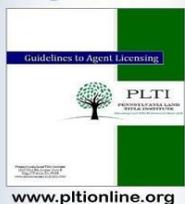


March 2019

Your Source for Education!



New eBook for
Title Agent Licensing!



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

PLTA Common Ground eNews

Your Source for Title News in PA!

Last Chance to Register for the 2019 Western Mid-Year Conference!

Less than a week away, the PLTA Mid-Year Conference “The New Mysteries of Title” will be held 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. Topics include: 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? Also, New Technology & New Money Mysteries: Cryptocurrencies\Blockchain\Smart Contracts, Fast Money, Artificial Intelligence in Real Estate, Prevention and finally, 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. This conference runs from 9:30 am to 2:30 pm and includes a continental breakfast and hot lunch. The education is accredited for 3.0 PA/NJ CE and/or PA/NJ CLE Credits. [Sponsorships and Exhibit Space are still available.](#) Register today to attend [March 7, 2019 at the DoubleTree Downtown Pittsburgh.](#) Don't miss out!

News You Can Use

Home values see largest single-month decline since 2012

February 4, 2019 | Housingwire

After years of steady recovery in the housing market, home values have begun to decline, experiencing the largest single-month decline in November since housing recovery began, according to the latest data from Black Knight.

Large breach of mortgage borrowers' data raises new concerns, questions

February 6, 2019 | The Washington Post

A large breach of mortgage data that has exposed the personal financial information of tens of thousands of borrowers raises key consumer questions: What happens to all those disclosures we make after we apply for and obtain a home loan — our tax returns, Social Security numbers, credit card accounts, bank account numbers and detailed summaries of our assets?

ALTA (and PLTA) Member Elected as President of York Builders Association

February 7, 2019 | TitleNews Online Archive

The York Builders Association (YBA) recently installed Shonna Cardello, CLTP, NTP founder and president of White Rose Settlement Services Inc. as its 2019 president.

If you do not already subscribe, this one is free and sends good, useful headlines and information: [ALTA Title News](#)

[Pulse] Lenders, you've got hurdles to overcome on the path toward the digital mortgage

February 7, 2019 / Housingwire

Using television commercials and marketing initiatives as an indicator of public interest in digital mortgages, you might think the entire world was clamoring to make one of their biggest financial life choices by saying, “Alexa, get me a mortgage.”

Podcast discussion of the CFPB's Rule Guidance

February 14, 2019 / Ballard Spahr LLP

Last month, after more than three years of urging by the industry to provide written guidance, the CFPB issued four FAQs on its TILA/RESPA Integrated Disclosure (TRID) Rule.

Final Rules from CFPB

February 22, 2019 / www.consumerfinance.gov

Rules listed here are final rules issued by the CFPB. To identify all the rules related to a single consumer financial product, use the filter tool provided on the website.

Recession Watch: Will Another Downturn Rock the Housing Market?

February 21, 2019 / Realtor.com

The Great Recession has receded in the rearview mirror, and pretty much every American would like to keep it that way, thank you very much.

Multifamily Outlook And The Interest Rate Conundrum In 2019

February 21, 2019 / Forbes

The volatility seen in equity markets during the last few trading sessions of 2018 made it clear that investors are beginning to contemplate a pullback.

Millennials have officially entered the housing market

February 22, 2019 / Housingwire

It's long been projected that Millennials are destined to dominate the housing market in upcoming years. Now, new data from Realtor.com reveals that it's finally happening. Millennials are buying houses.

First automated real estate transaction in Vermont using cryptocurrency completed

February 22, 2019 / VT Digger

BURLINGTON, Vermont – Global real estate platform Propy, announced the successful completion of the first real estate transaction in Vermont completed entirely, from offer through closing, on the blockchain.

MISMO Unveils Remote Online Notarization Standards

February 19, 2019 / The Mortgage Leader

MISMO has released remote online notarizations standards for a 60-day public comment period—in a bid to ensure lenders avoid the inefficiency of dozens of state-level protocols.

Title Issues & Records Committee Update

As PLTA members may already know, the City of Philadelphia currently has two (2) websites that allow one to search for tax information relative to properties. Specifically, while the City of Philadelphia is in the process of rolling out a new website to be utilized for tax searches, its old website has remained online. The Committee has been advised that searchers have experienced several technical issues when using the new website. First, there have been instances in which the old website demonstrates amounts due, while the new website indicates that there is no tax information relative to the same property. Second, while the old website indicates that payment coupons should be printed on the new website, said coupons are either not available or cannot be printed on the new website. The Committee reached out to the City of Philadelphia, which has advised that it is working on these issues and that the old website will be available until May 2019. The Committee will continue to follow up regarding this matter and is hopeful that these technical issues will be resolved shortly.

Big News: New Search for Old Documents

The Committee has been informed that the Montgomery County Recorder of Deeds has a new Public Access System that is now online. Users will now only be required to visit one website in order to complete title searches online. The Committee will advise if it becomes aware of any further updates regarding this new website.

For questions, comments or concerns, please contact Interim Committee Chair Emanuel Chryssos echryssos@firstam.com or Executive Director Robin Kelsh rkelsh@plta.org.

PA Online Notary Ad Hoc Committee

Senator Mike Folmer (R) is expected to reintroduce a bill allowing for remote online notarizations (“RON”), i.e. notarial acts performed by a Pennsylvania notary and a person in a different location through the use of communication technology, this legislative session. The Committee has received news that at least three (3) other Senators have agreed to co-sponsor the bill. The Committee expects the bill to follow the Uniform Law Commission’s (“ULC”) model RON legislation, as did [SB 595](#) of the 2017 legislative session. Please recall that SB 595 of 2017 passed the Senate unanimously but did not go to vote in the House last year. The Committee continues to monitor this initiative in an effort to ensure PLTA’s seat at the table for drafting regulations if and when the bill passes. We are committed to protecting our members from fraud, shielding the integrity of the notarial process, and helping our members have a safe but convenient way to perform fully electronic closings. If you have questions regarding RON, please contact Committee Chair/PLTA Treasurer Lisa McEntee, Esq. CLTP lmcentee@firstam.com or PLTA Executive Director Robin Kelsh rkelsh@plta.org.

98th Annual Convention!

The PLTA Annual Convention *Solving the Mysteries of Title* will be at the Hotel Hershey from June 2 through June 4. The full [convention packet](#) is available on the PLTA website. The annual PLTA convention provides the opportunity to join your colleagues, industry leaders and vendors to stay current with title issues, your role in the changing marketplace and advances in technology. Along with education, networking and special activities, there is a lot of fun and a few surprises. The hotel book has sold out, however there are several area hotels that have space. Links are available on the [PLTA Convention page](#) on our website. Special thanks to our Case Solved Premier Sponsor: [Charles Jones, LLC!](#)

2019 Membership Renewals

To date, more than 80% of our members from last year have renewed their membership with PLTA. Membership provides PA title industry professionals with education, industry information, advocacy, networking and includes discounts on PLTA conferences and seminars from our educational arm, the Pennsylvania Land Title Institute (PLTI). If you haven't yet renewed, please visit the PLTA website and renew in order to continue receiving valuable benefits for you and your employees. Thank you to all of our members that have renewed this year and for supporting PLTA. PLTA Proud Member logos are available electronically upon request to info@plta.org.

Communications Committee Update

The Communications Committee members met by phone early last month and discussed continuing efforts to develop a list of real estate attorneys for outreach and potential membership opportunities. Ideas were tossed around to pump up our social media presence. The Committee is also gearing up to assist where needed for promoting the Annual Convention. Assistance and new ideas for communicating our presence, mission and benefits to real estate professionals are always welcome. Please contact us at info@plta.org if you have questions, suggestions, or would like to join our cause.

Western Pennsylvania Chapter Update

Our Painting with a Twist party last month was well-attended and enjoyed by all. We each created a family heirloom-worthy painting on a screen rather than the usual canvas (which could be used to colorfully patch that screen door after a windstorm if short on wall space!) and chatting over delicious wine and snacks. Thank you to all who participated and donated to our successful event. Our next quarterly luncheon meeting is set for March 13th, at the Fifth Avenue Place food court in downtown Pittsburgh, beginning at noon. We are also encouraging our members to attend the PLTA Mid-Year Meeting on March 7th, being held in downtown Pittsburgh, and the informative underwriting seminars that will be blooming in East and West locations in the next few months...good opportunities for information, lunch, and CE credits.

Digging In The Dirt - Leprechauns Among Us!?

It's that time of year again when the "wee folk" wake up and tumble around in the wind making us think we are seeing things not there while snitching and pocketing things not theirs! If you saw the movie "Leprechaun", you may remember this line: *"Try as they will, and try as they might, who steals me gold won't live through the night."*

Activities surrounding a house in my neighborhood have many of us buzzing about what is happening in the mists, under the radar, undercover, or under the table, are there lecherous leprechauns involved...and can we dig far and wide enough to find out?! The Shamrocks built the house in 1974, raised their children and lived there until moving to assisted living a year or so ago. A "For Sale" sign popped up, on-line records showed a reasonable but low for the area asking price, and no one was surprised; their daughter-in-law was a real estate agent and held garage sales for two weekends to clear out the household items left behind, and the leftovers were donated or dumped. In just a few weeks the sign was gone and a few of us found out the house

sold for way over the listing price....and we all asked “why” and “who bought it”?!?

Huge dumpsters appeared, workmen were there every day ripping up carpet, tearing out cabinets, replacing windows, doors and siding, old landscaping was stripped and chopped...we all watched surreptitiously to see what was happening next! Meanwhile, we were curious as to the sale price, which showed up on realtor sites, but never in the County records for tax assessment and deed transfers! Could local leprechauns be afoot?! Soon we heard that Mrs. Shamrock peacefully passed on and over the rainbow. (Anyone wondering if she signed a deed?!) Work has been completed, the house is sparkling, and now listed on-line for sale again, no owner name, and at almost twice the supposed prior sale price! But, no sign appeared in the yard, and still no evidence of the sale from the Shamrocks to a new owner ~ maybe it was sold to someone who lives in Brigadoon and we will not see them for a few more years!

Daily we scan the deed transfers and County assessment page, waiting to pounce on anything that looks to transfer title to this property. The lure of catching the leprechaun posing as an “investor” in transfer tax avoidance and all the gold he saved has become a hot topic on the street while walking our pups, and a community quest!

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

*The window is open and a warm, delicious little breeze comes wandering in. It smells of magnolias and dogwood and it whispers in our ears enticing little stories of gurgling brooks and cool woods. Yes, we have got spring fever and got it bad.
~Country Life, June 1922*



Welcome New Members*

Marc Demshock
LG Settlement Services, LLC
Title Agency: 0-2 Employees

Lauren Incollingo
Individual Title Agent

**Subject to PLTA Executive Committee approval*

Upcoming PLTI Seminars:

From New Deal to Closed Deal - Title Back to Basics

Thursday, March 14, 2019 - 9:00 AM - 12:00 PM
PLTI Office, King of Prussia, PA
Simulcast to Marywood University, Scranton, PA

Holy Title Batman: Condos, Churches & Gun Clubs (Unincorporated Assn.)

Tuesday, March 19, 2019 - 9:30 AM - 11:30 AM
PLTI Office, King of Prussia, PA

PLTA Upcoming Events

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

Secret Agent Man-Power of Attorney & Land Records through History

Tuesday, April 23, 2019 - 9:30 AM - 12:30 PM
PLTI Office, King of Prussia, PA

Let Us Tell You How It Will Be - Realty Transfer Tax

Wednesday, May 15, 2019 - 9:30 AM to 11:30
AM
PLTI Office, King of Prussia, PA

New Beginnings - Bankruptcy Basics

Tuesday, May 21, 2019 - 9:30 AM - 11:30 AM
PLTI Office, King of Prussia, PA

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

Did You Know?

Pennsylvania Land Title Institute is an approved provider for NJ Continuing Legal Education (CLE). Many of the courses offered by PLTI, both Live and Online, will be approved for NJ CLE credits. So if you are looking for NJ CLE credits, look no further, check out our [Education Calendar](#) or our [Online Course Catalog](#) on our website.

- 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, CLTP
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
March 13, 2019 @ 10:00 AM

Education Committee Meeting
March 20, 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.