



APRIL 2019

Caramel Apple Crunch



Prep Time: 20 min. | **Total Time:** 1 hr. 5 min. | **Yield:** 6 servings

Ingredients

- 8 cups sliced peeled tart apples
- 33 caramels, divided
- 2 tablespoons plus 2 teaspoons 2% milk, divided
- 3/4 cup all-purpose flour
- 3/4 cup quick-cooking oats
- 3/4 cup packed brown sugar
- 1/2 cup chopped walnuts
- 1/8 teaspoon salt
- Dash ground cinnamon
- 1/2 cup cold butter, cubed
- Vanilla ice cream, optional

Directions

1. Place the apples in a greased 13-in. x 9-in. baking dish. In a heavy saucepan, melt 25 caramels with 2 tablespoons milk, stirring often; drizzle over apples.
2. In a large bowl, combine the flour, oats, brown sugar, walnuts, salt and cinnamon; cut in butter until mixture resembles coarse crumbs. Sprinkle over apples.
3. Bake at 375° for 45-50 minutes or until golden brown. Cool for 10 minutes. Meanwhile, in a heavy saucepan, melt remaining caramels with remaining milk, stirring often until smooth. Drizzle over dessert and ice cream if desired.

Nutrition Facts

2/3 cup: 261 calories, 10g fat (5g saturated fat), 17mg cholesterol, 133mg sodium, 42g carbohydrate (31g sugars, 2g fiber), 3g protein.

http://www.tasteofhome.com/recipes/caramel-apple-crunch/?_cmp=stf

Outdoor Spring Cleaning Tips

Roof: Use a leaf blower and broom to remove leaves and other debris from valleys and behind chimneys. Start at the top and blow and sweep downward. Be sure to wear rubber-soled shoes and stay off steep roofs.

Gutter & Downspout: Clean and repair any leaks. Make sure gutters are securely attached, and replace any loose spikes with gutter screws.

Mold & Mildew: You can use a pressure washer to remove mildew, if you're careful not to damage softer surfaces. There are also products, such as Wet & Forget, that are formulated to remove mold and mildew on exterior surfaces.

Doors & Windows: For squeaky door hinges, apply dry lubricant to the hinge and pin. For exterior gate hinges and latches, use a wet spray lubricant. For sticky door locks, squirt powdered graphite into the lock, insert key, and work it back and forth. To keep garage doors working smoothly, lubricate the track and chain or worm drive. Use silicone spray to lubricate window tracks. To clean windows, mix vinegar with warm water and apply with newspaper.

Indoor Spring Cleaning Tips

Clothes Dryer: Remove and clean the dryer lint filter every time you dry a load of clothes. It's also important to clean the vent pipe regularly to prevent dryer fires and to allow the dryer to work efficiently.

TV & Computer Screens: Don't use window cleaner on TV, computer, and other electronic device screens. Instead, turn off and unplug the device, and use special LCD wipes or a microfiber cloth dampened with water.

Ceiling Fan Blades: A paint roller with an extension handle works great for cleaning the blades on a ceiling fan. Attach a dryer sheet to the paint roller with rubber bands, and use it to remove dust on top of the blades.

Kitchen Cabinets: To clean cabinets, stove tops, and range hoods, heat a damp sponge in the microwave for 20 seconds. Spray citrus cleaner on the cabinets, and use the hot sponge to remove grease. To clean the range hood filter, wash in warm water and dishwashing soap, or run it in the dishwasher.

Refrigerator: Keep the gasket around your refrigerator clean so it seals well, and clean under the refrigerator using a vacuum attachment made from a cardboard gift wrap tube.

Sink & Countertop: Use lemon and baking soda to clean sinks and countertops naturally. Cut a lemon in half, apply baking soda, and use the lemon as a scrubber. The baking soda acts as a mild abrasive, while the acid bleaches. You can also use lemon juice and crushed ice to clean a garbage disposal. Pour both in the disposal, turn on the water, and run the disposal.



Bath Vent Fan: Your bathroom vent fan should be cleaned regularly. Take off the fan cover and clean it with soap and water. Use a vacuum cleaner crevice attachment to remove dust in the housing. If your fan is noisy, you can easily install a replacement fan without removing the housing.

Tile Grout: To clean tile grout, combine baking soda and white vinegar into a paste. Apply the mixture to the grout lines, then go over them with a toothbrush. For light-colored grout, sprinkle oxygen bleach on the grout lines and spray lightly with water. Let this sit for a bit, then scrub the grout lines.

Tara Riesterer, A.V.P., Senior Escrow Officer, Branch Manager, and Assistant Kimberly McBryde, both of Fidelity National Title in Albany, Oregon, opened an escrow where the purchase agreement stated: "Buyer agrees to deposit full purchase price amount into escrow account in the form of a cashier's check within seven business days of an accepted offer." The sales price was \$287,000.

The buyer's real estate agent hand-delivered a personal check in the amount of \$126,500. The check was from a third party, not the buyer. Kimberly receipted in the check; then she sent a copy of the receipt to the buyer, seller and their real estate agents. She also notified them the funds could not be applied to the sale until the remitter of the funds signed Third Party Deposit Instructions. Kimberly questioned the fact the check was a personal check instead of a cashier's check, so she immediately showed it to Tara.

The buyer asked Kimberly to send the instructions to him and he would get them signed. After Kimberly spoke to Tara, they insisted the instructions be sent directly to the third party. The buyer indicated Fidelity was unprofessional for demanding the email for the third party depositor and he felt they should not need all of that information.

The buyer reluctantly provided an email address for the remitter of the funds. The instruction was executed via DocuSign® by the buyer and the alleged third party depositor, and returned to Fidelity the same day. No one ever questioned the fact the check was a personal check instead of a cashier's check; no one except Kimberly, who immediately showed the escrow officer.

As the neutral third party, there was not much, if anything, Fidelity could do. Both Tara and Kimberly knew the buyer should have deposited the full sales price by cashier's check, not a personal check. It was up to the seller to enforce the terms of the purchase agreement. If the buyer's performance was not satisfactory it was up to the seller to send out a notice of default or a notice to perform.

The buyer's real estate agent told Kimberly the buyer would deposit the balance of the funds within 10 days, but the buyer never did. Instead the buyer contacted Tara's office by email full of compliments for their wonderful service. He asked they keep the account he had established open by leaving a balance of \$2,000 in the account, but instructed they wire \$124,500 to him right away.

Tara responded to the buyer. She explained she was unable to send him any of the funds at this time because the personal check was an out-of-state check written on a different federal reserve than her trust account. She advised him it would take 10 business banking days before the funds would be available.

Next, Tara and Kimberly looked closer at all of the details. They were both nervous about who actually signed the Third Party Deposit Instructions since the email was provided by the buyer who originally protested the request.

Tara and Kimberly decided they needed to track down the third party

themselves. They contacted National Escrow Administration and asked them to perform a search for him using specialized software. The search revealed the email address provided by the buyer is not a known email address of the third party.

Tara picked up the phone and called the third party. She identified herself and then explained why she was calling. He was confused by her call, because he knew nothing about the purchase or that half of the purchase price had been remitted from his checking account. He wrote down Tara's full name, Company name and her phone number. He even expressed he thought maybe she was in on the scam.

About 10 minutes later the third party called back. He did his own internet research and called Fidelity National Title and realized the Company is legitimate. Since he had called her, Tara asked him to verify his date of birth and address. He did and they matched the results of the skip trace. The third party then verified with Tara \$126,500 had cleared his personal bank account.

Next, Tara received a call from the fraud department of the third party's bank. Their account holder had filed a fraud report and they were investigating the circumstances. They provided Fidelity with a copy of the front and back of the cashed check. The bank also reimbursed their account holder. They deposited \$126,500 into his account but did not return the check as fraudulent to Fidelity's trust account.

The bank honored the check. It appeared the buyer "washed" a real check by erasing the details on it, in order to rewrite it to use as payment of the purchase price. The buyer's real plan was not to purchase a house. Instead, the buyer was simply trying to steal the money at someone else's expense.

Another sign that this was a fraudulent transaction was the buyer was consistently emailing the office asking if the funds he requested had been sent to him. His emails were signed by "Mr.," but then he used his first name and not his last.

The buyer's emails were full of bad grammar and missing words. He even provided wire instructions for three separate accounts and two of the account holders were from Nigeria. He regularly emailed and called his real estate agent to inquire about the funds being released.

In the end, Tara and Kimberly resigned from the transaction and, after receiving confirmation the funds had been unconditionally collected by their trust account, sent the money back to the third party's bank. Everyone was made whole and no one suffered a loss except for the seller who lost valuable marketing time of the property.

Tara and Kimberly felt uneasy about this transaction early on. They worked closely together to thwart the scammer. Their adherence to the Company's policy not to disburse against anything other than collected funds proved to be a crucial step in protecting the Company, third party and their bank. For their efforts and teamwork, they are splitting the \$1,500 reward.

This article was provided by contributing author:
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