

TITLE *topics* MAR26



PRESIDENT'S MESSAGE

by John Dyer

2026: Where Are You?

Is this the year of the refi? The purchase? Maybe a down year or a blowout boom? We don't know yet – or at least I don't know. So far, we have had a constant diet of AI news, tariff decisions, a new Fed Chair, another gulf war, and it's only March!

How the year shakes out is anyone's guess, so let's think about what we can control. We can train our people on new technology, and we can control our own learning on AI and other systems. We can reach out to clients that we haven't seen in awhile and get their view of the market. We can call on those "drag in clients" – the non-referring realtor and lender in almost every deal. We can work on back burner projects. Mine is a "client acquisition strategy" that will allow us to succeed in any kind of market. Of course you can always get active in OLTA. Join a committee, join a local title organization, and attend this year's OLTA events – segue intended ... The Spring Seminar will start with an AI Symposium on Monday, April 13. We will explore many aspects of AI and its intersection with our industry. The Symposium will be led by industry leaders who have vast experience in AI and real estate. Then, on April 14, our Spring Seminar will be a "back to basics" session on core principles of title.

We look forward to seeing you all at the Spring Seminar and AI Symposium!



SAVE THE DATES UPCOMING EVENTS

AI Symposium
Monday, April 13
OLTA office in Columbus

Spring Seminar
Tuesday, April 14
The Grand Event Center
in Columbus

Annual Convention
September 1-3
Renaissance Columbus
Westerville-Polaris Hotel

MARCH 2026

OHIO LAND TITLE ASSOCIATION

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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*.

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by Mark Bennett, CAE, IOM

"YOUR ENGAGEMENT AT OUR EVENTS,
YOUR PRESENCE IN THE HALLS OF THE
STATEHOUSE, AND YOUR COMMITMENT
TO PROFESSIONAL EXCELLENCE ARE
WHAT MAKE OLTA EFFECTIVE."



As we move deeper into 2026, your association has been working hard on the legislative front, planning meaningful professional development, and keeping members informed every step of the way.

Our Legislative Reception in Columbus

On March 3, OLTA members and legislative allies gathered in the heart of downtown Columbus for an energizing and productive Legislative Reception. The energy in the room was palpable — a room full of professionals who care deeply about protecting consumers and the integrity of the title insurance industry in Ohio. It was an opportunity to engage directly with lawmakers and their staffs on the issues that matter most to our members. A sincere thank you to every member who joined us in Columbus that evening. Your presence sends a powerful message to Ohio's legislators that the title industry is engaged, unified, and committed to good policy. Events like this do not happen without your participation, and the conversations you had with lawmakers made a real difference.

We made our voices heard on a number of critical legislative priorities:

Closing the Loophole on Non-Title Recorded Agreements for Personal Services. One of our top advocacy priorities is addressing the concern around non-title recorded agreements for personal services — instruments tied to the property that encumber real property transactions. These agreements create hidden risks for consumers and title professionals alike. OLTA made a compelling case to legislators that the loophole on personal services must be closed to protect Ohio homeowners and preserve the reliability of the public record. I'm proud to report this legislation was signed by the Governor and is now law.

HB 230: Clarifying the Statute on Joint Ventures. We also continued to advocate for House Bill 230, which seeks to better clarify Ohio's statute governing joint ventures in the title industry. Ambiguity in the current law has created unnecessary uncertainty for title companies operating in collaborative arrangements. HB 230 would bring much-needed clarity.

Combating Unregulated Title Insurance Alternatives. Perhaps no issue is more important to the long-term health of our industry than the rise of unregulated alternatives to title insurance. These products are being marketed to consumers as substitutes for traditional title insurance and even provide components of title insurance, yet they lack the same consumer protections, regulatory oversight and legal backing.

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OLTA LEGISLATIVE UPDATE

by Chad Hawley, The Batchelder Company

Over the past month, Ohio politics has been dominated by legislative fights and policy debates at the Statehouse, as lawmakers push through several high-profile bills and challenge Governor Mike DeWine on economic policy. The Republican-controlled legislature advanced a bill banning ranked-choice voting statewide and threatening to cut state funds to cities that adopt it, highlighting continued tensions between state lawmakers and local governments. With that said, several other policy discussions are still taking place within the legislature, including many OLTA priorities.

We are proud to report that our efforts to address unfair service agreements, also known as non-title recorded agreements for personal services (NTRAPS), have reached their final stages. This language prohibits certain long-term service agreements tied to residential real estate that bind future property owners, create liens or encumbrances on property, or allow the service contract to be assigned without the homeowner's consent when the service will not be performed within one year. It also makes such agreements void and unenforceable, prohibits them from being recorded, and allows homeowners to sue for damages and attorney's fees if one is recorded or enforced. With OLTA's backing, the Ohio House and Senate both voted unanimously to pass this language. Governor Mike DeWine signed the bill into law on March 17.

We continue to work with the Ohio Realtors Association on how best to address the growing problems of deed fraud. Representative Bill Roemer has proposed language that strengthens protections against deed and title fraud by adding

new safeguards to Ohio's property recording system and increasing fraud awareness within the real estate industry. It requires individuals recording a property conveyance with a county recorder to provide photo identification, and directs county recorders to establish a property protection notification program that alerts property owners when documents affecting their property are recorded. The bill also creates a 24-hour pause before a transfer of a registered property can be recorded after the owner receives notice, giving the owner time to stop fraudulent transactions. Additionally, the legislation requires Ohio real estate licensees to receive continuing education on deed and title fraud prevention, helping professionals identify, report, and respond to potential fraud schemes. OLTA has participated in interested party meetings and we expect a formal bill to be introduced in the near future.

Lastly, we continue to work on updates to Ohio's Joint Venture statute. After several IP meetings, OLTA leadership has recently supported the newest proposal by Representative David Thomas House Bill 230. This bill amends Ohio law governing joint venture title insurance companies by establishing new rules around ownership interests and buy-back provisions. Specifically, it prohibits joint venture title agents from requiring dissolution or mandatory buy-backs of ownership interests within the first five years of the venture and prevents ownership interests from being forced out based on the amount of title insurance business referred by a partner. The bill still allows ownership interests to be bought back under certain circumstances, such as criminal conduct, loss of licensure, bankruptcy, or misconduct that exposes the venture to liability. Additional hearings on HB 230 are expected in the coming weeks.

As always, if you would like to look up individual pieces of legislation or find your current State Representative or Senator, you can visit: <https://www.legislature.ohio.gov/>.



JOIN US FOR OUR UPCOMING EVENTS

AI SYMPOSIUM – APRIL 13, 2026

SPRING SEMINAR – APRIL 14, 2026

Join us on April 13, 2026, for a practical look at how artificial intelligence is shaping the land title industry. This symposium will give OLTA members valuable insights into AI's impact on our work, along with hands-on activities to help you apply AI in your business. Limited to the first 40 attendees.

Then, on April 14, 2026, attend the OLTA Spring Seminar to refresh your industry knowledge, connect with colleagues, explore the latest trends, and earn your continuing education credits.

AI Symposium – April 13, 2025
OLTA Office, 1201 Dublin Rd., Columbus, OH 43215

Symposium Topics:

The Past, Present, and Future of AI

- Understanding the rapid speed of technological change
- Current AI use cases in the title industry
- AI applications in similar industries and lessons learned
- Future projections: Where are we headed and when will we get there?
- Industry transformation automating 80% of back-office work within 2 years
- Impact assessment on title companies, staff, and the broader industry

Data and AI

- Understanding data ownership in the title industry
- What we can do with "our" data
- Exploring the question: Whose data is it anyway?
- How access to data may fundamentally change the industry landscape

Cool Tools to Use Now! And more practical AI tools for immediate implementation

Let's Put AI to Work – Interactive Session

- Participants will engage in practical exercises to apply AI solutions to real-world scenarios, such as:

- Creating targeted marketing materials (e.g., FinCEN one-pagers for real estate brokerages)
- Developing social media presence and content strategies
- Building searchable knowledge databases from continuing education classes and training manuals
- And other hands-on applications specific to your title business needs

This symposium is designed for title professionals who want to understand AI's impact on their business and leave with actionable strategies they can implement immediately.

Spring Seminar – April 14, 2026

The Grand Event Center, 820 Goodale Blvd., Grandview Heights, OH 43212

Tentative Agenda:

7:30 – 8:45: Continental Breakfast

8:45 – 9:00: Association Updates & Opening Remarks

9:00 – 10:00: Claims Chronicle

*Paul A. DePascale, Esq. | Senior Underwriting Counsel,
First American Title Insurance Company*
Sean Hanifin | Owner, Chatham Consulting

This presentation will cover the claims process and how it works from the underwriter's perspective. Claims ranked by type and frequency will be discussed, as well as some practical advice as to how to avoid them. The presentation will include some examples of claims that were filed and how the title ended up the way it did, causing the claim in the first place. The goal of the presentation will be to both discuss claims on a cost basis and some red flags to be aware of which might be a forewarning of a title issue to come.

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10:00 – 10:15: Exhibitor Break

10:15 – 11:15: Why Every Real Estate Transfer Needs a Survey *Molly Woeste, CPA | President, McSteen Land Surveyors*

This session highlights the essential role of property surveys in real estate transactions. We'll discuss the limitations of relying on Geographic Information Systems (GIS) and distinguish between Mortgage Location Surveys (MLS) and Boundary Surveys. Attendees will learn the survey process, the significance of accurate surveys in protecting investments, and gain practical insights to navigate real estate transfers effectively.

11:15 – 12:15: Mineral, Gas, and Oil Rights and What you Need to Know

Brett Hillyer | Attorney, Connolly, Hillyer, & Ong

This session explores how oil and gas development continues to impact modern title examination and landowner rights, and why a 42-year search is often insufficient to fully evaluate oil and gas interests. Participants will review the critical distinctions between leases and reservations, identify unreleased leases and marginal assignments, and learn how to use grantee/grantor indexes and ODNR historical and production records to verify well status, unitization, and royalty ownership. The session will also address how to analyze lease validity, apply the legal standards for termination, and advise landowners on the documentation necessary to update ownership and secure royalty payments.

12:15 – 1:05: Lunch with Exhibitors

1:05 – 2:05: Navigating the FinCEN Residential Real Estate Reporting Rule: Early Lessons and Practical Guidance

Elizabeth Berg | National Agency Vice President for Education & Training, FNF Family of Companies

Join us for a timely dive into FinCEN's residential real estate reporting rule, which took effect just weeks before Spring Seminar. This session will walk title professionals through the rule's core requirements, including which transactions trigger reporting obligations, who bears responsibility for filing, and what information must be collected and submitted to FinCEN. With only a matter of weeks of real-world implementation behind us, this presentation will address the practical realities title agents are already encountering at the closing table – the gray areas, the workflow challenges, and the compliance questions that couldn't be answered until the rule was actually in effect.

2:05 – 2:20: Exhibitor Break

2:20 – 3:20: Easements 101

Michael Holden | Vice President Regional Agency Manager, AmTrust Title Insurance Company

Easements have existed for as long as land ownership has existed in the world. How are easements created? How are they transferred between parties? When can they be insured with title insurance? This class will start with the basics of easements,

definitions and general principals of easements. We will work through local cases and identify areas title professionals should be careful of as they deal with real estate titles.

3:20 – 3:30: Exhibitor Break

3:30 – 4:30: Title Curative Solutions: It's Not Rocket Science, but it is an Art Form

John Dyer, President | Nova Title Agency

Mike Wypasek | Vice President, Ohio Agency Counsel, Fidelity National Title Insurance

This session will cover the tried-and-true statutory methods of various and sundry ways to cure title defects and then delve into the ways and methods that come with longevity, knowledge gained from experience, general guesswork, gut feelings, and cooperation between the parties.

4:30: Conclusion – Continuing Education

- We have applied for 6.0 General CLE credit hours from the Ohio Supreme Court.
- We have applied for 6.0 General CLE credit hours from the Kentucky Bar Association.
- This seminar has been submitted to the Ohio Department of Insurance for 6.0 Title CIE credit hours.
- The course level is intermediate. The experience and qualifications of the instructors is available upon request.

For more details and to register, please visit olta.org/events.

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NOW IS THE TIME TO BUILD THE NEXT GENERATION

by Jill Patterson, Agency Representative, Westcor Land Title Insurance Company

As a title agent or industry affiliate, and as a member of the Ohio Land Title Association, you have the opportunity to make a meaningful impact by employing an intern or full-time candidate through Workforce Development Outreach.

These students are ready to learn and eager to begin building a career. By bringing them into your office, you can expose them to the many parts of our industry in a practical, hands-on way. The “earn while you learn” approach has always been one of the most effective ways to develop strong title professionals. You may discover that the intern you hire today becomes the long-term employee your agency has been searching for.

You can also support these students by recognizing the certifications they may have earned through OLTA Academy courses offered through local community colleges or through the OLTA website. While they may not yet have hands-on experience, they often come to your office with a foundational understanding of the industry and professional expectations.

One of the most rewarding parts of Workforce Development efforts is attending college job fairs and watching students realize how many career paths exist within real estate; including title insurance. Many arrive unaware of the extent of opportunities in our industry. Seeing their curiosity spark as

they learn about the role title plays in every transaction is both encouraging and energizing.

For many students, title insurance is not something they knew existed as a profession. They are familiar with real estate agents and lenders, but they are often surprised to learn about the essential work that happens behind the scenes to protect property rights and ensure smooth closings. When they realize that title professionals are problem solvers, researchers, coordinators, and involved in every single transaction, the industry suddenly feels important.

Awareness is the first step in building a sustainable talent pipeline. If students are never introduced to our industry, they cannot choose it as a career. By showing up at job fairs, speaking in classrooms, and participating in outreach efforts, we are planting seeds that may grow into long term careers.

The reality is that we cannot continue to rely solely on experienced hires moving from one agency to another. To truly strengthen the industry, we must actively recruit and develop new professionals. That work begins with helping students see that title insurance offers stability, opportunity for advancement, and a life long career.

Every conversation at a job fair is an investment in the future of our industry. Some students want internships immediately. Others may remember the conversation months or years later when they are deciding on a career path. Either way, those introductions matter. Right now, we have no opportunities for them.

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By participating in Workforce Development outreach and welcoming students into your offices, you are doing more than filling an open position. You are helping ensure that the title industry remains strong, capable, and prepared for the next generation.

Over the past several years, the Workforce Development Committee has made meaningful progress. Even so, building a strong talent pipeline takes time. We all know what it is like to search for available escrow staff at the height of a busy season. The best way to prevent those shortages in the future is to begin developing talent today.

Recruiting and training the next generation of title professionals is not a short-term project, it is a long-term investment in the stability of our industry.

Through the work of the Workforce Development Committee, OLTA can help connect agencies with students who are ready to begin their careers. By opening your doors to interns and entry level employees, you are helping ensure that our industry remains strong for years to come.

If you are interested in hiring summer interns or full-time employees, please contact me at jpatterson@wltic.com.



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WHY WE STAY (IN TITLE)

Conversations with the people who built careers in title – and what keeps them here.

by Charles “Trey” Barrowman, VP & COO of TechneTitle

If you spend enough time in title, you eventually realize the person sitting across from you at an OLTA event has seen just about everything.

They remember walls of deed books instead of dual monitors; when a rush closing meant two days from now, not two hours; and when solving a problem meant knowing exactly who to call – and occasionally, promising that “the next beer is on me.”

And yet, after decades of late-night closings, Elizabeth Warren tweets, and last-minute problems involving other people's life savings, many of the names we've known for years are still here – despite several well-announced retirements along the way. *(Looking at you, Chip Brigham.*

I found myself asking many of the titans in title the same question: Why did you stay?

Todd Jones joked that he has yet to meet a child who said, “When I grow up, I want to be in title.” Most of us didn't plan this career. We found it – and then discovered it fit.

I didn't aspire to be “in title.” As a kid, I was certain I would become either an attorney or a baseball player. Law eventually won out, largely because I aimed to “paint the corners” like Greg Maddux, believing I knew the strike zone better than the

umpires. My grandfather served as a bailiff for a local judge, but no one in my family was an attorney, and real estate wasn't part of our background. Like many people in this industry, I didn't so much choose title as I naïvely wandered into it.

During law school, I clerked at a foreclosure firm, a side of real estate where the work is important, but rarely celebratory. It showed me that a lot of real estate law happens far from the closing table, and how rarely anyone walks away happy when things reach that stage.

When an opportunity later came from a small business owner looking to bring in the next generation, I was hired and discovered a different side of the same industry: one built on problem-solving, relationships, and occasionally trying to explain to someone why a document from 1987 still matters.

Since then, I've met professionals whose generosity shaped my career. Calls were returned. Questions were answered. Experience was shared freely, usually followed by a story that began with, “You think that's bad? Let me tell you about a time when ... ”

The Ohio Land Title Association has shaped my experience. When asking Chip Brigham why he stayed, he pointed to OLTA as a valued connection, a place that reinforces the integrity of real estate ownership in Ohio, and connects the people charged with protecting it. Another titan in title, as a 2nd generation “title guy” observed that while litigation can consume your life, title work carries responsibility without taking it over. That distinction explains a lot about longevity in this industry.

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In title, no one describes the work as routine. It isn't. Every file presents a new puzzle, and experience doesn't simplify the work so much as teach you which problems actually matter, and which ones just look scary at first glance.

So, I kept asking the question: **Why did you stay?**

The answers are never about transactions or housing markets. Greg Holtz, after decades in agency work, told me plainly that this isn't just a job: it's a life. The reward isn't the transaction itself, but walking into the office each day curious about what matters most to the people you serve.

The conversation always shifts to people. Colleagues. Mentors. Relationships built over time. In a profession built on managing risk, the culture remains surprisingly collaborative. Knowledge is shared. Success often means preventing disasters no one else ever sees.

Although we technically compete with one another, there is a professional courtesy in title that almost everyone simply "gets." Calls are returned. Knowledge is shared. When something truly matters, the instinct is to help first and sort out the rest later.

More than once, the answer came down to leadership. I understood that immediately.

I've stayed where I am largely because of Doug Thomson. I know that if times become difficult, he will absorb the hit before it reaches my family. This is confirmed with staff stories from the 2000s housing crisis. Whatever value my work has created for the business feels like a fair exchange — for the stability it provides and the freedom it gives me to help people when they need it most.

Last year, after a local bar association event, my wife watched me talk with colleagues all evening and then said, "You could go anywhere you want. Why do you stay?"

The answer came quickly: If I left, I might lose the ability to help people the way I can now: people facing stressful situations who simply need someone willing to slow things down and help them find a path forward.

My answer has never been about money. If we help enough people, the rest will follow. What keeps me here is the chance to help people who don't know how to help themselves — and the quiet satisfaction (most of the time) of seeing things work out.

Somewhere along the way, the question changed from "Why do you stay?" to "Why do we stay?" then to "Why would we leave?"

I now consider myself part of this illustrious (and occasionally masochistic) group. I am amid my 11th year in the industry, and one of many people I would consider a mentor, Paul DePascale, once remarked: "It takes about 7 years before you actually know what you're doing."

Maybe it's because the work never becomes simple. Maybe it's the relationships built through shared responsibility. Or maybe it's because, in a profession built on certainty, the work still depends on judgment. And judgment is something earned slowly, together, over time.

And by the time you understand that, you may already know why you're still here.

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INTRODUCING THE ALTA 49 AND 49.1 ENDORSEMENTS

by Rachel Richardson, WFG National Title Insurance Co. VP,
Senior Underwriting Counsel Central Region

On August 1, 2025, The ALTA Board adopted two, new endorsements providing coverage for post-policy forgery claims. These endorsements became available in Ohio on March 1, 2026.

These endorsements extend the post-policy forgery coverage for deeds and mortgages found in the Homeowner's Policy of Title Insurance to a Standard Owner's Policy provided the forged document was recorded after the endorsement is issued.

The ALTA 49 must be issued simultaneously with a new Owner's Policy. The ALTA 49.1 is designed to be issued as an endorsement on an existing Owner's Policy (Old Policy).

To issue the endorsements, you need to ensure:

1. The Land is improved by a 1-4 Family Residence when the endorsement is issued;
2. The Insured is either:
 - a. A "Natural Person" meaning a human being and not a commercial or legal entity/organization (LLC, Corporation, Limited Partnership, General Partnership, etc.);
 - b. An "Estate Planning Entity" meaning an entity, trust or trustee of a trust established by a Natural Person for the purpose of planning the disposition of their estate.

In addition, you will need to do a current owner search to issue the 49.1 as the named Insured in the existing Owner's Policy is still the owner of the real estate or meets the definition of Insured under Conditions Paragraph 1. While it is not required to issue the 49.1, you may wish to confirm whether any deeds or mortgages you discover were granted by the Insured.

Finally, care should be taken when issuing the ALTA 49. It may be more cost effective to issue the ALTA Homeowner's Policy instead.

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OLTA made clear to our legislators that Ohio consumers deserve the full protection that comes with a properly regulated title insurance policy – and that we will continue to fight against products that put them at risk.

Legislative Update Webinar – May 7

When the primary elections will be behind us, OLTA will host a Legislative Update Webinar on Wednesday, May 7, designed to give members a comprehensive picture of where key legislation stands and what to expect from the fall elections as they relate to the title industry. This webinar is free for all OLTA members, and registration is open now. We encourage you to register today and share this opportunity with colleagues in your office.

Spring Seminar & AI Symposium – April 14 (and April 13!)

Our Spring Seminar on April 14 will deliver timely education, expert speakers and networking. We are thrilled to bring our members together again for a full day of learning and connection. And before the Spring Seminar, don't miss the exciting addition this year: our AI Symposium on April 13. Artificial intelligence is no longer a future concern for the title industry – it is here, and it is changing how the industry searches, examines, insures and closes. This symposium will bring together experts to explore the opportunities and challenges AI presents for title professionals, and what you need to know to stay competitive and compliant in an AI-driven landscape. Spots for the AI Symposium are extremely limited, and only a few remain. If you have been thinking about registering, the time to act is now. We expect this event to sell out.

None of this work – the advocacy, the education, the community – happens without members who care. Your engagement at our events, your presence in the halls of the Statehouse, and your commitment to professional excellence are what make OLTA effective. If you have not made your donation to OLTA PAC this year, I invite you to visit <https://www.olta.org/donations/fund.asp?id=4707> and add your name to the growing list of donors who have given nearly \$5000.

And as always, reach out to me with questions, ideas or anything our team can do to better serve you.



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