



February 2019

Your Source for Education!



New eBook for
Title Agent Licensing!



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PLTA Common Ground eNews

Your Source for Title News in PA!

Please note: the PLTA office will be closed on Monday, February 18, 2019 for Presidents Day.

News You Can Use

[Rising student loan debt has hurt housing market, Fed says](#)
Washington's Top News / January 23, 2019

[Census information for Pennsylvania that may be of interest:](#)
United States Census Bureau Quick Facts

[Wonder what the cost of living is in Pennsylvania?](#)
Best Places - Pennsylvania

Register for the [2019 Western Mid-Year Conference](#) in Pittsburgh, PA!

The PLTA Eastern Mid-Year Conference was a big success with over 200 attendees on January 17, 2019 in King of Prussia.



The PLTA Western Mid-Year Conference “*The New Mysteries of Title*” will be held 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. Topics in the presentation include: Legislative Developments: Predictable Recording Fee Legislation, Remote-Online Notarization, Recent court decisions affecting the title industry, PACE Act (Property Assessed Clean Energy), and Who is Liable in Wire Fraud? Information on New Technology & New Money Mysteries: Cryptocurrencies\Blockchain\Smart Contracts, Fast Money - Venmo, PayPal, Zelle, Artificial Intelligence in Real Estate, and Prevention: VPNs, E-mail encryption, and using stronger passwords. Also, Insuring (or Not) Marijuana Producing Property will be covered. 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. The conference runs from 9:30 to 2:30 PM and

includes a continental breakfast and lunch. The Seminar is accredited for 3.0 PA/NJ CE and/or PA/NJ CLE Credits. [Sponsorships and Exhibit Space are still available.](#) [Register today! March 7, 2019 at the DoubleTree Hotel in Pittsburgh.](#)

Join TAN Today!

[TAN \(Title Action Network\)](#) to Receive PLTA Legislative Information! It's FREE and EASY! PLTA utilizes the [TAN system](#) to get the word out quickly and efficiently when we need members to act on important legislative issues. 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. TAN is strategically designed to ensure that you are only notified about issues that will affect you, your business, and your customers. TAN provides email alerts that link to a preformatted or personalized message directly to YOUR representatives. Let your voice be heard! Join TAN today, it's FREE and takes less than 2 minutes - [click here for details](#). Or for more information you can view a 1 minutes video to see what TAN is about: www.youtube.com

Title Issues & Records Committee Update

The Committee recently learned that the Pennsylvania Association of Realtors (“PAR”) published a revised form of Agreement of Sale of Real Estate (“AOS”) that includes a new provision causing some unease among PLTA members. Paragraph 14(a) states: “Within ___ days (7 if not specified) from the Execution Date of this Agreement, Buyer will order from a reputable title company for delivery to Seller a comprehensive title report on the Property. Upon receipt, Buyer will deliver a free copy of the title report to Seller.” Several PLTA members have expressed concern about the term “comprehensive title report,” which is undefined in the AOS. Additionally, some members worry that if realtors order title within 7 days, and members order their searchwork immediately thereafter, they will be stuck bearing the cost of searches in cases where the AOS is terminated due to inspection problems or failure of the buyer to secure a mortgage. The Committee has contacted PAR to discuss, and has provided written suggestions. We will continue to monitor this matter and report any new developments. For questions, comments or concerns, please contact Interim Committee Chair Emanuel Chryssos echryssos@firstam.com or Executive Director Robin Kelsh rkelsh@plta.org.

98th Annual Convention!

The Convention theme, *Solving the Mysteries of Title*, was announced at the Mid-Year Conference on January 17 in King of Prussia. This year's convention will be at the Hotel Hershey from June 2 through June 4. The full [convention packet](#) is available on the PLTA website. 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. The hotel book has sold out, however there are several area hotels. For more information please visit the [PLTA Convention page](#) on our website. Special thanks to our Case Solved Premier Sponsor, Charles Jones!

Western Pennsylvania Chapter Update

Step away from the computer, lose the blanket, take off those gloves, and join us for a warm and wonderful evening event at the Painting With a Twist located on Steubenville Pike in Robinson Township on Thursday, February 7, 2019. Many thanks to Billie Athanas and National Advantage Settlement Solutions for sponsoring the studio charges

for us! Try to arrive at 6:00 pm for snacks and drinks, then create your “screen art” painting from 6:30 to 8:30 pm. There will be drawings for tickets to a local event and gift cards, all provided by our awesome underwriters! Hope to see many of you there!

Digging In The (Frozen) Dirt - For Love or Money

We must truly love what we do who else would take the time to perform all the tasks, find the information, revise the settlement statement (how many times?), get the documents signed and recorded, pay taxes in person, make sure payoffs do not incur another day’s interest, and be sure the real estate’s title is spic and span?

For me, it is the love of history of the land, who owned it, what did they do with it, and perusing those title documents! Closings are usually all about the money (everyone seems to have their hand out!) but there is often a whole-hearted sense of accomplishment when one is done successfully.... even if you get that call a week or two later that there are additional water/sewer charges!

Recently we came up against dilemmas involving an unrecorded memorandum of lease back in the chain of title. How to fix it would cost the customer a great deal of money on a mortgage that was due. However, in the long run, it seemed to be more cost-effective to just get it done and write the check for additional interest, so it does not come up again for the customer or the underwriter. Hopefully, they will love us for solving the problem.

Our other situation involved property inherited by sisters, one acting as agent for all under power of attorneys to be recorded (one was notarized by apostille out of the country), that had been owned by their father since the 1940’s and of course the legal description was off. New survey was done, sellers quit-claiming the new description, acceptance of old and new descriptions on the deed by the County, having a new power of attorney signed for a technical flaw, getting closing documents signed and notarized out of state and sent back in time and [deep breath] delivering the documents to the closing....all for a sale price under the minimum title premium! But, it’s done, not for a lot of money, some love lost along the way, but there’s that warm, fuzzy feeling of just - plain - getting – it - done!

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



"In the coldest February, as in every other month in every other year, the best thing to hold on to in this world is each other." - Linda Ellerbee

Welcome New Members

Rashya Banzhof
Ibis Abstract
Individual Title Agent

Patricia Black
Patricia A. Black LLC
Title Agency: 0-2 Employees

Anthony Capaldi
Customers Bank
Company Affiliate

Lori Gerhart
Individual Title Agent

Shevy Lowenstein
SG Abstracts
Individual Title Agent

Sean Moran
McCabe, Weisberg & Conway LLC
Title Agency: 3-10 Employees

Stacey Pavlick
Atlantis Abstract, LLC
Title Agency: 0-2 Employees

**Subject to PLTA Executive Committee approval*

Upcoming PLTI Seminars

Love & Marriage - Tenancies & Marital Rights - Live/Webinar
Thursday, February 14, 2019 - 9:30 AM - 11:30 AM
PLTI Office, King of Prussia, PA

Til Death Do Us Part - All About Decedents Estates
Tuesday, February 19, 2019 - 9:30 AM - 11:30 AM
PLTI Office, King of Prussia, PA

From New Deal to Closed Deal - Title Back to Basics
Thursday, March 14, 2019 - 9:00 AM - 12:00 PM
PLTI, Office, King of Prussia, PA
Simulcast to Marywood University, Scranton, PA

Holy Title Batman: Condos, Churches & Gun Clubs (Unincorporated Assn.)
Tuesday, March 19, 2018 - 9:30 AM - 11:30 AM
PLTI Office, King of Prussia, PA

For More PLTI Seminars visit our PLTI Calendar
To take online courses visit: www.pltionline.org

PLTA Upcoming Events

PLTA Western Mid-Year Conference
March 7, 2019
DoubleTree Downtown
Pittsburgh, PA

PLTA 98th Annual Convention
June 2 - 4, 2019
The Hotel Hershey
Hershey, 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 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., ALTP
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
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

Connect with PLTA on Social Media:



PLTA Committees

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

Communications Committee Meeting
February 6, 2019 3:30 PM-4:30 PM

Legislative & Judicial Committee Meeting
February 7, 2019 - 3:00 PM-4:00 PM

Title Issues & Records Committee Meeting
February 12, 2019 - 3:00 PM-4:00 PM

PLTA Executive Committee Meeting
February 13, 2019 10:00 AM-12:00 PM

Membership Committee Meeting
February 19, 2019 - 2:00 PM-3:00 PM

Education Committee Meeting
February 20, 2019 11:00-12:30 PM

PLTA Quick Links

[PLTA / PLTI Events Calendar](#)
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