News You Can Use

U.S. consumer confidence slips, housing stabilizing
Reuters | October 29, 2019
U.S. consumer confidence fell for a third straight month in October amid concerns about the short-term outlook for business conditions and job prospects, but remained at levels consistent with continued growth in consumer spending.

Freddie's Forecast; Short and Sort of Sweet
Mortgage Daily News | November 1, 2019
Freddie Mac’s end-of-the-month forecast for October was exceptionally brief, perhaps in recognition that it has all been said before.

Alert: Spoofed Email Appears to Come from ALTA
ALTA Blog | November 5, 2019
ALTA is alerting its members to delete a phishing email with the subject line “American Land Title Association.”

Freddie Mac says US housing market is stable amid economic slowdown
MPA | November 5, 2019
Freddie Mac has reported that the US housing market would remain solid as Freddie’s mortgage origination outlook hovered at $2 trillion for the rest of the year.

Where Are the Best Markets for First-Time Homebuyers?
MReport | November 6, 2019
AEI Housing Center revealed that Pittsburgh, Pennsylvania, was the most affordable metro for the first-time homebuyers in 2018, with a first-time buyer (FTB) ratio of 2.4.

Hazards Ahead for the National Flood Insurance Program
DSNews | November 6, 2019
The National Flood Insurance Program (NFIP) was extended through November 21 earlier this year, but if it is not funded again, what will be the impact on homeowners and investors?

Cross-Market Demand
Realtor.com
Where is a County's Housing Demand Coming From?

Fraudulent Deed Ad-Hoc Committee Update
PLTA was pleased to sponsor breakfast on October 24th at the Philadelphia Bar Association where The Philadelphia Fraudulent Conveyance Task Force held its latest meeting. Todd Rowe, Esq., CLTP on behalf of the PLTA attended the meeting to ensure the voice and input of the land title insurance industry was heard. More information on the Task Force can be found by clicking here.
The City of Philadelphia released a free online “Fraud Guard” Tool and new website to fight deed fraud today. PLTA's own Maureen Newton, ALTP was among the attendees at the unveiling. The City also debut a new website, dedicated to assisting residents who are concerned about deed fraud. People are encouraged to go to the website to create a free Fraud Guard account and begin receiving email notifications when documents are recorded containing their name. If you receive notice of a document that you believe is fraudulent, you are encouraged to contact the City of Philadelphia Records Department to file a fraud report and receive instructions on how best to proceed to protect your rights (City Hall, Room 154, (215)-686-2261, or email records.info@phila.gov). A copy of the report form can be found on the new website along with FAQ and additional resources. More information is also available in the Philadelphia Inquirer.

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 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 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.

Philadelphia Water Information
Online water account information now is only accessible with a PIN unique to the water customer. The Committee is discussing this matter with the City. In the meantime, the Basis2 system has been restored to the computers in City Hall Room 262 and water payoffs can be obtained through the City. Click here for the list of tips for obtaining those payoffs.

2020 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, 2020. PLTA Proud Member logos are available electronically upon request. Thank you for your continued support!

2020 East & West Mid-Year Conferences!
The PLTA Mid-Year Conferences will be held on Thursday, January 16, 2020, at the Crowne Plaza Valley Forge in King of Prussia and on Thursday, March 5, 2020, at the DoubleTree Downtown Pittsburgh. The PLTA 2020 Mid-Year Conference offers three (3) credit hours of education tailored to title professionals just like you. Topics being covered: “The Art of Marking Up a Title Commitment,” and “Best Practices to Make Settlements Accessible to All.” Both conferences are from 9:30 AM to 2:30 PM and include a continental breakfast and lunch. Sign up today!

PA Online Notary Ad Hoc Committee
The PLTA lobbyist’s office is actively coordinating with Notarize.com & the MBA’s lobbyists to find sponsorship in the Senate and the House. They have identified a few potential sponsors and are seeking meetings to discuss the issues and PLTA’s need for involvement. They plan to leave the bill the same as what was previously introduced in SB 595. If you have questions, comments or concerns, please contact Committee Chair Debi Barr at debi.barr@tridentland.com.

PLTA 99th Annual Convention - Don't Delay!
Book your room for PLTA's 99th Annual Convention at the Omni Hotel in Bedford Springs, PA from June 14 - 16, 2020! The Deluxe Room rate is $199.00 per night and Resort View rooms are $239.00 per night. The room block is open!

Communications Committee Update
The Communications Committee has been posting to social media and has assisted with other information that is sent to members. The committee has also begun its planning for the year and plans to formalize this over the next month. In addition, we welcome two new members: Brandi Kinsey, CLTP and Kaitlin Kelly. The committee also recruited a vice chair- thank you, Dave Dwyer!

Finance Committee Update
The Finance Committee will be presenting the proposed 2020 budget for PLTA to the Executive Committee for review at the November 19, 2019 meeting.

Strategic Planning Committee Update
The Goals from the Strategic Planning Conference held on October 3, 2019 have been established and given to the various standing committees. Once approved by the PLTA Executive Committee, the goals will be monitored throughout the year. Special Thank You to all of the members who attended the half day PLTA Strategic Planning Conference!
The NE Chapter is proud to host (2) Simulcast Seminars at Marywood University in Scranton, PA on Thursday, December 5th. Both seminars offer two (2) CE/CLE credits. The first seminar will be from 9:30 AM to 11:30 AM and is titled Clearing Title, Minimizing Risks. The second seminar will be from 1:00 PM to 3:00 PM and is titled Title Agent as Escrow Agent. Please join us for some local, on-site learning opportunities.

Western Pennsylvania Chapter Update
Our “All Things Western Pennsylvania” CE seminar was held with a completely full house in the auditorium of the RLA Learning and Conference Center in Cranberry Township on November 6th. Lots of good, useful information was presented by our members who shared their tips, tricks, and the best ways to get information needed to complete closings without a hitch! We hope everyone who attended enjoyed the afternoon and Western Chapter Happy Hour that followed. Our Chapter meetings for 2020 are being planned and we will have the dates and locations set and sent out soon.

Digging In The Dirt - Over the River and Through the Woods.....Around the Roadblock!
Traveling to friends and family this time of year, no matter how you are making the trip, is challenging but rewarding at the end of the journey. Weather, crowds and traffic all play a part, and just when you have made it to the warm, welcoming house destination...the alley in the back where you usually park is blocked by a huge pile of firewood belonging to a Nasty Neighbor! Turning around is almost impossible so backing up is the only option...now everyone is grumpy and asking why Cousin Jack did not mention having to park in the front on the main street.

Cousin Jack wanted to be able to show Nasty Neighbor he has no right to block the alley. Therefore, he asked for a search of the title to his house and the surrounding neighbors who also use the unnamed alley behind their houses. He thinks there must be recorded evidence that the alley is to remain open. The searches showed that all the lots are part of an unrecorded plan originally laid out in 1912, noted in one of the deeds as having been recorded in 1952 but not showing in the Recorder’s records. Everyone has access to their property by the main public road.

The private alley running behind houses in the unrecorded plan, including Cousin Jack’s, starts from a private road off the public road. It is also, mentioned in various ways in different back title deeds, shown in handwritten drawings in deeds and old surveys, but we found no recorded document that grants all the lots in the unrecorded plan legal, unobstructed use of the alley. The County and Township have no records of owning or dedicating the alley or private road. Nasty Neighbor has no intention of moving the firewood, especially since he can still get to the back of his house through the alley. Even with over 100 years of use and a good adverse possession claim, Cousin Jack is looking at having to search actual ownership of the dirt making up the alley. He would then need to initiate a quiet title action involving all the neighbors, Nasty or Nice, for a prescriptive easement to keep the alley open for all. Could also be a good argument in there for having a great block party next summer!

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

Give thanks for unknown blessings already on their way. ~American Indian saying

Welcome New Members*

Lynn Andrascik
ServiceLink
Individual Title Agent

Daniel Baum
Law office of Daniel J Baum
Individual Title Agent

Amelia Corino
Choice One Abstract
Title Agency 0-2

PLTA Upcoming Events

PLTA Mid-Year Conference
January 16, 2020
Crowne Plaza Valley Forge

PLTA Western Mid-Year Conference
March 5, 2020
Doubletree Downtown Pittsburgh

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

*Subject to PLTA Executive Committee approval

Look for more Details to follow!

Upcoming PLTI Seminars:

Transportation & Title (Roads, Railroads & Rivers)
Thursday, November 14, 2019 - 9:30 AM to 11:30 AM
PLTI Office, King of Prussia, PA
The Course is also offered as a Webinar.

Dark Side of the Moon: Insuring Distressed Real Estate Transfers
Wednesday, November 20, 2019 - 9:30 AM to 12:30 PM
PLTI Office, King of Prussia, PA
The Course is also offered as a Webinar.

Clearing Title, Minimizing Risks (AM Session)
Thursday, December 5, 2019 - 9:30 AM to 11:30 AM
PLTI Office, King of Prussia, PA & Simulcast to Marywood University, Scranton, PA.
The Course is also offered as a Webinar.

Title Agent as Escrow Agent (PM Session)
Thursday, December 5, 2019 - 1:00 PM to 3:00 PM
PLTI Office, King of Prussia, PA & Simulcast to Marywood University, Scranton, PA.
The Course is also offered as a Webinar.

For More PLTI Seminars visit our PLTI Calendar
To take online courses visit: www.pltonline.org

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.

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

Contact Us:
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1010 W. 8th Avenue, Suite H
King of Prussia, PA 19406
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F: 610-265-5988
Email: info@plta.org
PLTA website: www.plta.org

PLTA Committees
Interested in joining a committee? Visit www.plta.org to learn more.
Communications Committee Meeting
November 13, 2019 @ 2:00 PM
2021 Convention Committee Meeting
November 18, 2019 @ 1:00 PM

PLTA Quick Links
PLTA / PLTI Events Calendar
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PLTI Online Learning Course Catalog
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