Another one for the Books! *All Things Philly 2.0!*

Another successful PLTI Seminar was held on July 18, 2019 at the Union League of Philadelphia. Multiple topics were covered during the day-long conference and how they are specifically handled in the City of Philadelphia. Panel topics included: Searching & Examining, Recording, Water Collections, Real Estate Taxes & Business Improvement Districts, Philadelphia Gas Works and the Code & Public Nuisance Litigation Unit. Attendees were able to gain invaluable insights and practical tips to help navigate the unique challenges of insuring property in the City of Philadelphia. Special thanks to our Philadelphia guests and PLTI speakers! Representatives from the various City of Philadelphia departments comprised the panels throughout the day:

- **Jim Leonard, Esq.** - Records Commissioner, City of Philadelphia Department of Records
- **Denis Murphy** - Director of Corridor Development, Office of Neighborhood Economic Development
- **Michelle Carter-Goldsmith** - Director of Credit and Collections, Philadelphia Gas Works

From the City of Philadelphia Law Department:

- **Kristin Bray, Esq.** - Chief Deputy City Solicitor, Code & Public Nuisance Litigation Unit
- **Joanna Klein, Esq.** - Divisional Deputy City Solicitor, Code & Public Nuisance Litigation Unit
- **Laurice Smith, Esq.** - Deputy City Solicitor, Tax Unit
- **Jim Zwolak, Esq.** - Divisional Deputy City Solicitor, Tax & Revenue Unit

Thank you to our Premier Sponsors: Charles Jones, LLC & WFG National Title Insurance Company! And thanks to all of our sponsors who supported this event!

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**News You Can Use**

Watch the PAR YouTube Video on Wire Fraud with PLTA President Charles Nowicki, CLTP, NTP
PLTA President Charles Nowicki, CLTP, NTP sat down with Pennsylvania Association of Realtors® CEO Michael J. McGee to talk about real estate wire fraud and how Realtors® can help protect their clients.

**Self-Reporting, TRID, and CFPB**

_July 19, 2019 | JDsupra_

Among the most complex, technical restrictions and allowances affecting financial institutions and mortgage companies under the Truth in Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA) are the TILA/RESPA integrated disclosure rules (TRID).

**US new home sales rise 7% in June after 2 months of decline**

_July 24, 2019 | News12 Connecticut_

WASHINGTON (AP) - U.S. new home sales rose at a modest pace in June but remained below sales levels earlier this year, suggesting low mortgage rates and a healthy job market aren't encouraging many more purchases.

**Kraninger’s CFPB Takes Major Step To Fix Housing Finance**

_July 29, 2019 | Forbes_

Much hard work remains, but the Trump administration has taken a major step toward reforming the housing finance system.

**Trulia - Real Estate Data for Harrisburg**

Harrisburg market trends report a median home sale increase over the past year.

**Trulia - Real Estate Data for Philadelphia**

Philadelphia market trends report a median home sale increase over the past year.

**Trulia - Real Estate Data for Pittsburgh**

Pittsburgh market trends report a median home sale increase over the past year.

**Pennsylvania Appreciation Rate Trends and Housing Market Data**

NeighborhoodScout - Top Ten Highest Appreciating PA Cities Since 2000

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**Title Issues & Records Committee Update**

The Title Issues & Records Committee continues to monitor issues raised by members concerning standards and practices of the Recorders of Deeds, Prothonotaries and similar offices that affect real estate title searching, recording and filing throughout the Commonwealth. Please contact the Committee Chair, Carrie Mann at cmann@oldrepublictitle.com if you encounter an issue you think we can address.

**Update on Outage in the Philadelphia Court and Luzerne County Systems**

Access to the Philadelphia Court and Luzerne County systems has been restored. Should members experience any issues with these systems, please let the Committee Chair know.

**New Realty Transfer Tax Statement of Value**

The Commonwealth has released a new Realty Transfer Tax Statement of Value, effective April 2019. Click to download the form. Members should contact the appropriate Recorder of Deeds office to determine what version of the form should be
used when recording documents.

**Washington County Recording Requirements**

Washington County is enforcing their new recording requirements. Information concerning these requirements is available for download.

**New PGW Payoff Form**

PGW has created a new payoff form. Click to download the form.

**Communications Committee Update**

The Communications Committee assisted with the content development for PLTA President Chuck Nowicki’s interview with the Pennsylvania Association of Realtors (PAR). The video was recorded on June 18th and focused on cybersecurity and fraud. PLTA has also developed a Cybersecurity Tips You Need To Know quick reference guide rack card that is available for PAR and PLTA members to use with clients.

In addition, the committee redesigned the “Homebuyers” section of the website to increase readability. Much of the content was reorganized, and a blue button was created to ensure easy access to PLTA member agents for the consumer.

**PLTA 99th Annual Convention**

We hope to see you at PLTA's 99th Annual Convention at the Omni Hotel in Bedford Springs, PA from June 14 - 16, 2020! The Deluxe Room rate is $199.00 per night and Resort View rooms are $239.00 per night. The room block is open, so book your room early!

**Western Pennsylvania Chapter Update**

Save the date for September 4th, when the Western Pennsylvania Chapter takes on Pittsburgh’s newest sport: axe throwing! Afterwards, keep flexing that elbow and join us for a drink across the street, at one of Pittsburgh’s craft breweries, Grist House. Download the flyer or register online for the September event.

**Digging In The Dirt - Dig This!**

August is a great month for poking around in dirt, sand, rocks or shells, burrowing into a hammock or beach chair, escaping into a tent, cabana, cabin in the woods, or a really big sun hat, slowing down a bit and taking time to notice our surroundings. A recent title search included an old back title deed and while matching up Grantor, Grantee and Deed Book Volumes in the title chain I initially glanced over and missed reading the legal description. When some of the words caught my eye, I had to go back and study it, thinking the words became a poem about the land rather than setting out its boundaries and dimensions….what do you think?

ALL that certain lot or piece of ground situate in the Township of Harmar, County of Allegheny and Commonwealth of Pennsylvania, bounded and described as follows, to-wit: (emphasis added)

BEGINNING on the point of a large Rock upon the face of which is chiseled the letter “X”, said Rock being located on the Eastern Bank Spring and about 10 feet south of the edge of the water fall of said Ravine; thence running in a Northerly direction 30 feet to a stone post on the Eastern bank of said Ravine;
thence in a Westerly direction across the Ravine 18 feet to a stone post; thence in a Southerly direction 30 feet to a point on the edge of the rocks on the Western bank of the Ravine; thence in an Easterly direction 18 feet to the place of beginning.

CONTAINING 540 superficial feet, more or less.

Wonder who first wrote that description, is the Rock still there, what are “superficial feet”, was a real survey ever done, and where in Harmar Township is this lovely place?!

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

Rest is not idleness, and to lie sometimes on the grass under the trees on a summer’s day, listening to the murmur of water, or watching the clouds float across the blue sky, is by no means waste of time. ~John Lubbock, “Recreation,” The Use of Life, 1894

Welcome New Members*

**Patricia Aiken**
Across Country Real Estate
*Title Agency: 0-2 Employees*

**Patrick Carothers**
Penn Bridge Land Abstract
*Individual Title Agent*

**Laura Justus**
Third Capital Title Agency of Greater Cincinnati, LLC
*Title Agency: 0-2 Employees*

**Rodger Kuhn**
Premier Property Settlements, Inc.
*Title Agency: 3-10 Employees*

**Jennifer Leimkuehler**
All Real Estate Solutions LLC
*Title Agency: 3-10 Employees*

**Mark Luderer**
Mark R. Luderer, Attorney at Law
*Individual Affiliate*

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**PLTA Upcoming Events**

**PLTA 99th Annual Convention**
*June 14 - 16, 2020*
[Omni Resorts](#)
Bedford Springs, PA

*Look for more Details to follow!*

**Upcoming PLTI Seminars:**

**Recording in PA - Everything You Need to Know (AM Session)**
Wednesday, September 18, 2019 - 9:30 AM to 11:30 AM
PLTI Office, King of Prussia, PA
The Course is also offered as a Live Webinar.

**Title Insurance: What is it & Why is it so Important (PM Session)**
Wednesday, September 18, 2019 - 1:00 PM to 3:00 PM
PLTI Office, King of Prussia, PA
The Course is also offered as a Live Webinar.
Brittany Michael  
First Meridian Title Agency South  
*Title Agency: 3-10 Employees*

Gary L. Sweat Esq.  
Sweat Law Offices  
*Individual Title Agent*

Terence Watson  
Absolute Title Services  
*Individual Title Agent*

*Subject to PLTA Executive Committee approval*

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**Title Insurance Claims: What You Need To Know**  
Monday, October 7, 2019 - 9:30 AM to 11:30 AM  
PLTI Office, King of Prussia, PA  
The Course is also offered as a Live Webinar.

**1031 Exchanges and Mortgage Basics**  
Thursday, October 10, 2019 - 9:30 AM to 11:30 AM  
PLTI Office, King of Prussia, PA  
Registration available soon.

**All Things Western PA**  
Wednesday, November 6, 2019 - 1:00 PM to 4:00 PM  
RLA Conference Center, Cranberry Township, PA  
Registration available soon.

**Transportation & Title (Roads, Railroads & Rivers)**  
Thursday, November 14, 2019 - 9:30 AM to 11:30 AM  
PLTI Office, King of Prussia, PA  
Registration available soon.

**Dark Side of the Moon: Insuring Distressed Real Estate Transfers**  
Wednesday, November 20, 2019 - 9:30 AM to 12:30 PM  
PLTI Office, King of Prussia, PA  
The Course is also offered as a Live Webinar.

**Clearing Title, Minimizing Risks (AM Session)**  
Thursday, December 5, 2019 - 9:30 AM to 11:30 AM  
PLTI Office, King of Prussia, PA  
The Course is also offered as a Live Webinar.

**Title Agent as Escrow Agent (PM Session)**  
Thursday, December 5, 2019 - 1:00 PM to 3:00 PM  
PLTI Office, King of Prussia, PA  
The Course is also offered as a Live Webinar.

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

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**Did You Know?**  
Everyone should have their own profile in our database. If you are receiving this, you have a profile in our system. Each person’s profile has their own username and password. Always make sure when you are registering for a seminar or purchasing an online course you are logging into your own profile.

If you are logged into someone else’s profile when you register for a seminar, it causes confusion at seminar time with incorrect nametags, transactions, not receiving seminar material emails, and attendance records in your profiles. If you are not properly signed into your own profile when purchasing an online course, when you go to take the exam it will have a different person’s name on it than yours. If this happens, and you are the one who is requesting the credits, we will be unable to file
the credits without you or the other person retaking the exam once they have been enrolled.

If you have questions 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.