



June 2018

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PLTA President's Update

With my last President's update, I want to thank you for the opportunity to serve this great organization as your President. It has been an honor and a privilege. Gettysburg holds a special place in my heart for a couple reasons: I started my title career here, and the pivotal role this location played in our nation's history. I can't believe this is the 97th annual convention and we have never held an annual convention here. Gettysburg is an amazing town known for the Gettysburg National Battlefield, site of a turning point in the Civil War, and the site of Abraham Lincoln's 1863 Gettysburg Address. Please take the time to explore of the history of the town on our *In the Footsteps of Leaders* tour and/or relax with friends at the hotel or Quail Valley Golf Course.

As our industry continues to adapt to the technological advances affecting the real estate examination and settlement processes that better serve our customers, the consumers, we must keep ourselves educated and at the forefront of these developments because no matter what changes occur, the role of the title professional will continue to be important. In that vein, we have a wonderful array of CE/CLE courses that will be presented at this year's convention. Be sure to check out the "[Know Before You Go](#)" email that was sent out on May 29th with all the convention details and packets for download.

I am very much looking forward to seeing you this weekend at this year's convention in Gettysburg. Thanks to my fellow officers, Committee chairs, Robin and staff for making this a great year. The Association is strong. We have a great slate officers that will continue to achieve great successes in the future. Please consider volunteering your time and talents to the Association in any way that you can.

Finally, thank you for your membership and thanks again to [Charles Jones our premier sponsor!](#)

PLTA President, Frank McGovern, Esq., CLTP

News You Can Use

[Home Sales Booming In Southwestern Pennsylvania, Real Estate Service Finds](#)

May 21, 2018 / 90.5 WESA

The Pittsburgh-area housing market is booming, according to new data from West Penn Multi-List, which collects real estate data from 17 counties in southwestern Pennsylvania.

[What the Dodd-Frank rollback means for real estate:](#)

May 23, 2018 / [inman.com](#)

Economists say loosening restrictions could help solve the industry's low inventory problem, but it also raises certain risks

[This could be GOOD news for everyone:](#)

May 25, 2018 / [Realtor.com](#)

On Thursday, President Donald Trump signed legislation rolling back some of the lending restrictions enacted in response to the housing boom and bust.

[Another warning about the BAD guys:](#)

May 25, 2018 / [Pittsburgh's Action News](#)

FBI to Americans: Reboot your internet routers, right now

Title Issues & Records Committee Update

“As you will recall, we recently advised you that we received a response from the Department of Revenue to our April 6th letter. Please [download a copy of the DOR’s response](#). Our committee has been in discussions as to how to proceed on behalf of the membership and we will be sure to keep you updated with any significant developments. In the meantime, agent members should continue to direct any specific issues related to the DOR’s position to their underwriter.”

Legislative & Judicial Committee Update

2018 ALTA Advocacy Summit

Our Pennsylvania title delegation included: Shonna Cardello, CLTP, NTP, Robin Kelsh, Kelli Ryan, Esq., Danielle Chamberlain, CLTP and Paul Martin. We had a very informative and productive visit to DC. ALTA staff was able to arrange many meetings with members of the Pennsylvania legislative delegation and were successful in scheduling meetings with the following legislators or staff members: Scott Perry (R-PA, 4), Patrick Toomey (R-PA), Robert Casey (D-PA), Brendan Boyle (D-PA 13), Lloyd Smucker (R-PA 16), and Keith Rothfus (R-PA, 12).



Our messages were concerning TRID and the Consumer Financial Protection Bureau. We asked the Senators to pass, or co-sponsor, the bipartisan TRID Improvement Act (H.R. 5078) which passed unanimously in The House. This bill would help end the confusion caused by TRID’s title insurance disclosures which create inconsistencies in mortgage documents and thereby creates confusion for homebuyers. While this is not an issue for Pennsylvania, it is one for the overall title industry. We also asked that Representative co-sponsor (and the Senate should introduce) the GUIDE Compliance Act (H.R. 5534). This is a bipartisan bill which would require the CFPB to issue useful guidance to provide more clarity to the regulations it enforces. Lastly we addressed wire fraud in each meeting in an attempt to stress the importance of education and awareness of this ever-growing problem.

Overall the Advocacy Summit was an education and enjoyable experience, and a great way to meet peers and leaders in the title industry.

2018 PLTA Lobby Week

Locally, PLTA held Lobby Week, instead of our usual Lobby Day. A Lobby Week prep meeting was held on May 1st where talking points and tips were discussed and materials were provided. The talking points included general information about the PLTA and the title insurance industry and two specific topics - Remote Online Notary Legislation (Senate Bill 595) and Predictable Recording Fees. Lobby Week was held May 7th– 11th with significant participation. There were 18 participants and approximately 11 in-district meetings with our legislators. Overall, Lobby Week was a successful, week-long event that will lead to new and productive relationships and hopefully a continuing endeavor for the PLTA. As always, your PLTA delegation was working hard to advocate for our industry on your behalf!

The PLTA 97th Annual Convention is Here!

Ready, set, go! All roads lead to Gettysburg for our annual convention at the Wynham Gettysburg beginning June 3 and wrapping up on June 5. The Convention Committee is prepared to bring you a star spangled education lineup offering four credits. The troops will learn about *"The E- World: the Digital World of Closings"* from Fannie Mae's Director of eMortgage Strategy and Operations, **Shane Hartzler**, followed by a panel discussion on *"E" is for Everything – E-closings, E-Mortgage, E-Notary: Digital World of Real Estate Closings.*" Our presenters also include **Justin Ailes**, Vice President of Government and Regulatory Affairs at ALTA, along with **Bill Burding**, NTP, who is the Executive Vice President and General Counsel of Orange Coast Title Company in California, Chair of the ALTA Agent & Abstractor Section and a member

of the ALTA Board of Governors presenting on ALTA's "*Strategic Priorities to Advance the Industry.*" Finally, **William Parker, Esq.**, Conestoga Title Insurance will present "*Claims Battlefield – Lessons From The Front Lines.*" Along with education, the convention provides opportunities to network at special activities whether at the Gettysburg Visitors Center, Quail Valley Golf Course or the Gettysburg Battlefield. This is a great opportunity to learn about E-everything in our future while immersing yourself in history.

All attendees should have received an email providing detailed information you should **Know Before You Go**. Those who signed up for the Leadership Battlefield Tour, download the tip sheet. If you need either of those materials, click the links or you can find them on the PLTA website.

Thank you to all our sponsors and vendors who help make such a wonderful event possible!

South Central Chapter Update

The chapter will hold its annual installation of officers on Thursday, June 21, 2018 from 4:30 to 6:30 at McCleary's Public House in Marietta. There is a charge of \$20 for members and \$25 for non-members. Hors d'oeuvres and non-alcoholic drinks will be served. A cash bar will be available. Please send your registration and checks to Donna Moyer at Security Title.

Western Pennsylvania Chapter Update

We hope to see our fellow western title troops stomping around the town of Gettysburg next week - blue and gray wardrobe choices optional! As we all roll into summer with lots of business and personal activities, we are still looking to plan a CE Event at the Seven Springs Mountain Resort. It would be a great day to take a break in cool mountain breezes, enjoy some sun and alpine fun, and tack on a couple credits whether you need them or not! Please reach out to us at info@plta.org with any suggestions or comments!

Digging In The Dirt - A Kudzu Vine Closing!

You know the stuff...starts out as bright green sprouts that we are glad to see come back to life on hills and roadsides. Then with a little sun and rain, it starts its super-charged wandering path, happily weaving and wrapping itself around and through everything with no beginning or end, just a sea of vines and big fat heart-shaped leaves! It has been referred to as the "vine that ate the South"! I almost had to wade into, untangle, and hack through this potential title transaction:

Brothers Lief and Linden had a thriving garden and landscaping business that they began as general partners. Properties were acquired in the name of the partnership. Each partner's family blossomed with each having a son, Woodrow and Forest, who were to take over the family business. One particularly plum property was owned by Lief and Linden individually as joint tenants with right of survivorship, and not in the partnership name. Plans were being made for their sons to acquire the partnership business and divide the real estate. An installment land contract was executed between fathers and sons for one property, a deed executed and placed in escrow, somewhere, to be held until the land contract was paid in full by Woodrow and Forest.

Lief passed away and in his Will left the property encumbered by the land contract to his son, Woodrow, giving it a value higher than the amount owed under the land contract. When his brother, Linden departed, their sons soon wanted to buy out the land contract, and desired the blessing of their other family members. Estate administration and partnership accounting records peeled back another issue in that Linden took several thousand dollars as "distributions" out of the partnership funds. (Anyone starting to choke yet?!) We were looking at partnership dissolution issues (where was the original partnership agreement; was it registered somewhere, did it actually operate as a partnership, what happens to the assets when one or both partners are deceased), estate administration issues, location of the executed deed held in escrow, somewhere, records for another property to be acquired by the partnership under an option to purchase were found.... soooooooo, we put down the clippers and asked the family to sort the issues in separate baskets, see what really needs to be done before any property is transferred, and meet us back in the clearing! Now, where's my machete?!?

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

"A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken." ~James Dent



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Welcome New Members

Billie Athanas
National Advantage
Individual Affiliate

Christopher DeNardo
Shapiro & DeNardo, LLC
Individual Title Agent

Josh Ellison
Maverick National Services
Title Agency: 3-10 Employees

Lanalee Sturdevant
Levene Gouldin & Thompson, LLP
Individual Title Agent

Keesha White
Quick Abstract, LLC
Title Agency: 3-10 Employees

Upcoming PLTI Seminars

[All Things Philly](#)
July 19, 2018 - 9:00 AM
Crowne Plaza, King of Prussia, PA

For More PLTI Seminars visit our [PLTI Calendar](#)
To take online courses visit: www.pltionline.org

PLTA Upcoming Events

[PLTA 97th Annual Convention](#)
June 3 - 5, 2018
Wyndham Gettysburg
Gettysburg, PA

Did you know? Pennsylvania Land Title Association emails may be going to your spam or being blocked by your firewall! Please contact your IT Department and ask them to add any emails coming from our domain, @plta.org to your safe senders list. Also, as a new twist, some servers are blocking our emails due to the address. Apparently the "russia" in King of Prussia, PA is causing some alerts. We appreciate your assistance so we can continue to communicate with you on a regular basis!

- 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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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.

Education Committee Meeting
June 20, 2018 10:00 AM-11:30
PM

PLTA Quick Links

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