



August 2016

## Common Ground

### Welcome New Members!

**Steve Goldstein Esq.**  
Title America Land  
Services Inc.  
Title Agency: 3-10  
Employees

**Susan Shupp**  
O'Malley, Harris, Durkin &  
Perry, PC  
Title Agency: 0-2  
Employees

### Upcoming Seminars

#### Deeds & Transfers of Title

August 23, 2016  
PLTI Education Center  
King of Prussia, PA

#### Back to Basics

August 25, 2016  
PLTI Education Center  
King of Prussia, PA

#### Back to Basics

September 7, 2016  
PLTI Education Center  
King of Prussia, PA

#### Title Insurance Claims

September 19, 2016  
PLTI Education Center  
King of Prussia, PA

### Upcoming Events

#### **Mid-Year Conference**

January 19, 2017  
Crowne Plaza Valley  
Forge  
King of Prussia, PA

### Committee Meetings

**Title Issues & Records  
Committee Conference  
Call**

August 5, 2016 - 11 am

**Education Committee  
Meeting**

August 22, 2016 - 10 am  
PLTA Office

### Education Committee Update

The [upcoming PLTI seminars](#) fall schedule kicks off on August 23rd with “Deeds and Transfer of Title” and August 25th “Back to Basics.” An encore presentation of “Back to Basics” will be on September 7th and September 19th “Title Insurance Claims-What You Need to Know,” will be presented by Lauren McKenna and Rich Angelo. [Check out the online calendar for all of the dates!](#) Welcome new member: [Kristina Burns, CLTP](#), Vice President, Office of Account Management, First American Title Insurance Company!

### Title Issues & Records Committee Update

The Council of the City of Philadelphia has passed an ordinance revising the rate of transfer tax to 3.1% effective January 1, 2017. A copy of the Bill can be found at [phila.legistar.com](http://phila.legistar.com).

### News You Can Use

#### [CFPB will update Know Before You Owe rule](#)

HousingWire | July 29, 2016

The mortgage-regulation balls are back in the air at the nation's largest regulator of consumer debt products. Staying true to its announcement back in April, the Consumer Financial Protection Bureau released a set of proposed updates to its Know Before You Owe mortgage disclosure rule after industry calls asked for greater clarity and certainty on the rule.

#### [Consumer Financial Protection Bureau Proposes Updates To “Know Before You Owe” Mortgage Disclosure Rule](#)

consumerfinance.gov | July 29, 2016

The Consumer Financial Protection Bureau (CFPB) today proposed updates to its Know Before You Owe mortgage disclosure rule. The proposed amendments are intended to formalize guidance in the rule, and provide greater clarity and certainty. The changes proposed today would augment implementation of the Know Before You Owe rule, which took effect last year, and help facilitate compliance within the mortgage industry.

#### [U.S. expands crackdown on secret real estate buyers](#)

CNN Money | July 27, 2016

In January, the Treasury Department announced a temporary initiative that requires title insurance companies to identify all-cash buyers of certain high-end real estate in Manhattan and Miami. Now, it's expanding the order into other markets in New York City, Florida, California and Texas.

#### [Homeowner Files Class-Action Lawsuit Telling 'Pokémon GO' To Get Off His Lawn](#)

Forbes | August 3, 2016

The companies behind Pokémon GO are catching it from all sides. Players are outraged by the removal of the footprint tracking system and the shutdown of third party mapping services that help them find Pokémon. When the Pokémon are found, the homeowners whose land they're on are unhappy about unwanted intrusions onto their property.

### Communications Committee

The Communications Committee had a brief meeting in July where we discussed ways we can become more involved in helping to encourage advertising and membership benefits and possible revenue. Policies and procedures are being discussed and we should have something more to share in the coming months. We are also taking a more active role in preparing this fine monthly eNews publication for our members. Suggestions and comments are always welcome!

### Digging In the Dirt ~ It's Just a Sliver.....

A multi-million dollar refinance of what looked like an established office building and parking garage on a lot in a recorded plan turned out to be a little more of an adventure than anyone expected.

A 2005 loan and owner's policy included a legal description that set out the lot in a recorded plan, along with two separate metes and bounds descriptions. Checking the first on a deed plotter program to confirm it matched the plan showed a large closure error. The second description closed perfectly. Why were two descriptions used without any indication of “as surveyed” or “erroneously shown in prior instrument of record” reasons? And, what is the story on that little sliver of adjacent land with its own block and lot number next to our lot, shown on the county tax map, that looks like part of our parking garage sits on it?

The title search of our lot included a little lost deed from a prior owner, executed in 1996, but oooooooh, not recorded until 2005 right before our owner's vesting deed. The legal description on that deed did not close, included an excepting and reserving description that may be for the adjacent sliver, but that did not quite come together either. A separate search of the

## **PLTA/PLTI Staff Can Help!**

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

Give us a call! 610-265-5980

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

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sliver parcel showed that it was to have been for an additional parking area to benefit another adjoining lot, and should have been part of our lot when the plan was created and the property developed. A 1996 amendment to an installment sales agreement gave us the answer: prior owners agreed to release 0.640 acres to add 0.082 acres of adjacent land to effectuate the subdivision. Resulting in our building and parking garage being all of Lot 1 of the Plan. For some reason, perhaps due to conveyances between the prior owners of the adjoining lot, the County gave this sliver its own block and lot number and it was not actually conveyed to our owner. The second legal description on the loan and owner's policies was the "as surveyed" in 2005 description that included the area of the sliver parcel but did not make that tiny clarification or include its individual block and lot number.

Research with the County Mapping department (a most valuable place with incredibly knowledgeable people for which I am personally thankful!) turned up the County's error in not including it with the 2005 conveyance to the current owner, and when the little lost 1996 deed was recorded. Problem solved? Not – quite – yet. While the County corrected their error and tax bills on the sliver will go to the current owner, shouldn't there be a quit claim deed to them for any interest the prior owner intended to convey by carving out then re-conveying the sliver parcel? You bet, and we are taking on the task so as to avoid any future question about that tiny piece of dirt, that holds up a parking garage!

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### **In Memoriam**

It is with great sadness that we inform you of the passing of PLTA Member Edward H. Williams from Regal Abstract in Lancaster on Monday, July 18, 2016 after a battle with cancer. Ed is survived by his wife of 30 years, Connie Schroll Williams, his 6 children, grandchildren and 4 siblings. He was a proud veteran of the US Marine Corps and active member of Calvary Church. His dedication and sense of humor will be sadly missed. Memorials in Ed's name may be made to Hospice and Community Care, PO Box 4125, Lancaster PA 17604. View his obituary online at [www.groffeckenroth.com](http://www.groffeckenroth.com).

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### **PLTA eNews New Online Home**

Your eNews now has a new online home. Just go to the "News" tab on the [www.plta.org](http://www.plta.org) homepage and select "PLTA Common Ground eNews" on the flyout menu to view the [eNews online!](#) Also available is the [eNews Archive](#) with editions going back to when the email version started in October 2014.

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### **Pennsylvania Land Title Association 2016-2017 Officers**

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

Central Chapter - Lisa Peters, CLTP  
Lehigh Valley Chapter - Kathie Vresics  
Northeastern Chapter - Barb Mikielski  
South Central Chapter - Nanci Reese, CLTP  
South Eastern Chapter - Diana T. Sabol, CLTP  
Western Chapter - Deb Chipman Reimer, CLTP

1010 West 8th Avenue, Suite H, King of Prussia, PA 19406 | phone: 610-265-5980  
toll free: 800-545-7584 | fax: 610-265-5998 | [www.plta.org](http://www.plta.org) | [info@plta.org](mailto:info@plta.org) | [www.plti.org](http://www.plti.org)