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## EQUITY NEWS AND VIEWS

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### YET ANOTHER SERVICE...

Equity Management has established itself as a company that cares about the integrity of Montanans as they face difficult times. While we are frequently recognized for process serving and levying, two related services that are becoming increasingly popular are posting properties with notices of trustee sales and conducting trustee sales. Postings and sales are handled with the same diligence and respect for human dignity as our clients have come to expect from our service of process.

The word foreclosure conjures up many images in the minds of Americans. Contrary to some reports that things are looking up for foreclosure rates in Montana, the number of postings has increased in our office over the last few months. Analysts have suggested the increase in foreclosures of the past few years was largely due to loan companies who allowed borrowers to overextend themselves, and foreclosures today are a result of hard-working Americans who have run into financial difficulties due to dissolving businesses and company layoffs. Whether one agrees with this theory or not, the fact remains: mortgages are not being paid.

#### Posting Notices of Trustee Sales

Equity's role in this process of non-judicial foreclosures is to physically post Notices of Trustee Sales in all 56 counties, including private property on Indian reservations. Equity posts residential and commercial property,

and even vacant land. We research and verify the property address, post the notice in a conspicuous location, take multiple photographs of the property and the posted notice, prepare an affidavit of posting according to clerk and recorder guidelines, and return the documents to the client in a timely manner.

We have an experienced staff and support team in our posting department. We know how to handle a locked gate, an angry homeowner, curious livestock, multiple unit dwellings, and remote parcels of land. The only thing we do not do is file the documents with the clerk and recorder. Aside from that, we are eager to meet any client's needs for a flat fee of \$55.00. (8/09 pricing)

#### Trustee Sales

Equity uses an extensive network of professionals to cry trustee sales as they are specified in the notice in all 56 counties. We employ a strict company policy to ensure that statutes are followed to the letter, and we carry error and omission insurance, proof of which is provided upon request. When the designated time comes, and if the sale does not cancel, an Equity employee performing the duties of an agent of the trustee arrives at the location named in the notice with the script provided by the client to either publicly proclaim postponement or cry the sale. If the sale is cried, the property is either sold to a third party with verified funds or the property is stricken off to the beneficiary.

That is what happens in an ideal situation, however, Equity is also prepared to handle the more challenging emotional spectrum of circumstances. Often in attendance at sales are owners, family of owners, neighbors, bankruptcy attorneys, title company representatives, and those citizens curious about the process. Throughout, Equity remains committed to preserving the integrity of the sale. Even if no one is in attendance, the sale is cried according to statute. Following a sale, the script and result of the sale are handled according to the trustee's specifications.

Equity maintains its position as the non partisan agent of the trustee. At no time do we act as real estate agents, inspectors, appraisers, or bankers. Prospective buyers need to conduct independent research regarding property value, condition, and amount owed.

If you would like more information regarding these services, contact us at 406-721-3337.



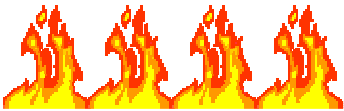
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TO:



## THE HEAT IS ON



With summer finally here, there is one vitamin category in which most of us are meeting the recommend daily allowance: Vitamin D. While there are many positive effects of sunshine on the psyche, there are some serious consequences to spending time in the great outdoors, especially in the hot summer months. Heat illness and skin cancer are both real concerns when you must exist in scorching conditions.

The body responds to extreme heat by opening up the blood vessels close to the skin so that the body heat can transfer to the environment. This is accomplished through sweating, but in order to dissipate heat, the sweat needs to evaporate. When conditions are hot and humid, sweat does not evaporate. This alone can be dangerous, but when combined with any sort of physical exertion, there is an increased risk for heat illness.

Heat cramps, heat exhaustion, and heat stroke are all forms of heat illness. Heat exhaustion is the most common heat illness, characterized by profuse sweating, hot skin, fatigue, lightheadedness, nausea, vomiting, lack of coordination, severe headache, low blood pressure, and fainting. Avoiding direct sunlight, monitoring activity intensity, wearing light clothing, and hydrating properly can help in preventing heat illness. Recent research also suggests that if people are exposed to extreme heat one day, they are at a much greater risk for heat

illness on the following day.

Another potential hazard of exposure to direct sunlight is skin cancer. While this subject receives ample media exposure, it is often not taken seriously until it is too late. What some segments of society may consider to be a beautiful tan is, in reality, damaged skin. A tan is merely the body defending itself from harmful ultraviolet rays. Instead of leaving the body to fend for itself, take appropriate precautions in the sun by using sunscreen, protective clothing, sunglasses, and light-colored, brimmed hats. If Vitamin D is desired, try consuming fortified milk, egg yolks, and fish.

To sum up, take the heat seriously. It may also be advisable to consult with your doctor, especially since certain drugs and undetected diseases can put you at an even greater risk for heat illness. Exercising some caution in the heat of the day will hopefully ensure many sunny days in your future.

