

## **Escrow Claims**

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## Escrow Claims - What you should know!

- Title Claims vs Escrow Claims What are we talking about?
- Taxes gone wrong?!?
- Earnest Money Deposit Disputes Who wants to file a lawsuit?
- Rent Escrow I want my money!
- Damage Escrow It wasn't me!
- Other Escrows Do you really want to hold that?
- Disbursement Mistakes
  - I paid the wrong amount!
  - I forgot to pay it!
  - · Did not mean to pay that person!
- Mortgage Payment Issues Now what?
- Returned & Uncashed Checks Pay attention!
- Escheating Funds Who's money is it anyway?

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## Agent Liability - What you should know!

- Agent Negligence Current state of the law
- Policy vs CPL vs E&O
- Real Life Escrow Claim Stories
  - · Homeowner's liability insurance payment gone wrong
  - When the underwriter denies the claim, and you get sued
  - Breach of the Lender's Instructions
- No Good Deed goes unpunished

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