

TITLE *topics*

SEP26



PRESIDENT'S MESSAGE

By Justin Eneorji, Fidelity National Financial

A law student at Akron asked our panel last week what the one or two things are that someone interested in title should do right now. Fair question, and the answer we gave him was simple: take Ohio Real Estate Fundamentals, and find someone who does this work and learn from them.

The first part he can do himself. The second part is on us.

Ask anyone in this industry how they got into it and you'll hear a version of the same answer. A friend mentioned an opening. A neighbor worked at an agency. Someone needed a receptionist. Almost nobody set out to do this.

That's a charming story when it's your own. It's a terrible recruiting strategy.

What we call a hiring problem is really a front-door problem. There isn't one. We fill jobs through the people we already know, which means our applicant pool looks like the people we already know. That works fine until you need to hire more people than you happen to know, which is where most of us are now.

And we keep looking for candidates with title experience. There aren't enough of them. There haven't been for years, and

waiting won't produce more. The people who will run this industry in fifteen years are sitting in law schools, community colleges, and career-tech programs right now, and most of them have never heard the words "title insurance."

We can train them. Between Fundamentals and the Academy's certification courses, someone with no background can be genuinely useful in months, not years. The barrier was never our ability to teach. It was our willingness to hire someone who needs teaching.

The people on that panel were your board members, in front of a room of law students, most of whom had never considered this work. A few will now. That's one school. There are dozens.

So, the ask. If there's a school near you, whether law, community college or career-tech, tell us and we'll come. And if you have an opening you'd consider filling with someone who has never seen a commitment, send it to info@olta.org. Say "no experience required" in the listing itself. Right now that's the most important sentence you can put in a job post.

We can't build a front door from Columbus. It gets built in your county, with your job opening.

September 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 – Justin Eneorji, Esq.
President-Elect – Jodi Diamond, Esq.
Secretary/Treasurer – Danielle Walker
Immediate Past President – John Dyer
Executive Director – Mark Bennett, CAE
At Large – Courtney Gagner
At Large – Melissa Hamble
At Large – Melissa Laubenthal
At Large – Jon Lindahl
At Large – Robert Skidmore, Esq.
At Large – Hannah Wright
Government Affairs Consultants –
Chad Hawley
Troy Judy

DIRECTOR'S MESSAGE

By Mark Bennett, CAE, IOM



A Fantastic 117th Annual Convention and a Busy Fall Ahead

What a convention! Thank you to everyone who joined us earlier this month for the 117th OLTA Annual Convention. This year we welcomed a record number of exhibitors, and that milestone says a great deal about the impact of the industry in Ohio. Companies want to be in front of Ohio title professionals because Ohio's title industry is strong and worth investing in. To every exhibitor and generous sponsor who supported the convention, thank you. Your partnership makes events like this possible and strengthens the Association.

The convention is also a time to recognize those who have given so much to OLTA. I want to extend my sincere thanks to outgoing President John Dyer for his leadership over the past year. John helped usher a number of legislative initiatives forward, and I am grateful for the time and energy he devoted to OLTA.

Congratulations to Chip Brigham, the recipient of the Honorary Life Member Award, OLTA's highest honor. Chip's significant contributions to OLTA and to the title industry in Ohio have made a lasting difference, and this honor is certainly well deserved. As he received the award, I believe it was also the first time I've ever seen Chip at a near loss for words. He told me later how much it meant to him and how much he loves OLTA. Congratulations go as well to John Voso, recipient of the President's Award, in recognition of his continued dedication and service to the association and the title industry.

Looking ahead, OLTA is in good hands with Justin Eneorji installed as OLTA's new president. Justin brings enthusiasm to build the next generation of title professionals and a deep understanding of the challenges and opportunities facing the Association. I look forward to working alongside him in the year ahead.

Workforce Development Takes Center Stage

This fall, OLTA will be attending career fairs at community colleges and universities across Ohio to talk with students about the many career paths available in the title industry. Most students are not familiar with the title industry and we talk with them about the benefits and opportunities of a career in helping Ohio's consumers purchase a home and preserving the public record.

We know this outreach works. One student I met at a career fair last year went on to complete OLTA's Fundamentals Course and then attended this year's Convention to network with title professionals and learn more about the issues shaping our industry. That is exactly the kind of pipeline we want to build for the future, and it begins with starting the conversation.

Continued on Page 6

Legislative UPDATE



By Chad Hawley, The Batchelder Company

Following the summer recess, members of the Ohio General Assembly have returned to Columbus, although legislative activity is expected to remain relatively quiet until after the November election. No committee hearings are currently scheduled, and only a limited number of session days remain before lawmakers enter the post-election lame duck period, when the bulk of the General Assembly's remaining work will occur. Key issues expected to dominate the legislative agenda include property tax reform, energy and data center development, and ongoing budget oversight. As attention shifts toward lame duck, the window for advancing legislation continues to narrow, making the coming weeks an important period for stakeholder engagement and bill positioning before the 136th General Assembly adjourns.

Politically, Ohio remains at the center of the national landscape heading into the November 3 general election. The open governor's race between Republican Vivek Ramaswamy and Democrat Dr. Amy Acton has tightened considerably, with recent polling showing the contest essentially even. In the U.S. Senate special election, Republican incumbent Jon Husted faces former Senator Sherrod Brown, who has held a modest lead in recent surveys of what may be the most expensive Senate race in the country. Also on the ballot are the remaining statewide offices, two Supreme Court seats, every congressional district, the entire Ohio House and half of the Senate, and statewide issues. A new administration and new committee chairs in January will reset many of the relationships our industry depends on, which is why groundwork is being laid now.

Through lame duck we will continue advocating OLTA's priority legislation, including Sub. HB 230 and HB 749. Sub. HB 230, sponsored by Representative David Thomas, establishes new rules for joint venture title insurance agencies, primarily addressing ownership and buyout provisions, to create clearer

operational standards and reinforce stability in Ohio's title industry. Following multiple interested party meetings, significant changes were made at OLTA's request. The bill awaits a vote in the House Insurance Committee, and we are evaluating whether it could advance as an amendment if a standalone path does not emerge.

HB 749, sponsored by Representative Bill Roemer, addresses deed and title fraud by protecting property owners and increasing oversight among county recorders and real estate professionals. A substitute version has been accepted, and interested party discussions continued through the summer with the REALTORS, the OSBA and others. OLTA has participated throughout and continues to raise closing-table concerns: recording delays, inconsistent procedures across Ohio's 88 counties where participation is optional, and insufficient notice to title agents, lenders and buyers. We await further changes before taking a position.

We are also laying groundwork for a renewed dower reform effort. Alongside broader modernization, we have drafted language curing defects in recorded instruments caused by improper or omitted marital status references after four years of recordation, while preserving vested and contingent dower rights. That draft awaits OSBA review.

Additional priorities include the Ohio Property Protection Act (HB 1 and SB 88), condominium and HOA law updates, Attorney Opinion Letters, and continued engagement with the Attorney General's Office on lien clearances. With significant turnover expected in January, we encourage every member to join the OLTA Advocates program and support the OLTA PAC.

To look up legislation or find your legislators, visit <https://www.legislature.ohio.gov/>.

Who's Really on the Other Side of Cybercrime?



By Jodi Diamond, Esq., OLTP, CFE

We've all been subjected to some type of fraud attempt. You can't be in the title business without having seen some email to buy a gift card or send funds to someone or change payroll information depending on what role you have in your organization. If you haven't ever been subject to any of these emails, then I am going to say you don't use email! But have you ever wondered who is really responsible for today's cybercrimes?

Our industry has been under attack for decades. The attacks are ever-changing and evolving. Back in the good old days, someone might write a personal check (gasp! I know these really used to be a thing) that wasn't worth the paper it was written on. The check would be written at the closing table (for those of us in round table parts of the state), a call would be made to the bank to verify if funds were available and they would say no. Seems like none of that would pass current privacy laws, but I am talking about the 90's here. Yes, I am aging myself.

Then, there were the fraudulent cashier's or certified checks. I even had a check mailed to my house once directing me to deposit it, surely to send it back to someone else with the check being no good. As a good citizen, I called the "issuing" bank to inform them of the suspicious check. They didn't seem too concerned; they just said to destroy it.

Then, we get to wire fraud. The schemes change over time as title companies ramp up efforts to stop the attempts and we are educated almost ad nauseum about the risks, but for good measure. Our industry stops a lot of wire fraud. By necessity, we have all become detectives and crime-fighters.

When you think of wire fraud, there are various styles. There were the original attempts to divert buyer funds. We all learned how to deliver wire instructions differently, educate our

customers, and do our best to prevent buyer funds from going to who-knows-where, wire never-never land and lost forever. So, the criminals switched to sending fake seller wire instructions to divert seller proceeds. Our crime-fighter selves began new procedures to ensure we had accurate information for sellers so we could thwart those attempts. Along came fictitious payoffs with incorrect wiring information. Procedures were again put in place to protect the escrow funds and integrity of our business.

Of course, many types of fraud continue, including seller impersonation fraud. We now have procedures to verify that the seller is the property's actual owner. We also must be diligent in looking for account takeover scams, where the cybercriminals gain unauthorized access to online banking.

But have you ever stopped and wondered who is actually on the other side of the crimes? Do you think it is a member of an organized crime syndicate? A mobster perhaps? Someone from certain countries known for illegal activities?

If you believe any of these are true, think again. While the crimes may originate with the organized crime bosses, the actual person typing on the computer is not who you would think.

Let me ask you this when you think "Human Trafficking," what do you think? Young girls or boys stolen and put into downright terrible situations? Well, that is certainly an issue in this day and age, and a horrific one at that, but there is another reason for human trafficking. According to the United Nations article Forced to scam: Inside one of the fastest-growing forms of human trafficking, "...more than 300,000 people are currently trapped in scam centres [sic] in Southeast Asia" (<https://www.unodc.org/unodc/en/frontpage/2026/July/forced-to-scam-inside-one-of-the-fastest-growing-forms-of-human-trafficking.html>)

Continued on Page 6

Earning Customers Takes Everyone



Every Experience Tells Our Story

Kimberlee Adamiak, Ohio Sales Manager, First American Title

When you hear the word “sales,” who comes to mind? Maybe it’s the person attending industry events, visiting lender offices and looking for the next opportunity.

But in the title insurance industry, everyone is in sales.

The examiner who catches an unreleased mortgage, the processor who resolves a difficult curative issue, the escrow officer who explains fraud precautions, and the closer who guides a first-time home buyer through settlement are all helping answer the same question:

“Who do I trust with my next transaction?”

That is sales.

Confidence is the Core of our Product

Most consumers never see what happens behind the scenes of a title transaction. However, they do see our people.

They see how we communicate, respond and clearly explain why an issue must be resolved before we can insure. In those moments, we aren’t simply processing a transaction. We are demonstrating the value of title insurance.

Every Customer Is an Opportunity

It’s tempting to think that sales happens before the title order arrives. A title professional builds the relationship, earns the opportunity and gets the order.

But how we engage with all the parties to the transaction plays a critical role in securing the order and, ultimately, closing the transaction and earning the customer’s trust.

A realtor remembers whether we kept them informed when an issue threatened closing. A lender remembers whether the transaction funded on time. A buyer remembers whether someone took the time to explain what they were signing.

The sales team may win the first order. The title and escrow team often wins the second.

Solving Problems Builds Relationships

Not every file is clean. Unreleased mortgages, liens, probate issues, deed errors and other complications can be frustrating, especially as closing approaches. But they are also opportunities to demonstrate our value.

Anyone can look good when a transaction is easy. Customers discover who we really are when it becomes difficult.

We should never compromise underwriting standards to close a transaction. But there is a tremendous difference between saying “No” and saying, “Here is what we need to get to yes.”

That difference builds relationships.

Trust is our Business

At its core, title insurance is built on trust. Buyers, sellers, lenders and real estate professionals rely on us to protect their interests and help transactions reach the closing table.

That trust can take years to build and one careless interaction to damage.

Returning a phone call, providing a status update, explaining an exception or double-checking wiring instructions may seem like small things. They aren’t.

They are part of the customer experience. And the customer experience is what builds confidence.

Being in sales doesn’t mean everyone needs to start cold calling prospects. Some of the best business development doesn’t feel like selling at all.

It’s the employee who takes the extra time to explain an issue, prevents a potential fraud, helps a nervous buyer feel comfortable or simply says, “I’ll help figure this out.”

Expertise builds confidence. Responsiveness builds relationships. Consistency builds trust. And trust builds business.

Continued on Page 6

Invest in Your Team Through the OLTA Academy

If you are thinking about how to develop your own staff, now is a great time to enroll employees in the OLTA Academy. In addition to the Fundamentals Course, the Academy offers certificate courses in Notary Closer, Title Clearing, and Escrow & Settlement. These courses give newer employees practical knowledge they can put to work right away. Discounts are available for bulk course purchases, making it easier to train your whole team.

We have also released a new version of the Title Agent Licensing Exam Study Guide, updated to help candidates prepare with confidence. If you have employees preparing for the licensing exam, this resource is available for purchase on the OLTA website.

Thank you again for making this year's Convention such a success, and for everything you do to keep Ohio's title industry strong.

Who's Really on the Other Side of Cybercrime - Continued from Page 4

How do they trap people? Typically, a job offer. They post ads for jobs with great salaries and other perks. When the unsuspecting interviewee meets for an interview or follow up meeting, their passports and phones are taken and the job applicant is locked away (United Nations, 2026). The United Nations has identified victims of this scam from 80 different nationalities, and they consider no area of the world as off-limits to the scammers.

The real criminals traffic people with computer and business skills. They need the trafficked individuals to appear legitimate on the other side of the computer. Think of the romance scam where they convince someone they are dating and need them to sell their house to send them money so they can be together. It seems like an individual is on the other side of the computer purposely exploiting the victim of the scam. But the person perpetrating the scam may not actually want to be involved in the crime. Unfortunately, they have no choice. They are treated horribly, degraded, tortured and in overcrowded living conditions (United Nations, 2026).

So, if you thought there was a low life criminal on the other side of cybercrime, think again. The person at the keyboard may be a victim as well.

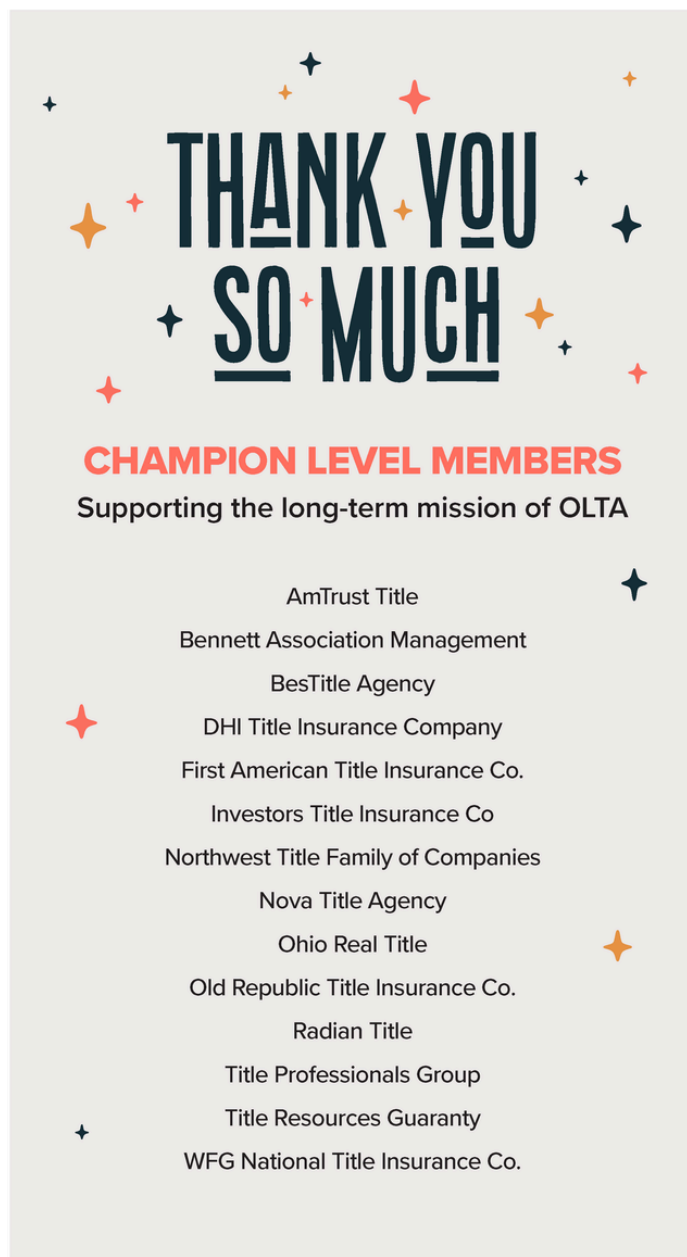
Stay diligent my friends.

The Next Order May Depend on You

Technology will continue to change how we work, helping us move faster and more efficiently. But its greatest value is giving knowledgeable title professionals more time to solve complex problems, support customers and create the confidence that comes from knowing someone is there to help you work through an issue.

Every commitment matters. Every email matters. Every closing matters. Every problem we solve matters.

Whatever your role, you are in sales—not because you have to sell someone a title policy, but because every day, on every file, you have an opportunity to give someone a reason to trust you with the next one.



117th Annual CONVENTION

September 1–3, 2026





Thank You, Annual Convention Sponsors & Exhibitors

PLATINUM



GOLD



SILVER



EXHIBITORS

Capital Bank

Capitol Lien

Castle

Central Ohio
Land Title Association (COLTA)

CSC

Current HR

Customers Bank

Hopdox

Qualia

Rynoh

TitleWave
Real Estate Solutions

Women in Title



OLD REPUBLIC TITLE

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



OLD REPUBLIC INSURANCE GROUP

05/2026 | © 2026 Old Republic Title

AgencyDriven™



Your Link to the Latest in the Industry

Follow the **Ohio Land Title Association** on **LinkedIn** and **Facebook**! **Connect with OLTA to access:**

- **Professional visibility** within a respected community of land title professionals
- **Timely industry updates** affecting title, settlement, and real estate
- **Education alerts** for CE courses and professional development
- **Networking opportunities** with peers, leaders, and industry experts
- **OLTA initiatives**—from advocacy efforts to community impact

Strengthen your connection to the industry and never miss what matters—follow OLTA today.



LinkedIn:
Search "Ohio Land Title
Association"



Facebook:
[Facebook.com/
ohiolandtitle](https://www.facebook.com/ohiolandtitle)

Just Trust Me!

By Melissa A. Laubenthal, AVP / Ohio Underwriting Counsel, Old Republic

Trusts in the context of title cause the agent to ask, sometimes frantically, two important questions: “Can the trust hold title?” and “Must I file a Memorandum of Trust?”

For purposes of this article, we will focus only on disclosed trusts (think: “The Jane Smith Family Trust dated 1/1/2011”). The Jane Smith Family Trust is not an entity that can hold title in Ohio.^[1] Rather, the trustee takes title. A deed to the trust will fail unless it can be cured by filing a Memorandum of Trust (“MOT”) pursuant to RC 5301.071(E)(1) which confirms the trust was in existence at the time of the deed and which includes other pertinent information such as the date of the trust’s execution and the name, address and powers of the trustee relative to real estate.

Due to Sub.S.B. No. 101 (eff. 6/16/26), however, MOTs are now statutorily required in many circumstances. Prior to this statutory change, the filing of the MOT was optional (although many professionals filed MOTs, nonetheless). RC 5301.255(A) now requires that a MOT “shall be of record when any interest in real property is conveyed by the trustee of a disclosed trust, and in circumstances other than the conveyance of real property may be presented [.]”^[2]

The new legislation also revised Rev. Code Sec. 5301.071 by adding new section (F), which provides that the following is not a title defect: “A memorandum of understanding or other instrument complying with division (A) of section 5301.255 of the Revised Code is not recorded as required by that section, so long as the instrument from a trustee or trust as grantor, conveying or encumbering any interest in the real property has been of record for more than four years.”^[3]

A plain reading of these provisions supports the conclusion that, as of June 16, 2026, whenever a trustee of a disclosed trust is conveying or encumbering real property—such as giving a deed, easement, mortgage or other right in land—the MOT must be filed (if not of record already). If the MOT is not “of record,” it is a title defect for four years. Importantly, we do not yet have the benefit of case law on how broadly or narrowly a court might interpret the new MOT requirement. In the meantime, title professionals are well-served to pay particular attention to transactions involving trusts and trustees of disclosed trusts, whether the trustee is the vested owner or back in the chain. Ideally, the impact of the new law will be to put facts of record showing a trustee’s authority to act, so we are not asked to rely on parties telling us, “just trust me!”

[1] Note that business trusts (Rev. Code 1746) and real estate investment trusts (RC 1747) can hold title, but these are outside the scope of this article.

[2] Occasionally, a trustee will file a Certificate of Trust or some other instrument which essentially serves the purpose of and contains the same information as a MOT, albeit captioned something else. The new law also provides that such an “other instrument” is acceptable, as long as it is executed by the trustee and acknowledged, and includes the date of the trust’s execution, the name and address of the trustee and its powers relating to real estate. RC 5301.255(A)(1)-(2).

[3] Sub.S.B. No. 101 does not define “memorandum of understanding” in this context, and I suspect this term was meant to refer to a memorandum of trust.

“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



The OLTA Academy

Training the Next Generation of Ohio Title Professionals



WHY THIS MATTERS

The people who taught most of us how to read a chain of title are retiring, and our industry is not replacing them fast enough. Hiring experienced staff is getting harder and more expensive every year. The alternative is growing your own — and that is what the Academy is for.

WHAT THE ACADEMY OFFERS

PROGRAM	COST *	WHO IT IS FOR
Ohio Real Estate Fundamentals	\$395 \$195 OLTA members Group discount available	The new hire who does not know what an easement is yet. About 12 hours, online, on demand.
Title Clearing Certification	\$695 \$495 OLTA members	Staff ready to work title issues independently.
Escrow & Settlement Certification	\$895 \$695 OLTA members	Processors and coordinators moving toward escrow officer.
Notary Closer Certification	\$495 \$295 OLTA members	Notaries looking to add closing work.
Continuing Insurance Education	Varies	The CIE hours you need anyway — 20+ hours available on demand.

*Certification pricing subject to change. Contact the OLTA office to confirm current rates and ask about bundle pricing.

START WITH ONE PERSON

You do not need a training program. You need one employee you are trying to grow.

- 1 Pick the person in your office with the most potential and the least formal training.
- 2 Put them through Fundamentals this year.
- 3 If it works, do it again next year with someone else.

If every agency in Ohio did this, we would change the math on our workforce problem in about three years.

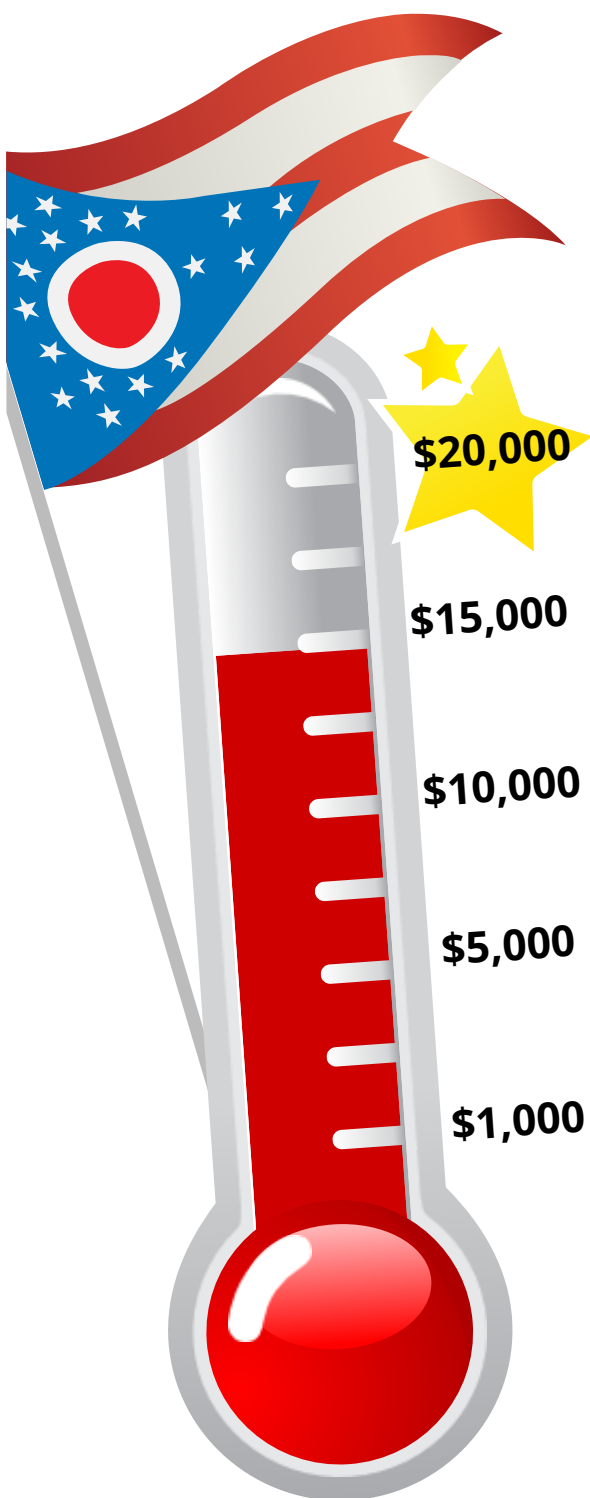
HIRING? LET US HELP YOU FIND PEOPLE

OLTA works directly with community colleges and universities across Ohio to bring new people into the title industry — and we hear from candidates looking for their first role.

Have an opening? Email it to us and we will get it in front of candidates.

 Info@OLTA.org

Thank you, OLTAPAC Donors!



\$14,955
RAISED TO DATE!

Platinum Donors (\$1000+)

John Dyer
Stan Hunter II, OLTP
Todd A. Jones
Donald M. Mewhort, III
James Saad

Gold Donors (\$500 to \$999)

Charles A. Brigham, OLTP
David A. Freeburg
Jonathan Holfinger
Terrance R. Monnie
Monica E. Russell, OLTP
Cathy Stavros
M. Colleen Zirkelbach

Silver Donors (\$250 to \$499)

Kimberlee Adamiak	Jon Lindahl
Mark Bennett	James M. Lindsay, Esq.
Shannon Carifa, OLTP	Richard Penn
Jodi Diamond, Esq.	Thaddeus T. Rieger
Justin Eneorji, Esq.	Robert C. Skidmore, Esq., OLTP
Courtney Gagner	Kelly Spengler, Esq.
Dione Joseph, OLTP	

Bronze Donors (\$100 to \$249)

Susan Marie Biddle-Jewell	Kraig E. Noble
Ruth Brunner	Mary Shaw Nurre
Paula M. Cross	Veronica Riggs
Janell Downing	Matt Russell
Tim E. Evans, OLTP	Steven R. Smith
Heather Hill	Douglas Thomson
Melissa Laubenthal	John Voso
Evan Arlan Lee	Danielle Walker
Makayla Minyo	

Supporting Donors (Up to \$99)

Stephen C. Gregory
Melissa Hamble
Amy S. Kaspar

Donate Today: olta.org/donations