



August 2018

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New eBook for Title Agent Licensing!



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PLTA Common Ground eNews

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News You Can Use

PACE Program Coming to Pennsylvania

On June 12, 2018, Governor Tom Wolf signed [Senate Bill 234](#), as Act 30 of 2018 (the "PACE Act") which would bring a Property Assessed Clean Energy ("PACE") program to the Commonwealth. The PACE Act becomes effective in 60 days. Pennsylvania's PACE program will provide a means of financing clean energy projects, water conservation projects or alternative energy systems in a defined district through a tax assessment on the real property in the district. To read more view the [client alert](#) provided by PLTA member Frost Brown Todd LLC.

Rate Manual and Commitment Forms Change:

Remember to use the new Rate Manual provisions and ALTA 2016 Commitment forms for transactions occurring after August 1, 2018.

Labor law change opens access to health plans for self-employed

July 11, 2018 | Appraisers News

The U.S. Department of Labor announced a recent rule change which will grant access to affordable health insurance plans for self-employed and sole proprietors and their families, according to a release by the U.S. Department of Labor.

America's housing market is raising a 'large red flag' for the economy

July 30, 2018 | Business Insider

The US housing market is slowing down.

Appreciation Rate Trends and Housing Market Data - Pennsylvania

Neighborhood Scout

Get Your Kids Off the Couch and Hand Them a Hammer!

July 2018 | The Wall Street Journal

The construction business is having trouble attracting young job seekers.



PLTA's Leadership Academy Accepting Applications

An integral part of our mission at PLTA is to help develop title industry leaders. [PLTA's Inaugural Leadership Academy](#) will be held on October 22-23, 2018 at the Crowne Plaza Valley Forge in King of Prussia, PA. This two-day Academy was created by industry experts to develop and grow leadership skills of future industry leaders within their company, the industry and PLTA. Attendees will be provided the tools to help professionals grow in their company by honing their leadership skills; expanding their industry knowledge, acquainting them with important industry information and helping them build a professional network. The topics presented during the program will include:

- **Identifying Attributes of Leadership**

- **Fearless Public Speaking**
- **Volunteer Leadership & ALTA**
- **Leaders Talk Leadership**
- **Legislative Advocacy Leaders**
- **Training Your Team**
- **The Influential Leader**

Academy instructors include: Author and speaker **Anne Grady** has inspired leaders to improve communication and leadership, build emotional intelligence, and build unstoppable resilience. A two-time TEDx speaker, she has spent the last twenty years working with Fortune 500 Companies, associations, non-profits, government agencies, and school districts and has become known as a leading expert contributing to Harvard Business Review, Entrepreneur, Fast Company and Inc. Magazines, FOX Business and more. Anne raises the bar on personal and professional development. Are your leaders and teams resilient? Do your teams communicate and collaborate? During The Influential Leader, Anne will inspire leaders to improve communication, resilience, and results.

Anne Anastasi, CLTP, NTP has traveled the country teaching the provisions of ALTA Best Practices and the CFPB Integrated Mortgage Disclosure Rule to title agents, bar associations, Realtor® associations and the lending community. She served as the first female President of the Pennsylvania Land Title Association and as President of the American Land Title Association. She has testified before Congress, held congressional briefings, met with US cabinet members and spoke to press outlets on the issues facing the real estate transfer system. She has also been featured in a segment of the Lifetime Television series Designing Spaces. As a renowned national speaker Anne has been the key-note speaker at Realtor® conventions, bar association meetings, lender conferences and countless title industry gatherings. She is a published author with a book on the art of public speaking entitled, "Fearless Public Speaking" which has been reviewed as a "must-read" for all business people by Rick Wolff, Editorial Director for Warner Business Book and she will share these skills on Fearless Public Speaking with academy attendees.

Applications are being accepted however, space is limited to 36 participants, so apply **today!**

[Download the Application and join in on this exciting event!](#)

Title Issues & Records Committee Update

[Update on Appeal in Augustin, et al. v. City of Philadelphia](#)

As we reported recently in News You Can Use, the City won its appeal in [Augustin, et al. v. City of Philadelphia](#). PGW has confirmed that until the plaintiffs exhaust their appeals, the payoff forms will continue to have the following language:

"LIEN NUMBER(S) _____: \$0, PROVIDED PGW IS PROVIDED PROOF OF ACTUAL CLOSING BEFORE EXHAUSTION OF ALL APPEALS IN THE MATTER OF AUGUSTIN ET AL. V. CITY OF PHILADELPHIA (E.D. PA. – NO. 2:14-CV-04238). LIEN(S) WILL BE VACATED UPON RECEIPT OF PROOF. PGW WILL ACCEPT AS "PROOF OF ACTUAL CLOSING" A NOTARIZED STATEMENT FROM THE TITLE INSURER OR A COMPLETED AND SIGNED SETTLEMENT STATEMENT (CLOSING DISCLOSURE, HUD 1 OR SIMILAR)."

While it appears the plaintiffs will be exercising their appellate rights (which then extends time this language will be included on the payoff), **members should be aware that PGW has emphasized that no lien will be vacated until the proof of closing required by the payoff form is submitted, and suggests that the proofs of closing be submitted prior to the matters becoming final and unappealable.** Such proof can be in the form of a notarized statement from the title insurer, recorded deed, recorded mortgage, fully executed Closing Disclosure, or fully executed ALTA Settlement Statement.

[Update on Department of Revenue Position on Inheritance Tax Liens](#)

As previously reported, the Department of Revenue has taken new positions with respect Inheritance Tax liens. [A copy of the letter outlining those positions is attached.](#) Together with the Legislative & Judicial Committee, the Committee is communicating with other organizations whose members are also affected by the Department of Revenue's positions to see if there is a legislative avenue we can take to address the same. We will keep you apprised of our work.

In the meantime, in the July eNews, we reported that one law firm is attempting to address the Department of

Revenue's position on divestment of inheritance tax in mortgage foreclosures by obtaining orders confirming the divestment. It is our understanding that the Department of Revenue does not agree that these orders divest any inheritance tax lien. Agents should consult with their underwriters regarding the effectiveness of these methods and how to address potential inheritance tax liens in transactions where they arise.

Philadelphia Water Payoffs

The City has asked us to encourage our members to submit only one water payoff request per transaction. The City receives multiple payoffs from different individuals involved in a transaction, which creates more work and slows down the time we can expect to receive the completed payoffs. Please encourage others involved in the transaction to allow you to obtain the payoff. For other tips in obtaining water payoffs, including the website to obtain the most current payoff form, [please see our tips sheet](#).

If you notice any trends showing a difficulty obtaining the water payoffs or any other information needed from the City, please report those to Carrie Mann cmann@oldrepublictitle.com so that we may determine how the Committee can help resolve the issues.

Communications Committee Update

The Communications Committee will kick off its new term on September 5th with a conference call meeting to review prior and future year goals. You are invited to jump in and join, or sit in to see what we do with this creative and spirited group of title and real estate communicators, helping to set guidelines, develop messaging and promote the PLTA and its mission. If you are interested in joining the meeting please contact info@plta.org.

Digging In The Dirt - Quarry Quandry!

Collins Dictionary defines a parcel of real estate where rocks of some value come from as: A quarry is an area that is dug out from a piece of land or the side of a mountain in order to get stone or minerals.

A new transaction rolled in with a solid and substantial agreement of sale between the Buyer/Lessee of an adjacent parcel and the Lessor/Seller of an operating quarry. The agreement also mentioned a bankruptcy and litigation involving the Seller. Pebbles of information excavated in the title search and NOT mentioned were: 1) Contentious, complicated federal bankruptcy that had been going on for a couple years, Seller representing themselves, coupled with 2) an adversary bankruptcy proceeding initiated by the Seller against a neighbor with whom the Seller shared a recorded plan; 3) a "protest" of the recorded plan filed by the Seller in the State court, as part of an equity suit between the Seller and the same neighbor, that has been piled up with pleadings for more than 20 years, again with the Seller representing themselves; 4) involvement of a Trust of some kind; and 5) Seller's second appeal to the Superior Court from sanctions imposed by the State court, regarding Seller's objection to the plan, that they are "protesting". There are also a couple judgments, mortgages and some delinquent taxes to sift through.

The Buyer/Lessee really, really wants this land and the quarry operation and is willing to wait for the Bankruptcy Court order approving the sale...but...(do we wonder if they have rocks in their head?!) what will happen to the property, plan, and neighbor's part of the plan should they buy it before the Superior and State court matters are settled? Strong and heavy exceptions to be added to an owner's policy tumble in my head, but can it even be insured until everything is written in stone as settled, released, satisfied and paid? May have to put down the shovel on this one and head to the beach!

Please send any issue, unusual, or interesting experience you would like to shovel out and share to Kimberly Reed, info@plta.org.

"If it weren't for the rocks in its bed, the stream would have no song."
— Carl Perkins



Welcome New Members

Cynthia Appleman

RE/MAX Edge
Individual Title Agent

Clayton Davidson

McNees Wallace & Nurick
Individual Affiliate

Tammy Ferguson

Strassburger McKenna Gutnick & Gefsky
Title Agency: 0-2 Employees

Theresa Garelli

Astor Title Services, LLC
Title Agency: 0-2 Employees

Jenny Laslow

A-1 Abstract and Settlement
Title Agency: 0-2 Employees

David Mersky

Mersky Law Group
Individual Title Agent

Kirk Waechter

Prosperity Abstract
Title Agency: 3-10 Employees

John Weaner

Individual Title Agent

Natalie Young

Horn Williamson LLC
Individual Affiliate

Upcoming PLTI Seminars

Registration will be open soon for the fall semester!

Deeds & Other Transfers of Title
September 11, 2018 - 9:30 AM

Taxes & Title
September 13, 2018 - 9:30 AM

Commercial Transactions
October 16, 2018 - 9:00 AM

Ethics & Title
October 18, 2018 - 9:30 AM

Best Settlement Practices - Part I
November 8, 2018 - 9:30 AM

Lien Priority & Divestiture
November 8, 2018 - 1:30 PM

For More PLTI Seminars visit our [PLTI Calendar](#)
To take online courses visit: www.pltionline.org

PLTA Upcoming Events

Leadership Academy

October 22-23, 2018

Crown Plaza, King of Prussia, PA

PLTA 98th Annual Convention

June 2 - 4, 2019

The Hotel Hershey
Hershey, PA

Did You Know...PLTA has a "Find a PLTA Member Title Agent Search"

In an effort to get and keep our members in front of homebuyers and real estate professionals, PLTA has a feature on our website called "[Find a PLTA Member Title Agent Search.](#)"

Anyone searching for a title agent can search the PLTA member agent listings to find a title agent.

PLTA Title Agent Members: in order to provide the public with your complete contact information, you may need to log into your [PLTA profile](#) and ensure your business information is available for public viewing. Some members have set their profiles to private and will need to make the following changes:

Click the "Manage Profile" link under "My Profile," under "Information and Settings" click "Edit Bio." Scroll down to your "Professional Information." To the left of "Address" click on the head-and-shoulders icon, and then select "Public (Visible to everyone)" to make your profile visible. Please do the same for your "City," "State," "Postal Code," and "Phone Number" and any information you would like visible to the public. This would also be a great time to add your company's website address to your profile, as this will provide a direct link for the homebuyer or real estate professional, straight to your website!

If you have questions about this feature or need assistance, please contact info@plta.org or call us at 610-265-5980.

If you'd like to have additional employees at your company receive informative emails from PLTA, email info@plta.org and provide us their name and contact information, including email address.

- If you'd like 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.

Pennsylvania Land Title Association 2018-2019 Officers

PLTA President - Danielle L. Chamberlain, CLTP
PLTA Vice President - Chuck Nowicki, CLTP, NTP
PLTA Treasurer - Lisa McEntee, Esq. CLTP
PLTA Secretary - Todd Rowe, Esq.
PLTA Immediate Past President - Frank McGovern Esq. CLTP

Central Chapter - Lisa Peters, CLTP
Lehigh Valley Chapter - Freddy Vasta, Jr.
Northeastern Chapter - Brian Foley, CLTP
South Central Chapter - Stacey Trimmer
South Eastern Chapter - Diana T. Sabol, CLTP
Western Chapter - Deb Chipman Reimer, CLTP

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PLTI website: www.plti.org

PLTA Committees

Interested in joining a
committee?
Visit www.plta.org to learn
more.

Education Committee Meeting
August 8, 2018 @ 10:00 AM -
11:30 AM

PLTA Quick Links

[PLTA / PLTI Events Calendar](#)
[Join PLTA](#)
[PLTA Advocacy](#)
[PLTI Education](#)
[PLTI Online Learning Course Catalog](#)
[PLTA/PLTI Store](#)
[PLTA/PLTI Staff Can Help!](#)
[Update Your Login & Password](#)
[Report A Problem](#)

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