VISTA
TITLE & ESCROW



Fire, Fraud, and Seller Proceeds...
And Why We Do What We Do

Theodore Roosevelt said it best: "It is not the critic who counts... the credit belongs to the person who is actually in the arena, whose face is marred by dust and sweat and blood."

Let's be real: August was a tough month. The fires alone were enough to deal with. Listings are sitting. Mortgage rates are climbing. Fraud attempts are getting more frequent and harder to catch. This seems like a great opportunity to talk about what VISTA is doing to help.

Fires

Our team immediately started a conversation about how we could help homeowners in Spokane and Stevens counties. There are so many different worthy nonprofit organizations doing such great work to help those that have been displaced that we were inspired to do something bold. From the VISTA pocketbook, we decided to file an adjustment to our escrow rates with the Washington insurance commissioner to offer a discount of 50 percent on our escrow fee to homeowners that have lost their home in a fire. Additionally, through VISTA Contract Servicing, we service about 2,200 privately financed loans in our area, and we recognize that in the future this might be a valuable alternative to traditional financing for many potential buyers.

Deed Fraud

Like you, we are seeing more and more attempts at deed fraud every week, and the scammers are getting much more inventive at creating valid-looking documents. We have been diligent about training our teams on what fraud looks like and how we can avoid it, and report it when we see it. Through our





investigations, we have found squatters that defrauded an estate where the owner passed away. We've seen examples of forged deeds and siblings scamming siblings in the family. Our team discovered one example where a scammer pretended to be the managing member of an LLC, deeding the property to himself. One of our underwriters recently paid a claim where a seller-imposter from overseas listed the vacant land for sale (all via text and email) - and the law firm that closed the transaction missed it completely.

We invest heavily in our technology here at VISTA. We do that because it is imperative to us that we verify the identities of parties before we close escrow. Preventing fraud is so important to us that we are championing fraud prevention policies across the state by being on the board of the Washington Land Title Association and on the deed fraud committee of the Washington Association of County Officials. By doing so, we are setting the standard for safer transactions throughout Washington.

Seller Proceeds

As often as we get the chance, we're offering to agents every tool we can give that brings clarity to a seller. A great way to do that is through seller net proceeds worksheets. As you know, when you're having conversations with sellers about a price adjustment, the biggest question is almost always going to be "what will be the amount of my proceeds?" Please don't hesitate to reach out to a VISTA escrow officer or a member of our sales team. We are here to help you succeed every step of the way.

Why We Do What We Do

This season has given us the chance to get clear on who we are and why we do this work. We aren't trying to be one of the big national companies, we set the goal to be the company with the biggest positive impact on our local families. And a beautiful thing has happened, what used to be talking points about what sets us apart has become our north star!

- **The VISTA Advantage**
  The VISTA Advantage isn't one thing – it's the freedom to do the right thing in real time. To us, the VISTA Advantage isn't just local ownership, it's the ability to see a need and act.
- **Industry-Leading Professionalism**
  Building our internal processes around one goal: an unparalleled customer experience.
- **Outstanding Problem Solvers**
  Complications are inevitable in this work. What sets our team apart is how they respond. Our goal is always to find a way to say "yes" and bring solutions when challenges arise.

Measure of Success

We don't measure success by whether we avoid challenges, we measure it by how we respond to them. This market and season has asked a lot of our industry, and we are proud of how our team has answered. We invest in our people because culture isn't something you announce – it's something you build every single day.

That culture is the real story here. The heart of VISTA has always been its team: people who care deeply, solve problems relentlessly, and take genuine pride in helping our agent partners win. **We succeed when you succeed. It's that simple.**

Final Thought

To every agent who knows how hard it is to grow your business – we see you, because we're there too. Just remember, the arena is where the good stuff gets built!



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Did you know that VISTA is the title company in Spokane championing the effort to remove racist covenants from deeds of trust and correcting a wrong that has no place in our community's records. That's the VISTA Advantage in action!

