as soon as possible. Take refuge in a house, tent or a car with the windows and doors closed.
- DO NOT JUMP INTO WATER! Bees will wait for you to come up for air.
- Once you are away from the bees, evaluate the situation. If you have been stung more than 15 times, or if you are having any symptoms other than local pain and swelling, seek medical attention immediately.
- If you see someone else being stung or think others are in danger, call 911 immediately.
- Remove stingers as soon as possible to lessen the amount of venom entering the body. Scrape stingers off the skin with a blunt instrument or plastic card. Do not remove bee stingers with fingers or tweezers — this only forces toxins into the victim's body.

Oh, and what about "Beebait?" I got into a discussion about something with a friend of mine. His response to what I had said? "Listen, Beebait!" And so I am...Beebait. It's great to have good friends...

Candidates for ATA Officers and Directors

Voting Will Take Place At The ATA Holiday Party On December 11

President



Richard E. Chambliss

Rick Chambliss is a shareholder in the law firm of Broening, Oberg, Woods & Wilson, P.C. Over the last twenty years, he has been involved in most aspects of real estate-related representation, including escrow, title insurance, and foreclosure matters. He has been actively involved in the Arizona Trustee Association, serving on the Board of Directors, the Convention Committee, chairman of the By-Law Committee and chairman of the Education Committee. Currently he is the President and co-chair of the Legislative Committee.

Mr. Chambliss believes the ATA should strive to promote the foreclosure industry by continuing to educate its members, affiliates and the public about good foreclosure practices while staying vigilant about misguided legislative changes. In light of the current real estate market and overly aggressive lending practices, the ATA will most likely be presented with a number of legislative proposals next session aimed at "fixing the foreclosure epidemic." With the guidance of the Board of Directors and the Legislative Committee, the ATA will need to address each legislative proposal to insure there really is a problem, the proposal is the best remedy to resolve the problem and the remedy does not have unintended consequences.

Vice President



Paul Rhodes

My background in the industry dates back to 1977, when I was a collector for Colonial Mortgage Service Company (now GMAC) in Philadelphia. I am currently a Vice-President with Trustee Services of Arizona, where my responsibilities include both Operations and Human Resources. I have been an active member of the ATA since 2000, serving as Membership Chair for six years. I served on the Convention Committee this year and am the current Vice-President of the ATA.

My goals as Vice-President would be to increase membership in the organization, focus on the development of opportunities to educate our members and to support our legislative advocacy efforts.

I respectfully request your vote and look forward to seeing you at this year's Annual Meeting and Holiday Party.

Secretary



Brenda Melroy

As Assistant Vice President of Fidelity National Title's TSG/Foreclosure Department, Brenda Melroy has over 25 years experience processing foreclosures and related products in the title industry. Brenda has been a member of the Arizona Trustee Association since 1988 and has served on the Board of Directors as a former President, Secretary, Director and has been the Treasurer since 2002. Brenda has served on or chaired the Membership, Education, Legislative and Convention Committees, and has had an active role in the preparation and passing of Legislative Bills affecting our industry. Please vote for Brenda Melroy for 2008 ATA Secretary.

Director



E. (Star) McGowan

E. (Star) McGowan is the Operations Manager for Priority Posting & Publishing, opening and managing their Phoenix office. Star has worked in the foreclosure industry for more than 16 years.

Star has been an active member of the Arizona Trustee Association since 1991 chairing and/or serving on various committees, including the Legislative, Education, By-Laws and Convention Committees. Star is a past Director on the Board of Directors as well as holding the office of Treasurer for three years and Secretary for two years.

Star enjoys spending time with family and friends; playing and watching outdoor sports.