Please Note: At this time there are no plans to cancel any seminars or events due to COVID-19, we are continuing to monitor the situation and take proper precautions. Attendees are urged to stay home if they are ill and we will make every effort to make accommodations to assist with continuing education credit needs.

News You Can Use

**CFPB releases TRID FAQs**
buckleyfirm.com | February 28, 2020
On February 26, the CFPB released 10 new lender credit FAQs to assist with TILA-RESPA Integrated Disclosure Rule (TRID Rule) compliance.

**Why is Pittsburgh such a big market for house flippers?**
Pittsburgh Post Gazette | March 2, 2020
Pittsburgh rose from the ash heap of the Great Recession and then became one of the hottest cities in the country for real estate flippers.

**Small Town Mortgage Delinquencies are Growing**
DSNews | March 2, 2020
While the overall national delinquency rate has been shrinking, small and local economies are being left behind, according to a study from MoneyGeek. Many of these cities, MoneyGeek notes, were at or near national delinquency levels in previous years, and have recently increased.

**Opening Arguments Set to Begin in CFPB Court Case**
MReport | March 2, 2020
The Supreme Court will hear opening arguments on Tuesday in the case over whether the Consumer Financial Protection Bureau (CFPB) is constitutionally structured.

**Experts Predict: Interest Rate Cuts are Likely**
DSNews | March 2, 2020
The Federal Reserve is likely to cut rates in March, CNN Business reports. The CME’s FedWatch Tool shows a 100% chance that the US Federal Reserve will cut rates in March.Pennsylvania Appreciation Rate Trends And Housing Market Data.

2020 Western Mid-Year Conference in Pittsburgh!
The **PLTA Western Mid-Year Conference**, was held on Thursday, March 5, 2020, at the DoubleTree Downtown in Pittsburgh, Pennsylvania with over 100 attendees. Presenters Eric Weinheimer, Esq., Steve Regan, Esq., and John Casalidi, Esq. presented on *The Art of Marking Up a Title Commitment*. Rob Hodapp MA, CRC, LPC spoke for the Mid-Atlantic Region ADA Center. He is the Western Business Services & Outreach Specialist for the Office of Vocational Rehabilitation (OVR). Rob presented 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, Rob provided an overview of this issue and recommended best practices for making settlements accessible to all. Special thanks to Glen and Tracy Stout for bringing their therapy dogs, Stanley Guido and Giuseppe Luca to visit with the attendees and help explain the difference of therapy dogs and service dogs.
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.

Social Security Number Required to Search for Support Liens

The search function for child support liens on the Commonwealth’s website now requires a social security number in order to complete the search. The Commonwealth advises that they have made this a requirement to comply with Federal privacy law. The Title Issues and Records Committee is working to obtain more information regarding this issue and will provide updates as they become available.

Changes to the Notary Commission and Bonding Process

Effective March 23, 2020, Pennsylvania is moving to an electronic process for the commission-issuing and bond sharing processes for notaries. In lieu of mailing the Bond and the Notice to Appointee to the notary, the documents will be emailed to the notary at the email address on file with the state.

If you are a notary commissioned in Montgomery County, please visit the Montgomery County Recorder of Deeds website for information concerning this change.

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.

Legislative & Judicial Committee

Great news! The PLTA Executive Committee approved to hire the new lobby firm Wanner Associates officially started on March 1, 2020! Our Lobbyist, Alex Rahn jumped right in to the action, doing a deep dive into the important issues PLTA has been working on over the last few years. Stay tuned to your email for important Call to Actions, alerts and information on the legislative priorities of the association. Most recently the Call to Action went out to reach out to your local legislators in support of Predictable Recording Fees. Read on for more details.

If you have questions, comments or concerns, please contact Committee Chair Kelli Ryan at Kelli.Ryan@stewart.com.

Predictable Recording Fees Legislation on the Horizon

Pennsylvania State Senator Robert Tomlinson and Representative Todd Polinchock are both in the process of introducing legislation that will make predictable the cost of recording documents charged by Recorders of Deeds for counties within Pennsylvania. This has been a major initiative for PLTA and would be similar to laws passed in 19 other states and the District of Columbia which recognizes the need to reduce uncertainty and delay in the recording process.

View the memo for the Senate at www.legis.state.pa.us
View the memo for the House www.legis.state.pa.us

Call to Action: Click the link to send your message to your state legislators through ALTA’s TAN Network.

PA Online Notary Ad Hoc Committee

Sen. Doug Mastriano of the 33rd District, is preparing to introduce new Notary Law legislation to allow for electronic notarizations. He has invited co-sponsors to sign onto the legislation. PLTA will be supporting the efforts.
Stay tuned for more information and watch your emails for a Call to Action to help get additional co-sponsors for this important legislation, especially in light of the health and safety concerns created by COVID-19 and the possible effects on the real estate industry. If you have questions, comments or concerns, please contact Committee Chair Debi Barr at debi.barr@tridentland.com.
Communications Committee Update
The Communications Committee met earlier last month. A new initiative undertaken is the development of a survey to gauge members’ input on PLTA’s E-News. Expect the survey to arrive in your inbox later this month. Your feedback is critical to our providing a publication that meets the current and changing needs of our industry.

PLTA 99th Annual Convention - Don’t Delay, Sign-Up Today!
Register today for PLTA's 99th Annual Convention at the Omni Hotel in Bedford Springs, PA from June 14 - 16, 2020! Online registration is open! This year’s Convention offers four (4) credits of education with presentations from Doug Duncan, Senior Vice President and Chief Economist at Fannie Mae; PLTA's own Anne Anastasi, CLTP, NTP, who will present on the new uniform letter of instructions; Mike Holden, North American Title Insurance, who will speak on Ethics in Leadership; and Cynthia Durham Blair, Esq., NTP, ALTA Board of Governors Immediate Past President. Enjoy exciting activities as well: Golf the famous Donald Ross Omni Old Course, take an Archery lesson or go on a 2-hour trail ride on horseback through the beautiful grounds of the resort. 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. Join us for PLTA Game of Thrones! Register online to attend or download the registration packet.

SAVE THE DATE - PLTA's Leadership Academy is back!!
PLTA's 2nd Leadership Academy will be held on October 19-20, 2020 at the Crowne Plaza Valley Forge in King of Prussia, PA. This two-day Academy was created by industry experts to develop and grow leadership skills of future industry leaders within their company, the industry and PLTA. Attendees will be provided the tools to help professionals grow in their company by honing their leadership skills; expanding their industry knowledge, acquainting them with important industry information and helping them build a professional network. Keep an eye out for future information to follow in the next couple of weeks.

Western Pennsylvania Chapter Update
The PLTA Western Mid-Year Meeting held in Pittsburgh on March 5, 2020 gave us a great opportunity to see fellow agents, underwriters, and vendors helping us get through our often too-busy days. Reminders and refreshers were discussed on handling our title commitments and we were also given gentle reminders and tools for accomplishing our real estate closings given the needs of all customers. Also, look for a PLTA survey coming out soon that will ask for your input on changes and additions to the PLTA's monthly eNews publication. This is our Association and we have the privilege of voicing our needs and concerns so please let your comments fly in completing the survey! One more reminder to be sure your calendars include our quarterly Western Chapter meetings for this year: 4/1/2020 11:45 am at the Panera Bakery Square; 8/19/2020 11:45 am at the Panera McCandless Crossing, and a bit earlier on 10/14/2020 11:30 am at the Panera Settlers Ridge. Bring your ideas and suggestions for social and education events, and share soup or a bagel with us!

Welcome New Members*

Judith Keating
Weichert Title
Title Agency 0-2
*Subject to PLTA Executive Committee approval

PLTA Upcoming Events

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

Look for more Details to follow!

Upcoming PLTI Seminars:

PLTI Guidelines for Agent Licensing - LIVE Sessions
Thursday, March 19th, March 26th, & April 2, 2020
9:30 AM to 12:30 PM
PLTI Office, King of Prussia, PA
COMING SOON to Pittsburgh in September!

Commercial Endorsements & Business Insurance
Wednesday, April 22, 2020 @ 9:30 AM to 12:30 PM
PLTI Office, King of Prussia, PA
The Course is also offered as a Live Webinar.

Residential Agreements of Sale
Tuesday, May 19, 2020 @ 9:30 AM to 12:30 PM
PLTI Office, King of Prussia, PA
The Course is also offered as a Live Webinar.

Commercial Agreements of Sale
Tuesday, May 19, 2020 @ 1:00 PM to 3:00 PM
Did You Know?
Everyone should have their own profile in our database. If you are receiving this, you have a profile in our system. Each person’s profile has their own username and password. Always make sure when you are registering for a seminar or purchasing an online course you are logging into your own profile.

If you are logged into someone else’s profile when you register for a seminar, it causes confusion at seminar time with incorrect nametags, transactions, not receiving seminar material emails, and attendance records in your profiles. If you are not properly signed into your own profile when purchasing an online course, when you go to take the exam it will have a different person’s name on it than yours. If this happens, and you are the one who is requesting the credits, we will be unable to file the credits without you or the other person retaking the exam once they have been enrolled.

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.