



PENNSYLVANIA
LAND TITLE
ASSOCIATION

Your Source for Title News in PA!

PLTA eNews

March 2016

Common Ground

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



Last Chance to Register for the PLTA 2016 Western Mid-Year Conference in Pittsburgh!

The Western Mid-Year Conference will be held 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, including Alicia A. Slade, President and CEO of Plummer Slade, Inc. A presentation on *Tools to Protect Your Company*" by Kaitlin Kelly & Fran Kelly, Fran Kelly Professional Liability, LLC 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 Kelsch](#) for more information!



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.

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

Upcoming Events

[Western Mid-Year Conference](#)

March 9, 2016
Embassy Suites Hotel
Coraopolis, PA

[PLTA Western PA Chapter Breakfast Gathering](#)

March 10, 2016

Title Issues & Records Committee

As you may be aware, the Philadelphia Department of Records launched a new system for searching records known as the E-pay 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

Panera in the Galleria
Mt. Lebanon, PA

[PLTA PA Lobby Day](#)

April 5, 2016
Harrisburg, PA

[PLTA 95th Annual Convention](#)

June 5-7, 2016
Sagamore Resort
Bolton Landing, NY

Thanks to our WIZARDING
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Committee Meetings

Education Committee Meeting

March 16, 2016 - 10:00 am
PLTA Office or
Conference Call

Communications Committee Meeting

March 16, 2016 - 3:30 pm
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

available. We are contacting the Department to express these concerns and will keep you informed of our progress. Please contact Chairperson Lisa McEntee at lmcentee@firsttam.com or PLTA Executive Director Robin Kelsh at rkesh@plta.org with any questions or concerns.

Communications Committee

The Communications Committee meeting in February was joined by Len Shatz from the Education Committee. We spent some time brain-storming 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 Kelsch](#) 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

- 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.



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