Welcome New Member!

Connie Christman
Carbon Search & Settlement Services Inc.
Title Agency: 0-2 Employees

Bill Davis
Individual Affiliate

Lee Fields
HA&W Compliance Success Program
Company Affiliate

Teresa Hunt
United Lender Services Corp.
Title Agency: 3-10 Employees

Denise Nicolai
Steel City Settlement Inc.
Title Agency: 3-10 Employees

Perry Thomas
E-Realty Net
Individual Title Agent

Upcoming Seminars

Title Insurance: Don’t Buy a House Without It!
March 22, 2016 - AM Session
PLTI Education Center
King of Prussia, PA

Clearing Title, Minimizing Risk
March 22, 2016 - PM Session
PLTI Education Center
King of Prussia, PA

News You Can Use

Pennsylvania Title Insurance Rates get 12.1% Increase
The Department of Insurance has approved the Title Insurance Rating Bureau of Pennsylvania’s filing of a 12.1% increase in rates effective for closings occurring on or after May 1, 2016. We should watch for communications from the underwriters regarding new rate schedules, new forms information and the updated Pennsylvania Manual of Rates and Forms.

There’s Reason to Be Excited About the U.S. Housing Market
Bloomberg Business | February 24, 2016
Economic data and corporate earnings reports released on Tuesday make it easy to remember why the housing market is expected to be one of the U.S. economy’s bright spots for years to come.

2016 ALTA/NSPS Standards Have Been Approved
The 2016 Minimum Standard Details Requirements for ALTA/NSPS Land Title Surveys document has been approved. While we don’t have an official report on the exact date they were approved, they are now posted on the NSPS website. The document itself shows the last edited date as October 19, 2015. The effective date for these new Standards, according to the Standards themselves, was February 23, 2016. PLTI hosted a Surveys seminar including the new ALTA/NSPS Standards on February 23 with Control Point Associates, Inc. This seminar will be held again so check the online calendar for upcoming dates!

CFPB: Mortgages Top the Most Complained About Financial Products
MReport | March 1, 2016
Mortgage loans in today’s housing market are not keeping homebuyers happy, as they are most complained about product in the eighth volume of the Consumer Financial Protection Bureau’s (CFPB) Monthly Complaint Report. Check out the CFPB Blog (http://www.consumerfinance.gov/blog/). It has some interesting articles that are worth reading.

Title Issues & Records Committee
As you may be aware, the Philadelphia Department of Records launched a new system for searching records known as the Espay index last year, and data has been missing from it since its outset. The Department was very responsive to concerns raised about this issue, and has worked to close some of the data gaps. However, it has been brought to this Committee’s attention that the data is still incomplete. The prior iCris/Philadox system contains all records through December 2, 2015, but no new data has been added since that date. At this juncture, because we know of these problems in the new system, we recommend that all PLTA members instruct their searchers to search both systems until we are satisfied that the new system is complete. Because iCris/Philadox is set to be discontinued, we don’t know how long the data in that system will be
Communications Committee

The Communications Committee meeting in February was joined by Len Shatz from the Education Committee. We spent some time brainstorming ideas for promoting and marketing PLTI programs to real estate and title professionals who may not know of all the benefits available to them. The ability to receive CE credits for attorneys and brokers or real estate agents seemed the most attractive, along with quarterly mailings to anyone involved in our industry. There are now 20 courses for a total of 39 credits available through the PLTI online learning website. More information on the 2016 PLTA Convention at Lake George, NY will be sent out as soon as it is ready. The Common Ground revival is making progress and on target. More visibility on the social media sites is being pursued (#PLTAAnnualConvention on Twitter) with links to Facebook, LinkedIn, and Twitter to be added to our website:

Digging in the Dirt:

The question that kept coming up after all the documentation on this transaction was: So, what happened with the road? A commercial developer obtained an open-end mortgage on vacant land to be subdivided into individual parcels with multi-use buildings. A subdivision plan was recorded after amendment to the original mortgage. A metes and bounds description was attached to the original mortgage but after the original subdivision was recorded, a legal description referencing the subdivision plan was attached to subsequent mortgage amendments, which description referenced only some of the parcels shown on the original subdivision. By the third amendment, the legal description of the mortgaged property did not include the area identified on the original subdivision for the “future road” that would run from the adjoining public road through the development and provide access to all parcels. Then, the original loan was to be refinanced with another lender along with an anticipated sale of one of the parcels. The refinance and sale did not happen. The original lender foreclosed under the last mortgage amendment and after revision to the subdivision plan, before the development was completed. The legal description on the last mortgage amendment did not include the “future road”. Was the lender “releasing” its interest in the “future road” by not including it as part of the mortgage amendment, or was the “future road” assumed to be included as collateral since it was noted on the latest subdivision? Notes on the recorded subdivision indicated the owner (and approved by the lender) dedicated the road area to public use and no parcel may be conveyed without a development plan for the road as approved by the municipality. The municipality confirmed that it never adopted the “future road” area. The foreclosing lender, who ultimately obtained a deed in lieu of foreclosure from the owner/developer conveying only one of the parcels in the subdivision, now wishes to sell that parcel. But does the parcel have access from the public road, via the “future road”, and can it even be sold? Does the developer, who still owns other parcels in the subdivision, still own the road? Brilliant legal minds are still sorting this one out, and any suggestions are welcome!

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!

Reserve Sponsorships & Exhibit Space for the 95th Annual Convention!

Visit the webpage for the 95th Annual PLTA Convention at the beautiful Sagamore Resort from June 5 - 7, 2016 to view our current sponsors and agenda. Sponsorships and exhibit space are available with discounted rates for PLTA members. Download the member sponsor information for details. We would like to thank Signature Information Solutions LLC for being our Wizarding World Premier Sponsor.

Register to Attend Today!

Some of our wonderful presenters will include: John Hollenbeck from First American and President of the American Land Title Association, Lee Fields from HA&W Compliance Success Program and more! To register for the convention go to www.plta.org or download the attendee information packet, registration form and agenda. The room block at the Sagamore Resort 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. All convention activities will be held in Sagamore’s Lake George Conference Center. Join us to “Journey Beyond Your Imagination!”

South Central Chapter

Please mark your calendars! The next meeting of the South Central Chapter of PLTA will be a breakfast buffet meeting on Thursday, April 14, 2016 at the Red Lion Inn, 4751 Lindle Rd, Harrisburg, PA 17111. Registration begins at 8:30 am. At 9:00 am the meeting starts featuring our speaker, Bryan Shook, Esq. He will be highlighting his many years of experience...
defending title claims under the topic, “Curative Title Work.” Registration information will be forthcoming.

**ALTA - Homebuyer Outreach Program**

Registration is still open for ALTA's Homebuyer Outreach Workshop on Tuesday, April 12, 2016 at the Hilton East Brunswick Hotel in East Brunswick, NJ. ALTA and the New Jersey, New York State and Pennsylvania Land Title Associations will co-host the workshop. Anyone who works on marketing, sales, education, training and communications for their company should attend this event.

**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. 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.]

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**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

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- Add additional employees from your company so they can receive informative emails from PLTA by emailing info@plta.org and providing us their name and contact information, including email address.
- To renew your PLTA membership or join PLTA, [click here](#) or call 610-265-5980.
- Got News for News You Can Use? Send it to the PLTA Communications Committee at info@plta.org.