



### HAPPY HOLIDAYS!



**The PLTA officers and staff wish you a happy and restful holiday season and a prosperous New Year.**

### 2017 Mid-Year Conferences **Insuring the Future – The Road to Success!**

The PLTA Mid-year Conference will be held on Thursday, January 19, 2017, at the Crowne Plaza Valley Forge in King of Prussia, Pennsylvania and the PLTA Western Mid-year Conference will be held on Thursday, March 9, 2017, at the Embassy Suites Hotel in Coraopolis, Pennsylvania. The title industry continues to change, this year the theme of our meeting is 'Insuring the Future – The Road to Success.' Pennsylvania's state title treasure and industry warrior, Anne Anastasi, CLTP, NTP will present on the changes and future of our industry. Tony Crisci, Esq. and members of our Legislative & Judicial and Title Issues & Records Committee will discuss how the changing political climate will affect the title industry. *The Insuring the Future – The Road to Success* program includes presentations covering today's hot topics:

- CFPB Know Before you Owe Rule – one year later and the Ethical Application of the Proposed Amendments
- CFPB Service Providers Bulletin, Best Practices, Lender Transference of Risk and the Ethical Challenges
- How Harrisburg (and the changing political climate) Impacts the Future of Title

Click to register online today to attend the Mid-Year Conference on [January 19, 2017 at the Crowne Plaza Valley Forge](#) in King of Prussia, PA or [March 9, 2017, at the Embassy Suites Hotel in Coraopolis, PA.](#) [Sponsorships are available for both events.](#)

### Upcoming Seminars

#### [Love and Marriage - Tenancies & Marital Rights](#)

December 8, 2016  
PLTI Education Center  
King of Prussia, PA

#### [All About Decedent's Estates](#)

December 15, 2016  
PLTI Education Center  
King of Prussia, PA

### Upcoming Events

**Please note: The PLTA Office will be closed December 23, 26, 30, 2016 & January 2, 2017 in observance of the Christmas and New Years holidays.**

#### [PLTA Western PA Chapter Night Out](#)

December 14, 2016  
Round Corner Cantina  
Pittsburgh, PA

#### [Mid-Year Conference](#)

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

#### [Western Mid-Year Conference](#)

March 9, 2017  
Embassy Suites  
Coraopolis, PA

### Committee Meetings

### **Title Issues & Records Committee Update**

#### **Northampton Bucks County Water and Sewer Authority lateral inspection program**

As a courtesy to The Northampton, Bucks County, Municipal Authority ("Authority"), PLTA is forwarding along the Authority's notice of their new Sewer Lateral Inspection Program which was approved by the Authority and will become effective February 1, 2017. [Download the Notice](#) which includes the Escrow Agreement, Article VII of Northampton Authority Rules, the Certificate of Compliance, and the Temporary Certificate of Compliance. For more information please visit the website at [nbcmatoday.org](http://nbcmatoday.org).

### **Wishing a Happy Retirement to Diane Laskowski**

For 15 years Diane has been an exemplary employee for PLTA & PLTI. On March 26, 2001 Diane started work after answering a help wanted ad for a "busy but happy office" and the rest as they say is history. After a brief hiatus in 2013, Diane came back without hesitation to help when the association was in need of her assistance. While I've only had the chance to work with Diane over the last couple of years, it's clear that her dedication to our members has made a huge positive impact on our association. Her graciousness with both co-workers and members, her willingness to pitch in on any project, and her lovely presence will be missed. However to say she will be missed seems like such an understatement; the announcement of Diane's retirement while well deserved, is a loss to our association. Although Diane's last day was December 1st she will still be monitoring seminars on occasion for PLTI! We know that this is the right thing at this time for her family and wish the next phase of her life brings peace and joy. Please join me in sending our best wishes from the PLTA/PLTI Family! - Robin Kelsh

### **Communications Committee Update**

Communications committee colleagues continue to regularly update information on our social media sites, and we are working on new ideas for rehabbing the Membership information on our website. If anyone has any requests or ideas for topics they would like to see explored, please contact the committee at [info@plta.org](mailto:info@plta.org).

### Strategic Planning Conference - Ad Hoc Committee Meeting

December 7, 2016  
PLTA Office

### Communication Committee Meeting

December 12, 2016 - 3:00 pm  
PLTA Office

### Membership Committee Meeting

January 4, 2017 - 3:00 pm  
PLTA Office

### 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 Kelsch](#) - Executive Director  
[Kim Kostusiak](#) - Administrator

[Click to view the PLTA Common Ground eNews online!](#)

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### Finance and Planning Committee Update

The Budget was approved by the Executive Committee during the November meeting. The Strategic Planning Task Force is meeting with the Coordinator next week to commence the process.

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### 96th Convention Committee Update

#### **SAVE THE DATE AS PLTA GOES BACK TO THE FUTURE!**

We hope to see you at the 2017 PLTA 96th Annual Convention at [Bear Creek Mountain Resort](#) in Macungie, PA from June 11 - 13, 2017! Rooms are available to book for the 2017 Convention. To book rooms at Bear Creek Mountain Resort:

- Go to [www.bcmr.com](http://www.bcmr.com)
- Click on Book it Now in upper right corner
- Enter exact dates and number of guests
- Under "Special Code" enter our promo code **PLTA17** under group code
- Check availability and then view available rooms

Please be advised that the group code field on the website is CAPS-SENSITIVE and must be entered in all capital letters as **PLTA17** or call the resort toll free 1-866-754-2822 x205 to reserve your room and mention the promotional code. King rooms may still be available even if they are not on the website; call for availability. To receive the discount you must book your rooms by May 26, 2017.

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### 2017 Membership Renewals

Membership renewals have been sent out electronically to individual members or to the primary contact of each company member. Renewals are due by January 31, 2017. Join today and enjoy your member benefits through all of 2017. PLTA Proud Member logos are available electronically upon request. The new logo can be used on stationary, websites, and email signatures. If you have not received your renewal or if you have already paid your dues and would like to request use of the PLTA Member Logo please contact the PLTA office. Thank you to all the members who have renewed for 2017!

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### News You Can Use

#### [All that follows from the right to own land](#)

Thomson Reuters | October 25, 2016 | *Submitted by Phil Janny, CLTP, NTP*

As a title professional for quite some time, and having attended many functions and events on Title Insurance and the value it brings over many years, one of the most articulate and simple minded presentations I ever witnessed was a presentation on land rights by the Peruvian economist Hernando De Soto. Ever wonder why it is so important to insure legal title? Ever wonder what value the title industry brings not only here in Pennsylvania, but to the world? Ever wonder what you do on a daily basis really make a difference? How does the title industry really effect the economy? Well to say the least, what the Title Industry does on a daily basis for our economy is amazing. Legal Title and what it can do: It makes land into an asset with established value that can be collateral for loans, the kind of leverage that creates new wealth. [Click to read the article published by Thomas Reuters, who quotes Hernando De Soto, to really understand the importance of legal title and how other countries struggle without land rights!](#) Enjoy the read and be proud of the Title Industry and its role here in the States in helping to insure wealth created by land rights.

#### [PHH handed next move in battle with CFPB](#)

HousingWire | November 28, 2016

The next move in the major legal battle between the Consumer Financial Protection Bureau and PHH belongs to PHH. According to an update from Ballard Spahr, "The D.C. Circuit has entered an order directing PHH Corporation to file a response to the CFPB's petition for rehearing en banc in CFPB v. PHH Corporation.

#### [Freddie Mac Names eNote Vendors](#)

Mortgage News Daily | November 29, 2016

Freddie Mac has certified six companies as meeting its requirements for creating, signing, and storing eNotes, i.e. electronic promissory notes. The company said it took this step to expedite and streamline the mortgage process by encouraging the use of digital documents.

#### [Five Tips to Building a Disaster Preparedness Plan](#)

ALTA Title News | November 2016

The economic cost of Hurricane Matthew will be at least in the \$4 billion to \$6 billion range, according to CoreLogic. More than a million homes lost power in Florida as a result of the storm, while several other states experienced massive flooding that resulted in damage to hundreds of homes. This is great reminder of the importance of having a disaster preparedness plan in place to protect your employees, your business and your customers.

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### **Digging In the Dirt**

#### **North Pole Neighbors (Naughty or Nice?!)**

Gregory Grinch had lived for many years in his cozy cabin, right next door to Sam and Sue Ellen Snow's cottage. The Snow cottage had a cobblestone and wood walkway that wound through the front yard from the street up to their bright red door, and was already there when they moved in many decades ago. Gregory and Sam had been friendly neighbors; Sue Ellen had brought Gregory cookies on occasion and played with his dog, Moose.

One day Gregory thought he should do some much needed updates and repairs to his cabin, and applied for a mortgage with the local Iron and Ice Bank. The Bank's title agent Elf reported that according to the tax maps, it looked like the Snow's walkway was constructed one foot over their property line onto Gregory Grinch's lot! And, the little house Gregory had built in the back of his yard for Moose was two feet over onto Sam and Sue Ellen's back yard! The Bank and Gregory sent a nasty demand letter to the Snows that their walkway MUST be taken apart and relocated as a condition of the loan. Sam and Sue Ellen got their own survey that confirmed Moose's house was on their property and demanded that Gregory take IT down! The interest rates were changing, the Snows were heading north for the holidays, and a resolution was needed quickly.

David Plum, the recent law school graduate nephew of Sam and Sue Ellen, came up with the perfect solution! He drafted a brilliant reciprocal License Agreement between Grinch and Snow that allowed each to use the property of the other for the cottage walkway and Moose's house for as long as the current or successor property owner permitted the encroachment of those structures remaining on the properties. If a subsequent owner wanted the walkway or Moose's house removed, it was required to be removed since permission was a mere license. The Bank approved, title agent Elf and her underwriter approved, the License Agreement was recorded as part of the closing, Gregory Grinch got his mortgage, painted Moose's house, and always swept the ~ you know ~ snow, off Sam and Sue Ellen's walkway while they were gone. Hot chocolate with Bailey's for everyone!

If you have any dirt on real estate title or closing issues you would like to contribute from your in-the-trenches experiences, PLTA eNews and fellow title professionals would be most thankful. Please contact Kimberly Reed at [info@PLTA.org](mailto:info@PLTA.org) to submit your story.

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### **Pennsylvania Land Title Association 2015-2016 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