Please note that starting today, the PLTA Common Ground eNews will be distributed to our members on the 2nd Wednesday of every month.

News You Can Use

Stewart Information Services Announces Termination of Merger Agreement with Fidelity National Financial

BusinessWire | September 10, 2019
Stewart Information Services Corporation (NYSE: STC) (“Stewart”) today announced the mutual termination of its merger agreement with Fidelity National Financial, Inc. (NYSE: FNF) (“Fidelity”) after not obtaining the necessary approval by the U.S. Federal Trade Commission (“FTC”).

Powell says August job report is sign of continued strength in labor market, doesn’t see a recession

MarketWatch | September 6, 2019
Federal Reserve Chairman Jerome Powell said Friday afternoon that the most recent monthly gauge of the U.S. labor market fit into an overall picture of a healthy jobs market and economy.

Trump administration plan to overhaul Fannie Mae and Freddie Mac would allow firms to keep more capital

CNBC | September 5, 2019
The Trump administration on Thursday released its first formal plan to overhaul the housing finance system and begin the process of removing Fannie Mae and Freddie Mac from government conservatorship, where they have been for the past 11 years.

Fannie Mae's Doug Duncan: Lack of inventory is holding housing market back big-time

Housingwire | September 4, 2019
Low mortgage rates have spurred an increase in mortgage applications (although it should be noted that applications have fallen in the last two weeks) and refinances, but despite these gains, America’s home sales remain below historical averages.

It's a great time to sell a house in central Pa., but a rough time for buyers seeking affordable homes

PENN LIVE/Patriot-News | September 3, 2019
He’s seen the hot real estate market of the mid 2000s when potential buyers called in from out of state, buying home sight unseen.

More Than $100,000 Stolen After Mortgage Payment is Intercepted

NEWSwpixi.com | September 3, 2019
A woman from another part of the state stole more than $100,000 from a Pittsburgh-area homebuyer, police said.

Interesting land history: Once listed for $1 billion. Sold for $100,000. What just happened?

MSN/Money | August 21, 2019
A heated court battle, a last-second offer and a sparsely attended auction behind a fountain in Pomona -- this chapter of the famed Mountain of Beverly Hills ends not with a princely sum but a sale price more like that of a sports car.

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 that the Title Issues & Records Committee works to address. If you encounter any matters that you believe the Committee can help you with, please contact the Committee Chair, Carrie Mann at cmann@oldrepublictitle.com with an explanation of the issue accompanied by examples you may have so that the Committee can determine if this is something we can handle.

Update on Outage in the Philadelphia Court System

As reported in the News You Can Use on August 22, 2019, online access to the dockets of the Court of Common Pleas in the First Judicial District (“the FJD”) in Philadelphia was unavailable. While online access is now available, the FJD advises that there may be intermittent access issues as the City performs work on its firewalls.
Updated Philadelphia Water Payoff Tips Sheet
The Committee has updated the tip sheet for obtaining water payoffs in Philadelphia. Click here to download the updated sheet.

New Instructions for Obtaining Corporate Tax Lien Certificates
The Department of Revenue is providing new instructions for obtaining corporate tax lien certifications and making payments for outstanding liabilities. Click here to download the instructions.

New Instructions for Obtaining Releases of Inheritance Tax Liens
We previously provided you the Department of Revenue’s instructions on obtaining release of inheritance tax liens. Those instructions were modified earlier this year. Click here for the modified instructions.

Legislative & Judicial Committee Update
Inheritance Tax Rate from Parent to Minor = 0%
On June 28, 2019 Governor Wolf signed HB 262 (Act 13) into law which eliminates the inheritance tax on all transfers from parents to children who are 21 or younger.

Adverse Possession; The Clear Title Act
Last year, Governor Wolf signed HB 352 into law. HB 352 amends Title 42 Pa.C.S. (Judiciary and Judicial Procedure) to reduce the standard period of time needed to acquire a title through adverse possession to 10 years instead of the 21 years for property which is less than one-half (1/2) acre in size and contains a single-family home. All other requirements of adverse possession, under current Pennsylvania law, must also be met. The 21 year time frame for adverse possession in other instances remains. The “Clear Title Act” as it is known, became effective as of June 19, 2019.

Communications Committee Update
The Communications Committee will be meeting on September 12th to discuss project management and multi-media strategies for PLTA promotion. The Committee is seeking new members to volunteer and attend a quarterly conference call. If you have any interest in marketing, promotion or public relations activities, and can spare just a few minutes of your time, the Committee would welcome your participation!

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.

Northeastern Pennsylvania Chapter Update
The NE Chapter will be hosting (3) simulcast seminars this Fall, the first one on October 7th - Title Insurance Claims - What you need to know? and two on December 5th with an AM session Clearing Title, Minimizing Risks and a PM session Title Agent as Escrow Agent. All simulcast dates are to be held at Marywood University. We are looking forward to continuing to offer education in our Chapter without the need for our members to travel.

South Central Chapter Update
The chapter will hold its annual Fall Education Buffet Breakfast on Tuesday, September 17th from 8:30 a.m. to 10:00 a.m. at the Heritage Hotel, 500 Centerville Road, Lancaster, PA 17601. Recent Developments in our Industry & Remote Online Notarization Bill will be presented by Lisa McEntee, Esq., CLTP, PLTA Vice President and State Counsel for First American Title Insurance Company & PLTA Vice President. There is a charge of $20 for members and $25 for non-members. Click here to download registration and brochure packet.

Western Pennsylvania Chapter Update
The Western Chapter members showed off our out-of-office skills when Axes and Brews were tossed and enjoyed respectively during our recent evening get-together. Ideas for future activities are always welcome! Plans are in the works for our November 6, 2019 CE event, All Things Western PA at the RLA Conference Center.

Digging In The Dirt - Math Problems!
My Mom is an extraordinary teacher of many things and my Dad was the most super school district Superintendent. So, back to school time was a big deal for me and my family. Although I got teased unmercifully by my classmates if I got a good grade or excelled somehow because my parents were teachers, everyone believed they gave me the
answers or cut me a break ~ SO not true! Math was never my strong suit and I dreaded those “word” problems where you had to figure out how many apples or lambs Sally ended up with if she had 12, lost a few, someone gave her some more, then some rolled or strolled away, how many were used for a pie or wool for a sweater then how many did she have? Never thought those exercises would be useful, but I have found out in trying to untangle title issues, sometimes I remember those math skills reluctantly learned. Here’s a recent example with some history mixed in with the math:

A family owns 37 acres of undeveloped land they want to sell in beautiful Crawford County with this title history: Six people (3 married couples) buy farm property in 1976: Mom and Dad, Daughter 1 & Husband; Daughter 2 & Husband. No mention of “right of survivorship,” so tenants in common. Dad dies in 1977. In 1982 the remaining owners sell half of the acreage and the adjoining farmhouse, leaving the 37 acres now at issue. Mom dies in 2002; Husband of Daughter 1 dies in 2016, leaving Daughters 1 and 2 and Husband 2.

The remaining three surviving owners now want to sell those 37 acres. Mom’s Last Will and Testament gave her share in the land to the remaining owners (at the time it was 2 daughters and their husbands. Everything else was divided between the only two daughters as her heirs). The Will was not probated BUT it was attached to the inheritance tax return that was filed. No estate was opened for Mom. So..... I have been asked if title to the remaining acreage may be transferred with Daughters signing for Mom’s estate, or do we have to open an estate?

The other very important lesson I learned as a true nerd in school, band member, and Girl Scout was to be kind to everyone, even if it hurts, so if anyone finds the kindness in their heart to figure this one out and let me know the answer, I would be most appreciative!

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

Kind hearts are the gardens, Kind thoughts are the roots, Kind words are the blossoms, Kind deeds are the fruits. ~ 19th century rhyme used in primary schools
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 Live 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 Live 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 Live 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 Live Webinar.

*Registration for all courses begins 30 minutes prior to the course start time*

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

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**Did You Know? …..PLTA has a Professional Designation program?**
The Professional Designation program of PLTA honors those title professionals who have the required experience, education and professional participation to be considered by their peers as among the most distinguished title professionals in Pennsylvania. Designees must be members in good standing of the association. If you are interested in becoming a designee visit our website or click here to download the application and requirements.

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.

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

- Education Committee Meeting
  September 11, 2019 @ 2:00 PM

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**PLTA Quick Links**
- PLTA / PLTI Events Calendar
- Join PLTA
- PLTA Advocacy
- PLTI Education
Communications Committee Meeting  
September 12, 2019 @ 11:00 AM

Legislative & Judicial Committee Meeting  
September 12, 2019 @ 2:00 PM

PLTA Executive Committee Meeting  
September 16, 2019 @ 10:00 AM

Title Issues & Records Committee Meeting  
October 2, 2019 @ 10:30 AM

Convention Committee Meeting  
October 2, 2019 @ 12:00 PM

Strategic Planning Committee Meeting  
October 3, 2019 @ 10:00 AM

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