



PENNSYLVANIA
LAND TITLE
ASSOCIATION

Your Source for Title News in PA!

PLTA eNews

June 2016

Common Ground

Welcome New Member!

Bob Grohol
eRecording Partners
Network (ePN)
Company Affiliate

Blayne Obermeyer
Doyle Land Services
Individual Title Agent

Greg Roddy
Carlisle Settlement Services
Title Agency: 0-2
Employees

Scott Smith
ML Ebesole Abstract LLC
Title Agency: 0-2
Employees

Hillary Snyder
Individual Title Agent

David Thurston
Crown Title
Title Agency: 0-2
Employees

David Wierzbicki
Edge Abstract
Independence LLC
Title Agency: 11-19
Employees

Upcoming Seminars

[PLTI - Recording in PA at the PRODA Conference](#)

OPEN TO PLTA
MEMBERS FOR
CREDITS
June 15, 2016
Mount Airy Casino
Resort
Mt. Pocono, PA

Upcoming Events

[PLTA 95th Annual Convention](#)

June 5-7, 2016
Sagamore Resort
Bolton Landing, NY

Thanks to our Wizarding

The PLTA Office will be closed June 6 & 7, 2016 for the 95th Convention in Bolton Landing, NY.

Just Days Away - PLTA 95th Convention!

In just a few days we will be at the beautiful, award winning Sagamore Resort for the [95th Annual PLTA Convention](#). Registration opens Sunday, June 5th at 2 PM to 5 PM and again on Monday, June 6th from 8 AM to 10 AM.

For the agenda, resort map and convention center floorplans, visit the [PLTA Mobile Convention Site](#). For more information before your trip: [Download the Know Before You Go Packet!](#)

We would like to thank *Signature Information Solutions LLC* for being our Wizarding World Premier Sponsor and *Fox Rothschild LLP* for being our Hogwarts School Sponsor! Join us to "*Journey Beyond Your Imagination!*"

Sponsor Spotlight - Fox Rothschild LLP!

Fox Rothschild, a national law firm with 22 offices coast to coast, is a Hogwarts School Sponsor of the PLTA 2016 Annual Convention. The title insurance attorneys at Fox provide strategic counsel on all aspects of real estate-related litigation matters, including title insurance issues and claims. Our clients include underwriters and agents as well as their insureds and other real estate professionals and property owners who rely on our experience in finding cost-effective solutions to title insurance problems. For more information, visit www.foxrothschild.com/title-insurance/ or contact Lauren P. McKenna at lmckenna@foxrothschild.com or Edward Hayes at ehayes@foxrothschild.com.

2017 ALTA Advocacy Summit Announced

ALTA is launching a new legislative conference next year to provide a clear vision for the future and define our purpose and position in the market. The [2017 ALTA Advocacy Summit](#) will be held at The Watergate Hotel from May 8 - 10, 2017. Register before July 4, 2016 to get a 15% discount by entering the promo code "Summit" when registering online.

News You Can Use

['Face of the Housing Crisis' Exonerated by Appeals Court Countrywide Hustle Ruling](#)

HousingWire | May 27, 2016

Lost in the shuffle of the United States Court of Appeals for the Second Circuit's decision to toss the \$1.27 billion penalty against Bank of America in a fraud case over defective mortgages sold by Countrywide was the fact that the court also overturned the fraud charges and voided the \$1 million penalty against Rebecca Mairone, who the New York Times once referred to as the "face of the housing crisis."

[Wells Fargo to Target Millennials in Mortgage Lending Push](#)

24/7 | May 30, 2016

Wells Fargo, the biggest provider of US home loans, is poised to boost mortgage lending again after pulling back sharply in recent years, a watershed moment that suggests banks are finally getting over post-crisis fines and regulations.

[Mortgage Rates Rise in Anticipation of Possible Action by the Federal Reserve](#)

The Washington Post | May 26, 2016

According to the latest data released Thursday by Freddie Mac, the 30-year fixed-rate average increased to 3.64 percent with an average 0.5 point. It was 3.58 percent a week ago and 3.87 percent a year ago.

World Premier Sponsor!



PLTA Western PA Chapter Breakfast

June 9, 2016
Panera Bread
Monroeville, PA

PLTA Western Chapter - A Night At PNC Park

June 24, 2016
PNC Park
Pittsburgh, PA

Committee Meetings

Executive Committee Meeting

June 6, 2016 - 7:30 am
Sagamore Resort -
Triuna Room

Education Committee Meeting

June 15, 2016 - 10:00 am
PLTA Office or
Conference Call

PLTA/PLTI Staff Can Help!

Questions about your membership?
Looking for courses?
Interested in joining a committee?

Give us a call! 610-265-5980

[Robin Kelsh](#) - Executive Director
[Kim Kostusiak](#) - Administrator
[Diane Laskowski](#) - Administrator

New and Proposed FHA & VA changes - HECMs In The News

Mortgage News Daily | May 31, 2016

Research by the EBRI on retirement finds while 67% of workers plan to work for pay in retirement, only 27% of retirees do so. Of the retirees who worked, the reasons included wanting to stay active and involved (82%), enjoy working (80%), wanting money to buy extras (57%), need money to make ends meet (51%), a decrease in the value of their savings or investments (43%), and to keep health insurance or other benefits (32%).

Communications Committee

Tweets and Posts and Emails, Oh My.... The Communications Committee has dedicated members who have kept us magically informed of the Convention happenings, and it's almost here! As the spring and summer real estate market ramps up we continue to be on the look-out for items of interest that are helpful and informative for our Members, without overwhelming your already bursting Inbox! There will be good updates and reference materials presented at the Convention along with tools you can use ~ see you there!

Digging in the Dirt:

Would Hogwarts School and Castle need a dye test?

In the "Harry Potter" spirit of the upcoming PLTA Convention, this tale of the elusive dye test would test even the most devoted Quidditch pro. We know that the ability to obtain our tax and lien certifications is dependent on the fancy of the City, Township or Borough Wizard, and whether that Wizard or related Lion, Tiger, Bear, Scarecrow or Tinman (*sorry, wrong wizard district*) in charge of the dye testing spell has determined if (1) they will require a plumber to perform a dye test of the property to be sure the storm water does not run into the sewer system, for a sale or refinance of the property, and (2) what public authority shall have the duty to require the dye test. Ordering tax and lien letters in one small but confused local Borough became more of a quest than catching the Golden Snitch.

The Borough Wizard's office said they did not know if a dye test was required but this apprentice should check with the local separate water and sewer authorities. Neither authority was sure if a test was required, and referred the question to another authority outside of the Borough that may, or may not, service the property. There were also a number of private property septic systems in the area but they might need tested only for a residential property sale. Meanwhile the property owner ordered his own dye test on the building from his own plumber, just in case, instructing the plumber to just test the inside drains. The results were fabulous, showing all drains went into the public sewer system; the owner told the plumber he thought someone else had tested the outside roof drains and downspouts.

This apprentice had no luck getting any kind of answer from anyone, so called the Borough Solicitor to see if an actual Ordinance had been passed by the Borough Council addressing the issue, who was not sure, needed to check the books and talk to their Sewer Enforcement Officer (been there, done that, he did not know). A wave of the wand a day later, the Solicitor pronounced there was no Ordinance, but would see that Council addressed the issue, one day. Lien and tax certifications flowed, once checks were sent, of course!

If anyone has any experience or question to include in our eNews for the new year, please feel free to contact [Kimberly Reed](#) or to info@plta.org!

Pennsylvania Land Title Association 2015-2016 Officers

PLTA President - John T. Croke, CLTP
PLTA Vice President - Brian Zulli, Esq.
PLTA Treasurer - Frank McGovern, Esq. CLTP
PLTA Secretary - Danielle L. Chamberlain, CLTP
PLTA Immediate Past President - Kris Burns, CLTP

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Northeastern Chapter - Barb Mikielski
South Central Chapter - Nanci Reese, CLTP
South Eastern Chapter - Diana T. Sabol, CLTP
Western Chapter - Deb Chipman Reimer, CLTP