

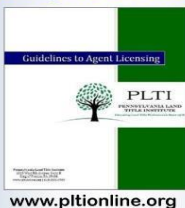


July 2019

Your Source for Education!



New eBook for
Title Agent Licensing!



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PLTA Common Ground eNews

Your Source for Title News in PA!

The PLTA officers and staff hope you had a safe & happy 4th of July holiday! Many thanks to our military for their service!!

Last Chance to Register! All Things Philly 2.0 - Just 2 Weeks Away!

Join us on July 18, 2019 at the the Union League of Philadelphia for *All Things Philly 2.0!* Registration and breakfast will start at 9:00 am. Lunch will be provided. This is a five (5) PA CE Credits and/or five (5) PA CLE Credits seminar. Philadelphia guests and PLTI speakers will provide an introduction and explanation of the speakers, program and general information about the broad differences between the city and the rest of Pennsylvania. Representatives from the various City of Philadelphia departments will be on each panel including:

- *Jim Leonard, Esq.* - Records Commissioner, City of Philadelphia Department of Records
- *Denis Murphy* - Director of Corridor Development, Office of Neighborhood Economic Development
- *Michelle Carter-Goldsmith* - Director of Credit and Collections, Philadelphia Gas Works

From the City of Philadelphia Law Department:

- *Kristin Bray, Esq.* - Chief Deputy City Solicitor, Code & Public Nuisance Litigation Unit
- *Joanna Klein, Esq.* - Divisional Deputy City Solicitor, Code & Public Nuisance Litigation Unit
- *Laurice Smith, Esq.* - Deputy City Solicitor, Tax Unit
- *Jim Zwolak, Esq.* - Divisional Deputy City Solicitor, Tax & Revenue Unit

All Things Philly 2.0 Topics Include:

- Searching & Examining
- Recording (Commissioner of Records)
- Water Collections
- Real Estate Taxes and Business Improvement Districts
- Philadelphia Gas Works
- Code & Public Nuisance Litigation Unit

Register today for this informative and exciting event on July 18, 2019!

Thank you for to our Premier Sponsors: Charles Jones, LLC & WFG National Title Insurance Company! [Sponsorships](#) are still available for this event!

News You Can Use

[Charles Nowicki of World Wide Land Transfer, Inc. Elected PLTA President](#)

June 13, 2019 / *Digital Journal*

Article featuring Chuck Nowicki, CLTP, NTP, as the new president of PLTA 2019-2020.

[PLTA announces New Officers](#)

June 14, 2019 / *The Title Report*

At its recent conference in Hershey, Pa., the Pennsylvania Land Title Association (PLTA) announced its new officers and presented awards to title professionals.

[More Indicators Signal The Economy Is Heading In The Wrong Direction](#)

June 16, 2019 / *BISNOW*

Commercial real estate pros remain confident in their readiness for an economic downturn, and they might be tested sooner rather than later.

[Despite rising home prices, experts pop bubble fears.](#)

June 17, 2019 / *Bankrate*

Homebuyers sitting on the sidelines waiting for housing prices to backslide might be waiting longer than expected, according to experts.

[Here's How Hackers Have Stolen Over \\$1B From The Real Estate Industry In The Last 2 Years](#)

June 20, 2019 / *BISNOW*

Real estate remains a uniquely vulnerable industry to cyberattacks, and has the losses to prove it.

[Philly courts blame Russian hackers for virus attack that has crippled system for weeks.](#)

June 21, 2019 / *The Philadelphia Inquirer*

The virus that has put key parts of the Philadelphia court system out of action for a month appears to have originated in Russia, and hit as other counties in the state also battled malware attacks, the city system's top administrator said Friday.

[Generational Shift Continues Impacting Economic Tradition Too Dependent On Soaring Housing Markets](#)

June 22, 2019 / *Milwaukee Independent*

It used to be that everyone wanted to buy a home, seeking pleasure and security, as well as the potential for future wealth.

[Latest 2019-2021 Predictions: Home Sales & Prices, Mortgage Rates & Loan Volume](#)

June 23, 2019 / *Yahoo Finance*

Last week, our friends at the MBA released their latest predictions on home sales, home prices, mortgage rates, and mortgage volumes.

[The outlook for the U.S. housing market hits its highest point in three years.](#)

June 24, 2019 / *PRNewswire*

The 10 metro areas with the most positive LIHHM forecasts are, in order: Sumter, S.C.; Sebastian-Vero Beach, Fla.; Charleston, W.V.; Hinesville, Ga.; Abilene, Texas;

Vineland-Bridgeton, N.J.; Port St. Lucie, Fla.; Montgomery County, Pa.; Springfield, Mass.; and, Pittsfield, Mass.

[Mortgage rates predicted to fall to “the lowest they’ve ever been”](#)

June 24, 2019 / *The Mortgage Reports*

Mortgage rates fell to 3.84% in mid-June according to Freddie Mac, but could they go lower? A lot lower? Even the lowest they’ve been in 50 years?

[The OneStopPGH Counter is now open and applications may be filed online.](#)

Click this link [OneStopPGH](#) to access the new online application page.

Click on the “Now Online! OneStopPGH Online Applications” box in the center of the screen to start.



Title Issues & Records Committee Update

The Title Issues & Records Committee continues to monitor issues raised by members concerning standards and practices of the Recorders of Deeds, Prothonotaries and similar offices that affect real estate title searching, recording and filing throughout the Commonwealth. Please contact the Committee Chair, Carrie Mann at cmann@oldrepublictitle.com if you encounter an issue you think we can address.

Update on Outage in the Philadelphia Court System

Online access to the dockets of the Court of Common Pleas and the Municipal Courts in the First Judicial District has now been restored. We have been advised that the Court is still working to docket those matters that were filed during the outage and entering documents that were delivered to the Court approximately three days ago. Three terminals continue to be available at each of the following locations:

- The Widener Building, 1339 Chestnut Street, 10th Floor, Room 1020
- The Criminal Justice Center, 1301 Filbert Street, Room 205
- The Criminal Justice Center, 1301 Filbert Street, Room 310

Members should contact their underwriters to discuss how to handle transactions in Philadelphia moving forward.

Update on the Outage in Luzerne County

We have been advised that the Prothonotary and Recorder of Deeds records are now available. The County is recording documents and is working to index those documents left for recording during the outage. As of July 2, the County was recording documents left on June 12 and is entering them into the index as of the date they were left for recording.

Members should contact their underwriters to discuss how to handle transactions in Luzerne County moving forward.

New Common Level Ratio List Released

The Pennsylvania Department of Revenue has released the Common Level Ratio Real Estate Valuation Factors (CLRs) for the 2019-2020 fiscal year. The new CLRs are effective July 1, 2019. Any documents dated July 1, 2019 and beyond must use the new Common Level Ratio. The current and historical lists of Factors can be found on the [Pennsylvania Department of Revenue website](#).

Communications Committee Update

Communications Committee wrote a [press release](#) on those honored at the PLTA 98th Annual Convention and it was published by October Research in the [June 14, 2019 issue of *The Title Report*](#).

PLTA 98th Annual Convention

Another momentous PLTA convention is in the books due to the efforts of an outstanding Convention Committee and PLTA staff. Members and guests took in all the educational, social, and recreational offerings which our stay in Hershey offered. Thank you to all attendees and a special thanks to all our sponsors, notably our premier sponsor, Charles Jones, LLC.

[PLTA Media Release - PLTA 2019-2020 Board induction and awards at the 98th Annual Convention!](#)

The Annual Convention was held in Hershey PA, where new officers were introduced and special awards were presented to those who have made outstanding contributions to the title industry in PA.



New Officers For 2019-2020:

Charles Nowicki, CLTP, NTP, Associate, World Wide Land Transfer, Inc. is the new president of the PLTA.

Lisa McEntee, Esq., CLTP - Pennsylvania State Counsel Agency Division, First American Title Insurance Company, PLTA Vice President.

Todd Rowe, Esq., CLTP V.P. & State Counsel, Fidelity National Title Insurance Company, PLTA Treasurer.

Cynthia A. Mills, SVP, Regional Manager, WFG National Title Insurance Company, PLTA Secretary.





Recognition Awards Presented To:

Glen A. Stout, State Agency Manager - NJ & PA, North American Title Insurance Company was honored with the “Albert E. Pentecost Award” which is given annually to an individual who has made the greatest contribution to the association during the preceding year.

Philip S. Janny, CLTP, NTP was presented with the “James G. Schmidt Distinguished Service Award” which is given annually to that individual who has earned the recognition and respect of his/her peers for substantial service and contributions to the welfare of the land title industry.

The "Rice Award for Excellence in Education", was presented to Leonard A. Shatz, Esq., CLTP, Senior Underwriting Counsel First American Title Insurance Company for his many contributions to the Pennsylvania Land Title Institute (PLTI), the educational arm of PLTA.

Also, six (6) Professional Designation Certificates awards were presented as well.



Congratulations to our new Professional Designees (from left to right front row):

Joe Szafran, CLTP - First Platinum Abstract LLC

Kelli Ryan, Esq., CLTP - Stewart Title Guaranty Company

Todd Rowe, Esq., CLTP - Fidelity National Title Insurance Company

Brandi Kinsey, CLTP - Action Title Research

Amy Sniras, ALTP - Sage Premier Settlements

Brett Woodburn, Esq., CLTP - Tucker Arensberg Real Estate Service Corporation

We hope to see you at PLTA's 99th Annual Convention at the [Omni Hotel, in Bedford Springs, PA](#) from June 14 - 16, 2020!

Education Committee Update

The Education Committee is putting together the schedule of fall courses. Keep an eye out for upcoming seminars!

Western Pennsylvania Chapter Update

Save the date for September 4th, when the Western Pennsylvania Chapter takes on Pittsburgh's newest sport: axe throwing! Afterwards, keep flexing that elbow and join us for a drink across the street, at one of Pittsburgh's craft breweries, Grist House. Registration link and additional information to follow in the coming weeks.

Digging In The Dirt - History Lesson on Insuring the Dirt

We celebrate the Fourth of July holiday with enthusiasm, as we all remember the history learned during our school days and know how important it is that we celebrate the birth of our country. If we had Wikipedia or The History Channel when we were growing up, maybe more of us (besides me!) would have cultivated an interest and understanding of why we do what we do, and how the notion of title insurance was born! While there are other versions, I thought this [Wikipedia article](#), one of a few on Title Insurance, that showcase our Commonwealth's place in starting this nationwide industry, seemed to sum it up nicely:

The first title insurance company, the Law Property Assurance and Trust Society, was formed in Pennsylvania in 1853. Prior to the invention of title insurance, buyers in real estate transactions bore sole responsibility for ensuring the validity of the land title held by the seller. If the title were later deemed invalid or found to be fraudulent, the buyer lost his investment.

In 1868, the case of *Watson v. Muirhead* was heard by the Pennsylvania Supreme Court. Plaintiff Watson had lost his investment in a real estate transaction as the result of a prior lien on the property. Defendant Muirhead, the conveyancer, had discovered the lien prior to the sale but told Watson the title was clear after his lawyer had (erroneously) determined that the lien was not valid. The courts ruled that Muirhead (and others in similar situations) was not liable for mistakes based on professional opinions. As a result, in 1874, the Pennsylvania legislature passed an act allowing for the incorporation of title insurance companies.

Joshua Morris, a conveyancer in Philadelphia, and several colleagues met on March 28, 1876 to incorporate the first title insurance company. The new firm, Real Estate Title Insurance Company of Philadelphia, would "insure the purchasers of real estate and mortgages against losses from defective titles, liens and encumbrances," and that "through these facilities, transfer of real estate and real estate securities can be made more speedily and with greater security than heretofore." Morris' aunt purchased the first policy, valued at \$1,500, to cover a home on North 43rd Street in Philadelphia.

Not quite on the level of the Declaration of Independence, but we should be proud that we, as land title professionals, hold and preserve the history of the land on which we live and work. If you need another reason to celebrate this month, get ready for National Pennsylvania Day on July 20th: <https://nationaldaycalendar.com/national-pennsylvania-day-july-20/>

Please send any issue, unusual, or interesting experience you would like to share to Kimberly Reed, info@plta.org.



We on this continent should never forget that men first crossed the Atlantic not to find soil for their ploughs but to secure liberty for their souls. ~Robert J. McCracken

Welcome New Members*

Gina Berardinelli
Park Place Settlement Group, LLC
Title Agency 0-2

Will Wallander
Go Realty LLC
Individual Title Agent

**Subject to PLTA Executive Committee approval*

PLTA Upcoming Events

PLTA 99th Annual Convention
June 14 - 16, 2020
[Omni Resorts](#)
Bedford Springs, PA

Look for more Details to follow!

Upcoming PLTI Seminars:

[All Things Philly 2.0](#)
July 18, 2019 @ 9:00 AM - 4:30 PM
Union Leage of Philadelphia

Registration will be open soon for the fall semester!

For More PLTI Seminars visit our [PLTI Calendar](#)
To take online courses visit: www.pltionline.org

Did You Know?

PLTA is a 501(c)6 trade association for the title insurance industry in Pennsylvania. As a 501(c)6 we represent the membership of title agents and agencies, title insurance underwriters, real estate attorneys and other real estate professionals that share a common interest in furthering the title insurance industry throughout the state. We provide member benefits that include dedication to improving the conditions of their industry through advocacy efforts, improving the business climate in the industry, providing networking opportunities through our conferences, objectives of expanding the knowledge and skills of our members by providing education through PLTI, providing professional standards, monitoring regulations, advising members on industry issues, encouraging ethical business practices, opportunities for career advancement through our professional designation program,

and providing public relations about the industry. Encourage industry partners that you know to [join PLTA](#). *We are stronger as one voice.*

If you have questions or need assistance, please contact info@plta.org or call us at 610-265-5980.

- If you'd like to have additional employees at your company receive informative emails from PLTA, email info@plta.org and provide us their name and contact information, including email address.
- If you'd like to renew your PLTA membership or join PLTA, [click here](#) or call 610-265-5980
- Got News for News You Can Use? Send it to the PLTA Communications Committee at info@plta.org.

Pennsylvania Land Title Association 2019-2020 Officers

PLTA President - Chuck Nowicki, CLTP, NTP

PLTA Vice President - Lisa McEntee, Esq., CLTP

PLTA Treasurer - Todd Rowe, Esq., CLTP

PLTA Secretary - Cindy Mills

PLTA Immediate Past President - Danielle L. Chamberlain, CLTP

Central Chapter - Lisa Peters, CLTP

Lehigh Valley Chapter - Freddy Vasta, Jr.

Northeastern Chapter - Brian Foley, CLTP

South Central Chapter - Stacey Trimmer

South Eastern Chapter - Diana T. Sabol, CLTP

Western Chapter - Deb Chipman Reimer, CLTP

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PLTI website:

www.plti.org

PLTA Committees

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

Education Committee Meeting
July 10, 2019 @ 10:00 AM

PA Predicable Recording Fees
Committee Meeting
July 11, 2019 @ 10:00 AM

PLTA Organizational Meeting
July 25, 2019 @ 2:00 PM

PLTA Quick Links

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