

# PLTA Common Ground eNews

## Your Source for Title News in PA!

**Please note: the PLTA office will be closed on Friday, March 30, 2018 for Good Friday.**

### PLTA President's Update

Happy March! The Western mid-year meeting, daylight savings time, St. Patrick's Day, and the first day of Spring all happen this month (hopefully, no snow storms!) March is also the month that we will be entering our busy Spring season. Time is moving fast. PLTA continues to work hard on your behalf. We are presenting many high quality educational courses that keep you abreast of the hottest issues to ensure that your agencies are ready and prepared for success. We will be heading to Pittsburgh for the western mid-year meeting on March 8th. The theme is "The Cyber Battleground... How to Win the War." We will have two highly engaging speakers present on how to reduce the potential risks of cyber fraud and wire fraud in your businesses. Thank you for your membership in the PLTA. Membership is the lifeblood of our organization. We need your ideas and energy. Get involved. On the educational front, we just presented our first simulcast in Erie on February 22nd! Thank you to all who made that possible. In addition, we continue to work on the legislative front on an online/remote notarization bill, predictable recording fees bill, and others. Be sure to make your reservations for our annual meeting in Gettysburg. Thank you to our premier sponsor, [Signature Information Solutions LLC](#).

*PLTA President, Frank McGovern, Esq., CLTP*

### News You Can Use

#### [IRS Requires Personal Information When Verifying Taxpayer Identity](#)

**February 27, 2018 | ALTA Title News**

On Jan. 3, the Internal Revenue Service (IRS) instituted a new identity verification process requiring third parties calling on behalf of a taxpayer to verify their identity by providing personal information such as their Social Security Number and date of birth.

#### [Former PLTA President Phillip S. Janny, CLTP, NTP is in the News – the American Land Title Association \(ALTA\) TitleNews that is.](#)

**February 2018 | Title News**

#### [Home Value Growth to Approach 5 Percent in 2018](#)

**February 20, 2018 | MReport**

#### [Will Debt Funds Help Bring About The Next Real Estate Downturn?](#)

As the real estate industry recovered from the Great Recession, banks became more cautious in their lending practices and opened the door for debt funds. But those funds are at risk of falling into the same trap that banks are avoiding this time around.

**February 25, 2018 | [BISNOW.com](#)**

#### [Indiana passes online notarization bill - State's notaries will soon be allowed to remotely notarize documents](#)

Currently, notaries in Virginia, Texas, and Nevada are allowed to perform online notarization for signers nationwide, but their counterparts in Indiana will soon join them.

**February 28, 2018 | [HousingWire](#)**

### PA Online Notary Ad Hoc Committee

The Pennsylvania online notary front has experienced little movement lately, but from a more widespread standpoint, several interesting events have occurred.

First, in December, the [American Land Title Association](#) adopted model legislation that is quite similar to the

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New eBook for  
Title Agent Licensing!



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legislation proposed to Senator Mike Folmer by PLTA in conjunction with several other industry stakeholders last fall. You can review a press release and links to the model bill [here](#).

Second, the [National Association of Secretaries of State](#) adopted [standards](#) that can be used as guiding principles in drafting regulations once a state passes legislation authorizing online notarization.

The Committee continues to monitor this issue on a state and national level and will keep all PLTA members well informed of any updates and changes. If you have questions, comments or concerns, please feel free to contact Secretary Lisa McEntee, Esq., ALTP, Committee Chair at [lmcentee@firstam.com](mailto:lmcentee@firstam.com) or Executive Director Robin Kelsh at [rkelsh@plta.org](mailto:rkelsh@plta.org).

## **Last Chance to Register for the [2018 Western Mid-Year Conference](#) in Cranberry, PA!**

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 specialize 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 promises to 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! [March 8, 2018 at the DoubleTree Hotel in Mars.](#)

## **SAVE THE DATE - PLTA LOBBY WEEK**

PLTA is planning a week of lobbying in your home district the week of May 7-11, 2018. Visit your local legislators to educate them on our industry and get to know them for future issues. Legislation directly impacts how we do business. Without your input or information from you, Legislators may enact legislation that negatively impacts the title industry. Participants can visit legislators individually or may request to be paired up with other members for joint meetings. Information and talking points will be provided along with a prep video meeting the week before the visits. Talking points for the day will include general information on who we are as a trade association and specific information on current hot topics that are in the process of becoming legislation: predictable recording fees and online notarization. Assistance is available for setting up the meetings and to search for your representatives online, use your home address and visit [www.legis.state.pa.us](http://www.legis.state.pa.us). [Register online to participate.](#)

## **97th Annual Convention!**

The annual PLTA convention provides the opportunity to join your colleagues, industry leaders and vendors, and keeps you at the forefront of title issues, advances in technology and your role in the changing marketplace. The Convention and Education Committees have finalized the education lineup for 4 credits of education with some star-studded speakers slated for our convention march onto Gettysburg on June 3 through June 5. Among our exciting presenters, we are thrilled to have Bill Burding, who is the Executive Vice President and General Counsel of Orange Coast Title Company in California, Chair of the ALTA A&A Section and a member of the ALTA Board of Governors presenting on *ALTA's Strategic Priorities to Advance the Industry*. Shane Hartzler, Fannie Mae's Director of eMortgage Strategy and Operations will be presenting on *The E- World: the Digital World of Closings* along with a panel discussion on *"E" is for Everything – E-closings, E-Mortgage, E-Notary: Digital World of Real Estate Closings*. Also on our panel will be Justin Ailes, Vice President of Government and Regulatory Affairs from ALTA. Lastly, William Parker, Esq. from Conestoga Title Insurance will present *Claims Battlefield – Lessons From The Front Lines*. Along with education, networking and special activities, there is a lot of fun and a few surprises. Make your reservations to join us as **United We Stand** for a historical convention at the Battlefield of Gettysburg.

The [Wyndham Gettysburg](#) is currently accepting reservations with a low room rate of \$134. If you are arriving on Saturday, you will need to call the hotel and specify that you are with our convention group. Check out full details and registration packet which is available on the PLTA website. Come learn about E-everything in our future while immersing yourself in history.

## **Communications Committee Update**

The Communications Committee is finalizing a pitch letter to inform both local and national media organizations about the valuable resources PLTA and its members can provide for stories and information affecting the housing and title industries in this Commonwealth that may be broadcast or published in their media outlets. If anyone would like to see our draft and provide input, please contact the Committee.

Other projects include completion of the PLTA Media kit, refreshing a draft of membership brochures, working with PLTA staff to update the website, including the newly renamed [Homebuyer](#) (formerly Consumer) page.

The Committee is preparing promotions to be sent for sparking interest and attendance at the annual convention. We are encouraging everyone to be a part of the campaign by emailing us a few sentences describing why you are attending the 2018 PLTA annual convention. (Remember it is being held in Gettysburg, so perhaps you want to be part of history, or are inspired to charge ahead with the title wars flag to know more about our industry, or declaring peace with lenders and realtors, etc.). Please also include a picture of yourself and email this to [info@plta.org](mailto:info@plta.org).

### **Title Issues & Records Committee Update**

On Tuesday, February 20th PLTA President Frank McGovern, Esq., CLTP, Past President Len Shatz, Esq., CLTP, Past President Phil Janny, CLTP, NTP, Secretary Lisa McEntee, Esq., ALTP, Committee Chair Todd Rowe, Esq., and Executive Director Robin Kelsh traveled to Harrisburg to meet with several stakeholder associations regarding our proposed predictable recording fees legislation. Tony Crisci and Don Smith, PLTA's lobbyists, of Crisci and Associates organized and attended the meetings. Organizations that participated in the discussions included: Pennsylvania Recorders of Deeds Association (PRODA), County Commissioners Association of Pennsylvania (CCAP), PA Credit Union Association, PA Association of Community Bankers (PACB), and the PA Bankers Association.

PLTA representatives used the time to educate these stakeholders on the necessity of predictable recording fees in today's regulatory climate, and to discuss the specific content of our proposed bill. While the feedback from the various stakeholders was generally positive, there is still much work to be done to ensure that the proposed legislation has the best chance of passing through the General Assembly once introduced. The Committee will continue to work with all stakeholders involved on this very important industry initiative.

If you have any questions, comments or concerns about this matter, please contact Committee Chair Todd Rowe, Esq. at [todd.rowe@fnf.com](mailto:todd.rowe@fnf.com) or PLTA Executive Director Robin Kelsh at [rkelsh@plta.org](mailto:rkelsh@plta.org).

Transfer tax in the [City of Pittsburgh](#) has gone up by one-half percent as of February 1 so the overall tax in the City is now 4.5%

Effective March 1, 2018, any real property connected to the Dallas Area Municipal Authority (DAMA) sanitary sewer collection lines to be sold or transferred must first obtain a Certificate of Compliance from DAMA prior to transfer. For complete details [download the Resolution of the Board of Directors of Dallas area Municipal Authority, Luzerne County, PA.](#)

### **Western Pennsylvania Chapter Update**

We hope to see as many of you as possible and fill up the room for our Western Pennsylvania Mid-Year meeting. It is coming up on Thursday, March 8th at the Hilton DoubleTree in the Cranberry/Wexford area. Please take a minute and send in your registration ~ those credits will add up and be there when you need them! And, in case you need more activities to fill up your 2018 calendars, please remember that our Lunch Gatherings for this year are scheduled to start this month and will be held on the following dates, all starting at 12:00 Noon:

March 14th, 2018 - Panera McKnight Rd  
May 9th 2018 - Panera Galleria-Mt. Lebanon  
Sept 12, 2018 - Panera Oakland-Blvd of Allies  
Nov 7th 2018 - Panera Robinson at The Point-by Burgatory

Our Chapter is starting to plan a Summer Fun With CE Credits Day, details to be announced soon! Please come to the Lunch Gatherings to find out more details and bring your suggestions!

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### **digging In The Dirt - Leprechauns in Real Life!**

It's peeking....Spring....sort of. There are brave daffodil tips pushing toward the little bit of sun that shines, tiny buds on trees and shrubs, a gold-green haze appearing on hillsides, noticed when sitting in parkway traffic ~ and the annual "greening" of everything in anticipation of St. Patrick's Day. The mischievous and unpredictable Leprechaun folk also wake up this month and while they make their presence known this time of year, there is evidence that the good and bad elements of these characters show through at every season and not just in Ireland. Leprechauns dance through their days on shoes they make for themselves, causing havoc one day, then delighting and endearing themselves to us the next.

Two types of “Leprechaun” folk caught my eye in recent reading, and reminded me there are more Good Leprechauns than Bad, so that while the Bad gain shock value, the Good inspire us to follow in their shoe-steps and chime in to help them, no matter how lowly or dirty the work! May you side-step the Bad folk and get to know the Good ones!

Beware this very Bad Leprechaun:

[The viral story of a serial squatter who forced a dozen people from their homes holds a sobering lesson for anyone in need of a roommate.](#)

[Havin’ worked with this truly Good, completely Irish Leprechaun, she is worth a pot of gold.](#)

Who doesn’t need to sometimes laugh about the real estate industry? Visit [lightersideofrealestate.com](http://lightersideofrealestate.com)

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

It was one of those March days when the sun shines hot and the wind blows cold: when it is summer in the light, and winter in the shade.~Charles Dickens (1812-1870), Great Expectations

### Welcome New Members

#### **Rocco Abbatangelo**

THF, Inc.

*Title Agency: 3-10 Employees*

#### **James Craig**

Close to Home Settlement and Services LLC

*Title Agency: 3-10 Employees*

#### **Bron Irwin**

*Individual Title Agent*

#### **Rowan Keenan**

Freeland Abstract, Ltd.

*Title Agency: 0-2 Employees*

#### **Colleen Luptak**

Pride Settlement

*Individual Title Agent*

#### **Robin Mastalski**

Assured Settlement Solutions

*Title Agency: 11-19 Employees*

#### **Susan Shetter**

Center Square Real Estate Settlement Services Inc

*Title Agency: 0-2 Employees*

#### **Jerrold Sulcove**

B&D Law Office

*Individual Title Agent*

### Upcoming PLTI Seminars

#### [Business Insurance - Guide for the Title Agent](#)

*March 15, 2018 - 9:30 AM*

PLTI Office, King of Prussia, PA

RLA Learning Center, Pittsburgh, PA

#### [Commercial Endorsements 2.0 \(Advanced\)](#)

*March 20, 2018 - 9:00 AM*

PLTI Office, King of Prussia, PA

RLA Learning Center, Pittsburgh, PA

#### [Guidelines Live!](#)

*March 21, 2018 - 4:00 PM*

PLTA Office, King of Prussia, PA

For More PLTI Seminars visit our [PLTI Calendar](#)

To take online courses visit: [www.pltionline.org](http://www.pltionline.org)

### PLTA Upcoming Events

#### [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?

### [New Guidelines for Agent Licensing LIVE Seminars](#)

Are you or do you know someone looking to take the Pennsylvania Title Agent Licensing Exam? PLTI's Guidelines for Agent Licensing Course is specifically designed to assist you in taking and passing the title agent licensing exam. This course is for anyone who prefers learning in a classroom setting. Throughout the 3 day (9 credit) seminar, students will explore the core knowledge and topics covered in the licensing exam. Course content is organized to follow the test outline published in the state licensing bulletin. The new Guidelines for Agent Licensing eBook will be included upon registering for all 3 sessions. This course is the best way to prepare for the Pennsylvania Title Licensing

Exam and is perfect for anyone looking to take their licensing exam who would prefer live classroom instruction. If you prefer to study the material on your own the Guidelines for Agent Licensing eBook is available online as well.

If you are licensed and just want a refresher, each session is separately accredited for 3 PA/NJ CE Credits and/or 3 PA/NJ CLE Credits (Credits pending). If you are purchasing the credits and are not currently a licensed title agent, your credits will be filed once you are licensed and we receive a copy of your license.

Session I - Insurance Regulation, General Insurance & Real Property  
Wednesday, March 21, 2018 @ 4:00 PM – 7:00 PM

Session II - Title Insurance, Title Exceptions and Procedure for Clearing Title  
Wednesday, April 4, 2018 @ 4:00 PM – 7:00 PM

Session III - Real Estate Transactions  
Wednesday, April 18, 2018 @ 4:00 PM – 7:00 PM

If you have questions about this or need assistance, please contact [info@plta.org](mailto: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](mailto: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](mailto: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

#### **Contact Us:**

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**PLTA website:** [www.plta.org](http://www.plta.org)

**PLTI website:** [www.plti.org](http://www.plti.org)

Connect with PLTA on Social Media:



#### **PLTA Committees**

Interested in joining a committee?  
Visit [www.plta.org](http://www.plta.org) to learn more.

Communications Committee Meeting  
March 5, 2018 3:30 PM-4:30 PM

Membership Committee Meeting  
March 15, 2018 3:00-4:00 PM

Education Committee Meeting  
March 21, 2018 - 10:00-11:30 AM

#### **PLTA Quick Links**

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