



**PENNSYLVANIA
LAND TITLE
ASSOCIATION**

Your Source for Title News in PA!

PLTA eNews

May 2017

Common Ground

Welcome New Members!

Yvette Bartneck
AmTrust Title Insurance Company
Company Affiliate

Deborah Hartman
Settlement USA
Title Agency: 3-10 Employees

Christine Johnson
Chronos Settlement Solutions, LLC
Title Agency: 20+ Employees

Kimberly Jowett
Attleboro Abstract Company
Title Agency: 3-10 Employees

Gary Marinosci
Liberty Title & Escrow Company, LLC
Individual Title Agent

Mark Walker
Contemporary Title Solutions
Individual Title Agent



Have a safe and happy Memorial Day!

PLTA Lobby Day

Pennsylvania Land Title Association (PLTA) converged on Harrisburg on April 18, 2017 for a Day on the Hill to visit PA legislators and educate them on our industry, upcoming legislation and issues we face.



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Throughout the day members, officers and staff visited 16 Pennsylvania legislators at the Capitol Complex in Harrisburg to advocate for the title industry. From left: Brian Zulli, Esq., CLTP, AnnaMaria Graves, Diana Sabol, CLTP, Frank McGovern, Esq., CLTP, Lisa McEntee, Esq., ALTP, Fran Kelly, Danielle Chamberlain, CLTP, Charles Nowicki, CLTP, NTP, Deb McClarigan, CLTP, Dave Dwyer, Todd Rowe, Esq., Kelli Ryan, Esq., Bill Drobins, CTE, CLTP, NTP, Leonard Shatz, Esq., CLTP, Not pictured: Lobbyist Tony Crisci, Esq. and PLTA Executive Director Robin Kelsh. For more information and to get involved in the Legislative & Judicial Committee or the Title Issues & Records Committee please contact Robin at rkelsh@plta.org at the PLTA office.

2017 ALTA Advocacy Summit



**ALTA
ADVOCACY
SUMMIT™**
May 1 - 3, 2017
Washington, DC



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NNASURETY

Upcoming Seminars

[Security Title Spring Seminar](#)
May 10, 2017
Camp Hill, PA

[Fidelity National Spring Seminar](#)
May 11, 2017

Blue Bell, PA

[PLTI - Lien Priority & Divestiture](#)

May 16, 2017
Holiday Inn Express
State College, PA

[PLTI - Bankruptcy Basics](#)

May 17, 2017
PLTI Education Center
King of Prussia, PA

[ORT - National Seminar](#)

May 18, 2017
Corapolis, PA

[Realty Transfer Tax](#)

May 23, 2017
PLTI Education Center
King of Prussia, PA

**[Realty Transfer Tax - LIVE
WEBCAST](#)**

May 23, 2017
Duquesne University - Fisher Hall
Pittsburgh, PA

To take online courses visit:
www.pltionline.org

Upcoming Events

**PLTA Office Closed
Memorial Day - May 29, 2017**

**[PLTA - Lehigh Valley Chapter
Breakfast](#)**

May 11, 2017
Allentown, PA

[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.

**Communications Committee
Meeting**

May 15, 2017- 3 pm
PLTA Conference Line

Convention Committee Meeting

Our Pennsylvania title delegation included: Shonna Cardello, CLTP, NTP, Lisa DeWolf, Robin Kelsh, and Frank McGovern, Esq., CLTP. We had a very informative and productive visit to DC. ALTA staff tried to arrange many meetings with members of the Pennsylvania legislative delegation and were successful in getting meetings with the following legislators or staff members: Ryan Costello (R-PA, 6), Scott Perry (R-PA, 4), Patrick Meehan (R-PA, 7), Patrick Toomey (R-PA), Robert Casey (D-PA), and Keith Rothfus (R-PA, 12).

Our message was that tax policy should promote investment in real estate. We provided our Pennsylvania Congressional delegation with our general thoughts about decisions we see people make about buying and selling real estate because of tax policy and incentives. We also talked about what we thought could happen if provisions in current law were not a part of the tax code in the future. We spoke about how changes could affect our business, the real estate industry and the overall economy.

We asked that any change to the tax code should promote stability and protect local communities and retirees' savings. We asked Congress to: (1) consider the impact of interest deductibility on real estate; (2) ensure an orderly transition that avoids a significant drop in property values; and (3) set an appropriate schedule for the depreciation of real estate assets. Of course, we did not forget to speak about the CFPB. We asked for regulatory relief. Specifically, we said clear guidance is needed about how to comply with complex Consumer Financial Protection Bureau regulations and to make sure consumers receive accurate information about their title insurance costs.

It is always educational and enjoyable to meet your peers from all across the country. We had beautiful weather and there was a lot of energy on Capital Hill. Your PLTA delegation was working hard to advocate for our industry on your behalf!

PLTA President Elect Hosts Fundraiser



On April 12, 2017, Frank McGovern, Esq., CLTP of Title Resources Guaranty Company in Springfield, Pennsylvania hosted a fundraiser at his home for Rep. Pat Meehan of the 7th Congressional District. From left to right: Mike Fromhold, First American, Moira Hogan, Title Resources, Shawn Lynch, Admiral Search & Abstract Corporation, Pat Meehan, US Congressman, Kris Burns, First American, Frank McGovern, Title Resources, Robin Kelsh, Executive Director, PLTA, Len Shatz, First American

Pat did a great job expressing his views. He talked about lowering corporate taxes to bring companies back to the US and the overall effect it will have to create more jobs here. He did not seem to think the mortgage interest deduction would go away. We had a great showing of PLTA members and former Presidents of the PLTA. Pat appreciated our support and we are sure it can only help our collective industry voice on issues of importance to us.

Title Issues & Records Committee Update

UPDATES FROM QUARTERLY MEETING WITH CITY'S LAW DEPARTMENT ON 4/27/17

On April 27th, members of the PLTA Title Issues & Records Committee attended a meeting with the City's Law Dept. to go over various issues concerning the membership. Below are a couple updates from that meeting:

- Access to the City's Water Database is back online in the Office of Judicial Records and accessible at the terminals there. We are told the information available to the industry is now more detailed than it was before and includes a breakdown of outstanding charges and reading histories. There are instructions on how to utilize the system at the terminals. If anyone needs a copy of the instructions, please email todd.rowe@fnf.com for a copy.
- An updated contact list for various City payoffs is now available here: [Settlement Request Contacts](#). The

May 16, 2017- 3 pm
PLTA Office & Conference Line

Education Committee Meeting
May 17, 2017- 2 pm
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
[Kim Kostusiak](#) - Administrator
[Shelley Marsh](#) - Administrator

**[Click to view the PLTA
Common Ground eNews
online!](#)**

City is working on a universal email address that can be utilized for all water related payoff requests but that address is not yet ready. We will update the membership when it is available. In the meantime, the City advises to only use the contacts on this sheet provided. They have cautioned that other email address may not be operational such as the waterpayoff@phila.gov address which is not operational.

News You Can Use

[Residential Construction Spending Continues to Rise](#)

Mortgage News Daily | May 1, 2017

Construction spending dipped slightly in March, although privately funded spending held its ground and residential construction activity was at a higher pace than in February. The U.S. Census Bureau said on Monday that construction of all types was put in place at a seasonally adjusted annual rate of \$1.22 trillion in March, down 0.2 percent from February but 3.6 percent higher than the estimate of \$1.18 trillion in March 2016.

[Freddie Mac: Summary of Upcoming Requirement Changes](#)

www.freddiemac.com | April 2017

Review a summary of the requirement and operational changes Freddie Mac announced recently through Single-Family Seller/Servicer Guide (Guide) Bulletins and Single-Family Update emails.

[Trump Nominates Deputy HUD Secretary, Industry Reacts](#)

DSNews | April 2017

Announcement of the Deputy HUD Secretary appointment, Pamela Hughes Patenaude.

[Pennsylvania Home Prices & Values](#)

Zillow | Data through Mar 31, 2017

Summary of recent Pennsylvania home values and comparisons.

[See Monroeville's Most Expensive Home](#)

Pittsburgh Business Times | April 28, 2017

Wouldn't you like to handle the closing on this one?

96th Annual Convention - Just A Month Away!




PLTA goes Back to the Future for its 96th Annual Convention located at [Bear Creek Mountain Resort](#) in Macungie, PA on June 11 - 13, 2017! [Register online](#) for the convention so you can network with industry peers, [enjoy fun activities](#), get 4 PA/NJ CE/CLE credits, party with [Chico's Vibe](#) and experience a few special surprises! Accredited speakers include Mary O'Donnell from Westcor and ALTA, Wayne M. Stanley from ALTA and Leslie Wyatt from SoftPro. Rooms are booked separately, so please contact the resort at 1-866-754-2822 x205 to reserve your room. Be sure to mention the promotional code: PLTA17 for a discount (available only through May 26, 2017). Bring your business into the future with PLTA! Sponsorships and exhibit space are still available, and interested vendors can [download the sponsorship package](#). Bring your business into the future with PLTA!

Did You Know?

If you are the Primary Contact on your Company's membership that you can sign in as your employees and register them for seminars.

You can do this by logging into your profile on www.plta.org. On the right hand side you click on the "Manage Profile" link on the right side. You will see many tabs under various headings. The "Subaccounts" tab is under the Information & Settings heading. Subaccounts is another word for Employees.

When you click on Subaccounts, you can scroll to the bottom of the page and you will see all the Employees (Subaccounts) attached to your Company's membership. If you hover over the icons to the left of their name, you will see the icon  click on this and it will sign you in as that employee. Then you can go to the calendar and register them for a seminar.

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

The Western Chapter would like to thank the Carnegie Library of Homestead, presenters John Casaldi and Shawn McKernan, and everyone who helped and attended our successful Lien Priority & Divestiture Spring Seminar on April 13th. The breakfast table was sponsored by Glen Stout of North American Title Insurance Company, and the bookmarks given to everyone were provided by Vic Lisotto of Signature Information Solutions LLC. We hope our members enjoyed the location, information, two Continuing Education credits, and the opportunity to socialize in a truly historic Pittsburgh landmark. If anyone has any comments or suggestions for future seminars and activities, please let us know.

Communications Committee

The Communications Committee, along with the Membership Committee, is working on a survey to invite members to let the PLTA know what they like, want and need, and to grow our membership by inviting professionals in related areas of real estate transactions to participate. Our April conference call meeting focused on our goals to increase the PLTA's presence on social media outlets, promotion of the Annual Convention, lobbying to our State representatives about issues affecting our industry. We must be doing something right as the numbers gathered on participants to our [Facebook](#), [LinkedIn](#), [Twitter](#), and new [Instagram](#) pages have steadily increased. Please send your suggestions and requests for information to the Committee at info@plta.org.

Education Committee Update

Don't miss a unique opportunity to attend the upcoming 2 credit Seminar "Realty Transfer Tax" on Tuesday May 23rd. Hear from John Brenner, Deputy Chief Counsel, Pennsylvania Department of Revenue. This program will be presented in our [King of Prussia classroom](#) and [simulcast live to Pittsburgh](#). Register now!

Digging In the Dirt ~ Whoa, Mama, what happened to THIS thorny chain of title?

Mama Rose finally had enough of planting, weeding, trimming, fertilizing, and putting the bulbs to bed and decided to turn over the family home and garden to her daughters, Daisy, Violet and Pansy. The deed she signed and recorded gave each daughter a one-third undivided interest as joint tenants with right of survivorship. Years later Daisy, then Violet, withered and passed on, leaving Pansy as the surviving property owner.

Pansy bloomed and married Herb, but they did not record a deed putting title to the property into their names as husband and wife. Did we need to go back to the family tree at that point to see what happened to the interests of Daisy and Violet, maybe look for estates, wills, and inheritance taxes having been paid? Pansy goes to seed and dies leaving Herb to carry on the garden and greenhouse, but did anyone look for Pansy's will or estate or anything that gives Herb legal title? Herb mows on and marries Lily shortly before he, too, is planted in the family graveyard, also without leaving a will. Lily, being a hot-house flower and not willing to get her hands dirty, sells the property for cold cash, as the widow of Herb, to Ruby Begonia. Now Ruby needs to sell and a crabby-apple title agent is telling her there is a problem with her ownership of the property. Anyone else feeling like they rolled in poison ivy?! This is truly a quiet title action that will have deep roots!

"A mother is a person who seeing there are only four pieces of pie for five people, promptly announces she never did care for pie." ~Tenneva Jordan

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.
Northeastern Chapter - Barb Mikielski, CLTP
South Central Chapter - Nanci Reese, CLTP
South Eastern Chapter - Diana T. Sabol, CLTP
Western Chapter - Deb Chipman Reimer, CLTP