



PENNSYLVANIA  
LAND TITLE  
ASSOCIATION

Your Source for Title News in PA!

# PLTA eNews

January 2016

Common Ground

## Welcome New Member!

**Amelia Corino**  
Harmony Abstract  
Title Agency: 0-2 employees

**Daniel Kelleher**  
Kelleher Law Office  
Title Agency: 0-2 employees

**Heather Marchio-Jones**  
Blue Ridge Settlement  
Company  
Title Agency: 0-2 employees

**Cheryl Murray**  
Surety Expert Abstract, LLC  
Title Agency: 0-2 employees

## Upcoming Seminars

### Conestoga College 2016

January 18 & 19, 2016  
Eden Resort and  
Conference Center  
Lancaster, PA

## Upcoming Events

### Mid-Year Meeting

January 14, 2016  
Crowne Plaza Valley  
Forge  
King of Prussia, PA

### PLTA South Central Chapter Lunch & Learn

February 10, 2016  
Four Points by Sheraton  
York, PA

### PLTA Western PA Chapter Breakfast Gathering

March 10, 2016  
Panera in the Galleria  
Mt. Lebanon, PA

### PLTA Lobby Day

April 5, 2016  
Harrisburg, PA

## PLTA/PLTI Staff Can Help!

Questions about your  
membership?

**Happy New Year from PLTA!**  
**May 2016 bring happiness, peace and success!**

## PLTA 2016 Mid-Year Meeting

The theme is "Technology, Tools and Tactics: The Revolution Begins" for this year's [Mid-Year Meeting](#) which will be held on Thursday, January 14, 2016, 9:30 am to 2:30 pm at the Crowne Plaza Hotel Valley Forge. The conference will offer 3 PA/NJ CE and/or PA CLE Credits. The title industry continues to face new challenges every day. One thing that is a threat to everyone is cyber crime. The day will start out with a Panel Discussion including **John Biglin, Founder & CEO of Interphase Systems**. John brings 27 years of experience in the technology industry and provides high-quality technology advisory services to Fortune 500 companies worldwide. Speaker **Kaitlin Kelly of Fran Kelly Professional Liability LLC** will give you the "*Tools to Protect Your Company*" and special guest speaker **Supervisory Special Agent Joseph McGinn of the FBI**, the White Collar Crime Supervisor for Philadelphia, will give a very informative presentation, "*Cyber Crime and the FBI*." Don't miss this informative and critical presentation to safeguard your business! PLTA once again would like to thank *Signature Information Solutions LLC* and *Fox Rothschild, LLP* for being the premier sponsors for the Mid-Year! [Click to register online](#) today to attend the Mid-Year Meeting on January 14, 2016 from 9:30 am - 2:30 pm at the Crowne Plaza Valley Forge in King of Prussia.



## CFPB to Relax TRID Enforcement Actions

After a recent letter to the Consumer Financial Protection Bureau, the Mortgage Bankers Association released a response from CFPB Director Richard Cordray that should bring some much-needed clarity to the industry on the current expectations for lenders in implementing the new TILA-RESPA Integrated Disclosure rule — also known as Know Before You Owe. [Read more at \*www.housingwire.com\*](#).

## Education Committee News

Our new Online Learning site can be accessed with your member login at [www.plta.org](#). Login and click the PLTI Learning tab or visit [pltionline.com](#). Stay tuned as more online learning becomes available!

Two very informative live seminars were presented on December 9th at the PLTI Education Center. The morning session was *Recording in PA* and featured Fred Sheeler, Berks County Recorder of Deeds. The afternoon session was on *Principles of Corporate Authority* with speakers Len Shatz and Tom Blair. Attendees were the first to use the new 80" monitor in the training room!

## Communications Committee

We continue to reach out to lender and realtor organizations to help bridge the gap and provide information to conquer the new world of real estate closings. A recent meeting with the Bucks County and Philadelphia County Realtors organizations revealed little understanding of the new regulations, shock at not being able to have a copy of the Closing Disclosure, and no knowledge of the ALTA settlement statement that may be used. Many questions and concerns arise daily which will need to be addressed. Anyone who has a customer, client, or request for more information should contact the PLTA office and someone will get back to you. The "Common Ground" publication revival is coming along, with the decision made to have Head Tilt Design in Jenkintown, Pennsylvania be the new publisher. Several inquiries have been made from contributors who previously wrote material, new sponsors, topics and formats are also being pursued. Stay tuned!

## Digging in the Dirt:

Tired of TRID? Seething at the CFPB? Well, let's take your mind off all that and dig into one of the more interesting things we do! A post in the recent ALTA TitleNews Online email included a section for "Claims

Looking for courses?  
Interested in joining a  
committee?

Give us a call! 610-265-  
5980

[Robin Kelsh](#) - Executive  
Director  
[Kim Kostusiak](#) -  
Administrator  
[Diane Laskowski](#) -  
Administrator

Corner: Owner's Policy Protects Homeowner from Sewer Installation Lien. The Claims Corner is a TitleNews Online feature provided by ALTA's Claims Committee, which reviews claims that have a unique or interesting set of facts or triggers an unusual aspect of a title policy. This summary highlights why title agents must be thoroughly familiar with applicable local regulations, ordinances and practices, and remain vigilant in reviewing lien and title search information for the entire property being insured."

This brought to mind a recent struggle with a local Western Pennsylvania Municipality and their grip on a municipal lien letter being held hostage pending completion of substantial work on a commercial building, needed pursuant to the dye test requirement imposed by the Municipality. Some history: the dye test was done in October by a registered plumber who failed the test due to some structural deficiency in the building's handling of storm water flowing into the municipal sewer lines. Work was done by the building owner's plumber but had to be re-inspected by the Municipality official, who, oh, just couldn't get there right away. Inspection was done but, oh, gee, not signed off on in time for the Municipal administrator to issue the certification before being off for the holidays. Somehow it did not matter that the buying entity representative (from one of the largest employers in the area) went to the Municipal building to try to get the certification and lien letter, to find the whole municipal building was closed for a day because, well, the employees had extra vacation days that had to be taken before year end ~ yes, really! So, next day the sewer and dye test certification was issued with a December date, but, oh, wait, the municipal lien letter finally issued, requested in October, was dated...October. What if there was an intervening lien between October and December? Answer: Too bad, not the Municipality's problem, and no, we will not reissue the letter. To get it done, the title agent charged out to the Municipality with another completed application and a check for an expedited fee, sweetly asked for the administrator and convinced her to do the research on the property from October through the end of December while she waited...15 minutes later, letter was done, closing was done that day, cheers all around! So, no matter how much we diligently check with each City, Town, Borough, Municipality as to their requirements, we just have to smile and sigh and be sure we get the information we need so we don't get that post-closing call about a missed municipal issue!

If anyone has any experience or question to include in our eNews for the new year, please feel free to contact [Kimberly Reed](#) or [info@plta.org](mailto:info@plta.org).

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### Professional Designations

Congratulations to William J. Drobins CTE, CLTP, NTP, for earning the National Title Professional Designation (NTP) from the American Land Title Association (ALTA). Bill has also earned the Certified Title Examiner (CTE) from ATE. Along with his CLTP designation, Bill is the first person to earn all three designations in the Commonwealth! Great job Bill!

Bill is the 6th NTP designee for PA, making Pennsylvania the state with the most NTP designees through [ALTA's program](#). Our PA NTP's are: Anne Anastasi CLTP, NTP, Shonna Cardello CLTP, NTP, William Drobins CTE, CLTP, NTP, Philip Janny CLTP, NTP, Charlene Ostroski CLTP, NTP and Francine Wirsching CLTP, NTP.

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### 95th Annual Convention

Join us for more information and exciting announcements at the PLTA Mid-Year Meeting on January 14, 2016. Plan your escape to the 95th Annual PLTA Convention at the beautiful [Sagamore Resort](#) from June 5 - 7, 2016. [The room block is open](#) until May 5, 2016. Discounts start at \$179.00 for PLTA members; call 866-384-1944 or make your reservations online: [tinyurl.com/PLTA2016](http://tinyurl.com/PLTA2016). When calling please use "Pennsylvania Land Title Association" to get rooms in the convention block and receive the discounted rate. We would like to thank *Signature Information Solutions LLC* for once again becoming the Premier Sponsor for the event. If you have any questions regarding the Convention Committee, please contact Committee Chairperson, [Jan Hogan](#) or [Robin Kelsh](#) at the PLTA office.

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### Title Action Network

The Title Action Network (TAN) has been busy advocating for members this past year, even with all of the progress around the Know Before You Owe (TRID), the hold-harmless period has not been included in Congress' year-end spending bill. This important hold-harmless period would have directed the CFPB to observe a temporary safe harbor for companies working in good faith to comply with Know Before You Owe (TRID). More than 8,300 messages were sent to Congress by TAN members over a 5-month period. Every single office in the Senate and nearly every office in the House received messages in support of a hold-harmless period. But there is still work to do! If you are not a members of the Title Action Network, [please take a moment to sign up](#). It's FREE to join and let your voice be heard!

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## **Pennsylvania Land Title Association 2015-2016 Officers**

PLTA President - John T. Croke, CLTP

PLTA Vice President - Brian Zulli, Esq.

PLTA Treasurer - Frank McGovern, Esq. CLTP

PLTA Secretary - Danielle L. Chamberlain, CLTP

PLTA Immediate Past President - Kris Burns, CLTP

Central Chapter - Lisa Peters, CLTP

Lehigh Valley Chapter - Kathie Vresics

Northeastern Chapter - Barb Mikielski

South Central Chapter - Nanci Reese, CLTP

South Eastern Chapter - Diana T. Sabol, CLTP

Western Chapter - Deb Chipman Reimer, CLTP

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