



May 2018

PLTA Common Ground eNews

Your Source for Title News in PA

Have a safe and happy Memorial Day from PLTA! Thank you to those who have served.

The PLTA offices will be closed on Monday, May 28, 2018

PLTA President's Update

One of the most important missions of the PLTA is advocacy. Next week is [Lobby Week for the PLTA](#). Instead of going to Harrisburg, we are having our first ever in-district lobby event. We will go visit our State Representatives and State Senators in the districts where we live and work. Please consider participating, there is a lot happening in our industry right now and we need all the relationships and participation we can muster in order to continue to effectuate positive change for our industry and customers. [You can register online quickly and easily](#). We have well prepared talking points that make it easy to speak to your legislators about the issues of importance to our industry.

Finally, May is one of my favorite times of the year. Spring is here, Cinco de Mayo is this weekend, and one of my daughters was born in May. Nine years ago this month I was in Taji, Iraq with my Army National Guard unit and when my daughter was born and I was not able to be there. I am not unique in this regard that like many other Service members has missed important life events. May is also the month of Memorial Day. The day for remembering the people who made the ultimate sacrifice while serving in the country's armed forces.

I mention this because what we do for a living is important. We help people achieve the American dream of owning a home. Title insurance gives people peace of mind that they own their own piece of property. Many people died to give us the right to own property along with the many other freedoms that we enjoy today here in the USA, rights and freedoms that many people around the world do not enjoy. Be proud of what you do, it is important work that you do every day. Get involved in the Association, we need your talents.

I look forward to seeing you all at our annual convention, held for the first time in Gettysburg, in less than a month. Thank you to [Charles Jones our premier sponsor!](#)

PLTA President, Frank McGovern, Esq., CLTP

News You Can Use

[Federal Trade Commission gives advice on Data Security](#)

April 2018 / [www.ftc.gov](#)

Many companies keep sensitive personal information about customers or employees in their files or on their network. Having a sound security plan in place to collect only what you need, keep it safe, and dispose of it securely can help you meet your legal obligations to protect that sensitive data. The FTC has free resources for businesses of any size.

[Blockchain Can't Protect Property Rights, but Title Insurance Can](#)

April 19, 2018 / [TitleNews Online Archive](#)

It's hard to open a newspaper today (or, more accurately, scroll through the news) without seeing an article about blockchain. This new technology is taking our society by storm with many touting its wide-ranging benefits.



Your Source for Education!



New eBook for Title Agent Licensing!



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[Designation Serves as Constant Reminder of Dedication to Safe and Efficient Transfer of Real Estate](#)
April 26, 2018 | Title News Blast

Philip S. Janny CLTP, NTP of the law firm Plunkett & Graver in Pennsylvania, has worked in the title insurance industry for nearly 30 years. Find out why Janny obtained his National Title Professional designation from ALTA five years ago.

[Incredible Stories Behind America's Stately Abandoned Houses ~ a little history never hurt anyone and makes for some interesting reading!](#)

[MSN.com](#)

The US boasts some of the world's most atmospheric abandoned stately homes, from desolate ruined castles to haunted mansions where you'd never dare spend a night. We take a peek at 12 of America's most eye-opening forsaken country homes and castles, and reveal the sometimes tragic stories behind them.

[New Home Sales are Picking Up](#)

April 24, 2018 | Housingwire

After seeing decreases since the beginning of 2018, new home sales reversed course and increased in March signaling a busy spring ahead for loan officers, according to the latest report from the U.S. Census Bureau and the U.S. Department of Housing and Urban Development.

[Lien on Me \(When Your Priority's Gone\) #2](#)

April 26, 2018 | JDSUPRA

Imagine this scenario. You are the developer for a new mixed-used facility. Months went into clearing all of the zoning and financing hurdles, but now everything is in place. All that remains is for the lender to finish the loan paperwork and record a security deed. However, upon visiting the site, you notice that materials and equipment are already there.

Title Issues & Records Committee Update

As you will recall, we recently shared with you a letter we had sent to the Pennsylvania Department of Revenue on behalf of the Association. The letter requested the DOR put its position as to the duration and priority of its various liens in writing. We have since received a response to our letter. We are still in the process of reviewing the contents of the letter and formulating a strategy. We will continue to keep you updated with any significant developments. In the meantime, agent members should direct any specific issues related to the DOR to their underwriter.

Legislative & Judicial Committee Update - [PLTA LOBBY WEEK](#)

There is still time to register for Lobby Week – May 7th – 11th! As I am sure you are all aware, the PLTA is trying something new this year – Lobby Week, instead of just one “Lobby Day” in Harrisburg. We are happy to report that interest and participation is strong. We had a very successful Lobby Week Prep Meeting where participants were provided information on our hot-button topics, as well as general information so that the meetings are productive and successful. Anyone who was not able to attend the Prep Meeting should contact the PLTA for the Lobby Week materials and information. If you have not [registered for Lobby Week](#), please do so, and most importantly, contact your legislators and schedule a meeting. Let's get to know our legislators and advocate for our issues and promote the PLTA!

PA Online Notary Ad Hoc Committee

[Senator Mike Folmer](#) released an amended version of SB 595 related to remote online notarizations in early April. With input from PLTA and other stakeholders, he made some much needed changes to the bill. [SB 595, Printer's No. 1654](#) was unanimously approved by the PA State Government Committee, and will now be sent to the Senate for vote. The proposed effective date is January 1, 2020.

SB 595 amends Pennsylvania notary law to allow a notary public located in Pennsylvania to use audio visual technology to perform a notarial act for a person located in another place. It now contains the core principles that this Committee has championed since the bill's inception a year ago, including provisions related to 1) identity proofing and credential analysis, 2) mandatory disclosure on the document that it contains an online notarization, and 3) an audio visual record retention requirement. It also includes a condition that the Department of State promulgate regulations surrounding these principles.

As such, the PA Online Notary Ad Hoc Committee has recommended to and the Executive Committee has unanimously approved PLTA supporting SB 595 with the caveat that the Committee work closely with the Department of State in its rulemaking process. A letter of support executed by PLTA President Frank McGovern, Esq., CLTP was delivered to Senator Folmer's office earlier this week, and [a copy can be reviewed here](#). PLTA members participating in Lobby Week will be armed with the [attached talking points](#) to discuss with legislators.

PLTA is committed to ensuring that its members are educated in this and any change affecting the title industry. Stay tuned for updates and educational opportunities regarding remote online notarizations. If you have questions, comments or concerns, please contact PLTA Secretary Lisa McEntee, Esq., CLTP, Committee Chair at lmcentee@firstam.com or PLTA Executive Director Robin Kelsh at rkelsh@plta.org.

97th Annual Convention!



The countdown is on...only four weeks remain until we unite in Gettysburg as an industry association and learn of battles in title issues, frontline advances in technology and your role in the whole campaign. We are excited to offer a four credit education lineup with star-studded speakers slated for our [convention march onto Gettysburg](#) on June 3 through June 5. Join the troops and 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 Museum and 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.

Our encampment will be at the [Wyndham Gettysburg](#) 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. Full details and the registration packet are available on the [PLTA website](#). Make your reservations to join us as **United We Stand** for a historical convention at the Battlefield of Gettysburg.

Western Pennsylvania Chapter Update

Your [survey responses about the summer CE event](#) are done, right? We hope everyone could take a few minutes to let us know what works for your schedule! If there is a topic or activity you would like to have, just let us know at info@plta.org. Our next Lunch Gathering will be at noon on Wednesday, May 9th, at the Panera restaurant in the Mt. Lebanon Galleria and we look forward to doing some more Chapter planning with the group!

Digging In The Dirt - Bloomin' Closing!

It is May, and here and there Nature is beginning to show us how cool she is...when not still covered with snow or giving us an early heat wave...in the fat buds and blossoms and new green shoots that seem to come out everywhere at record speed. Generally we expect it to happen this time of year and we expect the process to be pretty much the same every time, with some unique differences...similar to some real estate closings. Watch this simple cash deal bloom into something unexpected...almost like a prickly weed:

An agreement of sale between a local developer buyer and an estate seller for an old, run-down, City row house in a distressed neighborhood comes up...no financing, one realtor, no real title issues. It is in one of those rare sections of the City that require a dye test...the plumber the realtor uses found issues that needed repaired...done and dye test passes. Delinquent taxes and sewage liens pop up, inheritance taxes to escrow, administratrix out of state. Realtor and Estate are anxious to close, documents and settlement statement done, and a date is set. Day before closing buyer cannot provide good funds and requests an extension. Time goes by, no word from buyer until they advise there is to be financing and request another extension to allow the loan to be finalized...seller agrees with time of the essence; lien payoffs are updated, settlement statement revised and sent to all.

Last day to close arrives without buyer funds or loan approval. Settlement agent receives a seven page closing agenda from the lender with lots of items to be resolved for renovation line of credit loan approval. Hoping this one does not die on the vine!

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

"Never yet was a springtime, when the buds forgot to bloom." - Margaret Elizabeth Sangster

Welcome New Members

Patricia Black
Abstract & Settlement Services
Title Agency: 0-2 Employees

Lori Calhoun
Individual Title Agent

Amy Hopkins
Pennsylvania Society of Land Surveyors
Individual Affiliate

Anthony Kurche
Bank United
Individual Affiliate

Courtney Lawless
Individual Title Agent

Susan McKean
Mt. Bethel Abstract Inc.
Title Agency: 3-10 Employees

Mark Orndorf
Black and Davison
Title Agency: 0-2 Employees

Frank Phifer
Elite Land Transfer
Title Agency: 3-10 Employees

Nicole Seaman
MAI Abstract
Title Agency: 0-2 Employees

Upcoming PLTI Seminars

[Document Recording & eRecording Update](#)
May 8, 2018 - 9:30 AM
PLTI Office, King of Prussia, PA

[Back to Basics + New ALTA Commitment Form](#)
May 16, 2018 - 9:00 AM
Live from PLTI Office, King of Prussia, PA
Simulcast to Marywood University, Scranton, PA

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

PLTA Upcoming Events

**The PLTA Office will be closed on
Monday, May 28th
in observance of Memorial Day**

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

Did you know?

Pennsylvania Land Title Institute is celebrating it's **40th Anniversary** on May 17, 2018! Check out our [Education Calendar](#) or our [Online Course Catalog](#) for your CE & CLE education.

- 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
May 17, 2018 10:00 AM-11:30 PM

Membership Committee Meeting
May 25, 2018 10:00 AM-11:00 AM

Convention Committee Lunch Mtg.
May 30, 2018 - 12:30 PM - 4:30 PM

PLTA Quick Links

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