President’s Update

As we finish the Holiday Season, I want to take a moment to reflect on our accomplishments in 2019. We were hit with the Philadelphia Court hack first thing in June. The City worked through this with us and got us the things we needed and even gave us a link to the judgment indices on our web site. This was a solid result of the bridge building we have been doing with the various City departments. We have had similar problems in Luzerne County and Lebanon County. Kudos to Carrie Mann, Esq. and her Title Issues & Records Committee for outstanding work taking care of these issues on behalf of PLTA members.

The ALTA One Convention was attended by 39 PLTA members including 3 of the 4 officers. Robin again led the State Leaders Meeting. We came away with a lot of ideas including ALTA’s system for CE registration. Who would like to get rid of the old CE registrations forms? Who remembers their agent ID or Attorney numbers?

The Strategic Planning Meeting was held October 3. We discussed many topics to keep us moving forward in the New Year (Decade) and we saved a lot of money by doing it without a moderator. Robin did a great job updating the materials and even had the old analysis sheets so we weren’t starting over.

We ended the year in the black and passed the budget in November for 2020. PLTA continues to grow and prosper as a financially sound organization. This year the Finance Committee headed by Shonna Cardello, CLTP, NTP working with Executive Director Robin Kelsh worked closely with the various committee chairs to fine tune the needs of each committee and ensure they were worked into the budget.

We continue to lobby on the Legislative front and should have the Predictable Recording Fees Bill introduced in the House of Representatives along with a Companion Bill in the State Senate. Great work was done by Joe Szafran, CLTP and his Predictable Recording Fees Committee in moving this important legislation forward.

We are having our Mid-Year Conferences in King of Prussia on January 16th and March 5th in Pittsburgh. This should be a very educational and informative program that you don’t want to miss.

The PLTA 99th Annual Convention will be held June 14 – 16, 2020 at the Omni Bedford Springs. Rooms are booking fast so make your reservation today!

We are presently in the market for a new Lobbying Firm and have sent out RFPs to many firms in the state. Please contact Robin Kelsh with any recommendations. Our thanks goes out to Tony Crisci and Associates for their many years of service to PLTA.

Membership continues to grow year after year and we continue to look for ways to keep that momentum growing. 2019 ended with 530 members of which the employees of those corporate members and individuals make up over 2500 people working together in the title industry.

The one result that I’m most proud of is the committee participation levels are better than I’ve ever seen. We have outstanding participation on ALL of the committees and that is due to the efforts of all of our Volunteers.

Thank you for your efforts and look forward to seeing you at the Mid Year Meetings.

All the Best,

Chuck Nowicki, CLTP, NTP
PLTA President

News You Can Use

Fred Sheeler reflects on his legacy as Berks County recorder of deeds
Reading Eagle | December 27, 2019
It's not how Fred Sheeler expected things to end. But as the Berks County Recorder of Deeds filled boxes with
belongings from his office this week, he tried not to dwell on the disappointment he suffered in a heartbreaking loss in his bid for a fourth term.

**Racist property deeds kept thousands of Philly homes off-limits to all but white buyers, study finds**

*The Philadelphia Inquirer | December 30, 2019*

Drawn by booming industry, driven from the South by repression, African Americans’ population in Philadelphia swelled at the beginning of the 20th century.

On December 30th, The Philadelphia Inquirer published the above article about racially restrictive covenants found in deeds recorded in the City. On behalf of our members, PLTA submitted a letter-to-the editor commenting on our industry’s experience with finding deeds containing these kinds of restrictions, our vehement opposition to their enforcement, and the protections against such enforcement afforded to insureds under our policies. We have yet to hear if or when our letter will be published.

**The Real Estate Landscape In 2020: An Expert’s Predictions**

*Forbes | January 3, 2020*

We have become disenchanted with “do-it-yourself” and discount brokerages, we don’t want fixer-uppers and we really don’t want very large houses that are in less than ultra prime condition.

**Stop abbreviating 2020. Police say it leaves you open to fraud and could cost you big**

*USA Today | January 5, 2020*

The new year is giving scammers an easy way to forge documents, but you can protect yourself with an easy New Year's resolution: Stop abbreviating the year. Why? This year's abbreviation is easily changeable and could be used against you. The concern is that scammers could easily manipulate a document dated "1/1/20" into "1/1/2000" or even "1/1/2021."

**Three longtime courthouse personalities retire**

*The Times | January 5, 2020*

The Beaver County Courthouse has said goodbye to three of its longest-termed row officers.

**Experts predict what the 2020 housing market will bring**

*The Washington Post | January 6, 2020*

A strong job market and low mortgage rates should sustain the housing market in 2020. The problem will be finding enough homes for buyers.

---

**2020 Eastern Mid-Year Conference is Just 1 Week Away!**

The PLTA 2020 Mid-Year Conference will be held on **Thursday, January 16, 2020, at the Crowne Plaza Valley Forge in King of Prussia.** The Mid-Year Conference offers three (3) credit hours of education tailored to title professionals just like you.

Carrie Mann, Esq., Bill Parker, Esq., and Frank McGovern, Esq., CLTP will present “The Art of Marking Up a Title Commitment.” A property is considered “insured” once a marked-up commitment is delivered to our Insured, whether or not a policy is ever issued. Consequently, no action at settlement is legally more significant than marking up the commitment. This course is a step by step guide to the mark up and, in addition, will address commonly encountered clearance issues.

Linda Barnes is a Business Services Representative for the Norristown District Office of the Office of Vocational Rehabilitation (OVR) and speaks for the Mid-Atlantic Region ADA Center. Linda will present on making "Best Practices to Make Settlements Accessible to All.” A seller or buyer/borrower with a disability should be able to fully participate in a settlement. In this presentation, she will provide an overview of this issue and recommend best practices for making settlements accessible to all.

The conference is from 9:30 AM to 3:00 PM and includes a continental breakfast and lunch. **Register Today!**

Sponsorships and Exhibit Space are still available.

**2020 Western Mid-Year Conference in Pittsburgh - Sign Up Today!!**

The PLTA Mid-Year Conference will be held on **Thursday, March 5, 2020, at the DoubleTree Downtown Pittsburgh.** Sponsorships and Exhibit Space are still available.

---

**Title Issues & Records Committee Update**

Do documents keep getting rejected by a Recorder of Deeds Office? Have problems with getting accurate payoffs from a government entity? Can’t access the records in a County? These are just a few examples of the matters the Title Issues & Records Committee works to address. If you encounter any matters that you believe the Committee can address, please contact the Committee Chair, Carrie Mann, Esq. at cmann@oldrepublictitle.com with an explanation of the issue and any examples you may have so that the Committee can determine if this is something we can work to address.
New Login Credentials Needed for Child Support Website
The PA Child Support Lien website requires users to update their login credentials before logging in to their account. For complete information and instructions on the new login process, please click here.

Guide to Using Philadelphia’s basis2 Water Search Available
The City has provided a guide to using the basis2 system available in City Hall for obtaining water account information. Please contact the Committee Chair if you would like a copy.

2020 Membership Renewals
A second round of invoices was mailed out on December 6, 2019. To ensure you receive the PLTA emails please make sure the @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, 2020. PLTA Proud Member logos are available electronically upon request. Thank you for your continued support!

PLTA 99th Annual Convention - Don’t Delay!
Book your room for PLTA’s 99th Annual Convention at the Omni Hotel in Bedford Springs, PA from June 14 - 16, 2020! The Deluxe Room rate is $199.00 per night and Resort View rooms are $239.00 per night. The room block is filling up fast! Please note, the room block for Saturday night for the convention has been filled. Want to know the theme for this year’s convention? Join us at the Mid-Year Conference for the unveiling!

Western Pennsylvania Chapter Update
Our first 2020 luncheon event was held on January 8th, and we began to enthusiastically plan more Chapter get-togethers to get this decade started and moving ahead. We have our Winter Curling and Networking Event set for Wednesday, February 5, 2020 beginning at 5:00 pm at Lumberjaxes in Millvale. Another reminder will be sent, and we hope to see our members and guests wearing their winter finery, joining in the fun, and enjoying some brews. Also, please keep the City of Pittsburgh transfer tax increase in mind when preparing those Closing Disclosures.

Digging In The Dirt - Flip or Flop?
Last month I presented an article on swapping stuff and land, and then found an article on flipping real estate. While my preference is to flip pancakes or dust off my flip-flops for a beach trip, we do hear a lot about cautionary tales of the dangers of closing or insuring properties that are quickly acquired and immediately turned over to someone else. All the underwriters warn us to be careful of these transactions and extra scrutiny is needed to look behind the dark corners and underneath the carpets of the deal, asking a blizzard of pointed questions that may freeze the deal. We have seen and heard TV and radio commercials for someone’s sure-fire class that promises to teach you the secrets of making piles of money on real estate without having or using your own money…until someone asks for title insurance!

I am so tempted to go to one of those seminars (if anyone has done so, please let us know!) and ask the instructor what happens if someone comes back to you weeks or months after your flipping adventure about an old mortgage, estate, marital interest, tax, municipal, water or sewer lien, use of an easement, questioning their access or right to even be in the property! And, really, who do they get to handle the money and recordings?! Then, who has to pay the bill?!

So, here’s the recent article that throws a shadow over this career choice, and please be sure you know all the details before getting involved in a potential avalanche of issues!

It’s getting harder to make money flipping houses
MSN | December 17, 2019
If you’re considering embarking on a home flipping project, now might not be the best time, according to a recent report from ATTOM Data Solutions.

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

I prefer winter and fall, when you feel the bone structure of the landscape — the loneliness of it, the dead feeling of winter. Something waits beneath it, the whole story doesn’t show. ~Andrew Wyeth
Welcome New Members*

Lisa Bolton
Bolton Abstract, Inc
Title Agency 0-2

Catherine Garbus
Individual Title Agent

Joyce McAllister
Bryn Mawr Abstract, Inc
Individual Title Agent

Kristin Melchior
AccuAbstract
Individual Title Agent

Rolando Requeny
Skyline Lien Search
Company Affiliate

*Subject to PLTA Executive Committee approval

PLTA Upcoming Events

PLTA Mid-Year Conference
January 16, 2020
Crowne Plaza Valley Forge

PLTA Western Mid-Year Conference
March 5, 2020
Doubletree Downtown Pittsburgh

PLTA 99th Annual Convention
June 14 - 16, 2020
Omnis Resorts
Bedford Springs, PA

Look for more Details to follow!

Upcoming PLTI Seminars:

Keep an eye on our website for our 2020 Winter/Spring Seminar Schedule, more details to follow!

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

Did You Know? .....PLTA has kicked off its 2020 Membership Drive!!

PLTA membership provides our title industry professionals with Education, Information, Advocacy and Networking. Membership starts at just $155/year for individual title agents 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, 2020 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 Kevin Jones, Membership and Programing Coordinator, with your 2020 Proud PLTA Member logo attached. The email will also list the employees currently on your membership; please review it and let Kevin 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 have questions 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 2019-2020 Officers

PLTA President - Chuck Nowicki, CLTP, NTP
PLTA Vice President - Lisa McEntee, Esq., CLTP
PLTA Treasurer - Todd Rowe, Esq., CLTP
PLTA Secretary - Cindy Mills
PLTA Immediate Past President - Danielle L. Chamberlain, 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