News You Can Use

Helping Homeowners Through Foreclosure Reform
DSNEWs | October 4, 2019
This week, city residents and lawyers at a Philadelphia City Hall news conference, called on the Pennsylvania Housing Finance Agency (PHFA) to eliminate a policy that often requires homeowners facing foreclosure to first pay off any liens against them before their mortgage can be modified, The Philadelphia Inquirer reports.

Will Mortgage Rates Stay Low Through 2019? Here’s What Experts Predict
Forbes | October 4, 2019
Mortgage rates logged their lowest monthly average in over three years last month, and it seems it wasn’t just a blip on the radar. According to three industry forecasts, the trend toward low mortgage rates, slowing home price growth and increased housing construction will continue well into 2020.

New plunge in mortgage rates could save borrowers thousands of dollars
CNBC | October 3, 2019
Fall homebuyers are getting a bonus. The sell-off in the stock market is causing an unexpected turnaround in mortgage rates.

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 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.

New Director in the Delaware County Recorder’s Office and Update on Recording Delays
Robert Auclair is the new Director of the Delaware County Recorder of Deeds Office. The Office has advised that checks for recording fees may still be made out to “Recorder of Deeds” and checks for transfer tax may still be made out to “Recorder of Deeds, Agent”. As to the recording delays we have been experiencing, the Office advises they are recording documents approximately two days after their delivery. The final proofing of the index and return of documents continues to take about thirty days.

New Instructions for Obtaining Corporate Tax Lien Certificates—UPDATE
Last month, we reported that the Department of Revenue is providing new instructions for obtaining corporate tax lien certifications and making payments for outstanding liabilities. Please click here to review the instructions. We contacted the Department after the Department refused to provide the lien certificate where the request did not include the entity’s Federal EIN. The Department has now advised that, if you are unable to find the EIN, you can obtain the certificate by using the Department of State ID with two zeros in front of it (i.e. 00-7digit Department of State number). If you continue to experience difficulty obtaining the certificate by following this method, please contact the Committee Chair so that we may continue our communications with the Department concerning this issue.

PA Online Notary Ad Hoc Committee
Former Senator, Mike Folmer was the sponsor of SB 595 of 2017, the last version of Pennsylvania remote online notarization (RON) legislation. As Folmer has resigned his Senate seat, PLTA and other industry stakeholders are searching for a new sponsor. The Committee will continue to pursue a RON bill that protects consumers and the title industry from fraud and forgery, and that keeps control of the closing in the hands of Pennsylvania title agents. 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!

Finance Committee Update
The Committee has prepared a rough draft of the 2020 Budget, and will be holding meetings in the next few weeks to finalize the numbers for Executive Committee approval in November.

Strategic Planning Committee Update
The Committee met in person in early October for the first time since the 2016 Strategic Planning Conference. The Committee members used the time to analyze the Association's strengths and weaknesses and established both new and updated goals for the organization. The Committee will compile the information into an updated strategic plan to be approved by the Executive Committee and implemented by the various appropriate committees.

Northeastern Pennsylvania Chapter Update
The NE Chapter is hosting (2) Simulcast Seminars, on December 5th with an AM session Clearing Title, Minimizing Risks and a PM session Title Agent as Escrow Agent. The simulcast will be held at Marywood University. The Chapter is looking forward to continuing to offer continuing education opportunities right here in our chapter so that our members don’t have to travel.

Western Pennsylvania Chapter Update
The invitations have been emailed, and the Western Chapter members are eagerly anticipating our “All Things Western Pennsylvania” CE event scheduled for Wednesday, November 6, 2019, from 1:00 – 4:00 pm at the RLA Learning and Conference Center in Cranberry Township. Unusual, fun, and not-so-fun aspects of handling closings in our neck of the woods will be presented by local attorneys and agents who have been in the trenches. We hope to see as many wild Westerners as possible, and anyone who wishes to cross the border for enlightening information (and additional CE credits) is welcome! Hope to see you there! Sign up today - All Things Western PA.

Digging In The Dirt - Boooooooooooo, Who?
Creepy, scary, mystical, spooky, and pumpkin spice things are everywhere this month, including Christmas decorations! Title professionals see frightening things all year long, by way of missed mortgages, delinquent taxes, dye test failures, ugly title histories, hovering realtors and customers, surprising and ever-changing lender and underwriter requirements….all in a day’s work! Reading the articles below about “The Watcher” house, gave me pause to think about how to handle subsequent transactions for the property and if I would really want to get involved, no matter the title premium amount. On one hand I would love to figure out the mystery and on the other hand, maybe keep my hands to myself!

New Jersey home stalked by "The Watcher" sells at a loss after years of torment.
CBS News | August 12, 2019
For years, a New Jersey family was tormented by "The Watcher," an anonymous harasser who sent them eerie, threatening letters after they bought a six-bedroom home in the town of Westfield.

The Watcher: A family bought their dream house.
The Cut | November 19, 2018
But according to the creepy letters they started to get, they weren’t the only ones interested in it.

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

October, here's to you. Here's to the heady aroma of the frost-kissed apples, the winey smell of ripened grapes, the wild-as-the-wind smell of hickory nuts, and the nostalgic whiff of that first wood smoke. ~Ken Weber, in Providence Journal-Bulletin

Welcome New Members*
Sam Cao
Individual Title Agent
Ryan Colquhoun
Key Closings LLC

PLTA Upcoming Events
PLTA Mid-Year Conference
January 16, 2020
Crowne Plaza Valley Forge
More Details to Follow!
Title Agency: 0-2

William Drobins, CTE, CLTP, NTP
Experience Land Services
Title Agency: 0-2 Employees

Erik Hume
Saxton & Stump LLC
Title Agency: 3-10

Karen Reiter
Individual Title Agent

Joseph Seagle
PCS Title
Title Agency: 3-10

Ann Thorn
Individual Affiliate

*Subject to PLTA Executive Committee approval

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

More Details to Follow!

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

Look for more Details to follow!

Upcoming PLTI Seminars:

1031 Exchanges and Mortgage Basics
Thursday, October 10, 2019 - 9:30 AM to 11:30 AM
PLTI Office, King of Prussia, PA
The Course is also offered as a Webinar.

All Things Western PA
Wednesday, November 6, 2019 - 1:00 PM to 4:00 PM
RLA Conference Center, Cranberry Township, PA

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.pltionline.org

Did You Know? ......What is REAL ID?
REAL ID is a federal law that affects how states issue driver's licenses and ID cards if they are going to be acceptable for federal purposes, such as boarding a domestic commercial flight, or entering a military installation or federal facility (i.e. courthouse access) that requires ID. Beginning October 1, 2020, Pennsylvanians will need a REAL ID-compliant driver’s license, photo ID card, or another form of federally-acceptable identification (such as a valid passport or military ID) to board a domestic commercial flight or enter a federal building or military installation that requires ID. REAL IDs are now available to Pennsylvanians who want them. Click here for more details.

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