

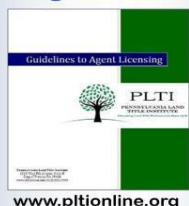


June 2019

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!

Convention Committee Update

Another Convention has wrapped up and we are now looking forward to 2020! We believe the Convention was a huge success and we had over 200 attendees sign up for various parts of the Convention. Oz Pearlman dazzled us all at the Ice Breaker to finish off our first day in which we provided 2 hours of Continuing Education. Monday brought more Continuing Education Credits along with the free afternoon to golf, take in the pool or spa, participate in Cocktails & Cupcakes; or just relax. We topped off the evening with the President's Reception and Awards Banquet followed by our Dance Party. We hope to see everyone in Bedford Springs June 14-16, 2020.

Professional Designation Committee Update

At our Awards Banquet held on Monday, June 3rd, we awarded 6 new designations. Amy Sniras received the ALTP Designation; and Brandi Kinsey, Todd Rowe, Kelli Ryan, Brett Woodburn, & Joe Szafran all received the CLTP Designation. We look forward to getting more members involved and applying for their Designations.

News You Can Use

Protecting Customer Money

April 2019 / Title News

Article featuring Shonna Cardello and her team at White Rose Settlement Services, Inc.

Senior Life: What are your fondest memories of summer?

May 9, 2019 / Daily Times

Our very own Bill & Carol Rice are featured in their local paper.

U.S. housing starts beat expectations; supply constraints remain.

May 16, 2019 / Reuters

U.S. housing starts increased more than expected in April and activity in the prior month was stronger than initially thought, suggesting declining mortgage rates were providing some support to the struggling housing market.

Home-price gains are weakest in 7 years, and that's a good thing, Case-Shiller says.

May 28, 2019 / MarketWatch

The numbers: The S&P CoreLogic Case-Shiller 20-city index rose a seasonally adjusted 0.1% in March, compared to February, and was 2.7% higher compared to a year ago.

Falling Mortgage Rates Are Enticing U.S. Homebuyers to Trade Up.

May 30, 2019 / Bloomberg

This year's plunge in mortgage rates is giving Americans an incentive to upgrade to pricier houses.

Mortgage Rate Trend Index:

June 5, 2019 / Bankrate

Each week, Bankrate surveys experts in the mortgage field to see where they believe mortgage interest rates are headed.

Has anyone ever heard about this?!

June 6, 2019 / Pittsburgh Post-Gazette

Robinson mobile home park owner must compensate former residents

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

The outage affecting access to the Philadelphia court records continues. The Committee is working with the First Judicial District to obtain access to the records during the outage. We will provide updates as they become available.

Update on the Outage in Luzerne County

The outage affecting all systems in Luzerne County also continues. We have been advised that the Prothonotary records are now available and that the County is working to restore access to the Recorder of Deeds and Assessment Records. The Assessment Office is accepting documents for recording and is time-stamping those documents on the date received. When the systems return, the Assessment Office will complete its work and parties must pick up the documents and take them to the Recorder's Office. We will provide additional updates as they become available.

Changes to the Pittsburgh Property Certification Process

While it does not appear to be related to the title of the property, the PLTA has received the following information on the process for obtaining a Property Certification, formerly known as Zoning Certificates:

From City of Pittsburgh Zoning: Please note that we are in the process of implementing a new permitting system: [OneStopPGH](#), and therefore our processes are being updated to allow for online permitting and processing, including for Property Certification, formerly known as Zoning Certificates.

Some important changes to note:

- The Zoning Certificate is now the Property Certification.
- There is a new [Property Certification Application Form](#)
 - Applications no longer require a stamped and addressed envelope (unless no email is provided). The completed Property Certification will be emailed to the applicant as a PDF.
 - Online applications (coming soon!) will require the applicant to select from the Use Categories as defined within the City's Zoning Code. Attached to this email is a helpful handout that lists the

Zoning Code use categories and definitions.

- The Property Certification Application is now mailed to Attn: Property Certificate, Dept. of Permits, Licenses, and Inspections, 200 Ross St, Suite 320, Pittsburgh, PA 15219-2014. Applications may also be dropped off at the OneStopPGH Counter at 200 Ross Street, 3rd floor. (Hard copy forms will no longer be necessary after the OneStopPGH portal is live.)

Coming soon you'll be able to start your application online at [OneStopPGH](#). At that time, you will be able to create your User Profile, which will allow you to initiate your applications and pay fees online. With that, you can draft and submit your Property Certification application. We will keep you updated as this launch moves forward. We look forward to continuing to serve our customers and applicants, and with [OneStopPGH](#) we will become more efficient and accessible. Thank you in advance for your patience as we implement the new system.

About [OneStopPGH](#): The creation and implementation of [OneStopPGH](#) has been a multi-year, multi-department collaboration, including the Office of Management and Budget, The Department of Innovation and Performance, the Department of Permits, Licenses, and Inspections, the Department of Mobility of Infrastructure, the Bureau of Fire, and City Planning – Zoning Division. Our goal has always been to better serve our residents and customers by increasing convenience and improving the customer experience through the modernization of our systems.

Members should contact their underwriters to determine what, if anything, they must do in light of the change to this process.

Education Committee Update

The Education Committee is putting together the schedule of fall courses. Keep an eye out for upcoming seminars! Due to a overwhelming demand, we are running [All Things Philly 2.0 on July 18, 2019](#) which will be held at the Union League of Philadelphia. Registration and breakfast will start at 9:00 am. Lunch will be provided. PLTA 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 Philadelphia departments will be on each panel.

***All Things Philly 2.0* Topics Include:**

Searching & Examining

- Searching: Discussing the various indices/databases in Philadelphia.
- Examining: Discussing the various and unique issues in examining Philadelphia titles.

Recording (Commissioner of Records):

- Discussing various recording issues in Philadelphia including fraud.
- Other issues that affect recordability in Philadelphia.

Water (Water Revenue Bureau)

- Discussing WRB accounts.

- Water liens filed in both municipal and CP court.
- Water payoff form.
- Title clearance issues in Philadelphia.

Real Estate Taxes and Business Improvement Districts

- Discussing real estate taxes and sheriff's sales in Philadelphia.
- Discussing special service districts and the unique off-record liens delinquent dues create.

Philadelphia Gas Works

- Discussing all things Philadelphia Gas Works including payoff requests.
- Liens.
- Other title clearance issues.

Code Enforcement / Nuisance

- Discussing Philadelphia code enforcement judgments filed in municipal court.
- Nuisance liens in their computer terminal.
- Their department's payoff form.
- The future of where and how nuisance liens will be docketed in CP court.

[Sponsorships](#) are available for this event!

Northeastern Pennsylvania Chapter Update

The NE Chapter hosted several Simulcast Seminars this past year that were well attended. We are looking forward to hosting more next year to continue to offer education in our chapter without the need for our members to travel.

Western Pennsylvania Chapter Update

Enjoy these summer months....so much to do on THIS side of the Commonwealth, even when it's raining! Planning has begun on a CE event happening after school starts. Another social get-together is also in the works for September 4th. Stay tuned for more details to come on both events!

New for our Members - *Member Spot Light Exclusive*

Tohickon Settlement Services of Bucks County marks Red Nose Day on May 23, the Campaign raises funds to support initiatives to eradicate child poverty.

NEW HOPE, BUCKS COUNTY, PA (22 MAY 2019)—The folks at Tohickon Settlement Services in New Hope donned a brilliant fashion accessory in support of Red Nose Day on Thursday, May 23. Since its debut in 2015, Red Nose Day has raised nearly \$150 million and positively impacted more than 16 million children in the United States and around the world by funding initiatives to keep children safe, healthy and educated. This year's national campaign kicked off April 22, when the Red Noses went on sale nationally in Walgreens and Duane Reade stores. Groups and individuals of all ages, in offices, schools, churches, stores, on the street and "all around the town," are topping up their proboscises [I looked it up!] to bring awareness to the deep damage child poverty does to societies and to garner financial support for the mission. Red Nose Day culminated Thursday, May 23, with a special night of TV celebrating Red Nose Day on NBC at 8pm.

“Child poverty bars too many children in our country and around the world from realizing their full potential for health, happiness and success,” says Brendan Nolan, president and CEO of Tohickon Settlement Services. “If wearing a red nose for one day can help raise awareness and funds for this ambitious and much needed initiative, we’re all for it.” Tohickon also put its best nose forward with a donation of \$2500 to the campaign. You can follow Tohickon and other organizations and individuals on social media @RedNoseDayUSA and share your Red Nose Day pics using the hashtag #RedNoseDay.

Red Nose Day

In the U.S., Red Nose Day is a program of Comic Relief USA, a 501(c)(3) nonprofit organization. Donations to Red Nose Day are tax deductible to the full extent allowed by law. Find out more at ComicRelief.org. Money raised through Red Nose Day provides grants to support programs that provide children who are living in poverty a range of services: essential medical services including vaccines; access to water, sanitation and hygiene; meals; education and to fight homelessness. Half of the money supports programs in the United States across all 50 states and Puerto Rico; the other half supports programs internationally in some of the poorest communities in Latin America, Africa and Asia.



CAPTION - Tohickon Settlement Services staff, headed by president and CEO Brendan Nolan (center, white shirt), donned red noses to mark Red Nose Day.

Digging In The Dirt - What Was the Plan, Was There a Plan?!

We all seem to do lots of planning at this time of year, for graduation parties, reunions, weddings, holidays, vacations, home projects....or just planning to hide out in the hammock with a tasty beverage and a book! Many title searches we review reference some kind of “plan”, for individual lots, planned unit developments, condominiums, co-ops, commercial business parks, or just a metes and bounds description of a parcel of land. Recently I have received two searches that made me wonder *WHAT were they thinking!*

The first is for property marketed as a “historical” building in a local neighborhood, once a warehouse with those large Palladian windows. It was renovated into a condominium containing several one bedroom units, a few lofts and a three bedroom unit on the top floor, with interspersed common areas. A handwritten condominium plan with fancy artsy writing that was difficult to read, and that set out every building detail was recorded, along with a multi-page elaborate declaration of condominium describing the units, provisions for an association and executive board, assessments to be charged per the unit percentage of interest...all the usual condo bells and whistles.

But, since the filing of the condominium plan and declaration, all of the units have been owned by the fee owner of the building that has turned over several times. No assessments were ever charged, all the units were rented individually by the building owner, and the property was never operated as planned!

Then there's this one: An Owner's Policy was issued for many parcels, some vacant some with buildings, then a new plan was recorded, perhaps intending to consolidate them all. The owner is now obtaining construction financing to redevelop the whole area. The searcher upset that plan with news that the plan as recorded is difficult to read and the parcels are not clearly designated. The legal description on the Owner's Policy contained eighteen tax parcel numbers. Since then one was sold by the current owner and eight have been deleted by the County Assessment office. We may assume those deleted were combined with those remaining, but it is difficult to determine from the assessments and tax maps. Acreage amounts were shown on the policy, but do not seem to match up with the assessment records.

So much for the best laid plans.....hope all your summer plans turn out perfectly wonderful!

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



I am Summer, come to lure you away from your computer... come dance on my fresh grass, dig your toes into my beaches. ~Oriana Green, @NatureSpirits

Welcome New Members*

Jocelyn Brown
Omnia Settlement Corporation
Title Agency 0-2

Kevin Coyle
Land Title Services of NJ
Title Agency 3-10

Lynn Elias
Full Spectrum Services
Company Affiliate

Denis Flaherty
Steeltown
Individual Title Agent

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

Jennifer Mosesso
Steptoe & Johnson, PLLC
Individual Title Agent

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

Paul Soucek
COCRS
Company Affiliate

Travis Weaver
Valley Title Agency
Individual Title Agent

**Subject to PLTA Executive Committee approval*

Did You Know? Add PLTA as a Safe Sender!

Pennsylvania Land Title Association emails may be going to your spam or being blocked by your firewall! Please contact your IT Department and ask them to add any emails coming from our domain, @**plta.org** to your safe senders list. Also, as a new twist, some servers are blocking our emails due to the address. Apparently the "russia" in King of Prussia, PA is causing some alerts. We appreciate your assistance so we can continue to communicate with you on a regular basis!

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

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- 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.
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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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PLTA website: www.plta.org

PLTI website: www.plti.org

Connect with PLTA on Social
Media:

**PLTA Committees**

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

Legislative & Judicial Committee
Meeting
June 11, 2019 @ 2:00 PM

PA Predictable Recording Committee
Meeting
June 13, 2019 @ 11:00 AM

PLTA Quick Links

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