



February 2018

# PLTA Common Ground eNews

## Your Source for Title News in PA!

**Please note: the PLTA office will be closed on Monday, February 19, 2018 for Presidents Day.**

### PLTA President's Update

I cannot believe that it is February already. Time is flying by. Eagles are in the Super Bowl this weekend. Go Birds! I have always heard that the spring real estate market starts after the Super Bowl. PLTA has been working hard on your behalf to present high quality educational courses that will keep you abreast of the hottest issues and ensure your agency is ready and prepared for success in your businesses. We just completed a very successful Mid-Year Conference in King of Prussia. We had a great turnout and the theme was "The Cyber Battleground... How to Win the War." We had two highly engaging speakers, who presented to over 200 attendees on how to reduce the potential risks of cyber fraud and wire fraud in your businesses. They were well received and we look forward to presenting this program on March 8th in Pittsburgh at the Western Mid-Year Conference. Thank you for your membership in the PLTA. If you are interested in being more involved, please do not hesitate to reach out to any of the officers or Executive Committee members, staff, or me. We want you and need your ideas and energy. We are able to simulcast more and more of our educational programs in more and more locations. We are working hard on the legislative front on an online/remote notarization bill, predictable recording fees bill, among others. Membership is growing. We are doing good things and with your help, we will continue on this path.

*PLTA President, Frank McGovern, Esq., CLTP*

### News You Can Use

[This Could Happen Anywhere: Huge new house in historic neighborhood will have to shrink or go, state supreme court rules](#)

*MSN News | USA Today | January 5, 2018*

[Tide Turns with this CFPB/PHH Tug-of-War Update: In major reversal, U.S. sides with PHH, calls CFPB structure unconstitutional](#)

*Housingwire | March 17, 2017*

### Register for the 2018 Western Mid-Year Conference in Cranberry, PA!

This year two speakers will demystify the world of cybercrime for attendees of the PLTA Mid-Year Conferences. Are you tired of being overwhelmed by the constant barrage of information about cybercrime? Melissa Ellis of Systems Management Enterprises, Inc. (SME), an Information Technology and Security Company will breakdown this overwhelming topic bringing specialize knowledge from her work with title industry companies throughout the country. Ellen Oliveto with the FBI's Internet Crime Complaint Center (IC3) has been an analyst with the Federal Bureau of Investigation for over 20 years and specializes in cyber enabled fraud. This promises to 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! [March 8, 2018 at the DoubleTree Hotel in Mars.](#)

### 97th Annual Convention!

The Convention Committee made a bang at the Midyear Meeting on January 18 in King of Prussia, presenting education, speaker, and agenda activities slated for our convention march onto Gettysburg on June 3 through June 5. The Wyndham Gettysburg is currently accepting reservations with a room rate of \$134 through

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[www.wyndhamhotels.com](http://www.wyndhamhotels.com). The full convention packet is also available on the PLTA website. We will be sharing the same presentation at the Midyear Meeting in Pittsburgh on March 8. The annual PLTA convention provides the opportunity to join your colleagues, industry leaders and vendors, all to stay current with title issues, your role in the changing marketplace and advances in technology. Along with education, networking and special activities, there is a lot of fun and a few surprises. Make your reservations to join us as United We Stand for a historical convention in Gettysburg, PA. Special thanks to our Premier Sponsor, Signature Information Solutions!

### **Communications Committee Update**

Our Media Kit is just about ready for release, more work is needed on our draft media “pitch” letter, and we will be taking on a refresh of the Membership Brochure. Continued announcements on social media will be focused on the western Pennsylvania Mid-Year Meeting, and preparation for the 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](mailto:info@plta.org).

### **Title Issues & Records Committee Update**

**City of Pittston Realty Transfer Tax Deviation:** The City of Pittston, in Luzerne County recently approved [Ordinance #14](#) of 2017 which adds an additional 0.5% tax for the Pittston Area School District. While the Ordinance says this change takes effect on January 1, 2018, we understand the Recorder of Deeds will begin to collect this additional 0.5% on February 22, 2018. The total transfer tax in Pittston City will now be 2.5%."

**Philadelphia Water Revenue Bureau Payoffs:** Members have reported that the fax machine used to obtain Philadelphia WRB payoffs is not working properly. Until it is fixed, members may direct their request to the WRB help desk: [wrbhelpdesk@phila.gov](mailto:wrbhelpdesk@phila.gov)

**Philadelphia Municipal Court Case Records Access:** As you may be aware, the new Public Access Policy of the Unified Judicial System of Pennsylvania has created some problems in our members' ability to access certain records in various counties. Most recently, the Committee learned that members were unable to access case records in Philadelphia Municipal Court systems. In order to regain access to these records, please submit this [form](#) directly to the [email address](#) contained therein.

**City of Allentown Stormwater Fee:** Effective January 1, 2018, City of Allentown tax bills will contain an additional stormwater fee to pay for stormwater improvements mandated by the federal government.

### **Western Pennsylvania Chapter Update**

The date has arrived and the City of Pittsburgh transfer tax rate is now a total of 4.5% of the property sale price or calculated fair market value. Please remember to sign up for the PLTA Mid-Year Meeting for Western PA to be held on Thursday, March 8, 2018 in the Cranberry/Wexford area this year. You can pick up some good information and a couple of CE credits...which are also available through the ever-increasing number of simulcast classes that benefit all our Eastern and Western members!

Our Noon Lunch Gatherings will begin on March 14th, 2018 at the Panera on McKnight Road in the North Hills. We are also starting to plan a Spring event with CE credits and some outdoor activities with a view ~ stay tuned for details! Hope to see you there!

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### **Digging In The Dirt - Family Ties and Tangles**

Big, old family homes in the City, passed along from generation to generation are rare these days. When we are asked to transfer Grandma Greta's house to Greg, a Grandson, to keep it in the family, the “awwwww, how nice” factor is sometimes my initial thought. One of Grandma Greta's sons, George, posed a simple transaction to put the house in Greg the Grandson's name, with financing for renovations to follow in a few months. George explained his parents, Grandpa Gordon, has been gone for many years and Grandma Greta passed on to join him a few months ago. Oh, and, George also happened to mention that he thought sometime after Grandpa Gordon's death, the property was to be put into a Trust, and there may have been deeds done, that may still be in some attorney's desk! And, they want the transfer done before the February 1st increase in City transfer taxes takes effect....ummmmm, sure!

Curiosity and panic set in and initial searches for information in the records were done: 1) the house was still in Gordon and Greta's names; 2) no record of deeds to a trust; 3) an estate was opened for Gordon, Federal and State taxes were paid but no mention of a Trust; 4) Gordon and his brother Glen recently opened an estate for

Grandma Greta, recording her non-self-proving, unwitnessed, un-notarized will that leaves everything to her sons, along with specific bequests to friends and organizations. Gordon and Glen also signed and filed an undated, un-notarized affidavit confirming their mother's signature on the will. Their sister, Gloria, renounced her right to administer the estate.

Too many questions and potential issues (causing blurred vision and heart palpitations) involving who or what actually holds title, transfer of the house is to be from...whom? Inheritance taxes; Greta's estate administration issues; is there an attorney for the estate; where are those deeds to a Trust? So, underwriters beware ~ this one may be coming to you with questions from another agent or attorney!

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



"Groundhog found fog. New snows and blue toes. Fine and dandy for valentine candy. Snow spittin'; if you're not mitten-smitten, you'll be frostbitten! By jing-y feels spring-y."— Old Farmer's Almanac

## Welcome New Members

### **Robert Bull**

American Independent Abstract Co.  
*Title Agency: 0-2 Employees*

### **Robin DeLuna**

Cross Keys Abstract and Assurance Inc  
*Title Agency: 3-10 Employees*

### **Heather Downes**

Real Closing Services LLC  
*Title Agency: 0-2 Employees*

### **Matthew Einheber**

Transfer Real Estate Intelligence & Title  
*Title Agency: 3-10 Employees*

### **Thomas Fiegl**

Old Republic Specialized Agency Solutions/OR EscrowPro  
*Company Affiliate*

### **Ryan Fisher**

PV Settlement LLC  
*Title Agency: 3-10 Employees*

### **Ian Katz**

New Britain Abstract  
*Title Agency: 3-10 Employees*

### **Aaron Levin**

*Individual Title Agent*

### **Timothy Maloney**

NEPA Settlement, LLC  
*Title Agency: 0-2 Employees*

### **Alan McFall**

McFall, Layman & Jordan  
*Title Agency: 0-2 Employees*

### **Christine Pollard**

Investors Title Insurance Company  
*Individual Title Agent*

### **Severin Russo**

DiPaolo & Russo  
*Title Agency: 0-2 Employees*

### **Thomas Schmaus**

Armstrong Search Associates  
*Individual Title Agent*

### **David Silcott**

Vantage Point Title  
*Title Agency: 0-2 Employees*

### **Gerard Simon**

SingleSource Property Solutions  
*Individual Title Agent*

### **Penny Sohovich**

Black Knight  
*Company Affiliate*

### **Joseph Splendido**

Colonial Search and Abstract  
*Title Agency: 0-2 Employees*

### **Daniel Studeny**

Title Source Inc.  
*Title Agency: 20+ Employees*

### **Margaret Zabo Castelli**

SingleSource Property Solutions  
*Title Agency: 0-2 Employees*

## Upcoming PLTI Seminars

### Clearing Liens and Judgements - Rules to Live By

February 6, 2018 - 9:30 AM  
PLTI Office, King of Prussia, PA  
RLA Learning Center, Pittsburgh, PA

### The Agreements of Sale - PAR Form

February 22, 2018 - 9:00 AM  
PLTI Office, King of Prussia, PA  
Erie County Bar Association

### Business Insurance - Guide for the Title Agent

March 15, 2018 - 9:30 AM  
PLTI Office, King of Prussia, PA  
RLA Learning Center, Pittsburgh, PA

### Commercial Endorsements 2.0 (Advanced)

March 20, 2018 - 9:00 AM  
PLTI Office, King of Prussia, PA  
Pittsburgh, PA - TBD

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

## PLTA Upcoming Events

### 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?

### **"Find a PLTA Member Title Agent Search" Launched By PLTA**

In an effort to help our members get and keep their company names in front of homebuyers and real estate professionals, PLTA has launched a new 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 local 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 new feature or need assistance, please contact [info@plta.org](mailto: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](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 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:**

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**PLTA website:** [www.plta.org](http://www.plta.org)  
**PLTI website:** [www.plti.org](http://www.plti.org)

Connect with PLTA on Social  
Media:

#### **PLTA Committees**

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

Membership Committee Meeting  
February 14, 2018 10:00-11:00 AM

Executive Committee Meeting  
February 15, 2018 10:00-12:00 PM

Education Committee Meeting  
February 15, 2018 - 10:00-11:30 AM

#### **PLTA Quick Links**

[PLTA / PLTI Events Calendar](#)  
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