



January 2019



Your Source for Education!



New eBook for
Title Agent Licensing!



www.pltionline.org



PLTA Common Ground eNews

Your Source for Title News in PA!

2019 Eastern Mid-Year Conference Just 2 Weeks Away!

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, Remote-Online Notarization, Recent court decisions affecting the title industry, PACE Act (Property Assessed Clean Energy), and Who is Liable in Wire Fraud?
- *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, stronger passwords
- *Insuring (or Not) Marijuana Producing Property*

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.

News You Can Use

Millennials arrive later to the home-buying game, but data shows they're on deck. A recent survey by Apartment List issued a reminder: 89 percent of millennial renters said they plan to someday buy a home, but only 4 percent said that will happen for them in 2019.

January 4, 2019 | The Morning Call

It looks like this year could be a buyer's market for real estate as higher rates weigh on prices

Home prices, while still higher than a year ago, are pulling back in most major markets, according to a report released Wednesday.

January 2, 2019 | CNBC

Interested in advertising in our eNews? [Download our advertising information.](#)

[CFPB modifies HMDA data disclosure, issues 2019 guidance](#)

Bureau announces changes to how it will disclose loan-level data

December 26, 2018 | Housingwire

[Predictions for the 2019 Housing Market](#)

Redfin's Chief Economist, Daryl Fairweather, predicts the housing market will continue to cool into the first half of 2019.

December 21, 2018 | DSNews

[2019 Real Estate Forecast: What Home Buyers, Sellers and Investors Can Expect](#)

There's no doubt about it: the 2018 housing market has seen its ups and downs.

December 6, 2018 | Forbes

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 if you encounter an issue you think we can address.

Update on Delaware County Recording Delays

As we previously reported, there are significant delays in the recording of documents in Delaware County. PLTA members have advised 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. While a new Recorder of Deeds has not yet been appointed, members of the Committee met with other Delaware County employees to discuss the delay. The meeting provided the Committee the opportunity to provide information about the PLTA and its members as well as explain the importance of documents being timely recorded. The County appears receptive to these concerns and explained that the delays are being caused by a decrease in the workforce in the County due to retirements, which they are trying to rectify. The Committee will continue to monitor the situation and report any new developments.

Reminder - 2019 Membership Renewals

PLTA kicked off its 2019 Membership Drive! To date, more than 40% of our members from last year have renewed their support! PLTA membership provides our title industry professionals with Education, Information, Advocacy and Networking. Membership starts at just \$155/year for individuals 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, 2019 so renew before that date to avoid any lapse in membership benefits. Thank you to all PLTA Members that have renewed this year!

PLTA Proud Member logos are available electronically upon request. Thank you for your continued support!

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!!

Western Pennsylvania Chapter Update

Just when you thought the parties were over, please save the date for Thursday, February 7th, to show off, brush up, or find your painting skills, relax and meet with our Chapter members at the Painting with a Twist art studio on Steubenville Pike in Robinson Township. Details will be emailed once plans are confirmed. Have you registered for the [Mid-Year Meeting to be held March 7, 2019 at the DoubleTree Hotel](#), Bigelow Square? Reminders are on the way! And, March 13th has been set for our first Chapter Lunch Gathering of 2019, at a downtown location to be determined. Best wishes to us all, North, South, East and West, for a successful New Year!

Digging In The Dirt - Everything Old is New Again....and Again

Thinking about everything a title/settlement agent does for a closing can cause a serious case of brain-freeze, quicker than chugging a mug of frozen hot chocolate.

So many things we must check and double-check and no matter how many closings we have done, sometimes items are missed and we get that frosty post-closing phone call or email, or just sit up in the middle of the night asking: Did I charge for the CPL, satisfaction recording, correct title premium, endorsements, lender charges, pay the taxes and final water/sewage? Get the dye test, did it pass, have all the corporate documents, tax lien certificate, resolutions, leases, identifications, confirm payoff amounts and wire instructions, receipt of all funds? Complete the notary sections correctly, attach the legal description, include the tax parcel numbers, check the recording fees and requirements, read and understand the lender instructions, remit the correct amount to the underwriter, get the over-limits approval, balance cash in equals cash out? Seems to me that closings are similar to snowflakes in that each one is different and unique, but are put together pretty much the same way!

A blizzard of information surrounds us daily no matter how many titles we have reviewed or closings we have put together and completed. We all need to try to take a deep breath and examine the details to avoid an avalanche of issues from the last closing while winding through the backcountry or mashed potato snow, and avoiding moguls for the next one! Remember the lessons from the Old Years and Happy New Year ~ best wishes for making this your best one yet!



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

Plant carrots in January and you'll never have to eat carrots. ~ Gardening Saying

Welcome New Members*

Brandon Hertzog
Yorktowne Real Estate Settlement
Title Agency: 0-2 Employees

Kirby Hulbert
Title365
Individual Title Agent

Heather Ross
Individual Title Agent

Eva Seifert
Sandy Spring Bank
Individual Affiliate

Jacqui Snyder
Geiger
Individual Affiliate

Nancy Yenalevitch
Wetzel Abstract LLC
Title Agency: 3-10 Employees

**Subject to PLTA Executive Committee approval*

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

PLTA Upcoming Events

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

Did You Know?

As you renew your Membership please verify the information in your account and make sure you are listed as public to be included in our Find A Title Agent Search for home buyers. If you are the Primary on a corporate account, please review the list of sub-accounts (employees) for your company and update where necessary. If the Primary contact has changed on your account, please let us know, so that we can update the profile. Thank you for your continued support of PLTA!

- 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. 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

South Central Chapter - Stacey Trimmer

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.

Convention Committee
Meeting

January 9, 2019 @ 10:00 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](#)

Copyright © 2017-2019 Pennsylvania Land Title Association. All rights reserved.