



February 2017

Common Ground

Welcome New Members!

Nader Ayoub

American National Land Transfer
Title Agency: 0-2 Employees

Gayle Brawley

First Choice Settlements of PA LLC
Title Agency: 0-2 Employees

Jonathan Cohen

Individual Title Agent

Steve Cusano

Patriot Closing
Title Agency: 3-10 Employees

Jennifer Gilliland-Vanasdale

Gilliland Vanasdale Law Office, LLC
Individual Title Agent

Steven Green

Green Label Title
Title Agency: 3-10 Employees

Georgia Hasse

Madison Settlement Services, LLC
Title Agency: 20+ Employees

Kelly Hayden

McGrath McCall, PC
Title Agency: 3-10 Employees

Sarah Hummel

Key Settlement Services LLC
Title Agency: 0-2 Employees

Jodi Matthews

Home Team Closing Services, LLC
Title Agency: 0-2 Employees

John Prorok

MBM Property Services, LLC
Title Agency: 3-10 Employees

Laurie Sterner

Black Abstract, Inc.
Title Agency: 3-10 Employees

Please note: the PLTA office will be closed on Monday, February 20, 2017 for Presidents Day.

Over 180 Attendees Turned out for the 2017 Mid-Year Conference in King of Prussia **Insuring the Future – The Road to Success!**

The PLTA Mid-year Conference *The Insuring the Future – The Road to Success* was held on Thursday, January 19, 2017, at the Crowne Plaza Valley Forge in King of Prussia, Pennsylvania for over 180 attendees. Presenters Anne Anastasi, CLTP, NTP spoke to the group about the changes and future of our industry. Tony Crisci, Esq., Brian Zulli, Esq., CLTP, Keith Weller, Esq., Laura Fox, Esq., CLTP and Todd Rowe, Esq. were part of a panel discussion about the impact of changing legislation on the title industry in PA.



The PLTA Western Mid-year Conference will be held on Thursday, March 9, 2017, at the Embassy Suites Hotel in Coraopolis. Click to register online today to attend the Western Mid-Year Conference on [March 9, 2017, at the Embassy Suites Hotel in Coraopolis, PA.](#) [Sponsorships are available for this event.](#)

Recording Fees are Increasing in Some PA Counties

Click the county name to download the notice:

[Delaware County](#) | February 1, 2017 - Deeds and Mortgages only increased in Delaware County effective February 1, 2017 as PLTA previously announced in the News You Can Use email blast sent on January 23, 2017.

[Erie County](#) | March 1, 2017 - Erie County passed an Ordinance in December amending their Affordable Housing Fund Ordinance that resulted in an increase of their fee for recording Deeds and Mortgages. The new base fee beginning March 1, 2017 will be \$66.00.

[Dauphin County](#) | March 1, 2017 - Effective March 1, 2017 Dauphin County will increase their fee for recording Deeds and Mortgages by \$15. All such documents received after 4:30pm on 2/28/17 will be assessed the additional \$15 fee. Also, the base fee for all deeds - no matter which municipality the property is located in - will now be the same. Finally, the additional name fee will now only apply to those with 10 or more names to be indexed.

Any additional fee changes will be added to the www.plta.org website as we are notified.

Upcoming Seminars

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

News You Can Use

February 14, 2017
PLTI Education Center
King of Prussia, PA

Surveys

February 16, 2017 - AM
Session
PLTI Education Center
King of Prussia, PA

Easements

February 16, 2017 - PM
Session
PLTI Education Center
King of Prussia, PA

Transportation & Title

March 7, 2017
PLTI Education Center
King of Prussia, PA

Upcoming Events

Lehigh Valley Chapter Breakfast Meeting

February 8, 2017
Denny's Restaurant
Allentown, PA

**Office Closed: Presidents Day
- February 20, 2017**

Western Mid-Year Conference

March 9, 2017
Embassy Suites
Coraopolis, PA

2017 PLTA Convention

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

Thanks to our Hill Valley
Premier Sponsor:



Committee Meetings

Executive Committee Meeting

February 8, 2017 - 10 am
PLTA Office

Convention Committee Meeting

February 14, 2017- 12 pm
PLTA Office

Education Committee Meeting

February 15, 2017- 10 am
PLTA Office

February 1, 2017 Rate Manual Change: If you are issuing multiple owner policies from one transaction, the policy premium is to be based on the aggregate liability of the policies. Information from all of the underwriters has been sent to their agents. Please be sure to update your Rate Manual.

Update on Northampton Township Sewer Lateral Inspection: PLTA previously notified the membership of the implementation of the program in the December 2016 eNews which was supposed to have an effective date of 2/1/17. We have been advised that the implementation has been delayed to address concerns raised. The Authority will make the proper notification when the program is implemented.

Make Sure You Are Using the Updated 1099-S

ALTA | February 2, 2017

Title agents and attorneys closing certain reportable transactions could face fines of \$250 per incident if they are not using the updated IRS Form 1099-S.

Remember those risky subprime mortgage wagers? Something similar may return to the market

The Denver Post | By Bloomberg News | January 29, 2017

A bond-market startup is a step closer to reviving crisis-era derivatives that let investors bet on U.S. homeowner defaults.

5 Reasons Rising Interest Rates Are Good

The Mortgage Reports | Wednesday, January 31, 2017

How Rising Interest Rates Can Help Homebuyers

Fannie Mae Eases Appraisal Requirements

Mortgage Daily | January 31, 2017

Policy updates and clarifications made by the Federal National Mortgage Association will make appraisal reports easier to complete.

Illegal Kickback Charges Brought Against Prospect Mortgage

Mortgage News Daily | February 1, 2017

The CFPB penalizes Prospect Mortgage for illegal disguised kickback programs.

Deed Scam Targets Montgomery County Homeowners

Times Herald | January 16, 2017

Montgomery County Recorder of Deeds Jeanne Sorg is warning homeowners to be aware of a misleading solicitation mailer being sent by companies such as First Documents based in California. The solicitation is offering to provide homeowners a "Property Assessment Profile and Complimentary Grant Deed" for an \$83 document fee. [Click to view the press release.](#)

Mark Zuckerberg is suing hundreds of Hawaiians to protect his 700-acre Kauai estate

Business Insider | January 19, 2017

It's not often that land title hits the national news... Facebook billionaire is suing a few hundred Hawaiians who still have legal-ownership claims to parts of his vacation estate through their ancestors, as first reported by the Honolulu Star Advertiser.

96th Annual Convention



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! [Check out the 2017 Convention video promo on YouTube!](#) Rooms are available to book for the 2017 Convention now call the resort toll free 1-866-754-2822 x205 to reserve your room and mention the promotional code: **PLTA17**. To receive the discount you must book your rooms by May 26, 2017. Sponsorships are available for this event; interested vendors can [download the sponsorship package](#). Visit the Convention page on our website: www.plta.org for more information. Thanks to our Premier Sponsor, [Signature Information Solutions!](#)

PLTI Online Learning

New classes have been added to the PLTI Online Learning website with more to come! Login with your PLTA member profile to access the online learning platform. The 2 newest classes in the catalog:

[Lien Priority & Divestiture](#) is a 2 PA CE & PA CLE Credit Course (NJ CE credits pending) presented by: Paul Trefz, CLTP. Discuss the creation, affect, duration and divesting of various liens.

[Enhanced Coverage Policies](#) is a 1 PA/NJ CE & PA CLE credit course presented by: Frank McGovern, Esq., CLTP. Become an expert in explaining the significant advantages of this moderately priced policy.

[Click to view the entire Course Catalog.](#)

**Title Issues & Records
Committee Meeting**
February 17, 2017- 11 am
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 Kesh](#) - Executive
Director
[Kim Kostusiak](#) - Administrator

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

Communications Committee

Communications committee colleagues continue to regularly update information on our social media sites, especially for the June convention and upcoming classes. There are no new reports for lender or realtor partner issues. If you have an idea or dilemma you would like brought up to the PLTA Membership, please feel free to contact any of the Communication Committee members at info@plta.org.

Digging In the Dirt ~ No Love Lost

Individual and commercial interests in real estate often collide and someone always seems to come up with a creative way to take the upper hand....smiling all the way ~ which can lead to a rocky love affair!

A large, sprawling family home sat on top of a corner lot in a suburban community that included both residential property and small commercial buildings. The title had been handed down from the family matriarch to her two sons. Finn was married to Fiona and Fergus was single, together holding title as joint tenants with right of survivorship. Fergus lived in the family home while Finn and Fiona lived in their own house nearby. Finn passed on leaving Fiona and Fergus as the remaining title holders. While Fergus lived in the house, ordinary and major repairs were left undone, and Fiona had little involvement other than paying her half of the taxes.

One day, Fergus was approached by a representative of the local Big Bucks Bank that had its main branch office right across the street, on the opposite corner of the intersection bordering their lots. The Bank persuaded Fergus to sell them his one-half interest in the house and lot, with the inducement that he could continue to live there, paying only the taxes and utilities. Fiona was not consulted or aware of the sale until Fergus passed on three years later. Seeing the condition of the property and wanting to have it cleaned up, repaired, and possibly rented, she was met with stony silence from Big Bucks Bank. Managers and workers were hesitant to get involved without consent from both property owners. Fiona continued to pay costs and half of the taxes, while receiving no income or solution suggestions from the Bank. One might think that perhaps Big Bucks Bank was content to quietly hold their interest so that the prime corner lot across from their own would not attract the attention of a competing bank ~ hmmm?

So, as sometimes happens in contentious relationships with no way out, Fiona filed suit against Big Bucks Bank, asking the Court to permit her to employ a professional property manager without interference by the Bank, and provide accounting statements to both her and the Bank, while finding a suitable tenant. Big Bucks Bank must have weighed their costs of litigation against the cost of buying out Fiona's interest, as they offered her cash at a fair price and she sold her interest to the smiling bankers. Now the Bank owns the whole parcel and is entertaining offers to sell it, with the covenant that it will not be used for....a bank ~ hmmm?

The land is the only thing in the world worth working for, worth fighting for, worth dying for, because it's the only thing that lasts. - MARGARET MITCHELL, Gone With the Wind

If you have a title or closing issue that you would like to see dug up and reported here, please contact Kimberly Reed at info@plta.org.

Western Chapter Happenings

A New Year skating party at the PPG outdoor rink, and tasty beverages at a nearby tavern was enjoyed by our members last month. We continue to hold our quarterly breakfast meetings and are looking forward to seeing everyone at the [Mid-Year meeting on March 9th](#). Plans for our Spring Seminar are blooming and details will pop up soon.

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