

# PLTA Common Ground eNews

Your Source for Title News in PA!

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

HAPPY HOLIDAYS!



## News You Can Use

### [Mega mansions are selling for cheap amid a market glut](#)

Should anyone be in the market for a bargain mansion, check out this article and figure out the title premium that would be charged. CNBC's Robert Frank reports on why more and more mega-mansions are going to auction in this current real estate market.

***November 9, 2018 / MSN***

### [10 surprising cities where a \\$60G income can buy you a nice home](#)

Can America's stressed-out, fought-over, cash-strapped middle class still afford to buy homes?.

***November 14, 2018 / Fox News***

### [2019 Mortgage Rates Forecast from Leading Housing Authorities](#)

Curious where 2019 mortgage rates are headed? It's a question on many people's minds. That's especially true now since rates have inched up lately and we're nearing the end of the year.

***November 23, 2018 / The Mortgage Reports***

### [PENNSYLVANIA APPRECIATION RATE TRENDS AND HOUSING MARKET DATA](#)

***Neighborhood Scout***

### [Philly region's Housing Market in 2019: The Slowdown will continue, experts say](#)

It may be hard to believe, but 2019 is right around the corner. And economists and real estate experts are already predicting what a new year will bring to the housing market.

***November 23, 2018 / The Inquirer***

### [Home prices have surged — and so will the government's share of mortgages](#)

A federal regulator has raised the dollar amount of home loans that qualify for backing by Fannie Mae (FNMA) and Freddie Mac (FMCC), the two giant government-sponsored enterprises.

***November 27, 2018 / MSN***

### [Opportunity Zones, Marijuana-Related Properties & Retail Assets Among Best CRE Bets for HNW Investors in 2019](#)

Wealth management experts and CRE professionals discuss the types of properties HNW investors should pursue in the coming year.

***December 5, 2018 / National Real Estate Investor***

Your Source for Education!

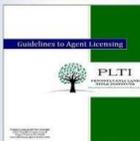


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### **PA Online Notary Ad Hoc Committee Update**

SB 595 did not go to vote in the House despite the fact that it had passed the Senate unanimously several months ago. The bill will be reintroduced during the next legislative session. The Committee is committed to bringing you the most current information relating to the remote online notarization movement in Pennsylvania, and will keep you posted with any updates. If you have any questions, comments or concerns, please contact Committee Chair Lisa McEntee, Esq., CLTP [lmcentee@firstam.com](mailto:lmcentee@firstam.com) or Executive Director Robin Kelsh [rkelsh@plta.org](mailto:rkelsh@plta.org).

### **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 [cmann@oldrepublictitle.com](mailto:cmann@oldrepublictitle.com) if you encounter an issue you think we can address.

#### *Update on Augustin Appeal*

The Third Circuit has denied the plaintiffs' request for a rehearing of the case of [Augustin, et al. v. City of Philadelphia](#). It is not clear if the plaintiffs will proceed further with an appeal. As a reminder, PGW has emphasized that **no lien will be vacated as stated in its payoff forms until the proof of closing required by the payoff form is submitted.** PGW also suggested 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.

#### *Delaware County Recording*

The Committee has scheduled a meeting with the County to discuss the reported delays in recording documents. It has been reported that it is taking over a month from the date of receipt for documents to be recorded and for original documents hand delivered to the office to be returned to the submitter. The Committee will provide further updates as we have them.

### **Reminder - 2019 Membership Renewals**

Annual Membership dues renewals were sent out electronically to individual members or to the primary contact of each company member. Please look for the email with a link to the invoice. To ensure you receive the PLTA emails please make sure the [@plta.org](mailto:@plta.org) domain is added to your safe senders list. If you do not receive an email please contact the PLTA office. Renewals are due by January 31, 2019. PLTA Proud Member logos and certificates are available electronically upon request. Thank you for your continued support!

### **2019 East & West Mid-Year Conferences!**

The PLTA Mid-Year Conferences "The New Mysteries of Title" will be held on [Thursday, January 17, 2019](#), at the Crowne Plaza Valley Forge in King of Prussia and on [Thursday, March 7, 2019](#), at the DoubleTree Downtown Pittsburgh. This year's program will focus on some of the new and emerging "mysteries" that impact the transfer of title in Pennsylvania. A panel of experts has been assembled to present new developments and emerging trends sure to affect your title practice now and in the future.

#### *Legislative Developments:*

- Predictable Recording Fee Legislation - Todd Rowe, Esq.- Fidelity National Title Insurance Company
- Remote-Online Notarization - Lisa McEntee, Esq., CLTP - First American Title Insurance Company
- PACE Act (Property Assessed Clean Energy) - Steve Regan, Esq. - Frost Brown Todd, LLC

- Who is Liable in Wire Fraud? - Brett Woodburn, Esq.- Tucker Arensberg Real Estate Service Corporation

#### *New Technology & New Money Mysteries:*

- Cryptocurrencies\Blockchain\Smart Contracts - Matt Einheber - Transfer Real Estate Intelligence
- Fast Money - Venmo, PayPal, Zelle
- Artificial Intelligence in Real Estate
- Prevention: VPNs, E-mail encryption, stronger passwords

*Insuring (or Not) Marijuana Producing Property* - Bill Parker, Esq. - Conestoga Title Insurance

Understanding the potential implications, nuances, and mysteries of these important issues can assist title professionals, attorneys and legal professionals to navigate through to a successful closing. Both conferences are from 9:30 to 2:30 PM and include a continental breakfast and lunch. The Seminars are accredited for 3.0 PA/NJ CE and/or PA/NJ CLE Credits (credits pending).

[Sponsorships and Exhibit Space are still available for both dates.](#)

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### **Education Committee Update**

We are looking for presenters for PLTA/PLTI. If you are interested and can spare some of your time, please contact us at [info@plta.org](mailto:info@plta.org), your assistance and time will be greatly appreciated!

### **Communications Committee Update**

We continue to compile a comprehensive list of real estate firms and attorneys to contact and promote the benefits of a PLTA membership. Enticing announcements for attending the Mid-Year meetings are also in the works and our social media sites are constantly updated. Please feel free to contact the Committee at [info@plta.org](mailto:info@plta.org) with any ideas or information you would like to suggest we pursue.

### **Western Pennsylvania Chapter Update**

Our November lunch gathering tossed around some dates and topics for a spring CE event ~ details to be announced early next year. In the meantime, if you would like to read some warm and fuzzy good news about our half of the Commonwealth, please see the above article and this one from the Pittsburgh Post-Gazette:

#### [Josh Harrison's parting gift to Pittsburgh? The contents of his house.](#)

Go ahead & argue about how well Josh Harrison plays baseball, but you have to admire how he packs for a move.

*December 3, 2018 | Pittsburgh Post-Gazette*

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### **Digging In The Dirt - What Do Lucy VanPelt, Sally Brown and Eartha Kitt Have in Common?**

They all have extreme gifting expectations! You may remember lines from “A Charlie Brown Christmas” where shrewd Lucy asks for “real estate” and sweet Sally wants “10’s and 20s”. Eartha (as you have no doubt been singing along to for weeks) croons her heart’s desires in the song “Santa Baby”:

*Santa cutie, there's one thing I really do need, the deed  
To a platinum mine  
Santa baby, so hurry down the chimney tonight  
Santa cutie, and fill my stocking with a duplex, and checks  
Sign your 'X' on the line  
Santa baby, and hurry down the chimney tonight*

We can hope that Lucy has teamed up with an enthusiastic realtor and sharp title agent to insure her real estate, that Sally found a dedicated financial advisor, and that Eartha wakes up next to a new My Pillow with some more realistic and useful requests! This time of year we are all so focused on closing the deal, booking the income, having the party and presents, getting the best bargain, baking the best cookies (oh, yes, I am!) but maybe we could take some time to dig down and enjoy the best part of this season: appreciating what we already have, helping those who have not, thanking those who have helped us, and generally enjoying the company of our friends, family and colleagues ~ with warm or frosty tasty beverages!

Please send any issue, unusual, or interesting experience you would like to share to Kimberly Reed, [info@plta.org](mailto:info@plta.org).



### Welcome New Members\*

**Paul Davenport**  
Planet Search  
*Individual Title Agent*

**Patrick Hammonds**  
DMKCG, LLP  
*Title Agency: 3-10 Employees*

**Amy Hotsur**  
Chesco Settlement Services, LLC  
*Title Agency: 3-10 Employees*

**Clyde Kopchak**  
New Jersey Search Experts  
*Company Affiliate*

**Michael Nelson**  
Michael Nelson, Esq.  
*Individual Title Agent*

**JoAnn Norris**  
First Choice Abstract, Inc.  
*Individual Title Agent*

**Nicole Seaman**  
WoodStone Settlement Services  
*Title Agency: 0-2 Employees*

**Christine Weirich**  
Velocity Abstract  
*Title Agency: 3-10 Employees*

### Upcoming PLTI Seminars:

**Stay Tuned for our Winter/Spring Seminar Schedule!**

For More PLTI Seminars visit our [PLTI Calendar](#)

To take online courses visit:  
[www.pltionline.org](http://www.pltionline.org)

### PLTA Upcoming Events

**Please Note: The PLTA office will be closed December 24-26, and 31, 2018 & January 1, 2019 in observance of the Christmas and New Years Holidays.**

#### 2019 PLTA Mid-Year Conference

January 17, 2019  
Crowne Plaza  
King of Prussia, PA

#### 2019 Western Mid-Year Conference

March 7, 2019  
Doubletree Downtown  
Pittsburgh, PA

#### PLTA 98th Annual Convention

June 2 - 4, 2019  
[The Hotel Hershey](#)  
Hershey, PA

**Leslie Zirkle**  
Family Law Practice of LSA  
Company Affiliate

*\*Subject to PLTA Executive Committee approval*

### ***Did You Know?***

*Why it's called the Mid-Year conference when it's in January?*

The Association's calendar starts in June when the new president takes the helm. The first general session meeting of the entire membership is our Mid-Year Conference in January. January is technically halfway through the president's term, so that is why it's called the Mid-Year Conference.

- If you'd like to have additional employees at your company receive informative emails from PLTA, email [info@plta.org](mailto: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](mailto: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

#### **Contact Us:**

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Media:



#### **PLTA Committees**

Interested in joining a committee?  
Visit [www.plta.org](http://www.plta.org) to learn more.

Education Committee Meeting  
December 19, 2018 @ 10:00 AM

Convention Committee Meeting  
January 9, 2019 @ 10:00 AM

#### **PLTA Quick Links**

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