The PLTA/PLTI will be closed on Monday, May 25, 2020 in observance of Memorial Day. On this Special day we remember and honor the brave men and women who died while serving in the US military. We will never forget their sacrifice.

Please Note: We are continuing to monitor the situation due to COVID-19 and take proper precautions to ensure the health and safety of our members and staff. As such, at this time the PLTA / PLTI office will be physically closed, but we will be working remotely. If you need immediate assistance please email info@plta.org and one of the staff will assist you as soon as possible.

Dear Members:

We hope this letter finds you safe and healthy during this trying time, and want to again applaud you for enduring yet another month balancing your business operations and the safety of yourselves, your staff and your customers. In the interest of continuing to provide you with as much information as possible, below are some additional events that have occurred since the last eNews update.

- **HB 2412 of 2020** passed the House and Senate, and will likely be presented to Governor Wolf this week. The bill requires waiver from the Governor’s business closure order to be issued to providers of legal services and residential and commercial real estate services – including title agents and notaries providing settlement services - that comply with CDC social distancing requirements. It also states that U&O certificates will have been granted without the need for an inspection during the Disaster Emergency, and that taxing authorities must find an alternative method to providing certifications to residential home buyers and title insurers.

- **Act 15 of 2020 (HB 841)** was signed into law by Governor Wolf on April 20th. It includes the temporary authorization of remote online notarization, and expires 60 days from the date the Disaster Emergency is lifted. The Department of State has issued temporary guidance on this legislation. Permanent RON legislation (SB 1097 and HB 2370) has passed each respective chamber and awaits vote in the other chamber. We are waiting to see which bill ultimately is chosen to move forward. Debi Barr, Chair of the PA Online Notary Ad Hoc Committee, will keep you informed of progress.

- The Department of State issued a Memorandum concerning Limited Guidance for Real Estate Professionals, Appraisers, Notaries, Title Companies, which was last revised on April 28th.

- The PA Senate issued a subpoena to Governor Wolf’s administration to find out more about Business Closure Order Waiver requests, grants and denials. The Governor has refused to release the records; the Senate has sued to enforce the subpoena.

Thank you for your continued support of PLTA. We value your membership and will continue to keep you as up to date as possible on industry news. Please do not hesitate to contact us with your questions, comments or concerns.

Stay safe,

Chuck Nowicki, CLTP NTP  
Lisa McEntee, Esq. CLTP  
Todd Rowe, Esq. CLTP  

President  
Vice President  
Treasurer  
cnowicki@wwlandtransfer.com  
lmcentee@firstam.com  
todd.rowe@fnf.com  

Cindy Mills  
Robin Kelsh  

Secretary  
Executive Director  
cmills@wfgnationaltitle.com  
r kelsh@plta.org  

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**News You Can Use**

**Pennsylvania to Temporarily Allow RON**  
*ALTA Title News | April 21, 2020*

The authorization expires 60 days after termination or expiration of the COVID-19 disaster emergency issued by Gov. Tom Wolf. The Pennsylvania Land Title Association (PLTA) sent a letter to the governor urging for the temporary allowance of remote ink notarization (RON) in the state. The PLTA said remote ink notarization is a more practicable, secure solution that all settlement agents can use. Pennsylvania Gov. Tom Wolf signed a bill that temporarily permits notaries in the state to conduct remote online notarizations (RON) starting April 20.

**Coronavirus is changing home appraisals, and some borrowers don’t need them**  
*MSN | April 30, 2020*

The appraisal, that staple of the mortgage process, is changing fast during the coronavirus pandemic.
Despite Coronavirus, Affordable Homes Selling Like Hotcakes
Fox Business | April 30, 2020
The outlook on home-buying just got a bit brighter, even amid the coronavirus pandemic.

Despite the Coronavirus, Home Prices Are Still Rising—for Now
Realtor.com | May 1, 2020
Home sellers can take heart. Despite the fervent wishes of buyers, home prices are ticking up during this coronavirus crisis—instead of down.

Digital, Marketing Products: Tech and Training Webinars
Mortgage News Daily | May 5, 2020
As California prepares to open some retail stores, the racoon has been named the official mascot of 2020.

MISMO Announces RON Certification Program
National Mortgage Professional Magazine | May 6, 2020
Standards Maintenance Organization (MISMO) has announced a new Remote Online Notarization (RON) certification program for RON providers and mortgage industry participants.

Refinancings may hit a 7-year high
Housing Wire | May 6, 2020
Mortgage originations for refinancings may hit a seven-year high this quarter as Americans chase the lowest home-loan rates ever recorded.

Rates are Still Low but Let’s Talk About Forbearances
Mortgage News Daily | May 6, 2020
Mortgage rates moved slightly higher this week, but not enough to worry about too terribly much.

Furloughs and Mortgage Lenders
MSN | May 8, 2020
For furloughed workers applying for mortgages, however, the nomenclature might be a distinction without a difference.

Join us for the PLTA 99th Convention at the beautiful Omni Bedford Springs
New Dates: October 11 - 13, 2020!
Please note that since we have moved the Convention to the new date, you will need to make new hotel reservations, as the hotel could not switch the reservations to the new dates. Make your hotel reservations online or call 814-623-8100. You will receive a credit for your current reservations from the June dates. "PLTA Annual Meeting" Group Rate starts at $199.00 for deluxe rooms and $239 for resort view rooms, per room/per night plus 8% taxes. Please make your reservation prior to Thursday, September 10, 2020. After that date, room prices may increase and/or rooms may not be available. Register with PLTA as an attendee to join us for the 99th Annual Convention!

Visit the PLTA COVID-19 Resource page for more information.

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. 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.

COVID-19 County Office Status
The Committee continues our efforts to keep the status of every county up to date in the table available on PLTA’s website. If you have any new information regarding a county status, please email Committee Chair, Carrie Mann (cmann@oldrepublictitle.com).

Enhancement to Philadelphia Atlas to View Document Images
You can now view document images in a property’s chain of title in the Philadelphia Atlas. In the deed section, click on the Document ID to view a watermarked unofficial copy. To print non-watermarked versions, you must still access PhilaDox via a subscription.

Erie County INFOCON Discount
The rate for access to the Erie County Records on INFOCON will be reduced to $0.85 per minute. This rate begins May 6, 2020, and is effective until further notice. Click here to view the notice.

Governor’s Order Concerning Foreclosures and Evictions
On May 7, 2020, the Governor issued this order affecting certain foreclosure and eviction timelines.

Communications Committee Update
The Committee had their regular monthly conference call meeting and discussed a variety of matters geared toward keeping and increasing our membership:

Membership Drip Campaign: Five messages were written and will be emailed to non-members on or around the third week of the month. The five campaign subjects are: PLTA Members Are in the Know (focus on e-news) -
Mailed April 7th, Why Join PLTA (discounts on education) - Scheduled third week of May, Legislative and Judicial Title Issues (Advocacy) - Scheduled for third week of June, Vendors Law Firms, Notaries, Mortgage Co. and Banks (sponsorship discounts) - Scheduled for third week of July, and Need Space for a Meeting? (Free meeting space for members) - Scheduled for the third week of August.

The communications committee met on April 21st to discuss the survey that is linked in this issue. A key function of the communications committee is to deliver content to our members via the monthly e-news, PLTA Common Ground. In addition to association news, PLTA’s Common Ground monthly e-news contains association news, as well as local and national news, committee updates, chapter updates, and more. While we dedicate a fair amount of time to collect and write stories for the newsletter, we might not always hit the mark with delivering the news you want to read. With that in mind, we would appreciate you taking two minutes to answer a short survey that will shape the future content of PLTA Common Ground. We value your opinion and we appreciate your time in helping us meet your informational needs.

**Western Pennsylvania Chapter Update**

The Western Chapter hopes all PLTA members are staying safe, well and busy, utilizing the PLTA and Underwriter resources we are fortunate to access given these strange days….and what’s up with SNOW in MAY?! Sunnier days are ahead for sure!

**Digging in the Dirt – Miners and Title Searchers, Looking for Information in Dark and Twisty Places**

Pennsylvania has a long history of coal mining in all but one of its counties, and each county has its own share of home-grown mining communities….and title searchers. If you think about it, the basis of the real estate industry, and providing title insurance, involves information about what is on top of and underneath the ground.

Coal miners have their own set of dynamics and expertise, often passed around among family members, with hard and fast rules regarding safety and the best way to do their jobs. I see a similarity in the jobs of title searchers we depend on, who must follow guidelines on what information must be searched using obscure indexes in books and computer programs, with each county having its own systems and rules. It used to be we would see title searching families working together in courthouses, similar to coal mining families going into and out of the mines.

Workers ready to retire in all professions pass along their work to colleagues. Generally, there are enough novice and enthusiastic people to take on new challenges and continue the traditions that make the projects chug along….but my worry, lately, is that the “graying” of our tried and true title searchers and lack of eager upstarts tagging along to learn their tips and tricks, will result in a crack in the true foundation of our industry. Anyone else think it would be a good idea to drum up some interest in the fascinating world of title searching?!

*Tell me, what is it you plan to do With your one wild and precious life? Mary Oliver “The Summer Day”*

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**Welcome New Members**

- **Gregory Bevington**
  Gregory Bootay Bevington & Nichols LLC
  Title Agency: 3-10 Employees

- **Brandy McAulay**
  Universal Settlement Services
  Title Agency: 3-10 Employees

- **Katrina Hallein**
  Lawyers Signature Settlements LLC
  Title Agency: 3-10 Employees

*Subject to PLTA Executive Committee approval

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**PLTA Upcoming Events**

- **PLTA 99th Annual Convention**
  New Dates: October 11 - 13, 2020
  Omni Resorts
  Bedford Springs, PA
  Additional Details to follow.

- **Upcoming PLTI Seminars:**
  Additional Webinars Coming Soon!
  - **Business Insurance - Guide for the Title Agent**
    Thursday, May 14, 2020 @ 10:00 AM to 11:00 AM
    The Course is a Live Webinar.
  - **Residential Agreements of Sale**
    Tuesday, May 19, 2020 @ 9:30 AM to 11:30 AM
    The Course is a Live Webinar.
  - **Remote Notarization of Real Estate Documents in PA**
    Thursday, May 21, 2020 - 10:00 AM to 11:00 AM
    The Course is a Live Webinar.
  
  Keep an eye on our website for our Fall 2020 Seminar Schedule, details to follow!

For More PLTI Seminars visit our PLTI Calendar
Did You Know?

**PLTA Member Search:** When logged into your profile, go to the members tab and select Member Search on the drop down menu to conduct a search for any other members: agents, affiliates, and underwriters. This search is only available if you are logged into your profile.

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.

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**Pennsylvania Land Title Association 2019-2020 Officers**

- PLTA President - Chuck Nowicki, CLTP, NTP
- PLTA Vice President - Lisa McEntee, Esq., CLTP
- PLTA Treasurer - Todd Rowe, Esq., CLTP
- PLTA Secretary - Cindy Mills
- PLTA Immediate Past President - Danielle L. Chamberlain, 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

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**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

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**PLTA Committees**
Interested in joining a committee? Visit www.plta.org to learn more.

- Education Committee Meeting
  May 20, 2020 @ 10:00 AM
  CONFERENCE CALL ONLY
- Communications Committee Meeting
  May 20, 2020 @ 4:00 PM
  CONFERENCE CALL ONLY
- Bylaw Committee Meeting
  June 2, 2020 @ 10:00 AM
  CONFERENCE CALL ONLY

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**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

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