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PLTA President's Update

I hope you all had a wonderful Holiday season with your family and friends and I wish you all much health, happiness and success this year. As I sit here and write my monthly note to you, I am experiencing my first “bomb cyclone and or snow bomb storm,” I don’t remember hearing those terms before this storm. I expect the title industry will continue to experience transformational change this year in the industry. We will hear terms and lingo that are new to the industry. We will refine processes in the way we work and complete our transactions. Digital technology will continue to drive changes in the industry until we develop complete end-to-end platforms from the time the Realtor gets the listing until the time the transaction closes. Digital transactions that provide connections between transaction parties have slowly become not only a normal way of doing business, but the requirement. We may soon have remote/electronic notaries in Pennsylvania which will further speed up this transformation. Customers may abandon companies providing traditional settlement service levels for a better experience. Those agents and companies slow to adapt won’t even see their relationships with lenders and real estate brokerages slipping away until it’s too late to rehabilitate them. I have also been reading articles about people buying and selling properties with Bitcoin. Will we be insuring properties bought and sold with Bitcoin in the near future? Would we require title insurance and closing costs to be paid in dollars? What if the value of a Bitcoin dramatically decreases right before or after closing? Whatever is ahead, I know that the PLTA will be ahead of the curve and leading the way on many of these issues due to our hardworking leadership team and our involved and proactive membership.

I look forward to seeing many of you at our [Mid-Year Conference on January 18, 2018](#). It will be a great program with Melissa Ellis of Systems Management Enterprises, Inc. and Ellen Oliveto with the FBI’s Internet Crime Complaint Center (IC3) talking about cyber fraud and the best ways that we can insure that we protect our customers and businesses from this ever evolving threat.

Thanks again to [Signature Information Solutions LLC](#) as the Premier sponsor of our [annual convention in Gettysburg this June!](#)

PLTA President, Frank McGovern, Esq., CLTP

News You Can Use

[Council passes realty transfer tax](#)
Pittsburgh Business Times \ December 14, 2017

[CFPB to amend prepaid rule and extend effective date](#)
Ballard Spahr \ December 27, 2017

[IRS says 2018 property taxes are deductible only if assessed and paid in 2017](#)
CNBC \ December 28, 2017

PA Recording Fee Study Released

As you will recall, the Legislative Budget and Finance Committee in Harrisburg released its Report entitled “An Assessment of Fees Charged by PA County Recorder of Deeds” on October 18, 2017. The Report recommended that the legislature set a statewide base fee for all counties (excluding Philadelphia and Allegheny, as the recording fee structure in these counties is already predictable in nature).

On December 14, 2017, members of the PLTA Ad Hoc Predictable Recording Fees Committee met with some Legislators and Recorders of Deeds to discuss the Report’s findings and our path forward. The attendees of that meeting agreed to form a workgroup to work on draft legislation that can be presented to Representative Kate

Harper and her staff for finalization and introduction in the House of Representatives. Our first workgroup meeting is set for January 11, 2018. It is our hope and goal that the legislation be introduced and referred to Rep. Harper's Local Government committee this session.

We will continue to keep you advised as our efforts progress. If you have any questions, comments or concerns about this matter, please contact Committee Chair Todd Rowe, Esq. at todd.rowe@fnf.com or PLTA Executive Director Robin Kelsh at rkelsh@plta.org.

Register for the 2018 Eastern Mid-Year Conferences! You Don't Want To Miss This!

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 specialized 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 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!

The Convention Committee met on December 8, 2017 to continue with plans and preparations for a historic PLTA convention in Gettysburg June 3 - 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 revealed at the [January 18, 2018 Mid-Year Conference](#) in King of Prussia. Thank you to our Premier Sponsor, Signature Information Solutions LLC, for supporting our efforts! Join us in Gettysburg as *United We Stand*.

Communications Committee

Our Media Kit is close to being polished for release, a draft media "pitch" letter is still in the works, and we have made initial revisions to the [Homebuyer \(formerly "Consumer"\) page on the PLTA website](#). Additions to the FAQ section and providing more usable information and benefits of title insurance will be an on-going project for us. Continued announcements on social media will include information on the new member outreach, east and west Mid-Year Conferences, 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

After we had the state-wide recording fee increase last year, we would like to remind everyone, North, South, East and West, that recording fees and transfer tax rates are changing this year in many places, often without much fanfare. Note that the City of [Pittsburgh transfer tax rate](#) is increasing for transactions as of February 1, 2018 (and will continue upward next year; also, [Westmoreland County](#) has increased its fees. As those numbers are crucial to all closings, please be sure to check the latest fee schedules and rates in your area.

The first of our Noon Lunch Gatherings for 2018 will be on **March 14th, 2018 at the Panera on McKnight Road in the North Hills**. Hope to see you there!

Digging In The Dirt - Everything Old CAN Be New Again!

This time of year brings many mixed and contradictory bursts of energy....or not (some days all you need is a book, a blanket, and some Bailey's!). Many of us like to toss out the Old, bring on the New; others tend to cling to the Old and glance warily at the New, be it clothes, boots, diets, furnishings, cars, relationships.....or Real Estate! Recent reading has turned up articles about local developers who are taking a practical look at their current surroundings, creatively planning to re-use, rehabilitate, renew, and revitalize neighborhoods that are becoming great sources of new communities and revenue on many levels. See what is going on around you that may be

similar to these projects:

[Allegheny County program targets blight in Sharpsburg, 28 other communities](#)
TRIB Live | December 5, 2017

[San Francisco landlords are turning "crappy old storage rooms" into apartments-and it's good news](#)
CNBC MAKE IT | December 27, 2017

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



"The birds are gone, The ground is white, The winds are wild, They chill and bite; The ground is thick with slush and sleet, And I barely feel my feet." - [Winter Poems](#)

Welcome New Members

James Barry
Trident Abstract
Individual Title Agent

Thomas Castellano
Greater Pennsylvania Abstract Company
Title Agency: 0-2 Employees

Brandi Kinsey
Action Title Research LLC
Company Affiliate

Arlene Nelson
ProTitleOne
Title Agency: 0-2 Employees

William Thompson
Alliance Property Transfer
Title Agency: 3-10 Employees

Upcoming PLTI Seminars

[Winter/Spring Courses - to Follow](#)

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 on January 15, 2018 in observance of Martin Luther King Day.

[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?

PLTA has kicked off its 2018 Membership Drive!! To date, more than 55% of our members from last year have renewed their support, and we have welcomed 13 NEW members!

PLTA membership provides our title industry professionals with Education, Information, Advocacy and Networking. Membership starts at just \$155/year and includes discounts on PLTA Conferences and Education Seminars from our educational arm, the Pennsylvania Land Title Institute (PLTI).

If you haven't yet renewed, please visit the [PLTA website and renew](#) to continue receiving valuable benefits for you and your employees. Membership expires on January 31, 2018 so renew before that date to avoid any lapse in membership benefits.

Thank you to all PLTA Members that have renewed this year! You will get an email from Tammy Schane, Membership and Programs Coordinator, with your 2018 Proud PLTA Member logo attached. The email will also list the employees currently on your membership; please review it and let Tammy know if any changes should be made.

Also, please tell a friend or colleague about PLTA! Ask them to join today to get what they need to succeed in the title industry! PLTA Membership is THE Pennsylvania title industry connection, all because of YOUR support! Thank you!!

- 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

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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
January 11, 2018 @ 10:00-11:00 AM

Communications Committee Meeting
February 1, 2018 @ 3:30-4:30 PM

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

PLTA Quick Links

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