



November 2016

## Common Ground

### Welcome New Members!

**Jason Elkhouri**  
Elkhouri Realty  
Title Agency: 0-2 Employees

**Edward Humes**  
Individual Title Agent

**Ella Santiago**  
E and E Settlement Inc.  
Title Agency: 3-10 Employees

**James Walsh**  
Cambria Abstract  
Individual Title Agent

**Please note: the PLTA office will be closed on Friday, November 11, 2016 in observance of Veteran's Day and November 24 & 25, 2016 for the Thanksgiving Holiday.**

### Title Issues & Records Committee Update

**YORK COUNTY PROTHONOTARY SWITCHES SEARCH TECHNOLOGY**

On October 3rd, the York County Prothonotary installed new searching technology. We understand there was little notice given of the change and little training offered. We also understand that there is concern among local abstractors that cases are being missed either due to unfamiliarity with the new software or issues with the software itself. We are in the process of investigating this issue and what steps PLTA can take to ensure there is an accurate and reliable way to search the Prothonotary's records.

### News You Can Use

[MBA: Purchase originations at \\$1.1 trillion in 2017](#)

The Title Report | October 30, 2016

The Mortgage Bankers Association (MBA) is forecasting \$1.1 trillion in purchase mortgage originations during calendar year 2017, an 11 percent increase from 2016. In contrast, MBA anticipates refinance originations will decrease by 40 percent, resulting in refinance mortgage originations of \$529 billion. In total, mortgage originations are expected to decrease to \$1.63 trillion in 2017 from \$1.89 trillion in 2016.

[Significant Milestone: Non-Bank Share Of Origination Volume Crosses 50%](#)

Mortgage Orb | November 2, 2016

In a significant milestone, non-banks originated more than half of the mortgage dollar volume in the U.S. during the third quarter, recent data shows. According to a report in the Wall Street Journal (WSJ), non-banks represented about 51.4% of loan dollars as of September – up from 46.0% in 2015.

[Why does it take so long to close a loan? Appraisers](#)

Housing Wire | November 2, 2016

Recent data from Ellie Mae showed that it takes about a month and a half on average to close a mortgage loan. Several speakers at Wednesday's housing summit hosted by the Urban Institute and CoreLogic, including Quicken Loans CEO Bill Emerson, said that closing times could conceivably be much shorter than that, even as little as 10 days.

### 2017 East & West Mid-Year Conferences!

The PLTA Mid-year Conferences will be held on Thursday, January 19, 2017, at the Crowne Plaza Valley Forge in King of Prussia, Pennsylvania and on Thursday, March 9, 2017, at the Embassy Suites Hotel in Coraopolis, Pennsylvania. The title industry continues to change, this year the theme of our meeting is 'Insuring The Future – The Road to Success.' Pennsylvania's state title treasure and industry warrior, Anne Anastasi, CLTP, NTP will present on the changes and future of our industry. Longtime PLTA Lobbyist Tony Crisci, Esq. members of our Legislative & Judicial and Title Issues & Records Committee will discuss legislation that is to come and how it will impact the future of the title industry. Registration will open soon for these events, so watch your email!

### Upcoming Seminars

#### [Mortgage Basics and the Enhanced Policy](#)

November 10, 2016  
PLTI Education Center  
King of Prussia, PA

#### [Taxes and Title](#)

November 17, 2016  
PLTI Education Center  
King of Prussia, PA

#### [Love and Marriage - Tenancies & Marital Rights](#)

December 8, 2016  
PLTI Education Center  
King of Prussia, PA

#### [All About Decedent's Estates](#)

December 15, 2016  
PLTI Education Center  
King of Prussia, PA

### Upcoming Events

**Office Closed: Veteran's Day**  
**November 11, 2016**

**Office Closed: Thanksgiving Holidays**  
**November 24 & 25, 2016**

**Mid-Year Conference**  
January 19, 2017  
Crowne Plaza Valley Forge

### Convention Committee Update

#### **SAVE THE DATE AS PLTA GOES BACK TO THE FUTURE!**

The 96th Annual Convention will be held on June 11 - 13, 2017 at Bear Creek Mountain Resort, Macungie, PA.

### Finance and Planning Committee Update

The Committee met and approved a budget that will be voted on at the November Executive Committee meeting. We estimated 420 members for 2017 and if approved, will show a small profit. The Strategic Planning Ad Hoc Committee will be meeting again in December to start the process of putting together a Strategic Plan for the Association.

King of Prussia, PA

**Western Mid-Year Conference**

March 9, 2017  
Embassy Suites  
Coraopolis, PA

**Committee Meetings**

**Title Issues & Records Committee Meeting**

November 8, 2016 - 11 am  
PLTA Office

**Executive Committee Meeting**

November 9, 2016 - 10 am  
PLTA Office

**PLTI Board of Trustees Meeting**

November 9, 2016 - 2 pm  
PLTA Office

**Education Committee Meeting**

November 16, 2016 - 10 am  
PLTA Office

**Membership Committee Meeting**

November 17, 2016 - 3:30 pm  
PLTA Office

**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  
[Diane Laskowski](#) - Administrator

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

**Communications Committee**

We are working on making changes and updates to the PLTA websites. We are also working with the Membership Committee on a survey we are sending out to members. We want the whole Association to be involved in the PLTA/PLTI's future.

If anyone has any requests or ideas for topics they would like to see explored, please contact the committee at [info@plta.org](mailto:info@plta.org).

**Digging In the Dirt ~ Paper and Politics**

Of all the things to be thankful for this month, paper and politics are at the bottom of my list right now. But....understanding the need for both, and their role in our personal and professional lives, it seems interesting how they relate to each other, and title insurance. So much of what we do is regulated and not particularly exciting. Reviewing and digging into information found in our title searches to discover the history of the land sometimes turns up interesting stuff, on paper and in a local political arena!

The article below, and a TV news story that aired on the same topic, shows the intertwining of real life business development and the overlooked details in what we do. The City of Pittsburgh and owners of the Rivers Casino are dancing around the issue of an open paper street in planning and constructing a new hotel.

<http://www.post-gazette.com/business/development/2016/10/21/Paper-street-stands-in-way-of-proposed-Rivers-Casino-hotel.html>

Imagine the sophisticated attorney, title agent, lender, and/or surveyor who had to break the news to the developer that they need to convince the City authorities to vacate an old paper street before the project can proceed?! Lots of paper and lots of politics are still being tossed around on this one.

If you have any dirt on real estate title or closing issues you would like to contribute from your in-the-trenches experiences, PLTA eNews and fellow title professionals would be most thankful. Please contact Kimberly Reed at [info@plta.org](mailto:info@plta.org) to submit your story.

**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 - 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