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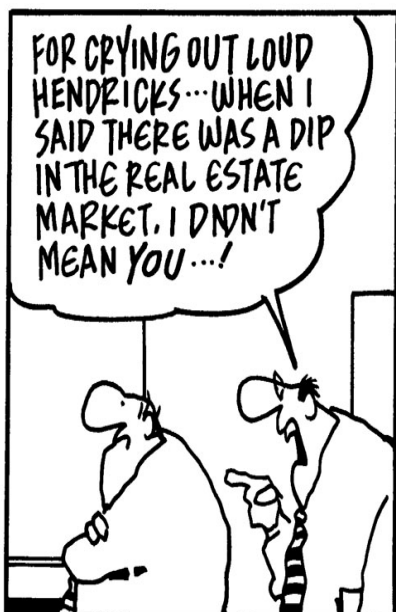
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USA Title & Escrow, Inc.



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By: *Becky Loree, President*

We have been on a little hiatus . . .

Our Newsletter was put on hold after the July 2008 edition. With everything going on with the economy, the 2008 Presidential election, stock market trends, etc., we decided to take time to re-group, re-organize, and take a long hard look at what the future holds for USA Title & Escrow, and the real estate industry as a whole. So . . ., we spoke with a few of our customers, made some sound management decisions based on the current trend in the real estate industry, and feel very optimistic about the prospects for 2009. As one famous author and spiritual leader said, "When the going gets tough, the tough get going". We believe in USA Title & Escrow, and we believe in you. Together, we can make 2009 the best year ever!!!

One of the things we want to accomplish this year with our Newsletter is to get all of our customers involved. Each month we will be spotlighting one of you by inviting you to have a byline in the Newsletter. So, all you Mortgage Brokers, Lenders, and Realtors® out there, submit an article telling our readers about you, your company, your services, and anything else you would like everyone to know. Our readers include Mortgage Brokers, Lenders, Realtors®, individuals, communities, financial advisors, and business leaders outside our industry. Each month, we keep adding to our data base.

Another thing USA Title & Escrow will be doing the first of the year is revamping our website. The new site will include a password protected site where our Lenders and Mortgage Brokers will be able to logon and check the status of their orders at anytime, post comments, participate in blogs where we can gain insight and stay informed about matters relative to our industry. Links will be provided to direct traffic to your website, an e-store where you will be able to order promotional products for you and your company's marketing needs, and, for all you Realtors® out there, a link to your website and to your listings, the ability to input information about your properties, and the ability to create fact sheets for your property(ies), which you can then have printed and distributed.

USA Title & Escrow will also be creating a networking group, which will be called Team Network Tennessee. Anyone who wants to participate in this networking group, please give Chris Treece, our Director of Business Development, a call at 615-415-0161. We have some exciting projects we want to discuss with the group which will give everyone networking opportunities for 2009. Team Network Tennessee will also have a website to share information and marketing ideas. We are rarely in a position to be able to refer customers, but we can create opportunities for you to reach customers. We, at USA Title & Escrow know, if you're successful, we're successful, and your success is very important to us!!!

Visit our Website: www.usatitleandescrow.com

Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

pecuniary: \pih-KYOO-nee-air-ee (adj.)

Meaning:

Consisting of or measured in money

Example Sentence: James was more than happy to look after Danielle's house while she was on vacation, but refused any pecuniary compensation.

Strange Funeral...

A woman was leaving a convenience store when she noticed a very strange funeral procession approaching the cemetery nearby. A long black hearse was followed by a second long black hearse about 100 feet behind the first. Behind the second hearse was a solitary woman walking a pit bull dog on a leash. Behind her, just a short distance back, were about 200 women walking single file.

The woman couldn't stand her curiosity. She respectfully approached the woman walking the dog and said, "I'm deeply sorry for your loss, and I know this is a bad time to disturb you, but I've never seen a funeral like this. Whose funeral is it?"

The woman replied, "My husband's." "What happened to him?" she asked. The woman replied, "My dog attacked and killed him." She inquired further, "Well, who is in the second hearse?" The woman answered, "My Mother-in-law. She was trying to help my husband when the dog turned on her."

"Can I borrow the dog?"
"Get in line!"

How To Keep Yourself Safe From Animal Borne Diseases

The pace is quickening. The headlines can be downright frightening...and every day the dangers of animal-borne diseases are growing. Does the thought of diseases like Mad Cow, SARS, West Nile Virus, and Monkeypox make you a little queasy?

There's also Rabies, Salmonella, Tularemia (rabbit disease), Lyme Disease, and Avian Influenza (bird flu). Today, more than 50 percent of all viral and bacterial diseases threatening humans come from animals, according to the U.S. Centers for Disease Control. What are these dreaded diseases and where do they come from? Here's information you should know, and important tips for avoiding them:

West Nile Virus. Virus transmitted through mosquitoes.

SARS. Virus first transmitted through civets (catlike animals) in China.

Mad Cow Disease. Viral disease caused by eating contaminated tissue from cattle.

Monkeypox. Virus transmitted through animal bites from rodent pets, prairie dogs, rats, mice, and squirrels.

Rabies. Viral disease often transmitted through the bite of an infected animal.

Salmonella. Bacterial disease usually caused by drinking contaminated water, or eating contaminated eggs or chicken.

Tularemia (rabbit fever). Bacterial disease usually caused by ticks, deer flies, rabbits. Also caused by drinking or eating contaminated food or water.

Lyme Disease. Bacterial disease usually caused by deer ticks.

Avian Influenza. Virus usually transmitted by birds. Birds excrete the virus; human-to-human transmission is rare.

Are you at risk for any of these diseases? Here's vital information that can protect you, your friends, and your family:

1. **Wash your hands frequently with warm water and soap.**
2. Keep a clean environment.
3. **Don't own exotic pets or wild animals.**
4. Protect yourself from ticks. When hiking, tuck your pant legs into your socks. Use insect repellent containing DEET.
5. **Don't keep reptiles if you have young children or are pregnant. They transmit diseases, particularly salmonella.**
6. Protect yourself from mosquito bites. Remove any standing water from areas around your home. Use insect repellent containing DEET.
7. Take any sick pets to a veterinarian.

For more information on the dangers of animal related diseases, go to the U.S. Centers for Disease Control's web site at www.cdc.gov/healthypets.



Visit our Website: www.usatitleandescrow.com

Brain Teaser...

What sayings or words are indicated by these number-letter combinations?

1. 4SBWTHU
2. WYTXMS
3. BGR8FUL
4. EDUK8
5. 2BRNT2B
6. 10SNE1

(Answers are on page 4.)

USA Title & Escrow is Going Green!

To do our small part for the environment, this issue is not only smaller, but is being printed on recycled paper.

Beginning with the January 2009 Newsletter, we will be emailing the Newsletter to those of you who would prefer receiving a copy via email. Please forward your email address to tiffany@usatitleandescrow.com, if you would like to receive your copy via email.



Today's Truisms

- A good time to keep your mouth shut is when you're in deep water.
- How come it takes so little time for a child who is afraid of the dark to become a teenager who wants to stay out all night?
- Why is it at class reunions you feel younger than everyone else looks?
- Think about this: No one ever says "It's only a game" when their team is winning.
- How come we choose from just two people for president and from 50 for Miss America?
- Scratch a dog and you'll find a permanent job.

Here They Are — The Top 10 Jobs For Working From Home

Have you ever wanted a job where you didn't have to drive to work? No traffic. No commuting. Flexible hours. And no sharing office space with people you might not care to see everyday. Now more and more people are opting for working at home. With technological advances and computers, home offices make working at home more affordable for employers, and much more convenient for workers.

How do you know if working at home is for you? Two traits can help to make someone more successful at working outside the office. First, successful at home workers or telecommuters are self-starters who don't need "hands-on" help from managers. Secondly, they need to be an organized person with good time management skills. So if you're interested in what career opportunities lend themselves to working at home, here's a list of the Top 10 Jobs for working from home:

1) Computer Programmer / IT Specialist; 2) Accountant / Financial Advisor; 3) Graphic Designer; 4) Web Site Designer / Web Developer; 5) Communications Specialist; 6) Medical Transcriptionist; 7) Real Estate Agent; 8) Sales Representative; 9) Market Researcher; and 10) Translation Specialist.

For more information on working from home or telecommuting, go to smarterwork.com, projectfirm.com, brainbid.com.

Why USA Title & Escrow Is "Referral-Driven"...

Referred customers are the very best customers. They're fun to serve, and they refer others. What could be better? Our goal is to become a 100% referral business. But we can only accomplish this with *your help*.

The next time you're talking with a friend or colleague who has an upcoming closing, why not mention USA Title & Escrow, and give them our contact information.

Our Phone: (615) 661-4866

Our Web Site: www.usatitleandescrow.com

It's a win-win for everyone. Thanks for thinking of us!

Who Else Wants To Win Dinner and Movie Tickets For Two?

Your chances to win are better than you think!

Who starred in the romantic comedy "Annie Hall" and the romantic drama "Mrs. Soffel"?

a) Meg Ryan, b) Diane Keaton, c) Mia Farrow, d) Valerie Perrine

The first person to call with the correct answer will win! (615) 661-4866

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Brain Teaser Answers:

1. The Force be with you; 2. White Christmas; 3. Be grateful; 4. Educate; 5. To be or not to be? 6. Tennis anyone?

THANK YOU for reading our Newsletter. We want to produce a newsletter that has fun content and is valuable and beneficial to you. Your constructive feedback is always welcome.

AND...stop by and say "Hi," we'd love to hear from you...

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REAL ESTATE CORNER . . . **Generation Y'ers go shopping**

Twentysomethings in the Generation Y group have not been known as home buyers before. In this market, however, many can buy a home of their own, possibly at a bargain price.

They have more spending power than previous generations had at the same age, are better educated and see advantages of home ownership. In times past, they might have been able to rent a very nice home for less expense than owning one. That is no longer true.

The Y'ers have other advantages: They don't have a home to sell, usually have good credit ratings and many have savings to cover a down payment.

We hope you enjoy this December 2008 edition of our Newsletter. All of us at USA Title & Escrow, Inc., wish you and yours a . . .

Happy Holiday Season and a Healthy and Prosperous New Year!!!



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