



December 2017

PLTA Common Ground eNews

Your Source for Title News in PA!



THE PLTA OFFICES AND STAFF WISH YOU A HAPPY AND RESTFUL HOLIDAY SEASON AND A PROSPEROUS NEW YEAR!

PLTA President's Update

I recently came across some title humor that I thought would be good to share for the Holidays. I know that some of you may have seen it before and it will be new to some. I want to thank you for all you do on behalf of the industry. Please take some time during the Holidays to think about all the blessings we have as a Country, Industry, and in our workplaces and families. Give something back to those that are less fortunate in whatever way you can during this season of giving. I thank you all for the great privilege to serve this great organization with my fellow officers this year.

A little title humor for the holidays...

The Day Before Christmas: An Underwriter's Tale (By Chris Elliott with apologies to Clement Clark Moore)

'Twas the day before Christmas, when all through the town Not an agent was open; they were all shutting down. The files were all stacked on our desks with great care, In hopes that post-Christmas they wouldn't be there. The problems were buried by egg nog and rum, although the big boss-man seemed totally glum For he, in his Lincoln, Mercedes or Rolls, Had just realized he'd missed revenue goals. When over the fax there came uncounted pages, So many were there that they transmitted in stages. Away to the fax room I flew like a flash, (Nearly had me a stroke I ran so darn fast!) I glared at the docs through a holiday haze: Who would send me a problem today of all days? Then, what to my wondering eyes should appear, But a full chain of title for the last hundred plus years, Missing a patent, deeds prepared out of state, I knew in a moment it just must be my fate That there were errors a plenty in the deeds as they came, And I whistled, and shouted, and cursed them by name: "Now, easements! Now Defects! Now unreleased liens! On chain breaks and typos! On accretions by streams! Nasty foreclosures! Bankruptcies too! Heirs that convey with probates askew!" As I counted the pages to avoid being idle, I thought it was hopeless --- just quiet the title. So into the trash can the pages they flew, With the full sheet of questions and the cover page too. And then, in a twinkling, I saw there was more, Heirs of the body in nineteen-o-four! As I slung more in the garbage and was turning around, I spotted a paper - maybe more trouble I'd found. It was crumpled and messy; it was torn; it was ripped; But pretty clearly it showed that our title'd been flipped! An appraisal was there in the midst of the stack That showed three times the value for fixing a crack. My eye -- how they watered! This title was scary! If we insured we would have to be wary! There were cov'nants, restrictions and mineral leases, Vacated streets and unsigned releases. Railroads and tax sales littered the chain...No refuge found I in the remittance I'd gain. It had all the earmarks of a claim in the works, and any more losses would cost me my perks. It was nasty and messy, a right horrid old file, And yet as I struggled, I started to smile. A form that I saw with a twist of my head, Soon gave me to know I had nothing to dread; It was simple and plain, a fax of a fax, And it filled me with joy as I began to relax. Tracing my finger o'er each beautiful sheet, and giving a nod, I began to repeat: "It's a policy issued by a different insurer. The MIA solves my problems - I can't be any sure-er!" And they heard me exclaim, as I gave into delight:

"Merry Christmas to all, and to all a good-night."

Finally, thank you to Signature Information Solutions for agreeing to be the Premier sponsor for the PLTA annual convention and Mid-Year Conferences in 2018! I look forward to seeing many of you at the Mid-winter meeting. It is an event that you will not want to miss.

News You Can Use

[Good News for Western Pennsylvania Real Estate.](#)
Pittsburgh Business Times \ November 13, 2017

[Review the changes to lender discount points and a HUD complaint regarding travel expense charges.](#)
Mortgage News Daily/ November 29, 2017

[Know Your Customer: 2018 Housing Market Forecast - ALTA Webinar.](#)
You can register by the link.

[The Salvation Army's: Real Estate for Rehabilitation Participation Guide-The Homeownership industry transforming lives in partnership with the Salvation Army Adult Rehabilitation Centers.](#)

2018 Mid-Year Conferences

Join us for an exciting and informative presentation from Melissa Ellis, VP/CFO and co-owner of Systems Management Enterprises, Inc. (SME), an Information Technology and Security Company. This presentation will include various topics to demystify the cyber threats we face and breakdown the overwhelming topic that is Cybercrime. Melissa is a 17 year veteran of the industry and has specifically worked with agents and settlement services companies on their compliance initiatives and to provide security awareness training to better secure your business by implementing necessary layers of protection to safeguard your data. Newly Added: we will also have a presentation from IC3, the Internet Crime Complaint Center. Ellen Oliveto has been an analyst with the Federal Bureau of Investigation for over 20 years and is currently detailed to the Internet Crime Complaint Center where she specializes in cyber enabled fraud. This will be the most informative cyber presentation you will attend! Bring your staff to educate them on information security, the ongoing risks that each company faces in regards to information security and the best ways to prevent it from happening to your company!

Register today! Two dates available: [January 18, 2018 at the Crowne Plaza in King of Prussia](#) and [March 8, 2018 at the DoubleTree Hotel in Mars.](#)

97th Annual Convention!

Thank you to our Premier Sponsor, Signature Information Solutions! The Convention Committee will be meeting again on December 8 to continue our preparations for a historic PLTA convention in Gettysburg June 3 through 5, 2018. The room rate of \$134 at the Wyndham Gettysburg has been secured and reservations are currently being accepted through: www.wyndhamhotels.com. More convention details will be announced at the Midyear meeting in January.

Communications Committee

Committee members discussed at their last meeting efforts for finalizing the Media Kit, reviewed a draft "pitch" letter to be sent to media outlets to spur interest in the PLTA, ways to increase member outreach, and revising the Consumer page on our website. One of our Committee members will be contacting local radio stations who may be looking for stories to fill airtime, in the wake of Lisa McEntee's successful radio broadcast. We also talked about ways to get the PLTA to the state legislative tables and be acknowledged as an industry expert, which will be woven into the marketing plan. Our announcements on social media will include information on the new member outreach, east and west Mid-Year Meetings, and Annual Convention. If you have suggestions for media outlets or websites, information beneficial to our members, or would like to join us, please contact the Committee at info@plta.org.

Western Pennsylvania Chapter Update

A reminder to our members that there are several simulcast PLTA seminars on interesting topics that will bring you the gift of CE credits! Classes are being held at the Regional Learning Alliance Center, 850 Cranberry Woods Drive, Cranberry Township, PA. Also, please remember that our Lunch Gatherings for 2018 have been scheduled for the following dates, all starting at 12:00 Noon:

March 14, 2018 - Panera, McKnight Rd
May 9, 2018 - Panera Galleria-Mt. Lebanon

September 12, 2018 - Panera, Oakland-Blvd of Allies
November 7, 2018 - Panera Robinson at The Point-by Burgatory

Digging In The Dirt

Merry Municipal Liens - Beware the Bumbling Records!

The Solicitor of Sleigh Bells Borough placed a sizable “municipal lien” on a development about the size of the North Pole, against the entity who owned the land, Claus Cottages, LP, and filed its claim in the Snow County Court of Common Pleas. Years went by, the commercial development was completed, lots in the recorded Plan were sold and given their own tax parcel numbers, financings abounded...until Claus Cottages, LP entered into an agreement to subdivide and sell a portion of its remaining lot. Title searching elves produced a dandy search report that did not include the Sleigh Bells Borough municipal lien.

The subdivision was in process and the Icicle Title Agency began ordering its tax and lien letters for the Claus Cottages, LP parcel being subdivided and sold And lo to their wondering eyes appeared a \$100,000 outstanding municipal lien on the Sleigh Bells Borough municipal lien letter! Further shoveling by Icicle’s agent discovered the lien, filed just barely over 20 years ago, was for business privilege taxes owed by Claus Cottages, LP, and apparently never disclosed or picked up by any previous title searching elves for any of the other lots in the plan! The search done for Icicle Title Agency did not include the lien, even though it showed up in the records by searching the tax parcel number, because it was believed the lien had expired, and would have been overlooked but for the mention of it in the Borough’s lien letter. Attorneys sent frosty letters and snowballs back and forth, until it was concluded Sleigh Bells Borough would have a hard time defending their neglect in pursuing the lien after the 20 year statutory limit ~ lots of coal being dumped in someone’s stocking!

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

Christmas gift suggestions: To your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart. To a customer, service. To all, charity. To every child, a good example. To yourself, respect. ~Oren Arnold

Welcome New Members

Raffay Abid
Fox Abstract Corp.
Title Agency: 0-2 Employees

Karen Anspaugh
Adrienne Abstract & Closing
Company
Title Agency: 0-2 Employees

Joseph Gaughan
Law Office of Joseph F. Gaughan, P.C.
Title Agency: 3-10 Employees

John McGowan
Penn Land Transfer Company
Individual Title Agent

Adam Stallard
Stallard Real Estate Settlement, LLC
Title Agency: 3-10 Employees

Upcoming PLTI Seminars

Surveys, Legal Descriptions & Title Insurance

December 13, 2017 - 9:30 AM
PLTI Office, King of Prussia, PA
RLA Learning Center, Pittsburgh, PA
Devorris Downtown Ctr., Altoona, PA

Stay Tuned for our Spring Seminar Schedule!

For More PLTI Seminars visit our PLTI Calendar

To take online courses visit: www.pltionline.org

PLTA Upcoming Events

Please Note: The PLTA office will be closed December 22-26 & 29, 2017 & January 1, 2018 in observance of the Christmas and New Years holidays.

PLTA Mid-Year Conference
January 18, 2018
Crowne Plaza Valley Forge
King of Prussia, PA

PLTA Western Mid-Year Conference
March 8, 2018
DoubleTree Hotel Cranberry
Mars, PA

PLTA 97th Annual Convention
June 3 - 5, 2018
Wyndham Gettysburg
Gettysburg, PA

Did you know?

Join TAN (Title Action Network) In this rapidly changing regulatory environment, members of the land title industry face threats at both the state and federal levels that could seriously impede your ability to do business. It's time to stand together! Join TAN today, it's FREE - [click here for details](#).

- 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 2017-2018 Officers

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

Central Chapter - Lisa Peters, CLTP
Lehigh Valley Chapter - Freddy Vasta, Jr.
Northeastern Chapter - Barb Mikielski, CLTP
South Central Chapter - Nanci Reese, CLTP
South Eastern Chapter - Diana T. Sabol, CLTP
Western Chapter - Deb Chipman Reimer, CLTP

Contact Us:

Pennsylvania Land Title Association
1010 W. 8th Avenue, Suite H
King of Prussia, PA 19406
P. 610-265-5980
Toll Free: 800-545-7584
F. 610-265-5998

Email: info@plta.org

PLTA website: www.plta.org

PLTI website: www.plti.org

Connect with PLTA on Social
Media:



PLTA Committees

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

Membership Committee Meeting
December 6, 2017 10:00-11:00 AM

Convention Committee Meeting
December 8, 2017 9:30-11:00 AM

Education Committee Meeting
December 20, 2017 10:00-11:30 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](#)