



Welcome New Member!

Daniel J. Baum, Esq.
Law Office of Daniel J. Baum
Individual Title Agent

Dean Crabtree
Bedford County Abstract Co., Inc.
Individual Title Agent

Richard Fanucci
Individual Title Agent

Lisa Lister
Individual Title Agent

The PLTA officers and staff hope you had a safe & happy 4th of July. Many thanks to our military for their service!!

95th Annual Convention - Your Opinion is Requested!

More than 170 people attended the PLTA 96th Annual Convention at Bear Creek Mountain Resort in Macungie, PA from June 11-13, 2017. We'd like to hear from Convention attendees about your thoughts on the location, the new convention format, the education topics and speakers, and anything else you'd like to share with us. Log into your PLTA profile to [complete the survey](#). Then answer our short nine-question survey to help us gather feedback for future conventions. Many thanks in advance for your time! (Survey ends July 31, 2017).

Upcoming Seminars

PLTI - Commercial Endorsements
July 13, 2017 9:00 am
PLTA Office

Stay tuned for the Fall schedule.

Did You Know?...PLTA is active in the Social Media era.

We currently have Facebook page  Twitter page 

LinkedIn page  Instagram 

With our [Facebook](#) page, here you will find posts of important news that members have shared in regards to the Title industry, photos of PLTA/PLTI related events, and other related information. Once on the page you can "like" and/or "follow" us to receive posts in your Facebook news feed.

[Twitter](#) is a lot like our Facebook page with regards to the type of posts you will find there. With Twitter you will also "follow" us and you can "like" and "retweet" different posts. [Instagram](#) is a little different in that it is mostly photos that are posted, but it is the same concept as Twitter and Facebook by just "following" us to see our posts in your news feed.

I'm sure that all of you are familiar with how [LinkedIn](#) works. So please connect with our LinkedIn page where you may find other colleagues that you can connect with to build your professional network circle.

Make sure to click on the icons above to visit the many Social Media outlets we currently have. Please like or follow us and share & retweet important posts, events, articles, etc. to spread the word to people in your social media circle on Facebook, Twitter, LinkedIn and Instagram.

If you have any questions about this month's **Did You Know** or you have a topic you would like to see covered in the **Did You Know** column, you can email info@plta.org.

Upcoming Events

Past Presidents Luncheon
July 11, 2017 - 11:30 am
PLTA Office

PLTA South Central Chapter Officers Installation
July 12, 2017 - 5:00 pm
John Wright Restaurant
Wrightsville, PA

PLTA Western Chapter Breakfast Gathering
July 13, 2017 - 9:00 am
Panera Bread Bakery & Cafe
Pittsburgh, PA

Labor Day - Office Closed
September 4, 2017

Committee Meetings

PLTA Organizational Meeting
July 11, 2017 - 2:00 pm
PLTA Office

Title Issues & Records Committee Meeting
July 13, 2017 - 2:00 pm

News You Can Use

[Download the 2017 State of the Industry Report - Sponsored by RynohLive](#)
RESPA News

[District Court Rebuffs CFPB's RESPA "Continuing Violations" Theory](#)
JDSUPRA | June 20, 2017

[The Pennsylvania Supreme Court Strengthens Protections For Property Owners In Landmark Civil Forfeiture Decision](#)
Ballard Spahr | June 1, 2017

New CLR Factors Announced

[Download the June 2017 Bulletin](#) for the complete list of the state's annual publication of real estate valuation factors commonly called the "common level ratio." For Pennsylvania Realty Transfer Tax purposes, these factors are applicable for documents accepted from July 1, 2017 to June 30, 2018.

Education Committee Meeting

July 19, 2017 - 10:00 am
PLTA Office

PLTA/PLTI Staff Can Help!

Questions about your membership?
Looking for courses?
Interested in joining a committee?

Give us a call! 610-265-5980

[Robin Kelsh](#) - Executive Director
[Kim Kostusiak](#) - Administrator
[Tammy Schane](#) - Membership & Program Coordinator
[Shelley Marsh](#) - Administrator

Radio Ads - Should we be concerned about this new enterprise, or is it a GOOD thing?

If you listen to satellite radio often, maybe you have heard the recent sensational commercials for a service called Title Lock, offering to continuously check your property's title records to be sure there have been no fraudulent transfers or mortgages, or attempts to STEAL YOUR PROPERTY, all this protection for a small monthly fee, of course. Information about it is found on these sites: www.businesswire.com, www.thereporter.com, and vimeo.com.

[District Attorney announces new program to curb real estate fraud](#)

The Reporter Article

[Real life cautionary tales: Cyber smart, cyber secure, cyber strong](#)

Three cyberattacks aimed at the title, settlement service and real estate industry today, and how to stop them in their tracks. | by Amy Tankersley, NATIC

Title Issues & Records Committee Update

Philadelphia Gas Works to refund monies per Federal Order

Members of PLTA's Title Issues and Records Committee participated in a conference call with several Philadelphia Gas Works (PGW) managers in late June. You may recall that in January of 2017, a federal judge signed an Order in the case of Augustin et al v. City of Philadelphia No. 14-CV-4238 that prohibits PGW from placing liens against landlord properties for tenant debts under its current procedures. The Order further requires PGW to refund those monies collected for certain tenant accounts after May 4, 2016. [Click to download the order.](#)

PGW informed the title industry that it is currently in the process of returning checks it's received related to tenant debts/liens to the settlement agents that issued them. [Download a redacted sample of the letter](#) that accompanies these checks. PLTA members are advised to contact their individual underwriter companies to determine how to handle these funds.

Please send questions and comments for PLTA or the Title Issues and Records Committee to Robin Kelsh, Executive Director rkesh@plta.org or Todd Rowe, Committee Chair todd.rowe@fnf.com.

Communications Committee Update

Communications Committee members continue to monitor and update our social media outlets, and are planning to be part of a general organizational meeting to set goals for the coming year – including marketing to increase membership, advertising, and finalizing a member survey. Our next conference call meeting will be set for a date in September, to be announced. Suggestions, contributions and comments are always welcome.

PLTA Western Chapter Update

We hope you can start one of your summer work days a little later this month, and join us at the Chapter's quarterly Breakfast Meeting on Thursday, July 13th, 9:00 am at the Panera Bakery and Café at 400 Penn Center Boulevard, Monroeville, PA 15235.

Digging In the Dirt ~ Have You Ever Issued a Title Policy to...the United States of America?

During the month in which we celebrate our country's 241st Birthday, the rare and distinctive policy of title insurance specifically tailored to be issued to the United States of America or one of its agencies came to mind. I have issued one in 30+ years of being a title agent, but I remembered it is special, independent, and different than the title insurance products we are so accustomed to working with.

The ALTA U.S. Policy is unique in that it insures property already owned by the USA (or agency), but contains "an additional insuring provision insuring against loss or damage by reason of the failure of the title report or commitment to name any party who has interest in the land, which was disclosed by the public records immediately prior to the filing of the lis pendens or Declaration of Taking by the U.S. The policy does not insure the validity or sufficiency of the condemnation proceeding, and it contains a provision by which the Attorney General of the United States may undertake the defense of any claim, provided that certain notices and opportunities to suggest defenses are given to the Company", as taken from the attached [ALTA underwriting guidelines](#).

The U.S. Department of Justice publishes its Regulations of the Attorney General Governing the Review and Approval of Title for Federal Land Acquisitions, the most recent cover page, along with a sample of this policy is also included in the attached information.

Likely most of us will not have to dig into figuring out how to issue the U.S. Policy, but if you do have such a transaction come along, I hope you will take it up and declare the challenge, of course pursuing your underwriter who will be your best source of guidance.

The United States is the only country with a known birthday. All the rest began, they know not when, and grew into power, they know not how.... There is no "Republican," no "Democrat," on the Fourth of July, — all are Americans.
~James Gillespie Blaine

If you have dug up an interesting or unusual title or closing issue you would like to share here, please contact Kimberly Reed at info@plta.org

MLTA Invites PLTA Members to attend their fall convention

Any PLTA members are invited to attend the MLTA Convention from September 7 to 9, 2017 at Wisp Resort in McHenry, MD. For more information [download the convention packet](#).

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

1010 West 8th Avenue, Suite H, King of Prussia, PA 19406 | phone: 610-265-5980
toll free: 800-545-7584 | fax: 610-265-5998 | www.plta.org | info@plta.org | www.plti.org