

TITLE *topics* JULY 26



PRESIDENT'S MESSAGE

By John Dyer

The Care and Feeding of Relationships

The relationships you form in life define you: with your spouse, friends and clients. Whatever I have accomplished has been due to relationships. I am on the Board of OLTA due to Tom Fiegl. I got my first job from a friend of my father. I started in the title business because of my high school friend Ron Szuch. The people you work with every day will help you in ways that you cannot predict. Several of my best clients have come by a referral from another client — and the referral ended up eclipsing the original client in transaction volume. Your ability to benefit from your relationships is directly related to the effort you put into them. Take a moment and think about a client that you have not seen face to face in awhile. Why not set a lunch or breakfast? Who can you reach out to in our industry to chat, network and possibly work with? What former employees may be interested in coming back to work with you? We won't know until we ask. Take some time today to call a person you count on but haven't spoken to for some time to set up a face to face meeting — who knows where it will lead? I am calling Kevin Blum right now...



**REGISTER
TODAY!**

OLTA Annual Convention

September 1–3

Renaissance Columbus
Westerville-Polaris hotel

JULY 2026

OHIO LAND TITLE ASSOCIATION

Title Topics is the official publication of the Ohio Land Title Association.

The views expressed are not necessarily those of the association, its staff, officers or trustees. Articles may not be reprinted without the consent of OLTA.

Announcements, including new hires and promotions, may be submitted to the OLTA office for publication in Title Topics.

Announcements should include the name, his/her position, company and other relevant information. Items should not be self-promoting or commercial. Submissions are subject to acceptance and editing by the editor of Title Topics.

OLTA PUBLICATIONS COMMITTEE

Matt Teliak, Chair

ADDRESS CORRESPONDENCE TO

Ohio Land Title Association
1201 Dublin Road Suite 136
Columbus, OH 43215
Toll Free: 888-292-OLTA (6582)
Phone: 614-652-9928
Email: Info@OLTA.org
Web: www.OLTA.org

OLTA OFFICERS & TRUSTEES

President – John Dyer
President-Elect – Justin Eneorji, Esq.
Secretary/Treasurer – Jodi Diamond, Esq.
Immediate Past President – Kelly Spengler, Esq.
Executive Director – Mark Bennett, CAE
At Large – Courtney Gagner
At Large – Melissa Laubenthal
At Large – Jon Lindahl
At Large – James Lindsay, Esq.
At Large – Heather Hill
At Large – Danielle Walker
Government Affairs Consultants –
Chad Hawley
Troy Judy

DIRECTOR'S MESSAGE

By Mark Bennett, CAE, IOM



I hope this summer has been a productive one for you — both at work and if you are getting away for some well-deserved down time to recharge your batteries. We at OLTA are gearing up for the Annual Convention in September, the General Assembly has gaveled out until after November and OLTAPAC is quietly doing the work that keeps the industry's voice at the table.

Annual Convention: A Program Built for the Moment

Registration is open for this year's Annual Convention, September 1–3 at the Renaissance Hotel in Westerville just north of Columbus, bringing together the education, insight and connection that make this event one of the highlights of the year. Cory Thompson and the Education Committee have once again created a slate of topics and speakers that will energize, educate and entertain. In addition to an economic and real estate outlook by Economist Mark Fleming, we'll present a legislative update from the OLTA leadership and lobbying team, a panel on advocacy from an agent's perspective (including an agent who is running for the Ohio General Assembly this fall), how to get the most out of your multi-generational staff, a case law update on court rulings affecting real estate in Ohio and much more.

We're also excited to announce that this year's offsite networking event will be held at SmashPark — for an evening of food, drink, games, axe throwing, and more. Best of all, it's within easy walking distance of the convention hotel. Get ready for fun and networking with conversations that often turn into business relationships and friendships that last for years.

The General Assembly Is Out — But We Aren't

The Ohio General Assembly is in recess until after the November election. When legislators are in their home districts are when relationship-building matters most. OLTA and OLTAPAC have been engaged throughout the summer through fundraisers and events across the state — chatting with members and candidates, explaining who we are, what we do and why the integrity of the land title system matters to every Ohioan who buys or sells a home.

Please Give to OLTAPAC This Fall

OLTAPAC runs on member support — and this fall, we need you, especially in this critical election year. Every dollar contributed to OLTAPAC goes toward ensuring that Ohio's land title professionals have a seat at the table when decisions are made about the industry. If you have never given, this is the year to start. If you have given before, thank you — and please consider increasing your commitment. Contributions of any size make a difference, and broad participation across our membership sends a message that no single large check can: this industry is united, engaged and paying attention. You can make your personal donation online at <https://www.olta.org/donations/fund.asp?id=4707> and add your name to the growing list of 2026 donors.

Thank you for being part of this fantastic organization, and thank you for the care and professionalism you bring to protecting property rights in Ohio every single day. I look forward to seeing you all at the Annual Convention.



OLTA LEGISLATIVE UPDATE

By Chad Hawley, The Batchelder Company

With the biennial operating budget complete and the capital budget now enacted, the Ohio General Assembly has shifted its focus from must-pass fiscal legislation to issue-specific policymaking and legislative oversight. Legislative committees are expected to focus on implementation of recently enacted budget provisions while advancing priority legislation on workforce development, energy, education, healthcare, and tax policy. As the legislature moves deeper into the second half of the General Assembly, stakeholders are increasingly turning their attention to positioning policy initiatives for year-end action while lawmakers balance governing responsibilities with the demands of the upcoming election cycle.

Ohio's 2026 political landscape is centered on two high-profile statewide races. The open governor's race has become one of the nation's most closely watched gubernatorial contests, with Republican Vivek Ramaswamy and Democratic former Ohio Department of Health Director Dr. Amy Acton engaged in a highly competitive campaign that is drawing significant national attention and outside spending. Meanwhile, the special election for the U.S. Senate features incumbent Republican Jon Husted facing former U.S. Senator Sherrod Brown in what is expected to be one of the country's most expensive and closely contested Senate races. Brown has posted strong fundraising numbers, while Republican organizations have committed substantial resources to defending the seat, underscoring Ohio's continued importance in determining the balance of political power nationally.

As the General Assembly moves into the second half of the legislative session and begins preparing for the year-end lame duck period, we will continue advocating OLTA's priority legislation. These efforts include Sub. HB 230 and HB 749. Sub-

HB 230 establishes new rules for joint venture title insurance agencies in Ohio, primarily focused on ownership and buyout provisions. Overall, the bill is intended to create clearer operational standards while reinforcing compliance and stability within Ohio's title industry. In addition, HB 749 seeks to address deed and title fraud. The legislation is designed to provide additional protections for property owners while increasing awareness and oversight among county recorders and real estate professionals involved in property transfers. OLTA is currently reviewing and participating in discussions on the bill and awaiting additional changes to the legislation before taking an official position.

Looking ahead to the next General Assembly, we will also begin laying the groundwork for a renewed effort on dower reform. In addition to continuing discussions on broader modernization of Ohio's dower laws, we will engage legislators and stakeholders on proposed language that would cure defects in recorded real property instruments resulting from improper, incomplete, or omitted references to marital status after four years of recordation, while preserving vested dower rights. These conversations will help position OLTA to build support early and develop a strong legislative strategy for 2027.

Additional priorities this year and into the next General Assembly include the Ohio Property Protection Act, condominium and homeowners association (HOA) law updates, addressing Attorney Opinion Letters (AOLs), and continuing to engage the Attorney General's Office regarding lien clearances.

If you would like to look up individual pieces of legislation or find your current state representative or state senator, you can visit the Ohio Legislature's website at: <https://www.legislature.ohio.gov/>.

117th Annual Convention

September 1–3, 2026



EDUCATION

Earn important continuing education credits while staying current on best practices, legislative issues, ethics and more.



INSPIRATION

Brush up on industry updates, discover emerging trends, and be inspired by forward-thinking industry experts.



CONNECTION

Catch up with fellow professionals and exhibitors, relax and refresh with several evening networking events.

Venue:

**Renaissance Columbus
Westerville-Polaris Hotel**

Westerville, OH 43082

Group Rate: \$169/per night

Cut Off Date: August 10, 2026



Register Today! Save with Early Bird Pricing until August 7

Schedule of Events

Tuesday, September 1

1:00 – 4:00 pm	Pre-Convention Event AI Symposium <i>At OLTA Offices, 1201 Dublin Rd. Columbus, OH 43215</i> <i>Separate Registration Required</i> Register Online Here
4:30 – 7:00 pm	Registration Open
5:00 – 7:00 pm	Opening Reception at Renaissance Hotel
6:00 – 6:30 pm	Past Presidents Reception

Wednesday, September 2

7:30 am – 4:30 pm	Registration and Exhibitors Open
7:45 – 8:45 am	Continental Breakfast
8:45 – 9:00 am	Welcome and Introductions
9:00 – 10:00 am	Keynote Generation Us: Bridging Divides To Build A Better Title Industry Future <i>Dan Farkas, Founder, Dan Farkas Interactive and Professor of Strategic Communication, Ohio University</i> Everyone wants to grow their business and their talent pool. For the first time in a century, we have six distinctive generations influencing the workforce. The generational sandwich isn't easy to swallow, especially with social media and AI echo chambers. This session will bridge those divides through tools we likely use every day. Attendees will first learn how to identify common strategies that bring together diverse groups. We'll then work through a series of tactics that can help young pros learn from seasoned vets and vice-versa.
10:00 – 10:15 am	Break with Exhibitors
10:15 – 10:30 am	OLTA Business Meeting
10:30 – 11:30 am	Session Navigating the New Housing Market Normal <i>Mark Fleming, Chief Economist, First American Title</i> As the housing market adapts to a new normal, understanding the forces shaping affordability, inventory, and demand is more important than ever. This session will examine the Federal Reserve's influence on mortgage rates, the persistent inventory shortage, evolving homebuyer demographics, and the key economic and housing trends shaping today's market and its future outlook.

11:30 am – 12:30 pm Lunch

12:30 – 1:30 pm

Session

Advocacy from the Agent Perspective Panel

*Tim Evans, President, Evans Title Agency; Rob Skidmore, Transfer Title Agency
Shawn Stevens, Owner, Bridge Title & Escrow*

As bills introduced affect the daily operations of the title industry, advocacy efforts are one of the most important pillars to the future of the title business. Hear from Ohio agents well versed in advocacy efforts at both the state and federal level. This panel includes a title agent who is a former state legislator and is also a candidate for the Ohio General Assembly this fall. You'll hear about the importance of creating a relationship with your federal and state legislators, how to connect with them both in office and in the district, and how to best foster those relationships.

1:30 – 1:45 pm

Break with Exhibitors

1:45 – 2:45 pm

Session

OLTA Legislative Update

*Mark Bennett, Executive Director, Ohio Land Title Association;
John Dyer, Board President, Ohio Land Title Association & President, Nova Title Agency;
Chad Hawley, Co-Founder & Partner, The Batchelder Company;
Troy Judy, Co-Founder & Partner, The Batchelder Company*

Hear what's been happening at the Statehouse and with the current Ohio General Assembly session and bills that OLTA has been active with including the Property Protection Act, deed fraud, and unregulated title insurance products, priorities for next year's state budget, as well as an update on the fall elections and OLTA's Political Action Committee.

2:45 – 3:00 pm

Break with Exhibitors

3:00 – 4:00 pm

Session

Facing the Future, Together

Mary Thomas, ALTA Underwriters Section Representative & Sr. VP/Chief Compliance & Regulatory Officer, Stewart Title Guaranty Company

Join ALTA Board member Mary Thomas for an insightful session on the key challenges and opportunities facing the title industry in 2026 and beyond. As regulatory changes, use of unregulated title insurance alternatives, cybersecurity threats and evolving market dynamics continue to shape the industry, staying informed and proactive is crucial for business success. Mary will discuss the strategic priorities ALTA focuses on to help title professionals defend their businesses and prepare for what's ahead.

4:00 – 5:00 pm

Event

OLTA Awards & Presentation

Join us as the new officers and trustees of OLTA are installed and awards presented. Following this will be a presentation and Q&A session from the Ohio Attorney General's office on updates affecting the transfer of title.

6:30 – 8:30 pm

Off Site Networking Event

Smash Park Westerville

Join us for an evening of food, drink, games, axe throwing, and more at the spacious Smash Park, conveniently within a five-minute walk from the hotel.

7:30 am – 12:00 pm	Registration and Exhibits Open
7:45 – 8:45 am	Continental Breakfast
7:45 – 8:45 am	Event OLTAPAC Breakfast We invite all members to hear an update on the upcoming election both from the federal and state level while supporting OLTA's Political Action Committee. The suggested donation is \$50 made by personal check or credit card to OLTAPAC. Those who contributed to OLTAPAC in 2026 will receive a pin which will serve as their ticket to the breakfast.
8:45 – 9:45 am	Session Legislative Update, Case Law Update and Introduction to AI <i>David Van Slyke, Partner, Plunkett Cooney</i> This one-hour session will provide a legislative update on key Ohio statutes, review recent case law affecting title examination and real property issues, and discuss emerging trends in title claims. The program will conclude with an introduction to artificial intelligence and a discussion of a recent federal court decision involving AI-related issues.
9:45 – 10:45 am	Session Swim Lanes & Lane Drift: Managing Conflicting Representations in Commercial Real Estate <i>Ruth A. Dillingham, Esq. NTP, Owner, Dillingham Consulting LLC</i> Ever feel like a commercial closing turns into a crowded lap swim? Seller's counsel, buyer's counsel, lender's counsel, zoning counsel — everyone is moving fast and the lane lines get ignored. When “helpful” turns into “whose job is this?” the consequences can include delay, finger-pointing, and ethics trouble. Ruth Dillingham will cover the common lane-crossings, share sample closing agendas, and offer a practical playbook for resolving conflicts and re-establishing clear responsibilities before someone gets pulled under.
10:45 – 11:00 am	Break with Exhibitors
11:00 am – 12:00 pm	Session Ethics at the Front Line: Wearing Too Many Hats Without Losing Your Head <i>Trey Barrowman, VP and COO, TechneTitle, Mike Wypasek, VP Ohio Agency Counsel, FNF Family of Companies</i> This one-hour ethics presentation will address practical ethical issues faced by attorneys, title insurance agents, escrow officers, and closers in real estate transactions, with emphasis on the difficult day-to-day judgment calls that arise at the closing table.
12:00 pm	Closing Remarks / Adjournment

Reasons for Optimism

In a Still-Complicated Market



By Danielle Walker, State Manager, Ohio Agency for First American Title Insurance Co.

While I may not wake up every day excited to read Federal Reserve projections over coffee, I do very much understand this: economics matters. It impacts consumer confidence, mortgage rates, affordability, inventory, and ultimately the conversations we are having with our clients and partners every day. If you hear me casually talking about GDP, PCE inflation, mortgage-rate projections, and housing supply, there is a very good chance I had the REconomy Podcast playing that morning. The podcast is hosted by First American Chief Economist Mark Fleming (you'll have a chance to hear Mark Fleming speak at the 2026 OLTA Fall Convention) and Deputy Chief Economist Odeta Kushi, whose insights help complex economic trends become more lucid concepts that you can comfortably speak to for any audience. It's a go-to for me and I wanted to use this opportunity to share their recent insights with you. Fortunately, there are lots of reasons for optimism in a still-complicated market.

The housing market is where economic pressures start to hit home — literally. According to Fannie Mae's June 2026 housing forecast, the 30-year fixed mortgage rate is expected to average 6.4% in both the third and fourth quarters of 2026. At the same time, Fannie Mae expects total home sales to gradually improve from 4.68 million annualized units in the first quarter to 4.925 million by the fourth quarter. Existing home sales are also forecast to rise from 4.053 million to 4.234 million over the same period. The encouraging news is that the remainder of 2026 does not look like a crisis; it looks more like a market slowly working its way back toward balance.

As Kushi recently noted, housing has “found its floor, not a springboard.” The economy is still growing, consumers are still participating, and the housing market is showing signs of life. That does not mean everything is easy. Mortgage rates are still high enough to make buyers pause, inflation has not fully packed its bags, and affordability remains a challenge. The second half of 2026 looks less like a crisis and more like a

market slowly finding its footing. We may not be sprinting forward, but we are definitely not standing still either. In this market, steady improvement is worth celebrating.

Kushi has also emphasized that demand did not disappear during the affordability crunch; it was delayed. Millennials remain in prime home-buying years, Gen Z is entering the market, and First American estimates there are nearly 5 million “missing” home sales compared with pre-pandemic norms. Buyers are still out there, but they are more payment sensitive. Sellers are still listing, but many remain cautious to give up a lower mortgage rate. The result is a housing market that is active, but uneven.

Mark Fleming, offers another important perspective: affordability can improve even without home prices falling dramatically. Fleming noted that national housing affordability improved 7% year over year in April, helped by rising household income, slightly lower mortgage rates compared with the prior year, and slower house-price growth. He also pointed out that existing-home months' supply increased from 3.5 months in April 2024 to 4.4 months in April 2026, which helped cool annual nominal house-price growth from roughly 6% to nearly zero. Fleming challenges us to remember, the market does not necessarily need a price crash to become healthier. It needs income, inventory, and price growth to move back into better balance.

The broader U.S. economy appears to be moving through a period of slow but steady growth. The Federal Reserve's June 2026 projections estimate real GDP growth at 2.2% for the year, with unemployment expected to remain relatively low at 4.3%. Inflation is still elevated, with PCE inflation projected at 3.6% and core PCE inflation at 3.3%. The federal funds rate is projected to end the year around 3.8%, which tells us the Fed is still cautious. These numbers point to an economy that is

holding up but still working through the effects of higher prices and higher borrowing costs.

For most families and businesses, that means the remainder of 2026 will likely feel familiar. There is progress, but not necessarily relief. Everyone is watching their monthly payments, insurance costs, property taxes, and everyday expenses. That selectiveness will continue to shape the national housing market in a big way.

Ohio's housing market reflects the national trends, but with its own personality. Ohio is still leaning toward a seller's market, even though inventory is improving. ohiorealtors.org, June 17th article; Ohio's Housing Market Strengthens in May, states that, "Ohio's housing market flourished in May as home prices, sales activity, new listings, and inventory levels all increased..."

Statewide home sales reached 12,278 in May 2026, up from 11,928 homes sold in May 2025. Active listings spiked 4.9% reaching a total of 37,052. Months of supply stood at 3.52 months but keep in mind that six months of supply is generally considered a balanced market.

The forecast for Ohio throughout the rest of 2026 is one of steady activity, moderate price growth, and improving inventory. In markets like ours, title professionals are indispensable for both real estate agents and consumers when navigating this optimistically active but still cautious market. Take the stats I've shared, follow the podcast and challenge yourself to be the professional who can explain what's happening, in a way that anyone can understand. The pace may be slower, but the opportunity is still very real. See you all in September.



The underwriter who
**doesn't compete
with agents.**

We don't have any direct operations in Ohio.

Cory Thompson

VP / Ohio Agency Manager

740.490.8191 | cthompson2@oldrepublictitle.com

To learn more, visit: oldrepublictitle.com/title-agents

“The primary reason why
I recommend SoftPro is
their... heavy investment in
our industry and its people
and its agencies. They
are really, in my eyes, the
**leader of title production
software** in our industry.”

CYNTHIA BLAIR

BLAIR CATO PICKREN
CASTERLINE, LLC

**See the SoftPro difference
firsthand! Request a demo:
softprocorp.com/demo**

©SoftPro. All Rights Reserved. SoftPro is a trademark
and the property of SoftPro, its subsidiaries, and
affiliated companies. All other trademarks are the
property of their respective owners.

800-848-0143
www.softprocorp.com



Start investing in your agency's future using these five investment priorities that every title agency should consider before their next tech purchase!

spreadsheets, managing transactions through endless email chains, or searching multiple systems for answers, those are operational problems, not AI problems.

Before adding another technology platform, evaluate where your team is spending unnecessary time. Simplifying workflows, eliminating repetitive tasks, and creating consistent processes will deliver a greater return than implementing the newest software.

Technology should make great processes better, not compensate for poor ones.

4. Invest in Your Data

This may be the most overlooked investment in the AI conversation. AI is only as valuable as the information it's given.

If your procedures are outdated, your reporting is inconsistent, your documentation is scattered across shared drives, or your institutional knowledge exists only inside the heads of experienced employees, AI won't solve for those challenges. It will simply expose them faster.

Clean, organized, and accessible data creates better decisions, better reporting, and ultimately better customer service. Your agency's data has become one of its most valuable strategic assets.

5. Invest in AI That Empowers Your People

Once you've built a strong foundation of security, customer experience, operational efficiency, and quality data, then AI becomes an incredibly powerful investment.

The greatest opportunity isn't replacing title professionals. It's allowing them to spend less time on administrative work and more time serving customers, solving problems, and building relationships.

AI can help employees locate information faster, summarize documents, draft communications, organize knowledge, identify patterns, and improve consistency throughout the organization.

The agencies that thrive won't necessarily have the most AI. They'll have employees who know how to use AI responsibly, thoughtfully, and effectively. Technology should amplify human expertise, not replace it.

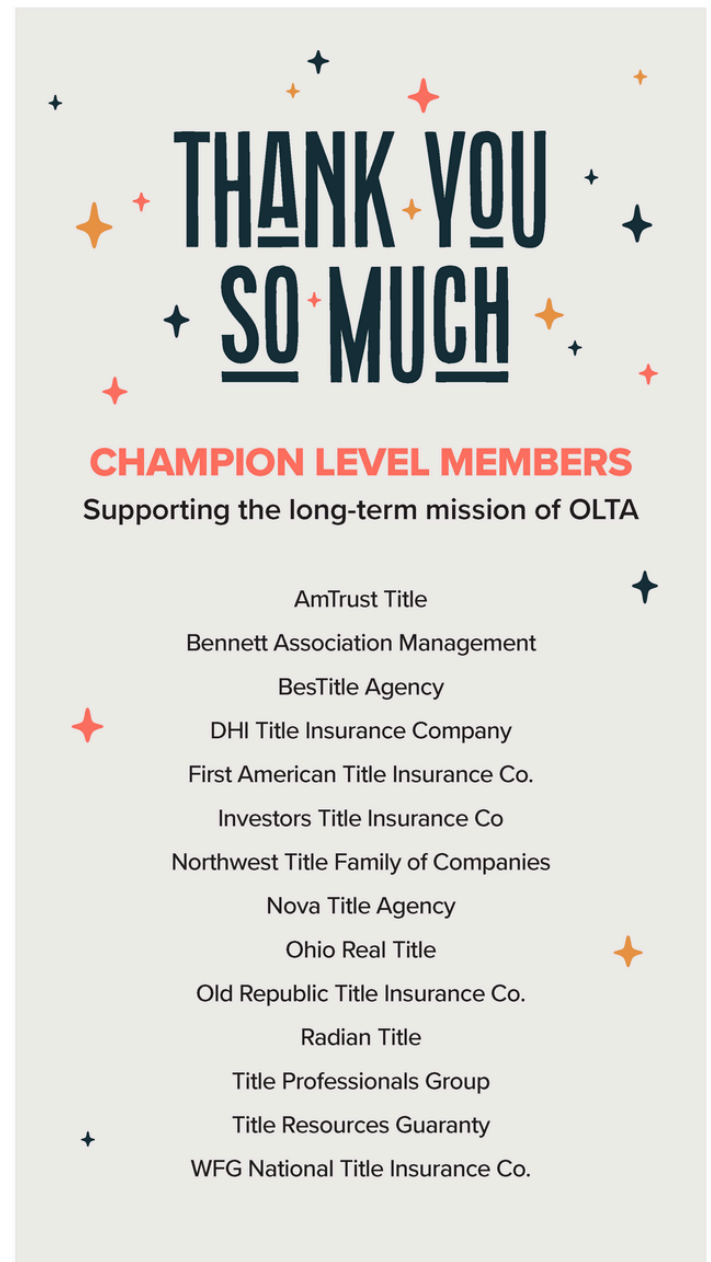
Final Thoughts

Every year, our industry is introduced to new tech that promises to "disrupt" the way we work. Some will fundamentally improve our businesses, while others will become expensive distractions. The agencies that lead the next decade won't necessarily spend the most on tech, they'll spend the smartest. They'll protect their customers before automating their processes. They'll simplify operations

before layering on artificial intelligence. They'll invest in trusted data before expecting AI to produce trusted answers. They'll use AI not to replace experienced professionals, but to make them even better.

When evaluating your next technology investment, don't ask whether it's the newest innovation. Ask whether it will make your agency stronger, safer, more efficient, and easier to do business with.

That's how you stop chasing technology, and start investing in your agency's future.





OLTA Resources for Career Growth



Building a career in title insurance is an ongoing journey of learning, growth, and connection. The Ohio Land Title Association offers resources and community to support you at every stage. As Courtney reflects in her essay, true professional growth comes from asking hard questions, staying curious, and striving for knowledge beyond your day-to-day role.

Online Continuing Education

OLTA offers on-demand webinar courses designed for professionals ready to deepen their expertise. Available 24/7, these flexible courses let you learn at your own pace from any device. Watch video segments, complete quizzes after each section to reinforce what you've learned, and earn Continuing Education credits upon completion. Learn on your schedule and build valuable skills when it's convenient for you. [Learn more](#)

OLTA Academy

OLTA Academy offers specialized certifications designed for professionals with a background in title insurance and settlement services. These courses aren't entry-level training—they're built to enhance your understanding of concepts you already encounter in your daily work and provide industry-standard certification. Available 24/7 on any device, you have 12 months to complete your certification. [Learn More](#)



Certifications include:

- Escrow Settlement Certification
- Title Clearing Certification
- Notary Closer Certification

Young Title Professionals (YTP)

New to the industry or within your first five years? OLTA YTP connects early career professionals with peers and mentors across Ohio. Join in-person meetups, virtual roundtables, and peer mentorship circles—plus opportunities to present at conferences and build visibility in the industry. [Learn more.](#)



OLTA Annual Convention

September 1–3, 2026

This annual event brings together title professionals from across Ohio for education, networking, and industry insight. Connect with peers facing the same challenges, learn about regulatory changes and best practices, and discover the community that makes this industry strong. [Learn more.](#)

More Than a Job

Building a Career in the Title Industry

By Courtney Gagner, Office Manager,
Access Title Agency

It's always kind of tricky to come up with something to write about because I feel like there's always a smarter person in the room that could pick it apart. Especially with the limited schooling I have had, jumping into title when I was basically a kid, and working full time while going to school part time.

But then there's a certain part of life where maybe you stop thinking of your job as a job, and it turns into an extension of who you are and why you do the things you do. You stop caring that experienced lawyers underestimate what you might know or what you can do. You ask the hard question sometimes because no one else will or they are afraid to bring attention to a topic. Maybe that in and of itself is educational, to what you think you can do and what you can actually do.

Still, I always feel vulnerable in what I put out into the world. I always say to my husband or my family that I'm good at one thing, and that one thing is title. But I think more than just knowing how to be an agent, or a processor, an escrow officer - all the things literally title related - it's also knowing what the underwriters are doing, what's OLTA doing, what's ALTA doing, how do I become more educated on this topic I've dedicated my life to up until this point.

I feel like while maybe this essay doesn't really touch on a specific topic of one thing going on in our industry, maybe it puts it into perspective that we're all in this together. Maybe you'll read this and relate to something, or maybe you won't (hopefully you do though).

Preparing for a Career in Title

The OLTA Fundamentals Course

By Fiona Fenner

By taking the OLTA Real Estate Fundamentals course, I had the opportunity to be immersed in the intricate world of title insurance. From learning the meaning of title all the way to closing a purchase, I feel prepared and informed about the ins and outs of complicated title situations. Thanks to the guest speakers incorporated into the course, I got an encompassing look into the experiences, struggles, and successes of different professionals in the title field. Alina Dukstansky's video interview gave a good insight into the day-to-day lives of title agent folks and the extent of preparation involved in being a title agent.

Before taking this course, I didn't know how much escrows do in the title insurance and home buying process. It surprised me that any seller can create their own documents for the home buying process. It sounds like an interesting process of cross-checking their paperwork. I thought the dower component was interesting; I hadn't known that spouses who are not initially title holders also have property rights.

I have gained a new understanding and respect for escrow agents. I was able to conceptualize the role of escrows and what they do in every step of the closing process. Additionally, the importance of recording documents accurately was thoroughly explained. The OLTA Real Estate Fundamentals

course also gives beginners explicit warnings of the dangers of phishing scams and wire fraud. The overview of different scam tactics was comprehensive and properly prepares new title insurance students for possible risks.

Other students also on their journey in the OLTA Real Estate Fundamentals course should keep in mind to let new concepts flow over you, take notes on complex subjects, and to keep your mind open to the experience! This course is a great introduction to title insurance in Ohio, and is only the beginning of your time helping folks with real estate transactions. It is a great learning opportunity to encounter new ideas that students might not interact with in their studies. Taking the OLTA Real Estate Fundamentals course was a great way to explore a potential future in land title insurance, and was worth the time.

Fiona Fenner is a junior at Ohio University studying Strategic Leadership and Management as well as Marketing. Always seeking experiences to grow professionally, she has connected with the Ohio Land Title Association through her interest in real estate transactions.



OHIO REAL ESTATE FUNDAMENTALS

Ohio Real Estate Fundamentals is a course designed for individuals with little or no experience in the real estate industry. The course will provide an extensive overview of how real property is purchased and sold in Ohio. The course includes topics such as the role of a title insurance agent, escrow officer, real estate agent, surveyor, and mortgage broker in a transaction; terms in a purchase agreement; types of deeds; the closing process; the recording process; and title insurance.

www.olta.org/event/OHRealEstateIntro



This course contains:

- 12 Hours of Video
- 42-Page Guide with 11 Chapters
- 1 Presenter with 5 special guests

Cost of Course:

OLTA Member Price: \$195

5 or more from the same office:
\$95 per person

Non-Member: \$395



HELP US REACH OUR GOAL!

THANK YOU OLTAPAC DONORS:

Platinum Donors (\$1000+)

John Dyer
Todd Jones
Donald Mewhort, III

Gold Donors (\$500 to \$999)

M. Colleen Zirkelbach

Silver Donors (\$250 to \$499)

Kimberlee Adamiak
Mark Bennett
Charles A. Brigham, OLTP
Shannon Carifa, OLTP
Jodi Diamond
Dione Joseph, OLTP
Thaddeus Rieger
Robert Skidmore, OLTP
Kelly Spengler

Bronze Donors (\$100 to \$249)

Paula Cross
Janell Downing
Tim E. Evans, OLTP
Melissa Laubenthal
Jon Lindahl
Steven Smith



\$6,400 RAISED TO DATE!

Donate Today: <https://www.olta.org/donations>