

# DEFAULT DIGEST

January, 2015

Issue #5



## A Message From the Editor

Happy New Year Everyone!

I hope that you had a great holiday season. The New Year is in full swing and S.B.S. has a lot of exciting things planned for 2015.

First up on the agenda is our video campaign. Each S.B.S. team member filmed a short clip about the daily tasks that they handle. We feel that a video campaign not only educates you on the collection process, it allows you to virtually meet our team. You can see our first video by [clicking this link](#). If you have any specific topics that you would like addressed in future videos, please do not hesitate to email me at [jkennick@liencollections.com](mailto:jkennick@liencollections.com) or call me at 818-991-4600 x211 with your suggestions.



S.B.S. continues to be actively involved in [CACM](#) and seven [CAI](#) chapters. Support of these outstanding

## Important Update

### HOA'S MUST NOW ACCEPT

### PARTIAL PAYMENTS



Partial Payments

In mid - October 2014, a ruling was handed down, stating that HOA's must now accept partial payments received from a delinquent homeowner.

[Click here to read more](#)

## Upcoming Events

**S.B.S. will be attending the following events.**

**Please stop by our booth and say HELLO!**

organizations is vital because of all that they offer the CID community. Stop by the S.B.S. booth and say HI to our marketing team of Alisher Sabirov and Rory Cambra at the next luncheon you attend.

Remember that S.B.S. is available for Lunch and Learns and can attend your Board meetings at no charge to the HOA or Management Company. Please contact me at [jkennick@liencollections.com](mailto:jkennick@liencollections.com) or at 818-991-4600 x211 for further details.

We look forward to being of service to you and your clients in 2015.

Wishing you good health, happiness and prosperity in the New Year!

*Jennifer Kennick*

Senior Vice President



## Team Member Spotlight: Mariqueta Starling

Mariqueta started working for S.B.S. in 2009 with no collections or foreclosure experience and now has



### JANUARY

1/27/2015 - CAI Channel Islands:  
[Click here for info.](#)

1/29/15 & 1/30/2015 - CACM EXPO Northern California  
[Click here for info.](#)

### FEBRUARY

2/6/2015 - CAI Bay Central Luncheon  
[Click here for info.](#)

2/12/2015 CAI GRIE Mini Trade Show Luncheon  
[Click here for info.](#)

2/13/2015 - PCRF Fundraising Lunch @ PowerStone Management  
[Click here for info.](#)

2/18/2015 - CAI BAY Area Luncheon in Stockton  
[Click here for info.](#)

2/19/2015 - CAI Orange County Mini Trade Show  
[Click here for info.](#)

2/24/2015 - CAI CIC Luncheon  
[Click here for info.](#)

2/25/2015 - CAI Los Angeles  
[Click here for info.](#)

**A NEW YEAR  
A FRESH START**



become our silent hero. She started her career working in the mail department where she learned the dynamics of the non-judicial foreclosure process.

Since then she has moved to the accounting department where she handles and processes payments received from homeowners and clients. Mariqueta comes to us with a Bachelor Degree in Accounting Information Systems. She knows her way with numbers and computers. She has taken courses in Microsoft and C++, which has made her our go to girl when an in-house computer issue arrives. In 2013, she was the recipient of the S.B.S. "Above and Beyond" award for her top quality performance and undeniable work ethic.

When she is not at work, she loves coaching girls' basketball and spending time with her family. A perfect day for her would be spending a day at the park playing basketball with her nieces.



**S.B.S. collected  
\$6 million in  
delinquent  
assessments in  
2014 at NO  
CHARGE  
to the HOA's!**

**Contact us to schedule a "Lunch & Learn"  
presentation for your management company!**



**Click the image above to contact us today!**

**Welcome Colleen Irby to the S.B.S.  
Family of Companies!**

Colleen will be working with our foreclosure team in our Deed of Trust department.

Colleen began her career in 1984 working for Serrano Reconveyance Company,



## Contact



### **New Orders**

**Tammy Steele**

[tsteele@liencollections.com](mailto:tsteele@liencollections.com)

### **Escrow & Disputes**

**Everardo Lopez**

[elopez@liencollections.com](mailto:elopez@liencollections.com)

### **Foreclosure Sales**

**Annissa Young**

[ayoung@liencollections.com](mailto:ayoung@liencollections.com)

### **Bankruptcy**

**Alicia Davis**

[adavis@liencollections.com](mailto:adavis@liencollections.com)

### **Payment Plans**

**Barbara Mackenzie**

[bmackenzie@liencollections.com](mailto:bmackenzie@liencollections.com)

**Eliza Meza**

[emeza@liencollections.com](mailto:emeza@liencollections.com)

**Get social with**

processing California foreclosures, modifications, subdivisions, Reconveyance, Partial Reconveyance, lot line adjustments and resolving title insurance issues. In 1999 she joined California Reconveyance Company where she continued to grow, learning to process foreclosures in Arizona and Nevada and managing the new foreclosure and title teams.

Colleen is a member of the United Trustees Association and currently sits on the Board of Directors. She is from Portland, Oregon and has lived in Santa Clarita for the last 20 years.

Colleen is excited to be part of S.B.S. Trust Deed Network's continued growth and dedication to providing its clients with **Simply Better Service.**

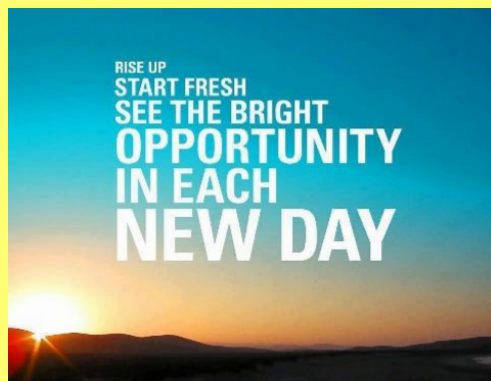
## S.B.S. Lien Services!



**Stay connected for important industry updates, info. and even a chance to win prizes!**



### One of our favorite quotes:



[Check our Facebook page every week for more inspiring quotes!](#)

## Fun Winter Facts Did You Know...



\*The coldest temperature ever recorded in the world was -128 degrees Celsius, in Antarctica in 1983.



\*10 inches of snow equals one inch of liquid rain

\*The largest snowflake ever recorded was 38cm in diameter, in Ft. Keough, Montana in 1887.

\*Sapporo, Japan is the worlds "snowiest" city. It averages 630cm of snowfall each year!

\*Snow can fall from clear skies when the temperature is below -10 degrees Celsius

\*Every snowflake has 6 sides.

\*Chionophobia is...a fear of snow.

\*Over 80% of the world's fresh water is locked up in snow or ice.