



October 2017



Your Source for Education!



New eBook for Title Agent Licensing!



PLTA Common Ground eNews

Your Source for Title News in PA!

Please note: the PLTA office will be closed on Monday, October 9, 2017 in observance of Columbus Day.

PLTA President's Update

Dear Members: I hope everyone had an enjoyable summer and your Fall season is off to a good start. My term started fast and furious with many endeavors being worked on your behalf.

The Education Committee planned its Fall 2017 course schedule and the education for the Mid-Year Conferences to be held January 18th in King of Prussia and March 8th in Pittsburgh. Simulcasting is becoming a regular feature for all education! For the Mid-Year conferences, the Committee has arranged for Melissa Ellis of Systems Management Enterprises, Inc. (SME) to present a program called *The Cyber Battleground...How to Win the War*. SME is a Virginia-based information technology and security company. This presentation is a follow up to our highly successful 2015 Mid-Year presentation on Cyber Fraud, as the cyber threat has only become more significant since 2015. To get a \$10 early bird discount enter **CYBERMID18** at checkout when registering before October 31, 2017.

The Legislative and Judicial Committee is planning a Lobby Day in Harrisburg in 2018 and possibly an in District Lobby Day for those that cannot travel to Harrisburg but are willing to visit their respective legislators in their home district. [Read more...](#)

News You Can Use

REMINDER - Delaware County's website System Alert - The County has purchased a new Real Estate Tax software system. This conversion process will start October 13, 2017 through mid-November, 2017. Information relating to Delaware County Real Estate records, including tax records, homestead status, and tax certifications will be frozen. We are asking for your patience during this important project. More information may be found on the [Delaware County website](#).

REMINDER - Beginning on Oct. 26, 2017, RULONA, Pennsylvania's new notary public law, will take effect. PAN has updated resources for you under Tutorials in the Member Portal of our Web site. One of the tutorials – Witnessing or Attesting a Signature – is a new notary act. Look for additional coverage in the September/October issue of Notary Notes. We will also have more Tutorials in our Member Portal in the coming months. More information may be found at <http://www.notary.org/>

[As online notarizations increase, MBA seeks industry standards](#)
Housingwire | September 7, 2017

[CRE Tech Catches Fire](#)
BISNOW | September 14, 2017

[CPF B Takes Action against Real Estate Settlement](#)
Newsroom | September 27, 2017

The CFPB gets serious about affiliated business arrangements so beware the consequences.

[National Cyber Security Awareness Month 2017](#)



 SIGNATURE <small>MEMBERSHIP SOLUTIONS</small>	Your 1 Source for PA Tax Certifications
	1 Solid Guarantee 1 Monthly Payment 1 Place to Call
signatureinfo.com 800-792-8888	

FBI.gov / October 2, 2017

October is National Cyber Security Awareness Month - Protecting Yourself Online in an Interconnected World

Amazon Presents a Prime Opportunity

Trends/ October 4, 2017

Pittsburgh is hopeful to be among those considered by Amazon.

ALTA Congressional Liaisons Survey

Today, with just a few minutes of your time, you have an opportunity to help ALTA gauge the reach of the title industry's collective networks. Your participation in a survey will take very little of your time but will make a tremendous difference. There are no right or wrong answers to any of the questions, we simply ask for your honest feedback. By understanding the relational network members have with elected officials, advocacy programs can be built that help advance our positions on any number of issues that directly impact the title industry. You are voters, volunteers and contributors to the communities where you live and work, as such, your voices and opinions are extremely influential. Through this brief survey you can provide information on the issues that are important to you and the level of advocacy you would be willing to undertake on behalf of our industry. Some questions will ask if you personally know certain elected officials. Please do not feel like you are expected to know legislators, as most people do not. However, if you want to develop these types of relationships, we can give you the tools to do that as a participant in our Congressional Liaisons program. We greatly appreciate your time and participation. To complete the survey go to: www.cladvocacysurvey.com

PA Online Notary Ad Hoc Committee Update

A hearing will occur at the end of the month in Harrisburg on SB 595 (relating to remote notarizations). PLTA officers will attend, and the PA Online Notary Ad Hoc Committee is preparing and reviewing testimony to be presented by a national industry expert at the hearing on PLTA's behalf. If you have any questions, comments or concerns about this matter, please contact Committee Chair/PLTA Secretary Lisa McEntee, Esq., ALTP at lmcentee@firstam.com or PLTA Executive Director Robin Kelsh at rkelsh@plta.org

Membership Committee - 2017 PLTA Membership Survey Results

In August of 2017, PLTA sent a survey to its members, asking for feedback about the value of current membership benefits. Almost 4% of our membership responded, and they provided us with important insight about what matters to title industry professionals and how PLTA measures up in providing value to our members.

Members were asked to identify the most important membership benefits provided by PLTA, and they responded (in order of importance):

- Continuing education provided by our educational arm, the Pennsylvania Land Title Institute
- Communications through our e-newsletter and "News You Can Use" e-blasts
- Networking opportunities at the Convention and other events
- Advocacy efforts on behalf of the industry at national, state and county levels

For the PLTA Executive Committee and staff, the richest return from the survey included specific testimonials about why members are members in the first place. Here is just a small sampling of those:

"PLTA is our source for education, information, as well as our advocate. It allows us to operate as a community and not as islands."

"I think the organization is very important to our industry. It keeps us up to date on regulations and provides education that is beneficial to all people, no matter where they are on the learning curve."

"The information you provide is invaluable to title agents, especially in today's industry which differs greatly from many years ago and is ever changing."

Special thanks to all the PLTA members who took the time to answer the survey and provide this important feedback to us.

Look for more surveys in the future as PLTA strives to improve through your feedback and insights! And don't forget—you can always contact us directly at info@plta.org if you have questions or suggestions. Thank you for being a member of PLTA!

97th Annual Convention!

Strategic planning by the convention committee continues for our march on Gettysburg June 3-5, 2018. Our encampment will be at the Wyndham Gettysburg at the low rate of \$134 and the room block is open! The committee is working on convention details to be announced at the Midyear meeting. Accommodations can be secured through:

www.wyndhamhotels.com. We are looking forward to a historic convention event!

Communications Committee

The Communications Committee welcomed new members, continued posting to social media sites to keep members and the title community-at-large updated. The media kits are in process and the advertising policy is finalized. The group developed its revised media list to do further outreach to consumers and business community about the professional and informational benefits available through the PLTA. We would like to be able to quickly distribute updates and concerns to the general public affecting real estate ownership and financing as they happen. If you have suggestions for media outlets or websites, please contact the Committee at info@plta.org.

Western Pennsylvania Chapter Update

Many thanks to the firm of Clark Hill for opening their beautiful conference room in downtown Pittsburgh for our seminar held there last month. We also appreciated the wisdom and insight from Al Watterson, Esq. in explaining Commercial Endorsements to our members who attended. Please be sure to check out the many simulcast PLTA seminars that are being held at the Regional Learning Alliance Center, 850 Cranberry Woods Drive, Cranberry Township, PA. And we have our next Breakfast Meeting coming up on October 12th, 9:00 am at the Settlers Ridge Panera restaurant. We are glad to hear from our members with any suggestions for activities and credit seminars.

Digging In The Dirt

Scary Stuff ~ Did you get a tax certification for that piece of property?

And, if you did, the tax collector likely has a disclaimer on it that you may, or may not, be able to rely upon it as being accurate! Really, and they charged HOW MUCH for that certification, per year requested? You may also have had to go to two or more agencies, collection companies or attorneys who specialize in reporting and collecting current and delinquent County, Local and School taxes. The quest here, as part of what we do in insuring title to real estate, is actually finding out where to go for the tax information to insure they are all paid and if not, what is owed to clear any potential lien - good luck with that!

Philip S. Janny, CLTP, NTP, comments and shares the article below that gives a humorous and realistic spin on what could happen to the street where you live!

Many people ask me, do I really need a title search and who really cares about real estate taxes? They say to me, if a real estate tax goes unpaid, somebody will pay it. What really are the consequences of an unpaid real estate tax bill? I always tell them many things can happen, such as losing the property, and they always say, what are the chances of that happening! Many people do not understand how or what happens to a property if the real estate tax bill goes unpaid. Here is a classic [real life example](#) of what happens when a simple \$14.00 a year real estate tax goes unpaid. This is why we make sure real estate taxes are paid and who is the legal owner of a piece of real estate.

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

Why does a slight tax increase cost you two hundred dollars and a substantial tax cut save you thirty cents? ~ Peg Bracken

Welcome New Members

Jared Squires
Laurel Settlement Services, LLC
Title Agency: 0-2 Employees

Carmen M. Toner
Sovereign Search & Abstract Co.
Title Agency: 0-2 Employees

Robert S. Weiss
Title Agency: 0-2 Employees

Upcoming PLTI Seminars

Back to Basics: How to Clear Title
October 11, 2017 - 9:00 AM
Cedar Crest College, Allentown, PA

Revised Uniform Law on Notarial Acts (RULONA) & Sharing the CD under the Know Before You Owe
October 17, 2017 - 1:00 PM
PLTI Office, King of Prussia
RLA Learning Ctr., Pittsburgh, PA

PA's New LLC Law - Act 170 & 1031 Exchanges
October 19, 2017 - 9:30 AM
Koppers Building, Pittsburgh, PA
PLTI Office, King of Prussia, PA

Ethics & Title - Do the Right Thing
November 7, 2017 - 9:30 AM
PLTI Office, King of Prussia, PA
RLA Learning Ctr., Pittsburgh, PA
Marywood University, Scranton, PA

Best Settlement Practices - Practical Tips for the Closer
November 14, 2017 - 9:00 AM
PLTI Office, King of Prussia, PA
RLA Learning Ctr., Pittsburgh, PA

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

PLTA Upcoming Events

Columbus Day - Office Closed
October 9, 2017

ALTA ONE Convention
October 10 - 13, 2017
Trump National Doral, Miami, FL

PLTA Mid-Year Conference
January 18, 2018
Crowne Plaza Valley Forge
King of Prussia, PA

PLTA Western Mid-Year Conference
March 8, 2018
DoubleTree Hotel - Cranberry
Mars, PA

PLTA 97th Annual Convention
June 3 - 5, 2018
Wyndham Gettysburg
Gettysburg, PA

Did you know?

Why it's called the Mid-Year conference when it's in January?

The Association's calendar starts in June when the new president takes the helm. The first general session meeting of the entire membership is our Mid-Year Conference in January. January is technically halfway through the president's term, so that is why it's called the Mid-Year Conference.

- 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.

Communications Committee Meeting
 October 18, 2017 - 3:30-4:30 PM

Membership Committee Meeting
 October 24, 2017 - 10:00-11:00 AM

Education Committee Meeting
 October 25, 2017 - 10:00-11:00 AM

PLTA Quick Links

[PLTA / PLTI Events Calendar](#)

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[PLTA Advocacy](#)

[PLTI Education](#)

[PLTI Online Learning Course Catalog](#)

[PLTA/PLTI Store](#)

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