Over ten years had passed since the NJLTA held a convention in our home State and before that it was 1991 at the Seaview Hotel in Galloway Township just south of historic Smithville. For thirteen years we had wandered up and down the eastern seaboard from Montreal to Palm Beach, Hershey to Annapolis, Nemacolin Woodlands to Lake George, sampling the culture and cuisine of the original 13 colonies (and a few foreign countries). But as the Bard said, “absence makes the heart grow fonder,” the alluring charms of the Garden State brought us back to Jersey.

So it was that NJLTA Second Vice President (whose duty it is to run the annual convention), Amy Holder, asked that rhetorical question, “Who Says You Can’t Go Home?” She scoured New Jersey looking for the perfect location and venue for this auspicious homecoming. It was found at the top of the state, nestled in the Kittatinny Mountain range. Crystal Springs Resort in Hamburg, NJ is a five star resort hotel and golf destination with 3 hotels and 7 challenging golf courses; a glorious location for an assignation.

The convention opened on Sunday afternoon with the first ever NJLTA Charity Golf outing. Amy and her committee felt that it was important for the title industry to give back to the community and so they chose to dedicate the proceeds from the Annual Golf Outing to the Juvenile Diabetes Research Fund. The NJLTA picked up the expenses so that 100% of the revenue could go directly to finding a cure for juvenile diabetes. Many people and businesses gave generously to make this an outstanding success by raising over $12,000!

Sunday evening treated us to a sumptuous barbeque and open bar, with musical entertainment and good fellowship. The surprise treat of the night was a comedy/magic show which got seriously raucous in an edgy and salacious sort of way. All good fun, although some of us were embarrassed, none were offended. For many the night was still young and we retired to various watering holes and ice cream socials!

Monday morning brought a vast array of breakfast specialties in the vendor arena, where the newest technologies and services were on display, followed by business meetings of both the NJLTA and the Agency Section, election of officers and agendas for the future. Waiting in the Seminar Hall was Doug Duncan, Chief Economist for Fannie Mae, ready to kick off the first of three Continuing education Seminars presented by three different Title Schools; Grabas Institute For Continuing education, New Jersey Land Title Institute and The Title Academy. Mr. Duncan shared his forecast for the Economy and Real Estate market, we were surprised by a visit from the NJ Commissioner of Labor Harold J. Wirths, who shared a few moments and some keen insight with us. Afterwards Monmouth County Clerk, M. Claire French provided an in-depth look into the E-Recording portal which she developed and instituted and which has now been implemented across the State.

The final CE Seminar, which would conclude the 6 Continuing Education Credits that each attendee received, featured ALTA Representative Jack Rattikin, III, who brought us up to date on National trends in Title Insurance and outlined the efforts and

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successes that the ALTA has achieved in shaping our destiny in Washington, DC and with the NAIC. It was a full day of information and afforded members access to these informed speakers who graciously shared their experience and considerable knowledge.

After a brief respite back in the spacious and extraordinarily appointed guest rooms, we traveled to the sister resort, Mineral Springs, for the Gala Banquet with dinner, dancing and recognition of those who have worked so hard for all of us. Claire French received the President’s Award for her contributions to E-Recording; Kevin Cairns, Gary Ham and Mike Huddleston were recognized as Certified Title Professionals; Lydia Fowler received an Honorary Membership for her years of dedication. President, Dan May was applauded going out and Bill D’Ascentiis was welcomed coming in. There were new faces stepping up into leadership, Steve Goldstein, Andrew Pitman and Anthony Floria Callori. And a very fond farewell to Tom Rafferty after years of dedicated service to the Agency Section. Tears and laughter, joy and mirth ended in a night of dancing and good spirits.

In the morning we gathered one more time to thank the Sponsors for always supporting us in every way possible. We handed out golf awards, gifts and prizes but none more important or special than the giant check for $12,455.00 to the Juvenile Diabetes Research Fund. Convention Chair Amy Holder and her committee had risen to the occasion and delivered a memorable experience for all. At the end of the day the title industry had come together in the far corner of northern New Jersey to lead, learn, laugh, lounge, laud and alliterate.

Sitting on the veranda at the Grand Cascades Lodge, gathered around the fire pit and overlooking the biosphere we were audience to a cool sunset where the mountaintops peeked out from under the misty blanket of low lying clouds. I thought to myself, “There’s No Place Like Home.”

Mission Statement

The ADVOCATE’s

To be a voice of our Members reaching out to each other to strengthen our common goals

To honor our own who exemplify all that is good about the industry

To nurture the relationship between the New Jersey Land Title Association and the industry

To provide a resource for education and best practices in the industry

And to be a witness to our professionalism and high standards.
Amid the dynamic speakers, great vendor displays and fantastic events at this years convention, the NJLTA introduced its new website. If you didn’t get an opportunity to check it out during the convention and have not visited the site for a while you will be in for a most pleasant surprise!

For starters the site now has a fresh new look with vibrant colors, graphics and a whole new NJLTA logo. Far more than just a pretty face, the cosmetic changes are only the beginning. There is now a more intuitive user friendly interface than before. Compared to the old site, there are fewer buttons and easy drop down menus to guide your navigation. Front and center on the home page is a tool that will allow borrowers, realtors and attorneys to find agency section members near them with a single click. In discussing this exciting feature and the visibility it affords agency members, committee member Casey Brown quipped, “It really is a wonderful, value added tool that you get for the very reasonable price of membership. All the more reason to join!” Also featured on the home page is a useful calendar of upcoming events as well as a quick link for prospective members to join the association.

Implementation of the changes was a group effort by the newly formed web committee. Past President Danny May had a vision to bring the website into the 21st century and to make it one of the best association sites in the country. During the second half of 2009 Danny assembled a team that would later comprise the Web Committee. Coming on board were Steven Goldstein, Casey Brown, Linda Martin, Lisa Aubrey, Danny May as well as the author. Recognizing Steven and Casey’s web savvy, Danny soon had Steven and Casey quarterbacking the project. After the group interviewed several web design firms Graphic D-Signs was selected and the task of developing fresh content began in earnest. The various pages of the old site and its associated content were dissected, deleted and re-arranged to insure only the freshest most relevant pieces remained. Discussing the goal of the committee, Lisa Aubrey pointed out that it was not just going to be a “face lift” rather the focus was on driving involvement in the NJLTA. As part of the process it was quickly realized that a new logo would provide a unified and more professional look for the association. Linda Martin stepped up and worked closely with a designer to create an image that was current and spoke to the focus of the association. The NJLTA logo on the front page of the Advocate and on the banner of the site is the result.

In order to insure that the new site stays current the Board of Governors made the first vice-president, chairman of the web committee at the November 2010 meeting. This brought Bill DeAscentis to the team for 2010-11. Past President May noted that having the first vice president chair the committee will afford the incoming president the opportunity to stay abreast of local and national title issues and insure that the site is current with pertinent news. Amy Holder is presently chairing the committee. Amy has eagerly jumped in and looks to be working toward further refining the site so as to achieve the goal of the NJLTA having the best association website in the country.

The committee welcomes and encourages all to visit the site and hope that it will become a fixture on your desktop as well as a go to resource.

The site may be found at: www.njlta.org
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Mike Smigie, Sales/Marketing Manager
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Did you attend this year’s NJLTA Convention? If not, why not? You missed a great deal, in more ways than one. Personally, I know I received my $25.00 worth. How could you possibly have justified not attending this year’s event?

EXCUSE NO. 1: Our office was far too busy. Is it possible 2012 will be any less busy? Sorry, guess that is a real possibility. But, if you wait for less busy, you’ll be retired or out of business and not eligible for the $250.00 rebate.

EXCUSE NO. 2: I couldn’t take time away from the family. Your family would have been right at home at this resort. The rooms were big enough to comfortably house a family of six, with space for a water slide. Heck, the rooms were far nicer, and bigger, than the condo where I lived for nine years. Downside? The resort was a little remote; a two stop trip for me; even more if traveling with kids.

EXCUSE NO. 3: I wouldn’t have known anyone. This year there were 34 agencies represented. If not a record, this is the greatest number of agents in some time, so you were sure to know (or hate) someone.

EXCUSE NO. 4: It cost too much. By now every agency in attendance has received the $250.00 rebate. I just got mine. Nice going, Casey. I already liked you as the new Treasurer for our Agency Section, and now I have 250 more reasons to like you.

EXCUSE NO. 5: There was nothing in it for me. How about 6 credits in one day, or in my case, I was mysteriously credited with 7 (but don’t tell anyone). I was also the winner of a digital camera in the raffle. (Frankly, I was hoping to win the iPad.) And, as usual, the underwriters, even in this “down” economy were generous with their gifts and “open houses”. You wonder why, as such a small agent, I have chosen to have more than one underwriter? More convention gifts. And who knew Clark Cornwell’s family were ice cream tycoons. I haven’t had a bisque tortoni in years. Thanks, Clark (and family). Also, I left the vendor area with a festive bag of Jersey Shore Boardwalk confections like caramel corn, salt water taffy, and fudge. What an inspired idea (and tasty).

EXCUSE NO. 6: I don’t play golf. So I napped. (Much needed after spending the better part of the afternoon trying to locate the registration area. On my return, halfway down the hall I encountered a weary traveler who grabbed my pant-leg and muttered weakly “how much farther?” He was a competitor so I left him to die.)

EXCUSE NO. 7: It always rains. Sometimes it mists. I know there are mountains up in that part of New Jersey, but you couldn’t prove it on convention days. Are those gorillas through the mist? No, just title agents.

EXCUSE NO. 8: Who wants to hang around with a bunch of stiffs? Sorry, can’t help you with this one.

EXCUSE NO. 9: I didn’t need another “goody” bag. The goody bag was fully appropriate
for the “Garden State” theme; a sturdy canvas gardening tote filled with a little shovel, a fork-like thing and another object I can’t identify but know would be handy in a street fight. Sorry, I don’t have a green thumb, so I’m using my gardening tote as a tool box to hold my hammer and both screwdrivers. (Okay, so I’m not very handy, either.)

EXCUSE NO. 10: The guest speakers are always dull. Not this year. The Vice President and Chief Economist at Fannie Mae, Doug Duncan, personally invited us all to his new beach house in Cape Coral, Florida. No, really. He gave us the street address and everything. He was great and taught us a lot. Did you know that 30 year fixed rate mortgages are largely a thing of the past? The European model is 2 years fixed and adjustable after that. He suggested that in the USA we could make the first 7 years fixed since most people move after 7 years and change jobs every 2 or 3. These are the types of statistics he eats for breakfast and he’s still charming. One of the afternoon speakers was our President’s Award honoree, Monmouth County Clerk, M. Claire French. How refreshing to hear a County Clerk call the public record the “people’s” record and declare that citizens should be entitled to full computer access free of charge. Here is a Clerk who actually “gets it”. She listened to searchers and title people when designing her system. Yes, you heard that right. She likes us, she really likes us! And we adore, and highly respect, the Honorable M. Claire French. What do you call it when you have 1 out of 21 County Clerks on your side? A nice start.

EXCUSE NO. 11: I don’t own a tuxedo. Perhaps the most awkward moments were lining up in our finest attire for a bus-ride to the Gala at the Minerals Resort and being escorted through the lobby of this “sports” themed hotel.

EXCUSE NO. 12: Dinner speeches are boring. (This space intentionally left blank.)

Seriously, who was not moved by Danny May’s words? Talk about shooting from the heart? Or Lydia Bell (is there a nicer woman on the planet?), or Joe Grabas who turned the CTP inductions into warm roasts, or Amy Holder who Chaired the event. I always knew that running the convention could bring a person to tears, and it did, most appropriately, for Amy. (I’ll pay $50.00 to see Huddleston cry next year.) Did the speeches go on a little long? Maybe. (But I passed some time shooting hoops in the lobby.)

See you all at Seaview, June 3, 2012. And no excuses.

George A. Stickel, Esq. is a Third Generation, 40 year veteran of the title industry. He is President of Stickel Title Agency in Pennington, New Jersey. George is a member of the NJLTA Agency Section Management Board and a contributing writer to The Advocate. He recently lost his virginity riding a burro sidesaddle through the Andes Mountains of Peru. (Can’t believe you’re still reading this.)
ANTHONY FLORIA-CALLORI JOINS AGENCY SECTION MANAGEMENT BOARD

Anthony Floria-Callori, Esq. of Prestige Title Agency, Inc. has become a member of the New Jersey Land Title Association Agency Section’s Management Board. He joins Chair, Steven Goldstein (Trans-County Title Agency, LLC), Vice Chair/Treasurer, Cindy Ward (Trident Abstract Title Agency, LLC), Secretary, Casey M. Brown (American General Title, Inc.), and Trustees, George Watson, Jr. (Royal Title Services, Inc.), Alfred D. Santoro, Jr. (Esquire Title Services, LLC), and George A. Stickel (Stickel Title Agency, Inc.).

A New Jersey native, Anthony and his wife live in Hoboken, New Jersey. Raised in Montville, New Jersey, he attended Colgate University where he earned a Bachelor of Arts degree in Political Science in 2003. The son of Essex County’s Presiding Family Part Judge Honorable Sallyanne Floria, Anthony was destined for a career in the law. He attended Seton Hall School of Law where he earned a Juris Doctor degree in 2006. He is admitted to practice law in New Jersey. He has worked as counsel at Prestige Title Agency, Inc. in Verona, NJ for the past 5 years.

An avid sports enthusiast, Anthony is a loyal Giants fan. He also enjoys kick-boxing.

Anthony initially became involved with the Agency Section of the New Jersey Land Title Association to stay abreast of developments in the title industry. “I am looking forward to being a part of charting the course for the industry as a member of the management board,” he stated in a recent interview. “I’d like to encourage others to get involved, too.”

ANDREW PITMAN ELECTED SECRETARY-TREASURER OF NJLTA

Andrew Pitman, Esq. of Stewart Title Guaranty Company was unanimously elected Secretary-Treasurer of the New Jersey Land Title Association at its annual convention in May. Andrew joins President Bill DeAscentiis, First Vice President Amy Holder and Second Vice President Michael Huddleston on the Association’s executive team.

A New Jersey native, Andrew grew up in South Orange. He earned a Bachelor of Arts degree in American Studies from Muhlenberg College in 1992 and a Juris Doctor degree from St. Johns School of Law in 1995. He is admitted to practice law both in New Jersey and New York. Andrew entered the title insurance industry from private practice in 1999 when he accepted a position at Old Republic National Title Insurance Company as an auditor. He joined Stewart Title Guaranty Company in 2005 and is presently their New Jersey State Underwriting Counsel.

Andrew lives in Livingston with his wife and 8 year old son. He enjoys all forms of water-related recreation including sailing, fishing and swimming. He especially enjoys sharing these pursuits with his son. A man who enjoys new challenges, Andrew took up the electric bass guitar about a year ago. He now plays with a local classic rock band.

Andrew became involved with the New Jersey Land Title Association to learn about and be involved with the issues which affect our industry. He joined a number of committees including the Recording Practices Committee and the Website Committee. He also recently joined the Advocate editorial committee. He credits Larry Bell and Lydia Fowler for setting the example of how to give back to the industry by serving the Association. “I am humbled and privileged at this opportunity and hope that I will be able to follow the footsteps of those who have served before me,” Andrew said in a recent interview. “If I had a legacy, it would be to leave the title industry in New Jersey a little better than I found it.”
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Sure take this cup away and I can play a polka with my hands too!

Bill D’Ascentis, Doug Roush (JDRF), Dan May & Joe Grabas

Frank Melchior and Len Rossetti
“Solomon meets Justinian”

Lorraine Newman Davis, Steve Philips, & Nort Davis

Sandy Saunders & Larry Usignol
“Behold the Sacrificial Orange”

Mike Huddleston immersed and enraptured

Ashley & Amy, Those Irish Eyes!
All I need is this cooler, this shirt, these golf balls and a handful of Mulligans!

Steve Goldstein, Rich Holder, Ricardo Holder, Esteban Goldstein
Separated at birth

Len Rossetti, Beth Way, Linn Way, Larry Usignol

Rick Wilson, Pat Brennan, Clark Cornwell, Bob Palmisano

Commissioner of Labor, Harold J. Wirth & Pat Roe

Doug Duncan, Chief Economist Fannie Mae
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Dear Expert,

Is this an acceptable death certificate? Please advise ASAP – file is scheduled to close the day after tomorrow.

Your favorite agent.

It seems to me that this document is highly suspicious for a number of reasons. With modern technology, such as scanners and computers, it is very easy to “manufacture” official-looking documents. I never saw one of these but would expect it to be in Turkish! Also, the time sensitive nature of the presentation of this “unusual” document, while possibly legitimate, adds to my concern. Why not check with either the US State Department or the Turkish Embassy or Consulate? If time runs out, my usual advice of “consult your underwriter” still works.

Your expert.
It was a gray cold day in the mountains of New Jersey when 60+ golfers descended upon Wild Turkey golf course at Crystal Springs. The 1st Annual NJLTA Charity Golf Outing held on May 22, 2011 was the kickoff event for the convention that united underwriters, agents and vendors to raise money for the Juvenile Diabetes Research Foundation. Through greens fees, sign sponsors, and the 50-50, we raised $12,500.00!

Doug Rouse, a representative from the JDRF, accepted our check on Tuesday morning during our closing breakfast. He addressed the crowd about the number of children that are impacted by diabetes and the devastating effects of the disease. Doug was thrilled to see the efforts of all of our hard work and mentioned that our check was one of the largest private donations received this year!

I would personally like to thank everyone that donated to this year’s event. Whether you played golf, bought a 50-50 ticket, sponsored a sign, or simply mailed in a check, feel free to enjoy a feeling of satisfaction knowing that your contributions matter so much to so many.

Amy Holder
Is it acceptable practice to use correction fluid to correct mistakes on a notarial certificate or section?

Answer: False
Correction fluid should never be used on notarial certificate or notarial sections. Correction fluid gives the document the appearance of being tampered with. Cross out the mistaken section so all can see the obvious correction and initial it.

New Jersey and Colorado Join States In Declaring Webcam Notarizations Unacceptable

July 27, 2011 - New Jersey and Colorado have joined several other states in declaring that remote webcam notarizations are unacceptable and that personal appearance is a requirement for all notarial acts.

Most recently, the New Jersey Department of the Treasury — which regulates Notaries in the Garden State — posted a notice on their website, stating the following:

Notice Concerning Online Notary Services Using a Webcam or Other Video Equipment.
The Division of Revenue requested legal guidance concerning the practice of online notarization services utilizing a webcam or other video in lieu of a personal appearance in front of a valid New Jersey Notary. It has been determined that New Jersey’s statutes do not allow for this type of notarization.

Fannie Mae Chief Economist Speaks to NJLTA

Doug Duncan, Vice President and Chief Economist for mortgage giant Fannie Mae, travelled all the way from Washington, DC to Hamburg, NJ to share his insights into the future of Housing & the Economy. Appearing at the first of three continuing education seminars presented at the NJLTA Convention, Mr. Duncan showed a surprising wit and very astute knowledge of our nation’s economy.

He did not pull any punches and forecast that the economy would not experience a full recovery until 2015, noting that real incomes are being eroded by higher energy prices, homeownership continues a downward slide, the perception that buying a home is a safe investment continues to decline and homeownership amongst younger age groups has declined the most.

Mr. Duncan advocated a return to the “old normal” rather than embracing a new normal. The cycle of living off credit must be rolled back on a personal level. Borrowing against home equity to pay off high interest credits cards that were used to purchase non-essential goods is unsustainable, because contrary to our recent experience, home equity is not guaranteed. Mr. Duncan suggested that before we can move towards a true recovery, people must refrain from putting second mortgages on their homes in order to eat dinner at Applebee’s every night.

He presented a comparison of the US Mortgage market with the rest of the industrialized world. Whereas, only 5% of all mortgages in the United States have a variable rate, Germany is 16%, France is 33%, Canada is 35%, United Kingdom is 47%, Japan is 91% and Australia is 95%. Moreover the US is divided between variable rate and long term fixed rate, other countries spread their mortgage liability across various short, medium and long term mortgages with most variable rates. Mr. Duncan seems to think that this model would provide more stability in the future, thereby spreading the risk across the entire lending population rather than saddling the US Government with the entire burden. By accepting a portion of the risk, the borrower would be inclined to return to the “Old Normal” and more carefully consider leveraging their equity.

He noted that lots of folks owe more than their home is worth. However, significant negative equity is concentrated in 5 states, NV, AZ, FL, MI & CA. New Jersey is in the middle of the pack. The foreclosure crisis has peaked, maybe. Rates and spreads are at good levels for consumers, but credit will still be hard to get.

It may not have been what everyone wanted to hear, but his insights opened our eyes a little wider.
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What initially brought you to the County Clerk’s Office back in 1985? And how did you rise to become the County Clerk in 2005?

In the summer of 1977, at age 16, I entered the Cape May County Clerk’s Office the first time to apply for a Passport to travel to Israel during the following winter break. I was totally captivated by this place of tradition, history and public record keeping dating back to 1692. I was awestruck by those wonderful bound volumes, the interesting individuals called “searchers” in the record room. I vowed that I would return to the County Clerk’s Office after high school and get a job. It was my dream to be the County Clerk.

At age 24, after a time working in real estate sales then with local radio and television stations preparing broadcast logs and computer programming, I applied for an opening at the County Clerk’s Office and was hired by County Clerk Angela F. Pulvino, until her death in 2005. I began as a Clerk Typist learning every job in the County Clerk’s Office. When a co-worker went on leave I sat at her desk learning everything from document recording to indexing to bookkeeping to special projects at County Clerk’s Office. The first project I worked on was to conduct an inventory of the records in the basement of the 1926 court house. I discovered 17th & 18th Century land and court records tied in string, boxed and forgotten since the 1920’s. That experience sparked a dedication in me for the indexing, arranging and caring for precious archival collections housed now in the County Clerk’s Archival Record Room. At age 50, 26 years from my first day at the County Clerk’s Office, I am still as passionate and committed to the wonderful work that goes on here.

Following the death of Clerk Pulvino in May 2005, the Cape May County Regular Republican Organization selected me as their candidate to run in the General Election the same year that Democrat Jon Corzine became the 52nd Governor New Jersey.

I found out, that like so many people today, you have a YouTube video! What is your involvement with Atlantic Cape Community College.

The post high school education of Rita was that of correspondence courses/workshops in Records and Information Management and attendance at Atlantic Cape Community College. It was a great experience. ACCC featured me, a proud alum, in a TV spot currently airing in Southern New Jersey. I serve on their Alumni Advisory Committee and take every opportunity to let folks know about wonderful opportunities that come out of a community college education.

Your official title is Cape May County Clerk and Adjuster. What are your duties as an Adjuster and how does that relate to your job as the Clerk?

New Jersey law directs that the County Adjuster be either a New Jersey attorney or the County Clerk. My role as County Adjuster is a human services role supporting county residents admitted to New Jersey psychiatric hospitals. The Adjuster schedules court hearings and provides legal representation for patients at civil commitment hearings. The Adjuster prepares and disburses a portion of the county budget for the county share of maintenance of the mentally ill and developmentally disabled, burial of indigent deceased persons, foster care for children in placement by the NJ Division of Youth and Family Services, medical, dental and pharmaceutical care for County Correctional Center inmates and aid to local volunteer rescue squads. The Adjuster also performs mental health searches for firearm applicants on behalf of law enforcement agencies.

Most people are not fully aware of the broad set of responsibilities that the County Clerk accepts, Recording, Land Records, Passports, Elections, Notaries, what do you find most interesting about the job?

What is most interesting about the County Clerk’s job is the diversity of matters that come before me and my ability to provide a valuable service to the people. Last December 3rd I received an email communication from a Trustee of the Cold Spring Presbyterian Church “Old Brick” asking for my help. The church, a National Historic Landmark formed in 1714, was preparing to convey a tract of land to the DEP’s Green Acres Program and they needed to prove their ownership to the state’s title company:

Rita:

The Cold Spring Presbyterian Church has entered into a contract with the Green Acres Program of Department of Environmental Protection, State of NJ to sell to them a 56 acre tract of our land. The title company has asked us for deed information. The only thing we can find is a poor copy of a document dated in the early 17 hundreds. It has long been our understanding that our property was given to us by John Bradner and perhaps Humphrey Hughes. Can you assist us with anything in this regard. I remember your speaking to our Property Owners Association and mentioning that you had organized many of the historic filings in your office. Please let me know and I would be happy to come to your office to show you what we have.

Thank you.
Jay Witmoyer

The trustee met me in the County Clerk’s Archives first thing Monday morning and we went about the task of locating the deeds for this historic property. The searcher had been unable to find the deeds because he ran the indexes for “Cold Spring Presbyterian Church,” the legal name. The deeds were in title to the “Presbyterian Congregation.” In the early 18th Century when the deeds were recorded there was only one Presbyterian Congregation. My staff and I were able to be of service because we know our history. The Church’s attorney followed up with a letter stating that he was “quite frankly, impressed by your quick response and the valuable assistance in tracing the title back to 1792. I was particularly impressed when Jay told me he emailed you Saturday morning and got a response back that day giving him an appointment for Monday.”

Having traveled throughout the State as a title researcher, I must compliment you on the layout and ease with which title searchers can access your records. But you went a step further and provided access to certain indexes and documents online. Please tell us about the program and how it evolved.

My staff and I take great pride in our Record Room and Archives. It’s clean and orderly. We have a culture here of hospitality and provide our visitors and regular researchers with good service. We have been providing web access to our indexes and images since 2001 http://209.204.84.120/AlJSWW4008.PGM Over the last ten years there have been many improvements to the site making it more accessible and providing value to our online customers.
Who is BROWNtech and why did you choose them for your online access?

We did not rush into the online imaging technology for recording. We studied systems for ten years prior to going out to bid in 2000 for a document indexing and imaging system. We selected BROWNtech, Inc. of Norwood, Massachusetts, software provider to County Recorders in Maine, Massachusetts, Rhode Island and New York. President Cliff Brown and his programming staff at BROWNtech have served us well as a technology partner.

E-Recording is a hot topic in the Real Estate Industry. I understand that Cape May is part of the E-Recording Portal implemented by Monmouth County, what impact has that had upon your operations?

In 2004 we embarked on a partnership with Monmouth County Clerk M. Claire French and other New Jersey County Clerks and Registers of Deeds for e-Recording via the New Jersey Recording Portal www.njcountyrecording.com. E-Recording continues to grow in prominence in Cape May County. In the first half of 2011 24% of all land records were processed electronically and 46% of all mortgage discharges and cancellations were processed electronically. The e-Recording initiative has provided us increased efficiency at a time when our staffing level is decreasing.

We all know that technology continues to change at an almost daily, sometimes hourly rate. What are your plans for the future to remain on the cutting edge of Recording Office technology?

You will see from the turtles displayed in my office that I place value on getting there, albeit slow and steady. I have been known to be technically progressive but I never sought after the cutting edge of recording technology. The photo of County Clerk A.C. Hildreth and his deputy Priscilla Godfrey Blake on July 29, 1914 doing the work of the County Clerk hangs in my office as a daily reminder that the work that I do is important for now and to future generations. The integrity of the County Clerk’s record keeping system, no matter what the medium – from hard copy to electronic, is paramount to me. Our images are microfilmed and the data is backed up every fifteen minutes to a hot site in another state. Right now we are discussing cloud computing as a method of lowering costs for hosting data.

I understand you recently hosted a meeting of the County Archives and Records Management Association of NJ CARMA/NJ. Can you tell us about your Records Storage Center and Archives facility?

I head up the county’s Records and Information Management Program (RIM). Our Records Storage Center provides off-site storage of physical records for thirty county departments and the NJ Superior Court. Through grant funding we developed Records Mine software allowing staff to track Records Storage Center inventory, inventory located in departmental storage areas, and to electronically apply for NJ DARM disposition approval. This system is also being used by departmental staff to identify the location of specific records, which substantially decreases the time spent searching for and retrieving paper documents.

You are currently serving as the President of the Constitutional Officers Association of New Jersey COANJ. What do you believe are the greatest challenges facing that organization?

The Constitutional Officers Association of New Jersey (COANJ) began in 1920 to establish a cooperative effort among New Jersey’s County Clerks, Registers of Deeds and Mortgages, Surrogates and Sheriffs. We continue to thrive as an organization because we are in constant contact about issues and legislation affecting all of us. We learn best practices from each other benefiting the whole state. We are challenged daily to provide and improve upon services in a changed economy. I served as President 2008-2009 and returned again this year as President for a nine month term due to the retirement of Bergen County Sheriff Leo P. McGuire, who was not re-elected to his office.

I must confess that I visited your Facebook page and was thrilled to see that you are a fan of Smokey Robinson and Queen. So two questions: Does your heart ache every time you hear “Tracks of My Tears” and is Brian May the most underrated rock guitarist of all time.

I love Facebook. It allows me to be connected with lots of people, making me a more accessible public official.

I enjoy all kinds of music. Music can be so therapeutic. Smokey Robinson is such a talent. I have seen him in concert on TV and in San Antonio. His music is quite soothing. I attended a Queen Concert in London in 2004. Brian May just blew it away. It was an incredible experience.

You live in Ocean City, a marvelous town. Most people think of Ocean City Maryland, tell us a little about one of the best kept secrets on the Jersey Shore.

I have had a great life at the Southern Jersey shore. I grew up in North Wildwood; now I enjoy life now Ocean City, NJ. There is something wonderful about living three blocks from the beach and the Atlantic Ocean. You would be surprised by the number of people who confuse Ocean City, MD with Ocean City, NJ. A few years back I officiated at a wedding in Ocean City, NJ where we had to wait for one of the guests who went by mistake to Ocean City, MD.

Finally, can you tell us how you have tried to “be the change that you wish to see in the world.”

As County Clerk I provide leadership in my “part of the world” through record keeping. By improving and protecting the public records systems relied upon by others I am the change I wish to see in the world.
New Jersey Title Insurance Company reaches agreement with NJDOBI
According to NJDOBI spokesperson, Marshall McKnight, NJTIC and NJDOBI have reached an agreement to suspend the acceptance of new title insurance business and issuance of new title commitments effective 7-27-2011. The agreement is pending during the management of “severe claims” recently experienced by NJ Title. Mr. McKnight stated that under the terms of the agreement NJTIC would continue to “process existing business and handle claims.” NJTIC has released a notice to their Agents wherein they said “Once the existing claims are addressed and resolved, our Board of Directors will determine how we should best proceed.” NJ Title had no specific comment regarding these matters when contacted by the editor.

A Good Read …
Check out the positive article on the title market at NJ.com. Enter “Ensuring Sound Real Estate Purchases” in the search field for its link.

Congratulations …
Pamela Callender has joined Counsellors Title Agency, Inc. in Toms River as an account executive.

Hy "Bunny" Escava has rejoined Madison Title Agency in Lakewood, as Vice President.

Welcome New Members!

Liza Dorras
London Title LLC
100 Paragon Drive
Suite 260A
Montvale, NJ 07446

Susan Icklan
Lex Terrae National Title Services, Inc.
LT National Title Services
89 Hudson Street, 4th Floor
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Kathleen Marlowe
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Lisa Ewan
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1814 Rout 70 East
Suite 255
Cherry Hill, NJ 08003

Shawl Greenwald
Riverside Land Services, LLC
Riverside Abstract
3839 Flatlands Avenue
Suite 208
Brooklyn NY 11234

Dawn Lagowski
New Dawn Title Agency, LLC
165 Dunhams Corner Road
East Brunswick, NJ 08816

North American Title Agency is pleased to announce that Betsy Barr, a licensed title producer with more than 25 years of title experience, has joined its Ocean City, New Jersey office as Branch Manager. Betsy will manage the company’s new Ocean City office, located at 737 Wesley Avenue in Ocean City.
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SEPTEMBER

13th  Continuing Education – Grabas Institute for Continuing Education
      Title Masters: A Title Agent Symposium
      Wyndham Hotel – Mount Laurel, New Jersey

18th  Agents and Abstractors Forum
      American Land Title Association
      Embassy Suites Hotel – BWI, Linthicum Heights, Maryland

21st  NJLTA - Board of Governors Meeting
      100 Willowbrook Road, Bldg 1, Freehold, New Jersey

22nd  Continuing Education – Grabas Institute for Continuing Education
      Planes, trains, Boats & Automobiles: Transportation & Land Titles
      Ramada Inn – East Hanover, New Jersey

25th - 27th  2011 Annual Accounting Meeting
               American Land Title Association
               Jekyll Island Club Hotel – Jekyll Island, Georgia

26th  Agency Section Meeting and Continuing Education Seminar
      New Jersey Land Title Association
      Holiday Inn – East Windsor, New Jersey

OCTOBER

6th   Continuing Education – Grabas Institute for Continuing Education
      TITLEFEST 2011 – Two (2) Seminars - Six (6) Credits
      Meet the Tax Collector: NJ Real Estate tax Issues
      Tax Me If You Can: Tax Appeals & Appraisals
      Crowne Plaza, Monroe, New Jersey

9th - 11th  2011 Reinsurance Committee Meeting
               American Land Title Association
               Charleston Place – Charleston, South Carolina

10th - 11th  2011 Fall Title Counsel Meeting
               American Land Title Association
               Charleston Place – Charleston, South Carolina

12th – 15th  Annual Convention
               American Land Title Association
               Charleston Place, Charleston, South Carolina

15th  Continuing Education – Title Academy of New Jersey
      Subjects to be Announced - Two (2) Three (3) Credit Classes
      Trump Marina – Atlantic City, New Jersey

18th  Continuing Education – Grabas Institute for Continuing Education
      Lasers, Orange Vests & Corner Markers: Basic Principles of Field Surveying
      Ramada Inn – East Hanover, New Jersey

NOVEMBER

3rd   Continuing Education – Grabas Institute for Continuing Education
      Cartographer’s Apprentice: Use Of Maps in Title Insurance
      Wyndham Hotel – Mount Laurel, New Jersey

16th  Board of Governors Meeting
      New Jersey Land Title Association
      100 Willowbrook Road, Bldg 1, Freehold, New Jersey

17th  Continuing Education – Grabas Institute for Continuing Education
      Foreclosure Rescue & Other Lending myths: Ethics & Obligations
      Toms River, New Jersey

22nd  NJLTA, Agency Section Meeting
      The Offices of Trans-County Title in East Brunswick, New Jersey

DECEMBER

6th   Continuing Education – Grabas Institute for Continuing Education
      Masters of Chancery: Insuring Foreclosure Titles
      100 Willowbrook Dr, Bldg 1 – Freehold, New Jersey
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