



September 2017

Your Source for Education!



New eBook for
Title Agent Licensing!



Pennsylvania

**TITLE
AGENCY
BOND
\$1000**

 **NNA SURETY**



PLTA Common Ground eNews

Your Source for Title News in PA!

News You Can Use

For those members who are notaries, please see the information available on PAN's website regarding the new law that goes into effect next month. The following was taken from an email sent to one of their members:

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.

Notary Journal Tutorial

- Witnessing or Attesting a Signature
- Identifying Your Customer

Other resources include:

- A 13-page informational White Paper. This White Paper has been revised as of August 16, 2017
- A RULONA Overview Course: Provides a clear understanding of the new law (estimated time: 40 minutes to complete). The course has been revised as of August 18, 2017
- A downloadable copy of the RULONA Notary Law

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/>

PLTA On the Air!

WMPV 1440 AM - Legally Speaking Podcast / August 23, 2017

Listen to WMPV 1440 AM *Legally Speaking's* podcast with Jim Glickman and special guest, PLTA Secretary Lisa McEntee, Esq., ALTP, for a direct to consumer overview about title insurance, its value and why homebuyers can't live without it!

58% Of Homeowners Think The Housing Market Is Set For A Correction--Are Bubble Fears Founded?

FORBES / August 15, 2017

Homeowner surveys indicate concern for a future correction in climbing real estate



	Your 1 Source for PA Tax Certifications
signatureinfo.com 800-792-8888	1 Solid Guarantee 1 Monthly Payment 1 Place to Call

values, or is it just a mini-bubble?

Delinquencies Take Another Dive

DS News / August 28, 2017

Good news for lenders looking at the decline of negative numbers.

Wells Fargo Sued Over Lock Fees

Mortgage Daily News | August 29, 2017

One of our largest lenders has some explaining to do.

PA Online Notary Ad Hoc Committee Update

On August 1st, PLTA Officers attended a Senate Bill 595 stakeholders meeting held by Senator Mike Folmer's office in Harrisburg. Later that week, President Frank McGovern, Esq., CLTP appointed the PA Online Notary Ad Hoc Committee to represent the interests of PLTA members in the wake of the pending legislation related to online notarizations. PLTA is committed to guarding the integrity of the notarial process and protecting consumers and our membership from potential fraud, theft of property, identity theft, and elder abuse. Committee members recently participated in two conference calls to discuss these issues and create a plan of action. The Committee will keep PLTA members apprised of any updates. Please feel free to contact Committee Chair, [Lisa McEntee, Esq., ALTP](#), Legislative and Judicial Committee Chair, [Kelli Ryan, Esq.](#), or PLTA Executive Director, [Robin Kelsh](#) with any questions or concerns about this matter.

Membership Committee Update

Thank you to everyone who participated in our Member Benefits Survey! The winner of the participation raffle of a \$50.00 American Express gift card is Walt Commiso, Pride Abstract - Congratulations!

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! Accommodations can be secured through: www.wyndhamhotels.com. We are looking forward to a historic convention event!

Communications Committee

We spent some time fine-tuning the PLTA Advertising Policy and hope it is now more user-friendly for any organization looking to promote services and opportunities to offer or increase their title or related business through the PLTA platform. New members of our Committee were welcomed, based on their interest sparked by the recent Member Survey, and we are always happy to hear from you.

Western Pennsylvania Chapter Update

Please remember to register for our September 12, 2017 two-credit seminar focusing on Commercial Endorsements, at the Clark Hill PLC office in One Oxford Centre located in downtown Pittsburgh. Good information from Al Watterson, Jr.,

Underwriting Counsel for Fidelity National Title Insurance Company is a great incentive to come, along with snagging those two credits. Hope to see you there!

Digging In The Dirt ~ A Back To School History Lesson

Title searchers, abstractors, agents, attorneys and underwriters all deal with the history of the land under our feet, every day. Buying your own home has been the ultimate American dream, and, as the author Mark Twain advised, "Buy land, they're not making it anymore." Since Mr. Twain's time, the process of acquiring a mortgage to buy that land or house has changed, with the American government often lending a hand. This story and the accompanying letter purported to be written by an attorney working on a real estate transaction has been popping up for several years. Whether true or not (www.snopes.com), it is an amusing example of life as we know it, and a classy way to get your point across. Thanks to Len Shatz, Esq. for the reminder!

Wonders Never Cease

Part of rebuilding New Orleans caused residents often to be challenged with the task of tracing home titles back potentially hundreds of years. With a community rich with history stretching back over two centuries, houses have been passed along through generations of family, sometimes making it quite difficult to establish ownership. Here's a great letter an attorney wrote to the FHA on behalf of a client:

You have to love this lawyer...

A New Orleans lawyer sought an FHA loan for a client. He was told the loan would be granted if he could prove satisfactory title to a parcel of property being offered as collateral. The title to the property dated back to 1803, which took the lawyer three months to track down. After sending the information to the FHA, he received the following reply:

(Actual reply from FHA): "Upon review of your letter adjoining your client's loan application, we note the request is supported by an Abstract of Title. While we compliment the able manner in which you have prepared and presented the application, we must point out you have only cleared title to the proposed collateral property back to 1803. Before final approval can be accorded, it will be necessary to clear the title back to its origin."

Annoyed, the lawyer responded as follows:

(Actual response): "Your letter regarding title in Case No.189156 has been received. I note you wish to have title extended further than the 206 years covered by the present application. I was unaware any educated person in this country, particularly those working in the property area, would not know Louisiana was purchased by the United States from France in 1803, the year of origin identified in our application. For the edification of uninformed FHA bureaucrats, the title to the land prior to U.S. ownership was obtained from France, which had acquired it by Right of Conquest from Spain. The land came into the possession of Spain by Right of Discovery made

in the year 1492 by a sea captain named Christopher Columbus, who had been granted the privilege of seeking a new route to India by the Spanish monarch, Queen Isabella. The good Queen Isabella, being a pious woman and almost as careful about titles as the FHA, took the precaution of securing the blessing of the Pope before she sold her jewels to finance Columbus' expedition. Now the Pope, as I'm sure you may know, is the emissary of Jesus Christ, the Son of God, and God, it is commonly accepted, created this world. Therefore, I believe it is safe to presume God also made the part of the world called Louisiana. God, therefore, would be the owner of origin and His origins date back to before the beginning of time, the world as we know it, and the FHA. I hope you find God's original claim to be satisfactory. Now, may we have our loan?"

The loan was immediately approved.

"What happened on September 11 compels us to focus on who we are as Americans, what we stand for, what really matters in our lives - family, friends, faith and freedom." - Bob Taft

Welcome New Members

Dwayne Wieser
Precision Search & Settlement
Individual Title Agent

Sharon David
Wilson Title Services
Individual Title Agent

James Ulsh
South Central Agency Inc
Title Agency: 0-2 Employees

Tammy Minton
ServiceLink
Individual Title Agent

Perre Cabell
Advantage Title, LLC
Title Agency: 20+ Employees

Shannon Tara Graybill
Graybill Notary and Title Services
Title Agency: 0-2 Employees

Matthew W. McKenzie
Courthouse Abstract & Courier Service, LLC
Title Agency: 0-2 Employees

David M. D'Orlando, Esq.
Alan L. Frank Law Associates, P.C.
Individual Affiliate

Michelle Stillo
1st Patriot Abstract of Lehigh

Upcoming PLTI Seminars

Commercial Endorsements
September 12, 2017 - 9:30 AM
Clark Hill Office, Pittsburgh, PA

Back to Basics: How to Clear Title
September 19, 2017 - 12:30 PM
PLTI Office, King of Prussia, PA

Recording in PA - Everything You Need to Know
October 4, 2017 - 9:30 AM
PLTI Office, King of Prussia, PA

Back to Basics: How to Clear Title
October 11, 2017 - 9:30 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 - 12:30 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

For More PLTI Seminars visit our [PLTI Calendar](#)

PLTA Upcoming Events

**Labor Day - Office Closed
September 4, 2017**

**Columbus Day - Office Closed
October 9, 2017**

ALTA ONE Convention
October 10 - 13, 2017
Trump 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
TBA
Pittsburgh, PA

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

Did you know?

That PLTA Members can use the PLTA Office space free of charge.

Do you need a place to hold a closing or a training session? Maybe you are on the road and need a place to do some work in between meetings or need to hold a meeting with clients in this area.

Whatever the situation may be, PLTA Members can use our small Conference Room (Capacity – 6) or our Training Room (Max. capacity – 50) free of charge.

Call the PLTA Office to make sure your date is available. [Click here](#) for the Office Space Use Guidelines & Contract to be filled out and returned to the PLTA Office before your event.

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- 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.
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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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PLTA website: www.plta.org
PLTI website: www.plti.org

Connect with PLTA on Social Media:



Interested in joining a committee?
Visit www.plta.org to learn more.

Membership Committee Meeting
September 6, 2017 - 3:00 pm

PLTA Executive Committee Meeting
September 14, 2017 - 10:00 AM

Education Committee Meeting
September 20, 2017 - 10:00 AM

Legislative & Judicial Committee Meeting
September 20, 2017 - 2:00 PM

Communications Committee Meeting
September 21, 2017 - 10:00 AM

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