



PENNSYLVANIA
LAND TITLE
ASSOCIATION

Your Source for Title News in PA!

PLTA eNews

June 2017

Common Ground

Welcome New Members!

Carol Blitz

Jaxxon Promotions, Inc.
Individual Affiliate

David Megay, Esq.

O'Donnell, Weiss & Mattei, PC
Individual Title Agent

Leah Purdy

Harris Land Abstract, Inc.
Title Agency: 0-2 Employees

Alan Shumate

RynohLive
Company Affiliate

Robert Wayne, Esq.

McNerney, Page, Vanderlin & Hall
Individual Title Agent

Brian Zulli, Esq., CLTP

Benchmark Homes
Title Agency: 0-2 Employees



Upcoming Seminars

Commercial Endorsements

July 13, 2017
King of Prussia, PA

To take online courses visit:
www.pltionline.org

The PLTA Office will be closed June 11 - 13, 2017 for the 96th Annual Convention at Bear Creek Mountain Resort. Hope to see you there!

Title Issues & Records Committee Update

COMMONWEALTH COURT RULES IN FAVOR OF MERS

The Commonwealth Court of Pennsylvania ruled in MERS' favor in four lawsuits filed by the Recorders of four Pennsylvania Counties (Delaware, Berks, Bucks and Chester). The respective county recorder in each of the four cases claimed that MERS and MERS System Members failed to record mortgage assignments upon the transfer of promissory notes in violation of Pennsylvania recording laws.

Although the lower court initially denied MERS' Preliminary Objections to the RODs' Complaints, the Appellate Court granted a petition for review and reversed the trial court finding that Pennsylvania law does not mandate the recording of every mortgage and mortgage assignment.

Commonwealth Court Judge Michael Wojcik, writing for the majority, stated, "Our conclusion is grounded in the clear language of the statute, and it also is supported by a body of case law interpreting Pennsylvania recording laws that specifically addresses the purpose of those statutes and the effect of a failure to record an interest in the land."

[Download a copy of the Opinion for your reference](#)

UPDATES FROM MEETING IN HARRISBURG WITH LEGISLATIVE BUDGET & FINANCE COMMITTEE ON 5/15/17

On May 15th, seven members of PLTA traveled to Harrisburg to meet with the Legislative Budget and Finance Committee ("LBFC"). As you may recall, HR1073 directed the LBFC to conduct a comprehensive study of the Recorders of Deeds ("RODs") fee structures and processes across the Commonwealth. As part of that process, the LBFC requested that PLTA travel to Harrisburg to discuss the issues we see from our industry's perspective. We feel the meeting went well and that our industry's point of view was very well received. The LBFC estimates that its report will be issued this fall, most likely by October. In the meantime, the LBFC is visiting various RODs' offices in an effort to familiarize themselves with the processes before they dig into the details. We will continue to monitor the progress of the LBFC's study and be ready to assist with any questions that may arise.

A big thank you goes out to our seven members - Brian Zulli, Esq., CLTP, Len Shatz, Esq., CLTP, Todd Rowe, Esq., Lisa McEntee, Esq., ALTP, Robin Kelsh, Bill Drobins, CLTP, NTP, CTE & Phil Janny - for taking the time to prepare for and attend this most important meeting.

News You Can Use

Survey: Voters Favor Bipartisan Commission Structure for CFPB

ABA Banking Journal | May 22, 2017

<http://bankingjournal.aba.com/2017/05/survey-voters-favor-bipartisan-commission-structure-for-cfpb/>

Consumers Anticipate Higher Home Prices, Easier Access to Mortgage Credit

ABA Banking Journal | May 11, 2017

<http://bankingjournal.aba.com/2017/05/consumers-anticipate-higher-home-prices-easier-access-to-mortgage-credit/>

Western Pennsylvania Counties make this list special

Pittsburgh Business Times | May 26, 2017

<http://www.bizjournals.com/pittsburgh/news/2017/05/26/local-counties-among-10-best-in-pa-for-mortgages.html>

96th Annual Convention - The Countdown Begins!



We hope to see you at the 2017 PLTA 96th Annual Convention at [Bear Creek Mountain Resort](#) in Macungie, PA from June 11 - 13, 2017! Speakers for the convention include: Mary O'Donnell, CEO and President of Westcor Land Title Insurance

Upcoming Events

2017 PLTA Convention

June 11-13, 2017
Bear Creek Mountain Resort
Lehigh Valley, PA

Thanks to our Premier Sponsor



Committee Meetings

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

Convention Committee Meeting

June 8, 2017- 1 pm
PLTA Office & Conference Line

Education Committee Meeting

June 21, 2017- 10 am
PLTA Office & Conference Line

PLTA/PLTI Staff Can Help!

Questions about your membership?
Looking for courses?
Interested in joining a committee?

Give us a call! 610-265-5980

[Robin Kelsh](#) - Executive Director

[Tammy Schane](#) - Membership & Program Coordinator

[Kim Kostusiak](#) - Administrator

[Shelley Marsh](#) - Administrator

Company and ALTA Underwriter Section Chair; Wayne M. Stanley, Director of Public Affairs, ALTA and Leslie Wyatt, Director of Industry Relations, SoftPro Corporation. The 4 credits of education will take place Sunday afternoon, June 11th and Monday morning, June 12th.

For Local Residents, we now have A La Carte Registration options, [A La Carte Registration Form](#). All Convention Registrants will be receiving a "Know Before You Go" email that will have all the necessary Convention information. So keep your eyes open for that email.

Visit the Convention page on our website: www.plta.org for more information. Thanks to our Premier Sponsor, [Signature Information Solutions](#)!

Did You Know?

Did You Know...that you can personalize your PLTA database profile with a photo or image? The photo could be a headshot or a logo of your Company. This is a great way for members to be able to put a name with a face or a connection with your Company. Convention and Summer time is a great time to get that head shot taken and add it to your PLTA profile.

Add your headshot or image by logging into your profile on www.plta.org. Click on the "Manage Profile" tab on the right side. Under the "Information & Settings" section, click on the "Edit Bio" tab. Under the first section, Account Information, click on "Manage Headshot Image" link. You then hover over the box where your photo would go and in the upper left hand corner a box with a green up arrow will appear.



Click on the arrow in that box and an upload box will appear, once you click inside the box, the File Upload box will come up. You will choose your photo/image and click on "Open". The photo/image will automatically upload and be added to your profile.

Did You Know...if you have more photos/images that you would like to share, you can add them to your Photo Gallery pretty much like you added your Profile photo/image. The Photo Gallery can be found under the "Content & Features" section when you click on the "Manage Profile" tab.

If you have any questions about this month's **Did You Know** or you have a topic you would like to see covered in the Did You Know column, you can email info@plta.org.

Western Chapter Update

Curious to meet that person behind the email address or phone number? Our Annual Convention is a great place to get to know those industry-related professionals we communicate with all year from the eastern side of our great Commonwealth. You can also pile on those Continuing Education credits by adding the 4 available at the education seminars scheduled between all those back and forth time-travelling activities. We hope to see lots of our Western Pennsylvania members there! Our next Breakfast Gathering will be on Thursday, July 13th, 9:00 am at the Monroeville area Panera restaurant at Penn Center West. Bring along your ideas for social and networking activities and future educational events!

Welcome Tammy Schane to the PLTA Staff!

PLTA has a new addition, staff member Tammy Schane, started on Monday, May 8, 2017 as the new Membership & Program Coordinator. Tammy comes to PLTA and PLTI after working for and volunteering with several nonprofits, focusing on membership and volunteer recruitment and management and also special events operations. She loves history, and in her spare time, gives presentations on the history of 19th century cemeteries. We are excited to have Tammy join our team! She can be reached at tschane@plta.org. Help us give her a warm welcome!

Digging In the Dirt ~ Now, Where Do I Ride My Skateboard and Park the DeLorean?!

Big Bad Bank had operated its branch in this sleepy town for more years than anyone could remember, having been handed down from past mergers and acquisitions, as banks do. Big Bad's Board of Directors decided to close that branch and arranged to sell it to a local businessman known around the area as Dandy Doc Brown. Their Agreement of Sale included the legal description that Big Bad Bank had in its hand-me-down file on the property. Dandy Doc had his attorney, who also provided the title search, work with a local title agent to handle the closing, record the Deed, and issue an Owner's Policy of Title Insurance....all with the same legal description. Shortly after the closing, Dandy Doc thought it was a good idea to transfer the building to his Dandy Doc Brown Family Skateboard Team Trust.

Several years into the future Big Bad Bank received two tax bills for what turn out to be the parking lots on either side of the former branch building they sold to Dandy Doc! The County Assessment office made a calculated decision to split the

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building lot into its own tax parcel number and give the surrounding parking lots their own tax parcel numbers. It is typical that banks pay a tax bill when they receive one for their own branch properties without really investigating what it is they are paying for. When this Bank sold their building with the legal description they had inherited, the property had one tax parcel number and the parking lots had their own parcel numbers, which was only known by the Bank when they received the tax bills years later for property they thought had been sold. Wouldn't you think, maybe, the buyer's attorney and/or the title agent would have noticed from the title search and tax certification that the building was not being conveyed with its adjoining parking lots?!?

So now Big Bad Bank is anxious to convey those lots to the owner of the branch building who paid big bucks for the building and what was assumed to include the parking lots that are used by the building's employees and customers every day! But those parking lots are not part of the original Deed and Owner's Policy, so should Dandy Doc file a *{lightning bolt strike here}* CLAIM with the policy's underwriter? Rather than continue the dance of "who-should-have-noticed-back-then", Big Bad Bank will have the title to those lots searched and deed them to the building's owner, then prevail upon the title insurance underwriter to endorse their original Owner's Policy, correcting the transfer and clearing those issues should the property be sold in the future to, oh, perhaps McFly's Flying Flux Capacitors, LLC!

If you have dug up an interesting or unusual title or closing issue you would like to share here, please contact Kimberly Reed at info@plta.org.

Remember to wish your Dandy Dad a Happy Father's Day, too!

My father used to play with my brother and me in the yard. Mother would come out and say, "You're tearing up the grass." "We're not raising grass," Dad would reply. "We're raising boys." ~Harmon Killebrew

I gave my father \$100 and said, "Buy yourself something that will make your life easier." So he went out and bought a present for my mother. ~ Rita Rudner

Pennsylvania Land Title Association 2016-2017 Officers

PLTA President - Brian Zulli, Esq., CLTP
PLTA Vice President - Frank McGovern, Esq. CLTP
PLTA Treasurer - Danielle L. Chamberlain, CLTP
PLTA Secretary - Chuck Nowicki, CLTP, NTP
PLTA Immediate Past President - John T. Croke, CLTP

Central Chapter - Lisa Peters, CLTP
Lehigh Valley Chapter - Freddy Vasta, Jr.
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South Eastern Chapter - Diana T. Sabol, CLTP
Western Chapter - Deb Chipman Reimer, CLTP

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