November 2018

PLTA Common Ground eNews
Your Source for Title News in PA!

PLTA wants to remind you to get out and vote on Tuesday, November 6th - Election Day!

Please note: the PLTA office will be closed on November 22 & 23, 2018 for the Thanksgiving Holiday.

PLTA President's Update

As we wrap up summer and fall I want to highlight two successful events we have had this year. “All Things Philly” was a PLTI Seminar run in July and was a huge success with over 130 attendees. Most recently the PLTA ran a Leadership Academy for the first time which was a 2-day event and very well received by all attendees. I would like to thank the PLTA staff and all the attendees, speakers, and sponsors for these events. With the abundance of positive feedback for both the Seminar and Leadership Academy, the PLTA looks forward to putting on both events again in the future.

Right now, we are looking forward to the Mid-Year meeting which will be on Thursday, January 17, 2019 at the Crowne Plaza in King of Prussia and Thursday, March 7, 2019 at the DoubleTree Downtown Pittsburgh. If you have not already done so, I encourage you to register for the Mid-Years as seating will be limited. The theme is: “The New Mysteries of Title.”

Stay tuned for clues to see how the mystery plays out at the 2019 PLTA Annual Convention in Hershey, June 2-4, 2019. The room block for the Convention is on the PLTA website and filling up fast. Book your room now and look for the Convention registration package to hit your inbox soon.

PLTA President, Danielle Chamberlain, CLTP

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News You Can Use

PLTA Events & PLTI Seminars Highlighted in Real Estate Publication
October 12, 2018 | Mid Atlantic Real Estate Journal

ALTA Names Winners of Inaugural Our Values Awards
October 23, 2018 | www.alta.org
PLTA Member Shonna S. Cardello, CLTP, NTP president of White Rose Settlement Services Inc., won the We Protect Award for going above and beyond to help a client who was the victim of wire fraud.

Pennsylvania Market Trends
MOVOTO
Real Estate Trends and Statistics for each town in PA.

Title Insurance is Efficacious!
October 18, 2018 | TitleNews Online
Check out PLTA Past President Phil Janny CLTP, NTP’s article published in the ALTA Title News.

Expert: Lenders can bank on these 5 trends for 2019
October 24, 2018 | Housingwire
Housing looks to become buyers market. This year is almost over and 2019 could be shaping up to be the best year to buy a home.

Sydney 'squatter' wins house after 20 years.
October 30, 2018 | MSN
This can happen anywhere! Two decades ago, Australian property developer Bill Gertos found a house sitting empty in Sydney. So he changed the locks, repaired the property - and began leasing it to tenants.

Blockchain Could Speed Homebuying—Once the Hurdles Are Cleared
October 30, 2018 | Bloomberg
Could this really happen? Our next door neighbor to the west thinks so…

PLTA Executive Director spotlighted in "Women in Business"
October 26, 2018 | Mid Atlantic Real Estate Journal

Congratulations PLTA Member Shonna S. Cardello, CLTP, NTP
At the ALTA ONE Annual Convention in Los Angeles, ALTA announced the three winners of the first Our Values Awards at the opening ceremony on October 10, 2018 given to members who exemplify the ALTA Values initiative: We Lead. We Deliver. We Protect. PLTA member Shonna Cardello, CLTP, NTP of White Rose Settlement Services Inc. in York, PA won the 'We Protect Award' for going above and beyond to help a client who was the victim of wire fraud. In this particular case, Shonna’s quick action and work with local law enforcement and the FBI lead to solving the fraud case and getting her clients money back. There are countless examples of Shonna and her team protecting their customers. Congratulations Shonna! We are PLTA Proud!

Title Issues & Records Committee Update
The Title Issues & Records Committee continues to monitor issues raised by members concerning standards and practices of the Recorders of Deeds, Prothonotaries and similar offices that affect real estate title searching, recording and filing throughout the Commonwealth. Please contact the Committee Chair, Carrie Mann at cmann@oldrepublictitle.com if you encounter an issue you think we can address.

Delaware County Recording
We continue to receive reports concerning significant delays in the time it takes to have documents recorded in Delaware County. The reports indicate that it is taking over a month from the date of receipt for documents to be recorded. The Committee is scheduling a meeting with the County to discuss this issue.

As a reminder, a notice in the Recorder’s office states, effective immediately, transfer tax checks are to be made payable to “Recorder of Deeds, Agent”.

Predictable Recording Fee Ad Hoc Committee Update
HB 2680 - Legislation that would create a modern and predictable schedule of fees for the services provided by the Recorder of Deeds across the state was introduced to the House and referred to the Local Government Committee on October 1, 2018. Rep. Kate Harper is the sponsor of the bill and there are 9 co-sponsors so far: Reps R. Lee James, Garth Everett, David Millard, Jack Rader, Carol Hill-Evans, Gene DiGirolamo, James Santora, Harry Readshaw and Tim Briggs. The bill will be re-introduced in the 2019 session. We will continue working hard on this issue in hope of making predictable recording fees for residential documents in PA a reality. If you have any questions, comments or concerns, please email Committee Chair Todd Rowe todd.rowe@fnf.com or Executive Director Robin Kelsh at rkelsh@plta.org.
2019 Membership Renewals
Annual Membership dues renewals will be sent out electronically to individual members or to the primary contact of each company member November 15th. Please look for the email with a link to the invoice. To ensure you receive the PLTA emails please make sure the @plta.org domain is added to your safe senders list. If you do not receive an email please contact the PLTA office. Renewals are due by January 31, 2019. PLTA Proud Member logos are available electronically upon request. Thank you for your continued support!

PLTA's Inaugural Leadership Academy – A Huge Success!
The PLTA's Inaugural Leadership Academy was held on October 22-23, 2018 at the Crowne Plaza Valley Forge in King of Prussia, PA. The topics presented during the program helped participants grow the skills necessary to be a leader within their company, the industry and PLTA. Thank you to our outstanding faculty: Justin Ailes, Anne Anastasi, CLTP, NTP, David Breshci, Esq., Anne Grady, Frank McGovern, Esq., CLTP, and Patrick Roe! Congratulations to the graduates! Check out our Alumni page to see the Class of 2018! Again a special thanks to our Sponsors: Madison Settlement Services and Charles Jones LLC

2019 East & West Mid-Year Conferences!
The PLTA Mid-Year Conferences “The New Mysteries of Title” will be held on Thursday, January 17, 2019, at the Crowne Plaza Valley Forge in King of Prussia and on Thursday, March 7, 2019, at the DoubleTree Downtown Pittsburgh. The program will focus on some of the new and emerging “mysteries” that impact the transfer of title in Pennsylvania and include:

- Legislative Developments: Predictable Recording Fee Legislation & Remote-Online Notarization
- Recent court decisions affecting the title industry
- PACE Act (Property Assessed Clean Energy)
- Insuring (or Not) Marijuana Producing Property
- Block Chain
- Crypto Currencies
- Smart Contracts
- Fast Money
- VPNs, Clouds and email encryption

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. Both conferences are from 9:30 to 2:30 PM and include a continental breakfast and lunch. The Seminars are accredited for 3.0 PA/NJ CE and/or PA/NJ CLE Credits (Credits Pending).

Communications Committee Update
Our October meeting included discussions of pursuing alliances with County bar associations and legal publications. Plans and promotions for the Mid-Year meetings were begun and are being fine-tuned. Check our social media sites for updates on meetings and CE classes. Please contact info@plta.org with any suggestions or to join the Committee. Please contact us at info@plta.org with any suggestions or to join the committee.

Western Pennsylvania Chapter Update
Our next quarterly Chapter lunch meeting is set for noon on Wednesday, November 7th, at the Panera restaurant in Robinson at The Point by Burgatory. Please try to join us and bring your ideas for CE classes and suggestions for having our meetings in a downtown Pittsburgh location. Now that new calendars for 2019 are getting filled up, be sure to mark yours for the Western Mid-Year meeting set for March 7, 2019. Many simulcast webinars with credits are scheduled if you need to complete CE requirements for next year license renewals.

Digging In The Dirt - Thankful for Crate and Cookies .... and a New Brother!
In 1863, Abraham Lincoln declared the last Thursday of November to be a National Day of Thanksgiving. Since then many good and some dreadful traditions have become part of everyone’s holiday celebrations that revolve around their family. Most times we are excited for the food, near and far family members that show up for dinner and maybe the weekend (OK, mostly for the food)! Our business helps families find the blessing of a new home, which may allow for the addition of a new, 4-footed, family member. Homelessness seems to me to be one of the most heartbreaking life situations, and the dynamics of adding a new member of the family “pack” can be
interesting to observe and relatable to certain title issues.

Sweet Nosey Rosey and her brother, Stanley Guido, were grateful for their cozy crate and cookie treats that they shared as part of their everyday life, and for each other’s company. One day, their Parents brought home Giuseppe Luca, a young pup adrift in the world and certainly deserving of a cozy crate and some cookies. As with any group of children, territory lines were drawn with a lot of the “that’s-mine-not-yours” looks and growls, but generally Nosey Rosey and Stanley Guido seemed willing to share with a new brother….or were they?! The crate was big enough for all three of them but one day Giuseppe Luca decided it was just HIS; Nosey Rosey and Stanley Guido decided the bag of cookie treats was just THEIRS. They appealed to their Parents with three sets of big brown eyes to sort out some applicable legal ownership issues of possible adverse possession of their cozy crate. Was it actually fixed upon the land? Any rights of way or easements existing to use it? Any covenants and restrictions on its use? Should there be a lease drawn up for the new resident? Could it be a case of the old squatter’s rights, or maybe just deciding the issue of who “marked” it first!?

Having settled everyone on the couch, (with a new bag of cookies to share) the family realized that they were most grateful for having each other, their warm home that included a cozy crate, blankets, toys and treats for all. Title to the crate was officially placed in the names of Nosey Rosey, Stanley Guido, AND Giuseppe Luca, as joint tenants with right of survivorship. Parents promised there would be no new additions to the family that would jeopardize crate ownership. However, cookie rights and backyard digging subdivisions are still being questioned and discussed! Happy Thanksgiving!

Please send any issue, unusual, or interesting experience you would like to share to Kimberly Reed, info@plta.org.
Did You Know?
If you are the Primary Contact on your Company’s membership that you can sign in as your employees and register them for seminars. You can do this by logging into your profile on www.plta.org. On the right hand side you click on the “Manage Profile” link on the right side. You will see many tabs under various headings. The “Subaccounts” tab is under the Information & Settings heading. Subaccounts is another word for Employees. When you click on Subaccounts, you can scroll to the bottom of the page and you will see all the Employees (Subaccounts) attached to your Company’s membership. If you hover over the icons to the right of their name, you will see the icon, click on this and it will sign you in as that employee. Then you can go to the calendar and register them for a seminar. If you have any questions about this month’s Did You Know or you have a topic you would like to see covered in the Did You Know column, you can email info@plta.org.

If you haven't already, join TAN (Title Action Network) today! It's FREE and EASY! PLTA utilizes the TAN system to get the word our quickly and efficiently when we need members to act on important legislative issues. TAN is strategically designed to ensure that you are only notified about issues that will affect you, your business, and your customers. TAN provides email alerts that link to a preformatted or personalized message directly to YOUR representatives. Let your voice be heard! Join TAN today, it's FREE and takes less than 2 minutes - click here for details. Or for more information you can view a 1 minutes video to see what TAN is about: www.youtube.com

- 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
South Central Chapter - Stacey Trimmer
South Eastern Chapter - Diana T. Sabol, CLTP
Western Chapter - Deb Chipman Reimer, CLTP