



PENNSYLVANIA
LAND TITLE
ASSOCIATION

Your Source for Title News in PA!

PLTA eNews

September 2016

Common Ground

Welcome New Members!

Lynta Carter
Individual Title Agent

William Drobins
Paradigm Abstract of PA LLC
Title Agency: 3-10 Employees

Elliott Ehrenreich
Know Law Firm
Individual Title Agent

Cameron Morgan
Individual Title Agent

Daniel Mulhern
Individual Title Agent

The PLTA officers and staff wish you a safe and happy Labor Day!



Please note: the PLTA office will be closed on Monday, September 5, 2016 in observance of Labor Day.

Title Issues & Records Committee Update

NOTICE REGARDING INABILITY TO ACCESS PHILADELPHIA WATER REVENUE BUREAU DATABASE

On Monday afternoon, we sent out a notice concerning the specifics of this issue. In that notice, we passed along the contact information provided to us by the City for the Northeast Philadelphia service center. However, we have now learned that the **Northeast Philadelphia service center will be moving. Effective September 6th, the new address will be: 7522 Castor Avenue, Philadelphia, PA 19152.** [Please download the letter from the City.](#) This information is also available on the homepage of the PLTA website at: www.plta.org.

News You Can Use

[HARP Extended; Continued Conventional Conforming Changes](#)

Mortgage News Daily | August 26, 2016

[The Week Ahead: Which Way Will Pending Home Sales Go?](#)

MReport | August 28, 2016

Inventory and affordability constraints, along with uneven regional numbers, hampered what was supposed to have been a boost to mortgage activity in June, leaving pending home sales slightly up but essentially flat for the month in the last pending home sales report released in late July.

[The Clock Starts Now: TRID Public Comments Begin](#)

DSNews | August 15, 2016

The proposed updates to the CFPB's TILA-RESPA Integrated Disclosure (TRID) rule, also known as the Know Before You Owe mortgage rule, were published in the Federal Register on Monday, thus launching the 64-day comment period for public comments on the proposal.

[Higher Closing Costs Do Not Make Housing More Affordable](#)

RAMP | July 13, 2016

Recently, certain organizations have suggested increasing the City of Pittsburgh's realty transfer tax by 33%. Higher costs do not make it easier to buy a home and indirectly increases rental rates.

[Biggest Starbucks Warehouse in the World Opening Next Month in Pennsylvania](#)

costar.com | August 26, 2016

When all 1.2 million square feet of its newly expanded distribution center in York County, PA become fully operational next month, Starbucks said the Trade Center 83 complex in central Pennsylvania will become its largest distribution center in the world.

Upcoming Seminars

[Back to Basics](#)

September 7, 2016

PLTI Education Center
King of Prussia, PA

[Title Insurance Claims](#)

September 19, 2016

PLTI Education Center
King of Prussia, PA

[Old Republic Title Fall Agent Seminar](#)

October 10, 2016

Radisson Hotel
Harrisburg Hershey
Camp Hill, PA

[Taking the Confusion Out of Liens](#)

October 13, 2016

PLTI Education Center
King of Prussia, PA

Upcoming Events

Office Closed: Labor Day
September 5, 2016

[Western PA Chapter Breakfast](#)

September 8, 2016

Panera in Robinson

Education Committee Update

PLTI has full slate of programs through December starting on September 7th with "Back to Basics", presented by Frank McGovern, Esq., CLTP and on September 19th with "Title Insurance Claims-What You Need to Know", presented by Lauren McKenna, Esq. and Rich Angelo, Esq., CLTP. [PLTA website calendar provides details of all seminars.](#)

Finance and Planning Committee Update

The Finance and Planning Committee will be meeting in October to finalize a budget and the Ad Hoc Strategic Planning committee is in the process of securing a facilitator for the Strategic Planning Conference.

Communications Committee

The next meeting of the Communications Committee is scheduled for later this month, at which time we plan to discuss development of the Advertising and Marketing policy to help boost our visibility and revenue. There have also been

Twp., PA

Mid-Year Conference
January 19, 2017
Crowne Plaza Valley Forge
King of Prussia, PA

Committee Meetings

Executive Committee Meeting
September 14, 2016 - 10 am
PLTA Office

Education Committee Meeting
September 21, 2016 - 10 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 Kelsh](#) - Executive Director
[Kim Kostusiak](#) - Administrator
[Diane Laskowski](#) - Administrator

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

enhancements made to the on-line learning platform and development of more live CE credit classes. If anyone has any requests or ideas for topics they would like to see explored, please contact the committee at info@plta.org.

Digging In the Dirt ~ What a “Way” To Go!

Commercial property in an old section of Pittsburgh was conveyed in 2005 with a metes and bounds description that included the building and adjacent parking lot, and referenced two block and lot numbers (building and lot). The vesting deed referenced the property being more particularly described by a 1996 survey but did not include a copy with the recorded deed. The owner wanted to convey just the parking lot and retain the building. Digging back through the chain of title deeds, the survey description first appears in the 1996 deed from individual owners to their general partnership. The previous 1993 deed into the individuals describes the property with two parcels making up the building lot and a third parcel being the parking lot. It appears the prior owners obtained the survey in 1996 to combine the parcels and retained the original two block and lot numbers. How would we be able to sell just the parking lot without going through a costly and painful subdivision process?

Pulling up the County tax assessment map, there between the building and lot is a narrow 10 foot wide alley called MacLaine Way that separates, but does not appear to belong to, the building or lot parcel. Looking further up the assessment map, MacLaine Way disappears through the next city block, then reappears across another, disappears again, and shows up again two blocks away. The heroes at County Mapping confirmed that their records show MacLaine Way as an open street. So, wonder how the surveyor was able to write an all-inclusive legal description combining the previously separate descriptions without referencing MacLaine Way between our parcels?

I called the City Clerk’s office to find out if there had been a City Resolution that vacated MacLaine Way, oh, sometime before 1996. The helpful City Clerk Angel who answered my phone call was able to pull up a 1985 resolution vacating MacLaine Way! She made a copy, I picked it up and on my way across the street to County Mapping, read that the MacLaine Way section vacated was not the section between our parcels and was for one of the sections that did not appear on the Assessment map. Another call to the City Clerk Angel who searched again, finding another Resolution in 1984, vacating MacLaine Way ~ for another section that was not on the map!

Finally we contacted the Surveyor, who asked us to request permission from the prior owner who obtained his services for the survey in order to forward a copy to us. Done, and when he sent it, the drawing showed a ghost of MacLaine Way as being “vacated”. When asked what authority he found, he forwarded a City Public Works 1984 Resolution and map for another section of the area that did not apply to our property. The Surveyor went back to his Public Works Guy and I went back to my now favorite City Clerk Angel, who was on as much of a mission as I, found the 1984 Resolution, numbered right before the one received from Public Works Guy that...YES, vacated our MacLaine Way! Public Works Guy sent his version of the Resolution and I emailed it to County Mapping Hero who agreed, yes, that was it, but ~ oh, wait ~ it says the fee must be paid before it is effective so can we get something showing that?! Seriously?! Sure, let me get THAT, too! City Clerk Angel pulled the entire file for that 1984 Resolution, which miraculously included the City Treasurer receipt for the stupid fee that was paid! Copied, picked up, taken to County Mapping by me, and I will never understand why the City cannot give the information to the County as it happens, but I did appreciate the exercise running back and forth between their buildings!

With the correct Resolution and paid receipt, the County Mapping Hero adjusted their map, giving half of the 10 foot wide MacLaine Way area to each of our block and lot numbers. The parking lot may now be sold with the County Mapping dimensions, its block and lot number, and recital of the history...can’t wait to draft that deed!

If you have any title digging dilemmas or in-the-trenches experiences you would like to see reported here, please contact Kimberly Reed at info@plta.org.

ALTA ONE - Scottsdale

From underwriters and title agents to abstractors and attorneys, the ALTA Annual Convention unites professionals from all corners of the title industry to learn how to become more productive employees and more effective businesses. Represent Pennsylvania, and your company, by attending the event October 4-7 in Scottsdale, AZ. Register before 9/9 and get \$100 off your registration. www.alta.org

Pennsylvania Land Title Association 2016-2017 Officers

PLTA President - Brian Zulli, Esq., CLTP
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