



January 2017

Common Ground

Welcome New Members!

Jeffrey Bowe
Bowe Lisella and Bowe
Title Agency: 0-2 Employees

Kerriane Donovan
Bowles Rice LLP
Title Agency: 3-10 Employees

Marc Franzoni
Commonwealth Agency Inc.
Title Agency: 3-10 Employees

Susan Hall
Ambassador Abstract Company
Title Agency: 3-10 Employees

Eric McLendon
Clear National Title
Title Agency: 0-2 Employees

Debra Nott
Debra M. Nott
Title Agency: 0-2 Employees

Art Oswald
Learntitle.com, LLC
Individual Affiliate

James Paolino Sr.
Res/Title, Inc.
Title Agency: 0-2 Employees

Christina VanDergrift
Six West Settlements, Inc.
Title Agency: 0-2 Employees

Marsha Wolf
Accelerated Land Transfer, LLC
Title Agency: 0-2 Employees

Upcoming Seminars

Stay tuned for the Spring lineup!

Upcoming Events

**PLTA Western Chapter
Skating at PPG Place**
January 9, 2017
Mass Mutual Ice Rink
Pittsburgh, PA

PLTA Western Chapter

Please note: the PLTA office will be closed on Monday, January 16, 2017 for Martin Luther King Day.

PLTA is now Mobile Friendly!

The www.plta.org website relaunched yesterday and is now on a mobile friendly platform! Check out our new look in your favorite browser and on your mobile devices!



2017 Mid-Year Conferences - Last Chance to Register for January 19, 2017! Don't Miss Out!

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.

News You Can Use

REMINDER: The City of Philadelphia's transfer tax rate increased pursuant to an Ordinance effective January 1, 2017, so that realty transfer tax rate for transfers of real estate located in the City rose from 3% to 3.1%. The State transfer tax rate continues to be 1%, thereby making the combined realty transfer tax rate 4.1%.

[Scam Alert: ALTA Mailing Database](#)
ALTA | Wednesday, January 5, 2017

[ALTA is providing a Free Webinar on 2017 Housing Market Forecast and Housing Trends](#)

Breakfast Gathering

January 12, 2017

Panera
Pittsburgh, PA

Office Closed: Martin Luther King Day - January 16, 2017

Conestoga College 2017

January 16 & 17, 2017

Eden Resort and Conference Center
Lancaster, 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

Convention Committee Meeting

January 10, 2017 - 2 pm
PLTA Office

Education Committee Meeting

January 11, 2017- 10 am
PLTA Office

Title Issues & Records Committee Meeting

January 13, 2017- 11 am
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!](#)

ALTA | Wednesday, January 11, 2017

A New Twist on Owner Occupancy Fraud

Mortgage News Daily | January 4, 2017

We often hear that there is no such thing as a perfect crime. Perhaps that is why there is always a fraudster trying to improve them. CoreLogic says the newest wrinkle in mortgage fraud is a reverse approach to the old misrepresenting occupancy scam. Traditionally it has been prospective investors who have claimed they intend owner occupancy.

U.S. Housing Market Has Regained All Value Lost During Housing Crisis

Good News Network | December 31, 2016

The total value of the U.S. housing stock grew to a record-high \$29.6 trillion in 2016, according to new analysis. The housing market saw a strong year of appreciation, growing 5.7 percent in value, or \$1.6 trillion.

Zillow: Total value of U.S. housing reaches all-time high

HousingWire | December 30, 2016

The total value of all the housing stock in the United States has never been worth more than it is right now, according to a new report from Zillow.

1031 Exchanges Needed for Land Under Proposed Tax Reform Blueprint

www.1031taxreform.com | November 28, 2016

The Blueprint for Tax Reform proposes 100% immediate expensing with unlimited loss carryforward for all tangible & depreciable personal property assets and real estate improvements, except land.

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
- 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.

Strategic Planning Conference

The Strategic Planning Committee met for a day long conference on December 7, 2016. Twenty members and staff attended the conference to help determine the goals of the organization and plan for the future success of PLTA!

In Memorium - Joseph D. Burke, Esq.

It is with great sadness that we inform you of the passing of PLTA Past President (1979) Joseph D. Burke Esq. who died peacefully with his family by his side. Mr. Burke was a Navy veteran of World War II, serving in the Atlantic and Pacific theaters of operation. He was a graduate of the University of Scranton and Georgetown University School of Law. After graduating he practiced law in Maryland and the District of Columbia and then joined Commonwealth Land Title Insurance Company where he held various positions for 30 years retiring as President in 1989. During his career Mr. Burke was a member of the PLTA and very active in the real estate title industry both in Pennsylvania and on a national level throughout his career. He served as President of the Pennsylvania Land Title Association in 1979 and on the ALTA Board of Governors. There are several wonderful tributes to Joe Burke in the July - August 1989 ALTA Title News after receiving ALTA Honorary Membership at the annual convention. To read the tributes scroll to the magazine pages 10 & 11 (pages 12 & 13 on the pdf sort at the top of the page).

Mr. Burke was also active in his Parish of St. Bernadette of Lourdes as chairman and participating member of various committees and as a Lector in Mass liturgies. He is survived by his wife, Margaret, daughter, Mary and sons Jay (Kathleen), Thomas (Rebecca), and Kevin (Carie) and nine grandchildren. Relatives and friends celebrated his life on December 17, 2016 at St. Bernadette of Lourdes Church in Drexel Hill. Memorial contributions in Mr. Burke's name are requested to be made to St. Bernadette of Lourdes Church, 1035 Turner Avenue, Drexel Hill, PA 19026. To view his obituary visit www.legacy.com.

Communications Committee

Communications committee colleagues continue to regularly update information on our social media sites, and we expect to become more actively involved with the Membership Committee in revising the Membership information on our website. There are no new reports for lender or realtor partner issues. If you have an idea or dilemma you would like brought up to the PLTA Membership, please feel free to contact any of the Communication Committee members.

Digging In the Dirt ~ Family Follies

The winter Holidays provide us with the opportunity and occasion to re-connect or just spend some relaxed, quality time with our families. It is usually a good time to remember our past, catch up, and discuss future plans and upcoming events. One family with its roots in real estate may be wishing they did a little more planning and communicating, now that Dad and Mom are mere memories.

Throughout his business career, Dad had acquired several large tracts of land upon which he developed lovely suburban neighborhoods, owned and built through his construction company. The largest involved several plans and revisions to those plans which resulted in a few odd shaped and unused lots. Another tract, owned by Dad and Mom, was sold off in pieces to others who built homes, and Dad and Mom retained two buildable lots. One other venture had Dad involved with individual partners that ended up with Dad owning one lot in his name only.

Three daughters (Amelia, Bedelia, Cecilia) completed Dad and Mom's family, and being the good conscientious parents they were, trusts were set up for each daughter. Dad and Mom also had carefully constructed wills prepared to ensure everyone would be taken care of. Sadly, Dad departed first, and Mom continued to carry on the construction company business, with minimal if any involvement by her daughters.

Then, when Mom breathed her last and joined Dad, the family follies began. The appointment of Amelia as Executrix to Mom's estate, per her will, was challenged by Bedelia as it was believed Amelia was mismanaging and squandering the assets. Bedelia became substitute Executrix by Court Order; Cecilia renounced her right to be involved. Thus began Bedelia's quest for finding out what they had and what to do with it. The money was easy, a long-time accountant maintained the company and personal records, the construction company would wind down...but what would happen with the real estate? Review of Dad's will just complicated things further as it requested a Marital Trust be set up for Mom, and there were to be 2 individual and 1 corporate trustees. The individuals were nowhere to be found and the corporate trustee had no record of the estate or trust. Nothing except the will and an inheritance tax return was found for Dad's estate. Everything was jointly owned with Mom, except that one little lot only in his name; it was never transferred or dealt with in his estate, or by Mom during her lifetime. The construction company will sell off the vacant lots it still owns, the two lots owned in Dad and Mom's name may be sold by Mom's estate, and unless we can find the individuals and the corporate trustee from Dad's estate, have them, Amelia, Bedelia and Cecilia sign a deed, likely we are looking at a quiet title action for that one little lot to be conveyed. Ahhhh, family ties that bind!!

The thing about family disasters is that you never have to wait long before the next one puts the previous one into perspective. ~Robert Brault

Western Chapter Update

The Western Chapter will be enjoying an outdoor event at the [PPG ice skating rink by Market Square](#) in downtown Pittsburgh, with warm tasty beverages to follow, on Monday, January 9th beginning at 5:00 pm. If you can join us for fun showing off your skating skills and some post-holiday cheer, please stop by. There will also be a regular [Chapter breakfast meeting](#) on Thursday, January 12th, beginning at 8:30 am at the Shadyside Panera on Centre Avenue, to discuss future activities and matters affecting the title business in our area. And, we are proceeding with plans for a Spring continuing education seminar, with credits, at a local Carnegie Library location ~ stay tuned for more details.

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, CLTP
South Central Chapter - Nanci Reese, CLTP
South Eastern Chapter - Diana T. Sabol, CLTP
Western Chapter - Deb Chipman Reimer, CLTP