



PENNSYLVANIA
LAND TITLE
ASSOCIATION

Your Source for Title News in PA!

PLTA eNews

February 2016

Common Ground

Welcome New Member!

Please note the PLTA office will be closed on Monday, February 15 for Presidents' Day.

Christopher Bangs
Rockland Abstract
Title Agency: 0-2 employees

Karen Bergold
Nepa Land Search &
Abstract LLC
Individual Title Agent

Meredith Gifford
Premium Title Services, Inc.
Title Agency: 20+

Bruce Grossman
Grossman Law Office
Individual Title Agent

Aaron Marines
Russell, Krafft & Gruber,
LLP
Individual Title Agent

Cheryl Murray
Surety Expert Abstract LLC
Title Agency: 0-2 employees

William Sekerka
Meridian National Account
Services
Title Agency: 20+

James Stowell
American Abstractors of PA
Individual Title Agent

James Vassallo
Leader Settlement Services
Title Agency: 0-2 employees

Upcoming Seminars

Surveys - New Standards Update
February 23, 2016 - AM Session
PLTI Education Center
King of Prussia, PA

Lien Priority & Divestiture
February 23, 2016 - PM Session
PLTI Education Center
King of Prussia, PA

Upcoming Events

PLTA 2016 Mid-Year Conference in Pittsburgh!

The Mid-Year Conference was held on January 14th in King of Prussia. The conference will run in Pittsburgh for our Western PA members on March 9, 2016 at the Embassy Suites Hotel. 3 PA/NJ CE and/or PA CLE Credits are being offered. "Technology, Tools and Tactics: The Revolution Begins" will include a panel discussion, presentation on "Tools to Protect Your Company" and special guest speaker from the FBI, White Collar Crime Division for Pittsburgh, will give a very informative presentation, "Cyber Crime and the FBI." Don't miss this informative and critical presentation to safeguard your business! [Click to register online](#) today to attend the Western Mid-Year Conference on March 9, 2016 from 9:30 am - 2:30 pm at the Embassy Suites Hotel in Coraopolis. Sponsorship and vendor spaces are available; please contact [Robin Kelsh](#) for more information!



News You Can Use

[New Home Sales Soared 10.8% in December](#)

The New York Times | January 27, 2016

The Commerce Department said on Wednesday that sales last month rose 10.8 percent to a seasonally adjusted annual rate of 544,000 units, the highest level since February. December sales were most likely buoyed by unseasonably mild weather and a rise in the supply of homes on the market, which increased choices for buyers.

['Too Big to Fail' Banks Thriving a Few Years After Financial Crisis](#)

Nearly eight years after the onset of the financial crisis, its unintended consequences continue to startle and amaze.

[PHH Court Case Challenges CFPB's Power](#)

PYMNTS.com | January 24, 2016

The District of Columbia U.S. Circuit Court of Appeals will begin to hear a case on the Consumer Financial Protection Bureau's authority under the Real Estate Settlement Procedure Act (RESPA) and its fine and administrative enforcement action against one of the nation's largest residential mortgage lenders, PHH Corp., on April 12.

Education Committee News

Two very informative seminars are to be presented on February 23rd. Jim Conmy and Jim Henry, PLS from Control Point Associates, Inc. will lead a seminar on Surveys including the new 2016 ALTA Standards. Paul Trefz will present an afternoon program on Lien Priority & Divestiture. Future programming includes a seminar focused on the impact of "Know Before You Owe" [f/k/a TRID] on Closing Practices. Thanks to a huge effort by PLTA Staff and members of the Education Committee, we now have 19 classes online. Login to your [plta.org](#) profile and click the PLTI Learning tab or visit [pltonline.com](#). Robin has also created an online tutorial to help our students navigate their way through our website: [Click to watch a short video tutorial on using the site](#). The next Education Committee meeting is February 17, 2016.

Please note: At press, there is a minor technical issue with the website that YMLearning is currently working on and hope to have resolved shortly. If you are not able to access the site, please try again later in the day. Thank you!

Communications Committee

Our last meeting reported no new concerns or issues received from the Real Estate Broker or Mortgage Bankers Associations and we will continue our inquiries to provide information and assistance with new procedures to our closing colleagues. As the days get longer and the June 5th through 7th dates for the 2016 Convention at Lake George in Bolton Landing, NY get closer we are putting out information by email, real mail, and on [Facebook](#), [LinkedIn](#), [Twitter](#) and our own [PLTA website](#). Please check in often for updates as they happen! Our ad hoc committee for revival of the Common Ground publication is progressing with the acquisition of sponsors and contributors.

Digging in the Dirt:

Presidents Day - Office Closed

February 15, 2016

[PLTA South Central Chapter Lunch & Learn](#)

February 10, 2016

Four Points by Sheraton
York, PA

[Western Mid-Year Conference](#)

March 9, 2016

Embassy Suites Hotel
Coraopolis, PA

[PLTA Western PA Chapter Breakfast Gathering](#)

March 10, 2016

Panera in the Galleria
Mt. Lebanon, PA

Committee Meetings

PLTA Executive Committee Meeting

February 10, 2016 -

10:00 am

PLTA Office or
Conference Call

Communications Committee Meeting

February 11, 2016 - 3:30

pm

PLTA Office or
Conference Call

Education Committee Meeting

February 17, 2016 -

10:00 am

PLTA Office or
Conference Call

PLTA/PLTI Staff Can Help!

Questions about your membership?

Looking for courses?

Interested in joining a committee?

Give us a call! 610-265-5980

[Robin Kelsh](#) - Executive Director

[Kim Kostusiak](#) - Administrator

[Diane Laskowski](#) - Administrator

It is not often we have closing transactions and title searches that deal with actual "dirt". This one did. Once upon a time, a family who lived in a small town along one of Pittsburgh's lovely rivers built a house on a public street then a garage behind it on two separate lots described in metes and bounds detail. As other houses went up in that block, an unpaved but often used 15 foot wide alley took shape next to the house and garage. Since it seemed that no one was really using the alley except the house and garage owners and perhaps a couple neighbors, the family thought to have a survey done and asked the surveyor to include the 15 foot alley along the house and garage lots (anyone see a problem yet?). Next, a deed with metes and bounds description was recorded for the alley among the family members. The two lots and the alley were transferred over the next several decades between husband and wife, to wife, from mother to sister and brother, then to their children (all cousins). The sister remarried, moved to another state for the rest of her life. The brother also passed away...leaving the cousins to inherit and care for the property. Estate issues in two states needed to be resolved, too! One set of cousins (sister's children) lived in, rented, and took care of the property, while often asking the other set of cousins (brother's children) to pay their half of taxes, which requests were ignored. Happiness and Harmony did not surround these family members, a lawsuit was filed, years, yes years later, a settlement was reached and sister's children would buy out their cousins' interest in the property, and they wanted to obtain a mortgage to try to recover some of their costs. The properties had never been financed to this point. A more than 60 year search was done which prompted investigation of the alley parcel. The County assessment records became confused when the deed for the alley parcel was mistakenly given the block and lot number for the house lot, but the alley parcel was never added to the house lot, nor had it received its own tax parcel number. All prior deeds for the lots and alley were reviewed with 2 people in the County Mapping Department who determined the alley was never vacated by the Borough, still belonged to the Borough, and the first deed of record for the alley was just a "taking" of that dirt by the owners based on the survey they had done and just conveyed it to themselves, but no one else noticed! So, transfer of the house and lot was done with a mortgage, and a title policy exception for access to the garage lot should the house lot be sold without it, no mention of the alley, and the owner was to work with the Borough on legally getting his alley ~ film at 11:00 !

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

Harry Potter at the 95th Annual Convention!

Plan your escape to the [95th Annual PLTA Convention](#) at the beautiful [Sagamore Resort](#) from June 5 - 7, 2016. [The room block is open](#) until May 5, 2016. Discounts start at \$179.00 for PLTA members; call 866-384-1944 or make your reservations online: tinyurl.com/PLTA2016. When calling please use "Pennsylvania Land Title Association" to get rooms in the convention block and receive the discounted rate. We would like to thank *Signature Information Solutions LLC* for once again becoming the Premier Sponsor for the event. If you have any questions regarding please contact Committee Chairperson, [Jan Hogan](#) or [Robin Kelsh](#) at the PLTA office. Sponsorship and exhibit space is available! To register for the convention go to www.plta.org.

Title Issues & Records Committee

Dauphin County: Please be advised of a Dauphin County UPI fee increase per Ordinance 7-2015, which took effect on January 29th. All documents pertaining to real estate requiring a parcel identification number will require a fee of \$20 per parcel number certified.

Delaware County: We are monitoring a reported issue with the electronic judgment index system used by the Office of Judicial Support, and will keep you informed of our progress.

Lehigh County: A member contacted us regarding a concern about obtaining tax certifications for delinquent 2015 taxes on City of Allentown properties. We are happy to report the City's claim that it is processing and releasing all tax certifications in a timely manner. If members are finding otherwise, we encourage you to contact us.

Philadelphia County: We have been advised by several members that the Water Revenue Bureau is billing new owners who purchased vacant property for charges not reported to title companies prior to closing. We are in the process of investigating the matter, and we will keep you informed of our progress.

PLTA members are our eyes and ears in the field. If you have an issue relating to a Recorder of Deeds, Prothonotary or any other public office affecting real estate or title searching, recording and filings, please do not hesitate to contact Chairperson [Lisa McEntee, Esq.](#) or PLTA Executive Director [Robin Kelsh](#).

ALTA - Homebuyer Outreach Program

On Tuesday, April 12, 2016 at the Hilton East Brunswick Hotel, East Brunswick, NJ, ALTA will present a [Homebuyer Outreach Workshop](#) to help you learn how to educate consumers about the benefits of title insurance and promote your

business by communicating directly with homebuyers. ALTA and the New Jersey, New York State and Pennsylvania Land Title Associations will co-host a Homebuyer Outreach Program (HOP) Workshop. Anyone who works on marketing, sales, education, training and communications for their company should attend this interactive workshop.

In Memoriam

We honor the life, accomplishments, contributions and legacy of PLTA member, Le Roy D. Schoch who passed away on January 26, 2016; he was 89 years old. He started his career as a title insurance trainee with the Land Title Bank and Trust Company in Philadelphia which later merged with Commonwealth Land Title Insurance Company. He assisted in forming Industrial Valley Title Insurance Company in Philadelphia and opened IVT's first branch office in Radnor, PA, going on to develop their agency operations in 12 states. While serving as Senior Vice President, he undertook the Presidency of Continental Title, a New Jersey subsidiary. He returned to IVT in 1980 as President and retired in 1985 as Vice Chairman of the Board of Directors. During his career he was a member of the PLTA, NJLTA, ALTA, Mortgage Bankers and various Real Estate Boards. Relatives and friends are invited to his life celebration on Saturday, February 20, 2016 at 1:00 pm at Wayne Presbyterian Church, Wayne, PA. To read the full obituary go to: www.legacy.com.

PLTA Lobby Day

The Pennsylvania Land Title Association (PLTA) along with the Association of Title Examiners (ATE) are planning a Day on the Hill in Harrisburg on April 5, 2016. We would like to gauge your interest in participating in a day in which you visit your local legislators to educate them on our industry. Legislation in Harrisburg can impact how we do our business. Without your input or information from you, Legislators may enact legislation that negatively impacts the title industry. Throughout the day the Crisci Associates office will be available for rest and refreshments. In addition, PLTA and Crisci Associates staff will ensure that you receive the assistance you need during the course of the day. You can schedule your legislative visits with your local legislators (focus on the legislators that represent your home address and work address) or PLTA's Legislative Counsel, Tony Crisci, of Crisci Associates will assist with contacting the legislators. Please contact L&J Chair Keith Weller or Robin Kelsh at the PLTA Offices regarding your interest in participation. [Click to download the information.](#)

Pennsylvania Land Title Association 2015-2016 Officers

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

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