

# TITLE *News*

JULY-AUGUST 1996



*Convention Los Angeles*



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# TITLE *News* JULY • AUGUST 1996

Volume 75, Number 4

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## FEATURES

**On the cover:** Sailing offers an idyllic setting at Marina del Rey, Los Angeles version of the French Riviera and largest man-made small craft harbor in the world. Besides being home to some 6,000 in-the-water private yachts, Marina del Rey offers many outdoor activities—all with a spectacular view. The harbor is one of numerous attractions awaiting those who attend the 1996 ALTA Annual Convention. For details on the Los Angeles event, please turn to page 11. (Photograph courtesy Los Angeles Convention & Visitors Bureau/C Michele and Tom Grimm)

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If Congress adjourns for the November elections without enacting legislation that prohibits national bank entry into the title insurance business, title industry problems can be expected to grow regarding two Comptroller opinions issued in 1989 and 1991.

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### **11** Convention Los Angeles *By Leigh A. Vogelsong*

The 1996 Annual presents a richly diverse program that matches the wide-ranging appeal of Southern California.

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Pioneer Title Company of Ada County is using creative and memorable closing rooms to bring a stronger identity as an organization that is in the community to stay.

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Anyone is invited to contribute articles, reports and photographs concerning issues of the title industry. The Association, however, reserves the right to edit all material submitted. Editorials and articles are not statements of Association policy, and do not necessarily reflect the opinions of the editor or the Association.

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			Policies Due	memo	01	95-00003	/ /	
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RB	03/23/95		Receive Survey	memo	01	95-00005	02/24/95	RB
RB	03/23/95		Receive Survey	memo	01	95-00006		
RB	03/23/95		Order Survey	memo	01	95-00014		
RB	03/23/95		Order Tax Cert.	memo	01	95-00014		
RB	03/23/95		Receive Survey	memo	01	95-00007		
RB	03/23/95		Receive Survey	memo	01	95-00008		
RB	03/23/95		Receive Survey	memo	01	95-00001		
RB	03/24/95		Commitment Due	memo	01	95-00004		
RB	03/24/95	08:30am	Closing Room 2	memo	01	95-00004		
RB	03/24/95	09:30am	Closing Room 1	memo	01	95-00005		
RB	03/24/95	01:00pm	Closing Room 1	memo	01	95-00007		
RB	03/24/95	03:00pm	Closing Room 3	memo	01	95-00008		

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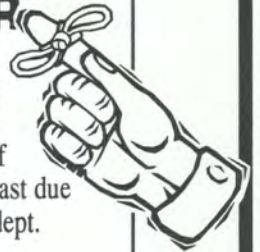
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## A MESSAGE FROM THE PRESIDENT



**M**y term as your president is almost over, but I will not say goodbye. Although the time has passed quickly, I have the uncanny feeling that I have been doing many of the same things and have been involved with many of the same issues and problems for a much longer time.

When did it start? In 1983, when I became chairman and CEO of Commonwealth Land Title Insurance Company, or perhaps several years earlier when, on behalf of its parent company, I became involved in the operations of Commonwealth.

What the title industry becomes involved in is certainly esoteric. Few real estate professionals and fewer lay persons understand the risks we assume or the likely effects of proposed changes to the American system of land transfer and ownership. Since we have elected to be in the business of providing a financial indemnity based on the stability of that system, we often must respond to attacks on the system, whether or not they are within the scope of our existing contractual obligations. As a result, our industry shares, with a handful of others, the responsibility for asserting the interests of this country's real property owners and investors, and expressing our concerns-their concerns-to Congress, state legislatures and government agencies.

When revisions to the RESPA regulations were promulgated recently, after noteworthy efforts on the part of the ALTA staff and many ALTA members, it seemed like the result of a lifetime crusade. I am sure that many of you feel the same way.

When the *Barnett Bank* case, which decided that states cannot prohibit banks from selling insurance in small towns, was decided by the United States Supreme Court, it seemed the playing field had changed dramatically. Our effort should be focused on assuring that the playing field is a level one. In short, we have to be prepared for the day when banks will sell title insurance and will be more actively involved in providing the whole range of settlement services.

We in the title insurance industry must be ready to respond to all new sources of competition.

I believe it is clear to all of us that technology holds one of the essential keys to our continued success. Technology not only makes our existing practices more efficient, but also allows us to develop entirely new business practices. Technology brings greater efficiency which, in turn, leads to faster and less costly products for our customers. The opportunities ahead of us are limitless, and I believe that we are up to the challenge. But there is much work to be done.

This is why you are not reading a farewell message. These problems did not begin when I was elected to office in ALTA, nor will they end when my term as president is over. There will always be a need to remain committed to a vigilant recognition and effective defense of the ultimate beneficiary of title insurance-the consumer.

As my year as ALTA president comes to an end, I want to thank the excellent and dedicated ALTA staff, the ALTA Board of Governors, and all those ALTA members who helped me with their invaluable assistance and advice. Together, we were able to develop and implement a mission statement and management goals to improve the programs and services provided for our members.

As we look to the future, I am confident that ALTA will continue to assist the title industry to keep pace with the rapid technological advances that affect this industry, and support its members in meeting the challenge of a constantly changing marketplace.

Best wishes to Dan Wentzel in his upcoming presidency. Again, thank you for your courtesy, hospitality and friendship. It was truly a satisfying year!

Herbert Wender



“To err is human...  
To omit is human, too.”

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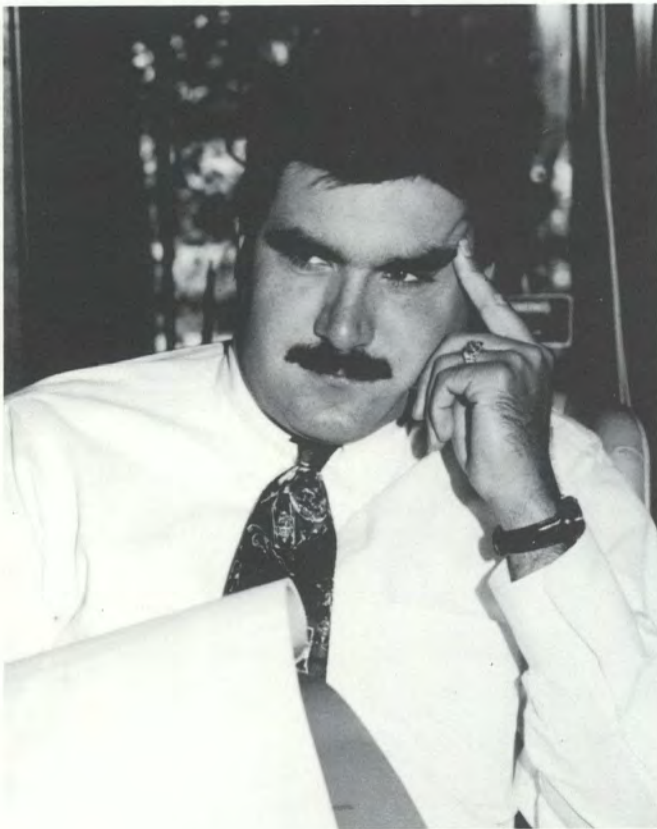
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# Bank Incursion A Continuing Worry

**A**fter determined lobbying by ALTA members brought the title industry close to victory in the long fight to prevent further bank incursion, the 104th Congress moved toward pre-election adjournment this summer with strong indications that the enduring issue of bank involvement in insurance may not be resolved during the current session.

If efforts to break through the end of session logjam on Capitol Hill are unsuccessful and a legislative prohibition against bank entry into title insurance is not enacted, trouble may be ahead for the title industry.

In July of last year, the reporting of the comprehensive Financial Institutions Regulatory Relief Act of 1995 by the House Banking Committee saw ALTA score an apparent triumph through the measure's prohibition against national banks engaging as principal agent or broker in title insurance as "incidental to banking."

This legislation overturned two opinions from the Comptroller of the Currency (the agency which regulates national banks), allowing banks to sell and underwrite title insurance.

Association leaders at that time viewed this legislation as an improvement, as well as a validation of the federal district court decision in *ALTA v. Ludwig*, which holds that national banks are prohibited from selling title insurance outside small towns.

But the victory did not endure. After more recent battling on Capitol Hill between powerful banking and insurance sector interests outside the title business, Banking Committee Chairman James A. Leach (R-IA) has determined that comprehensive bank reform legislation cannot be achieved in the present Congress. Instead, the chairman at this writing has proposed a narrower measure incorporating regulatory relief and financial services reform.

Although ALTA was quick to remind Chairman Leach that a prohibition against bank entry into the title insurance business



Solomon



Leach

already was contained in the Regulatory Relief Act reported by the committee last year, the chairman has been unwilling to add this prohibition as an amendment to his newer, narrower version being proposed.

ALTA arguments have emphasized that federal and state laws recognize the inherent conflict of interest and failure to transfer risk that would be involved if banks or bank holding companies are allowed to sell or underwrite title insurance on their own mortgage loans. ALTA also has noted that legislators and regulators are sensitive to consumer implications of tying and steering in a mortgage context. But, to

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*If the efforts to break through the end of session logjam on Capitol Hill are unsuccessful and a legislative prohibition against bank entry into title insurance is not enacted, trouble may be ahead for the title industry.*

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date, Chairman Leach has held to his position of limiting the narrowed bill to bank reform and regulatory relief, with deletion of what he considers to be the more controversial aspects encountered previously.

Unfortunately, Chairman Leach comes from Iowa, the only state where title insurance is prohibited by law, and he apparently fails to appreciate the value of the product and the troubling problems and concerns inherent in bank sale and underwriting of title coverage. As time passes and bank involvement in the title business increases, political pressure from banks will increase and title industry opportunities to overcome the difficulties can be expected to diminish accordingly.

If Congress adjourns for the November elections without enacting legislation that prohibits national bank entry into the title insurance business, title industry problems also can be expected to grow regarding the two Comptroller opinions issued in 1989 and 1991. In these opinions, respectively, the Comptroller advised Chase Manhattan that it would be permissible for it to engage in title insurance agency activity--and then informed Citibank that it would be allowed to enter title insurance underwriting.

While ALTA has successfully challenged the Comptroller's interpretive letter on sales in court, the litigation victory in *ALTA v. Ludwig* only covers the Second District (New York, Vermont and Connecticut). In the meantime, banks are in a position to rely upon the Comptroller opinions in other states.

As this edition of *Title News* goes to press, concerns elsewhere in the insurance sector most recently have centered on the possibility of future opinions from the Comptroller that could open up major lines--property, casualty and life insurance--to bank entry. House Rules Committee Chairman Gerald B. Solomon (R-NY), himself a former insurance agent, was unsuccessful in seeking a House floor amendment that would have placed a one-



year moratorium on the further issuance of such opinions by the Comptroller's office.

Considering the present climate on Capitol Hill, the chance for adding a title insurance prohibition this session now appears slim at best. Traditional ALTA federal legislative allies from other segments of the insurance industry are preoccupied with curbing the authority of the Comptroller. And Chairman Leach seems to regard a title insurance prohibition as controversy that would impair whatever chances there are for enactment of his narrower bill.

As the November elections draw nearer and increasingly command the attention of members of Congress, the possibility for legislative relief through a title insurance prohibition may rest with the 105th Congress as it convenes next year. In the meantime, as federal and state barriers against bank involvement in other forms of insurance continue to fall, the banking industry can be expected to consider further movement into the title business.

In a statement early this summer announcing that he was adjourning markup of the more comprehensive legislation in favor of pursuing the narrower approach, Chairman Leach emphasized his determination to concentrate on bank reform and regulatory relief over provisions deemed to be more controversial.

"Unfortunately, while many different approaches to gaining consensus have been suggested, the Treasury Department remains in adamant opposition and the committee has become entangled in partisan and interest group wrangling with leadership concerns expressed over time left on the legislative calendar," he said. "In this setting, it would appear that comprehensive bank modernization legislation cannot move forward this year."

Chairman Leach added that he expects the more controversial issues to remain.

"...let there be no misunderstanding, the marketplace will ensure that the broader issues will not go away," he declared. "In this context, I am hopeful that, as the market continues to lead toward further financial homogenization, not only will industrial consensus prove more readily obtainable, but regulatory jealousies may slacken."

Chairman Solomon early this year had expressed strong opposition to a Banking Committee proposal (later deleted as Chairman Leach moved to his narrower bill) that would have allowed bank expansion into the insurance industry.

"This amendment would have had the added effect of blocking the current role of states as the regulators of insurance," he

said. "Clearly, this type of proposal would be devastating to the insurance industry and to small businesses across the country."

As ALTA members considered the likelihood of further battles to keep banks out of their business, leaders of the Association expressed particular appreciation to the title professionals who already have turned in an exemplary performance in presenting industry views to constituent House members. Their names follow in a salute denoting service of major importance to the industry and to the public interest. While every effort has been made to list all those who contacted their members of Congress on this important issue and sent copies of their correspondence to ALTA, some names may have been inadvertently omitted. The efforts of all concerned are sincerely appreciated.

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*If Congress adjourns for the November elections without enacting legislation that prohibits national bank entry into the title insurance business, title industry problems can be expected to grow regarding the two Comptroller opinions issued in 1989 and 1991.*

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*continued on page 20*



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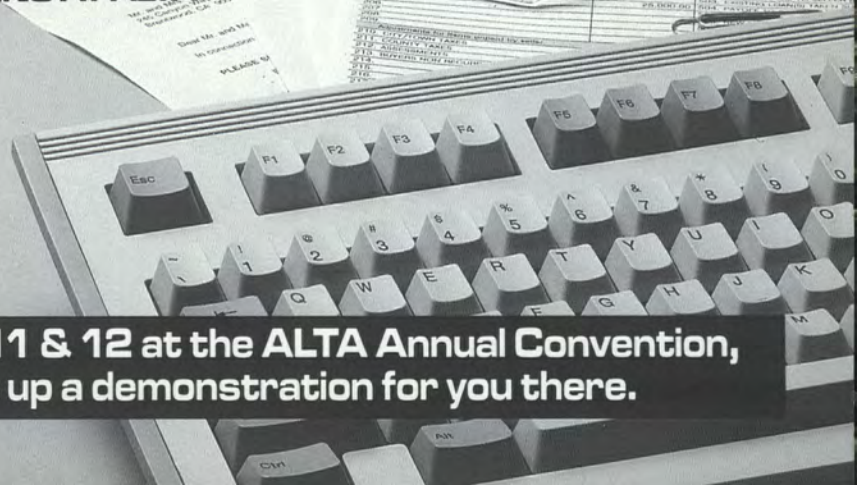
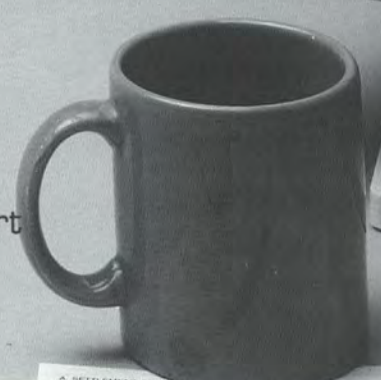
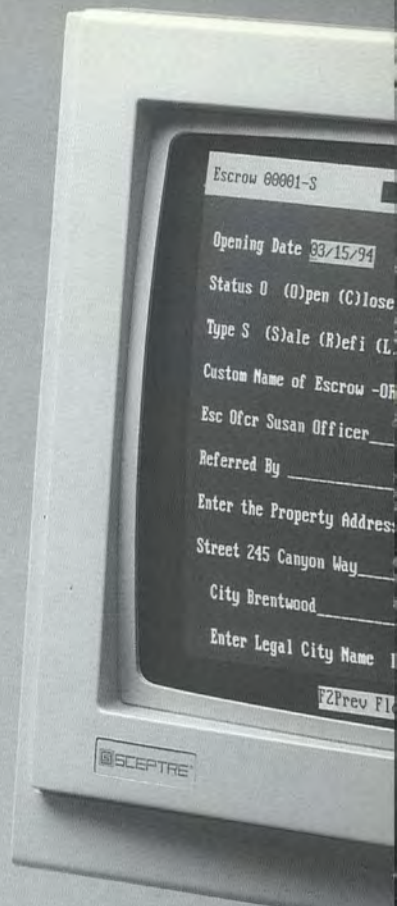
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# Convention Los Angeles

An aerial photograph of a large marina filled with numerous boats, likely in Los Angeles. The scene is captured during a vibrant sunset, with the sky transitioning from deep orange to bright yellow. The water reflects the warm colors of the sky, and the silhouettes of the boats are clearly visible. In the background, the city skyline is visible with some lights beginning to glow.

*By Leigh A. Vogelsong  
ALTA Director of Meetings  
And Conferences*

**N**ational issues, cutting edge management topics and the latest perspectives on title automation will be profiled in the culturally trendsetting atmosphere of Los Angeles when ALTA's 1996 Annual Convention unfolds October 16-19 at the Century Plaza Hotel.

Always a captivating location, Los Angeles is the only place where it is possible to surf, snow ski and trek through the desert in the same day. Local geography ranges from 10,064-foot Mt. San Antonio to 72 miles of scenic coastline. People from more than 140 countries call Los Angeles home. Program headliners for the Convention provide a clear picture of the rich diversity in content that awaits. In addition, leisure time activity will emphasize the world leadership of the region in the film enter-



tainment industry and allow a first hand look at other celebrated landmarks. Luminaries who will address the October meetings include:

- David Gergen, currently editor-at-large for *U. S. News & World Report*, who has served in the administrations of Presidents Clinton, Reagan, Ford and Nixon; he is scheduled to present a commentary on the Presidential debate scheduled the evening before his Convention General Session appearance
- Lamar Alexander, former Secretary of Education in the Reagan Administration and previously governor of Tennessee, who now is co-director of the conservative political organization, Empower America; his General Session remarks will reflect his contact with grassroots America
- Nancy Austin, co-author with Tom Peters of *A Passion for Excellence: The Leadership Difference*, one of only two business books to rank first on the national bestseller list; her General Session talk will include a look at new technology, corporate revitalization and the shape of new organizations for the future
- Roger Herman, author of *Turbulence! Challenges and Opportunities in the World of Work*, will share his research on timely sociological issues impacting the workplace and will comment on such areas as downsizing and the tendency of Generation X employees to prefer value fulfillment and free time over monetary incentives, all during a General Session appearance
- Walter Mossberg, creator and author of the popular weekly "Personal Technology" column in *The Wall Street Journal*, will present a General Session commentary reflecting his involvement with this highly successful editorial offering
- Tom DeFrank, who covered six Presidents during 23 years as White House correspondent for *Newsweek*; his comments during the Title Industry Political Action Committee luncheon will be both engaging and humorous
- Larry Walker, director of the Real Estate and Mortgage Industries Division, EDS, who will provide a view of the technology horizon as keynote speaker for the Convention's Automation 2000 event designed to help title owners and managers better focus on the automation challenge

# 1996 ALTA Annual

## MONDAY, OCTOBER 14

3:00 p.m.-5:00 p.m. Convention Registration

## TUESDAY, OCTOBER 15

8:00 a.m.-10:00 a.m. Convention Registration  
 2:00 p.m.-7:00 p.m.  
 9:00 a.m.-5:00 p.m. Land Title Systems Committee Meeting  
 9:00 a.m.-5:00 p.m. Title Insurance Forms Committee Meeting  
 9:00 a.m.-5:00 p.m. Education Committee Meeting  
 10:30 a.m.-11:00 p.m. Optional Tours  
 2:00 p.m.-4:30 p.m. Government Affairs Committee Meeting  
 7:30 p.m. - 10:00 p.m. Public Relations Committee Dinner

## WEDNESDAY, OCTOBER 16

8:00 a.m.-2:00 p.m. Convention Registration  
 4:00 p.m.-7:00 p.m.  
 8:30 a.m.-1:00 p.m. Title Automation 2000  
 General Session/Buffer Lunch  
 8:30 a.m.-12:00 p.m. Abstracter/Agent Section Executive Committee Meeting  
 9:00 a.m.-12:00 p.m. Title Insurance Underwriters Section Executive Committee Meeting  
 9:00 a.m.-12:00 p.m. Title Insurance Forms Committee Meeting  
 9:00 a.m.-12:00 p.m. Directory Rules Committee Meeting  
 9:00 a.m.-4:00 p.m. Optional Tours  
 9:00 a.m.-5:00 p.m. Associate Member, Legal Division Conference  
 9:00 a.m.-5:00 p.m. Lender and Life Counsel Meetings  
 10:00 a.m.-12:00 p.m. Past Presidents Brunch  
 11:00 a.m.-4:00 p.m. Affiliated Association Officer-Executive Brunch and Seminar  
 12:00 p.m.-5:00 p.m. Indian Land Claims Committee Meeting  
 1:00 p.m.-4:15 p.m. Exhibitor Capability Sessions  
 1:30 p.m.-5:00 p.m. ALTA Board of Governors Meeting  
 5:30 p.m.-6:30 p.m. First Time Convention Attendee Mixer  
 6:30 p.m.-8:00 p.m. Ice-Breaker Reception/Exhibits Open



# Convention Schedule

## THURSDAY, OCTOBER 17

7:00 a.m.-8:15 a.m.	All About ALTA—Orientation Session
7:30 a.m.-8:15 a.m.	TIPAC Board of Trustees Meeting
8:00 a.m.-1:00 p.m.	Convention Registration
8:00 a.m.-1:00 p.m.	Title Automation 2000 Exhibits Open Continental Breakfast
8:30 a.m.-11:30 a.m.	General Session
11:30 a.m.-12:00 p.m.	Section Meetings
12:00 p.m.-2:00 p.m.	TIPAC Luncheon
1:00 p.m.-5:00 p.m.	Optional Tours
1:15 p.m.-4:30 p.m.	Exhibitor Capability Sessions
2:00 p.m.-4:00 p.m.	TIAC Shareholder and Board of Directors Meetings
2:00 p.m.-4:00 p.m.	Membership & Organization/Recruitment & Retention Committee Meeting

## FRIDAY, OCTOBER 18

7:15 a.m.-8:30 a.m.	Abstracter/Agent Research Subcommittee Breakfast
8:30 a.m.-11:45 a.m.	Educational Sessions
8:00 a.m.-1:00 p.m.	Title Automation 2000 Exhibits Open Continental Breakfast
8:00 a.m.-1:00 p.m.	Convention Registration
9:30 a.m.-11:30 a.m.	Companion/Guest Brunch
9:45 a.m.-10:15 a.m.	Exhibitor Prize Drawings/Break
12:00 p.m.	Cut-off for Banquet Coupon Exchange
12:00 p.m.-2:00 p.m.	SLRAC Meeting and Luncheon
12:30 p.m.-5:30 p.m.	Optional Tours
1:00 p.m.-4:00 p.m.	Agency Management Round Table Discussion Groups

## SATURDAY, OCTOBER 19

8:00 a.m.-11:00 a.m.	Title Automation 2000 Exhibits Open Continental Breakfast
8:00 a.m.-1:00 p.m.	Convention Registration
8:30 a.m.-11:45 a.m.	General Session
11:45 a.m.-12:15 p.m.	Executive Session/Installation of Officers
2:15 p.m.-4:00 p.m.	ALTA Board of Governors Meeting
6:15 p.m.-11:00 p.m.	Reception and Banquet

Convention activity will formally get under way with Automation 2000 and the Ice-Breaker Reception on Wednesday, October 16. General Sessions are on the agenda for Thursday and Saturday, with a comprehensive lineup of Educational Sessions on Friday. The black tie-optional Annual Banquet will conclude the proceedings on Saturday evening.

### Automation Event: Successful Format

Following the successful format introduced at last year's Annual Convention, Automation 2000 will open with a commentary session Wednesday morning—which concludes with a complimentary buffet luncheon featuring audience dialogue with the morning speakers. There will be educational exhibitor capability presentations on Wednesday and Thursday afternoons.

After the leadoff remarks by Larry Walker of EDS, Dan McLaughlin, operating officer for Mortgage Electronic Registration Systems, Inc. (MERS) will provide a commentary on the relationship between that organization and the title industry. Then, three ranking technology officers for national title underwriters—Pete Nichols, Chicago Title; Fred Hemphill, Commonwealth Land Title; and David Tandy, Landata, Inc.—will discuss the technology outlook from their respective viewpoints.

Immediately before the buffet luncheon session with the morning speakers, there will be a discussion on planning for technology purchases from the perspective of the title manager. Randall Hood, Centex Title, will be the moderator. Also participating will be Mike Franks, Genesis Data; Pat O'Rourke, O'Rourke Title; and Paul Sakrekoff, Real Estate Transaction Information Group.

A special Automation 2000 two-day registration package is available for those who do not wish to attend the full Convention program. Details on this limited registration option may be obtained by calling the ALTA meetings department at 800-787-ALTA.

### Wide-Ranging Educational Agenda

Four overlapping Education Sessions offer a wide range of subject exposure on Friday. Leading off will be concurrent meetings providing a basic overview of the Internet, electronic data interchange and E-mail relating to the title industry—and a review of recent dramatic changes in lending practices and loan documentation, added in with a discussion of title policy endorsements used in commercial transactions.

Following will be a "think outside the



box" session for title managers on a possible growing need for inclusion of the consumer in title company advertising plans - along with the latest version of the ALTA Education Committee "Closing from Hell" series, in which a nightmare closing scenario is presented before members of the audience are assigned related problems and develop recommended solutions.

Also highly promising on the educational frontier will be a Friday afternoon session in which title agency managers share ideas, common problems and solutions in a small group setting.

### **Tours: Fascination Aplenty**

Fascination abounds in the array of Convention tours available to those who will be on hand in Los Angeles. Following are sketches of those being offered.

*Universal Studios and Citywalk.* An express tram ride features a narrated, action packed adventure highlighted by sensational special effects—including the 24-foot shark from "Jaws," the movie; King Kong; the firestorm from "Backdraft"; and the incredible new, "Jurassic Park-The Ride." Afterward, there will be an opportunity to relax on the Citywalk, a unique urbanscape promenade with shops, specialty restaurants and dazzling architecture. (Tuesday-Wednesday)

*Deluxe City Tour.* Discover Los Angeles, beginning with historic Olvera Street with its unique Mexican atmosphere, and continuing on to Little Tokyo, China Town, the Music Center of Los Angeles—home of the Academy Awards, Mann's Chinese Theater, the Walk of Fame saluting more than 1,900 Hollywood legends, and Sunset Strip before concluding on world famous Rodeo Drive. (Tuesday)

*An Evening at the Improv.* The internationally known club is a gathering place for new talent. Many top comics have appeared there on their rise to fame—Robin Williams and Bette Midler, for example. A casual, relaxed atmosphere encourages laughter. (Tuesday)

*Paramount Walking Tour.* It begins with lunch at the commissary, where stars could be among the diners. Next comes a guided tour on foot, which will include a glimpse of whatever might be in the shooting stage-film or television taping. Comfortable walking shoes are recommended. (Wednesday)

*Day in Beverly Hills.* The multi-million-dollar City Hall complex and the new Museum of television and Radio are among the highlights. Visitors to the museum can attend a screening or a radio presentation, check out television and radio programs of

## Annual Convention Guest Speakers



### **David Gergen**

*U. S. News & World Report*  
(October 17 General Session)



### **Lamar Alexander**

*Empower America*  
(October 19 General Session)



### **Nancy Austin**

*A Passion for Excellence:  
The Leadership Difference*  
(October 19 General Session)



### **Tom DeFrank**

*Newsweek*  
(October 17 TIPAC Luncheon)



### **Larry Walker**

*EDS*  
(October 16 Automation 2000 Session)



their choice, browse among broadcast artifacts -and will have an opportunity to purchase books, tapes and other memorabilia. At tour's end will be a chance to browse along storied Rodeo Drive, stopping in such stores as Tiffany, Van Cleef & Arpel, Gucci, Ferragamo and Chanel! And, a star could be anywhere around! (Thursday)

*Santa Monica/Getty Museum.* First, there is a stop at Santa Monica's popular Third Street Promenade, where breezes from the ocean will accent a visit to restaurants and art galleries. After lunch, the tour moves up the coast to Malibu to the fabulous J. Paul Getty Museum, one of the area's most popular cultural attractions. The structure is patterned after the Villa de Papyri, which was destroyed by the eruption of Mt. Vesuvius in 70 A. D. Included in the Getty collection are antiquities from Greece and Rome, Renaissance and Baroque paintings from Europe, and 18th Century decorative arts from France. (Friday)

*Peterson Automotive Museum, Farmers Market, George C. Page Museum.* Focal point in the Peterson Museum is an exciting collection of vintage automobiles displayed in movie quality sets. After a snack at the famous Farmers Market, with its 150 food and gift stalls from around the world, the next stop will be the Page Museum featuring fossils from the Ice Age and a working paleontology laboratory. (Friday)

### Additional Highlights

As is generally known, Los Angeles offers a wide sweep of cultural and artistic highlights. Here are some other points of interest competing for the attention of visitors.

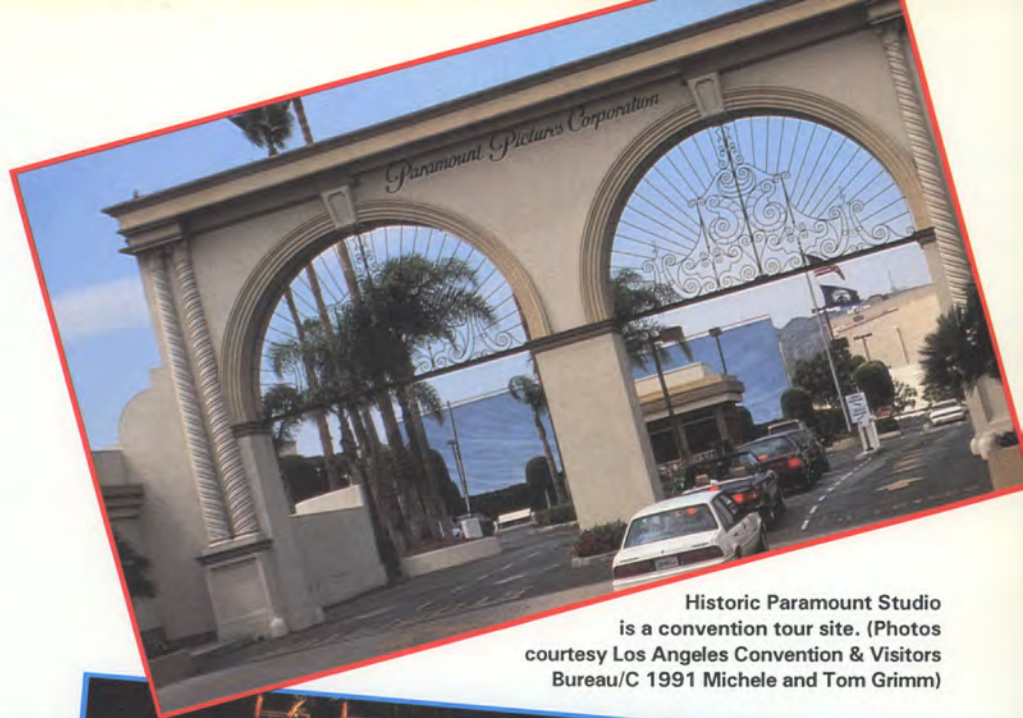
*Beaches, Anyone?* The magnificent Los Angeles coastline stretches from Malibu to Long Beach.

*Pier Fun.* Newly opened and fun for all is Santa Monica's Pacific Park, the only West Coast amusement park located on an ocean pier. Transforming the city's famous pier of earlier times, the park offers 11 rides including a 55-foot roller coaster and a Ferris wheel that lifts riders more than 100 feet above the beach.

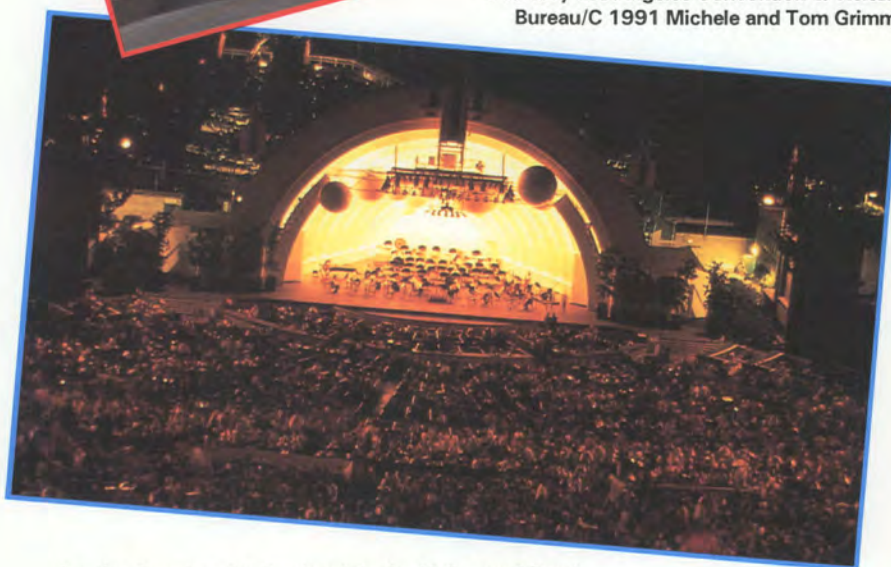
*Glowing Art.* Appropriately located in downtown Los Angeles, the world's only Museum of Neon Art houses neon and electric signs dating from the 1920s to the present.

*Museums And More Museums!* In addition those previously mentioned, other museums of interest in the area include the California Museum of Science and Indus-

*continued on page 31*



Historic Paramount Studio is a convention tour site. (Photos courtesy Los Angeles Convention & Visitors Bureau/C 1991 Michele and Tom Grimm)



Another Los Angeles landmark is the Hollywood Bowl. Population of the area is larger than all states except California, New York and Texas.

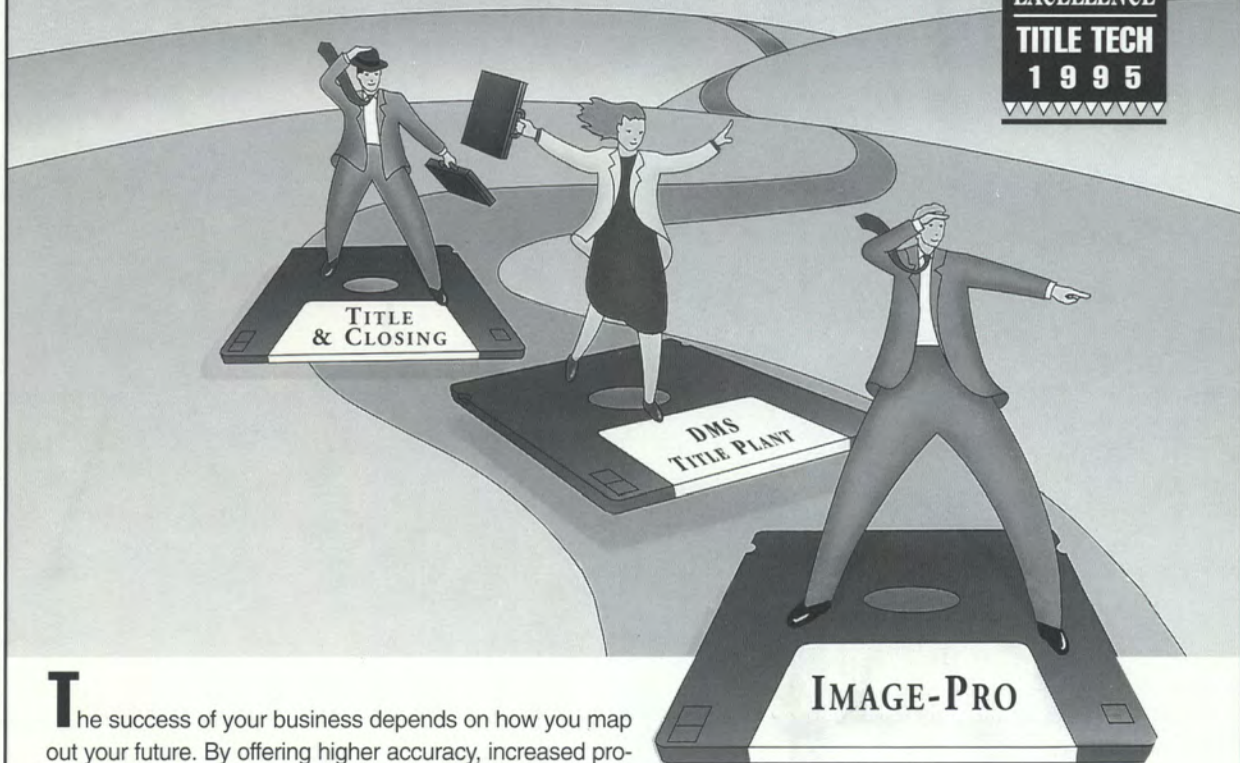
Also a popular attraction: The famous J. Paul Getty Museum near Malibu, which houses antiquities, decorative arts and paintings.





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Those who close transactions in the Sea Captains Room at Pioneer Title receive a close-up view of salt water marine residents.

## Landmark Strategy in Boise

**P**ossibly the only moray eel found in a Boise, ID, commercial setting resides in a closing room at Pioneer Title Company of Ada County. The sea creature joins leopard sharks and other ocean denizens in a 1,430-gallon salt water aquarium that is a favorite attraction for school children and others who regularly tour the company's Shayla L. Ewy Building.

This and another marine exhibit in a same size, 16 x 4 x 4 tank, are among decorative highlights and objects of interest that abound in five separate, thematic closing rooms generating enthusiastic community response for Pioneer Title. Early reaction indicates that yet another closing room, built more recently with a different historic theme at a different branch of the company, will be equally successful.

Although the title department occupies much of the second floor and Pioneer Title subsidiaries also have offices in the new corporate headquarters building, the creative and memorable closing rooms have brought the organization stronger identity as a cultural landmark for the community. And, with real estate brokers and their associates a primary title market target for Pio-

neer Title, this enhancement is working well as a strategy for a company in business since 1949, which now concentrates on remaining competitive with a 35 percent market share.

Interior design ideas for the building emerged to a large degree through the late wife of Pioneer Chairman and President Dave Ewy. Shayla Ewy, for whom the building is named, died following an extended illness, some three months before the facility was completed in 1994. The two-story building occupies 40,000 square feet.

Work flow improvements in the building reflect the experience of Pioneer Title's chairman, who has spent more than 35 years in the title and escrow industry. Among

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*...the creative and memorable closing rooms have brought the organization a stronger identity as a cultural landmark...*

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these is the design of a crescent-shaped closing table for each of the five theme rooms. Recalling his previous dissatisfaction with rectangular closing tables, Ewy borrowed an idea from the blackjack dealers seen in Nevada casinos—introducing a similar, crescent-shaped table in Boise that makes it faster and easier for documents to be passed back and forth. Reaction to the new generation of closing table has been uniformly enthusiastic.

Each of the thematic closing rooms has a distinct identity:

- *The Sea Captains Room*, containing the aquarium with the moray eel
- *The Hawaii Room*, which includes the second salt water aquarium (containing fish native to Hawaiian waters) and a scale model of those islands
- *The Idaho Room*, including historical artifacts and mementos pertaining to that state, and accented by a nineteenth century style hardwood floor
- *The Kids Room*, offering an attractive array of art work, along with toys and games to occupy the younger genera-



tion while their parents are busy with a residential closing

- *The Presidents Room*, including political mementos from various Presidents throughout the nation's history

All closing rooms except one measure 20 feet square. The exception is *The Presidents Room*, which is 40 x 15.

Promotion of the building and its closing rooms has been aided by local distribution of a quality production, 7-minute sound video cassette on the facility. Information on the operation, including the complimentary video and the crescent-shaped closing tables, is available through a telephone call. Those who call need to speak with Pioneer Title's Dave Ewy (702-435-0340), Cindy Munson (208-373-3765) or Shellie Allen (208-373-3611).

The building includes a mini-theater/classroom that accommodates up to 50 participants with state of the art video equipment. Located on the second floor, the mini-theater is reached via a glass elevator allowing full view of the operation.

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*...Ewy borrowed an idea from the blackjack dealers...introducing a similar, crescent-shaped table...that makes it faster and easier for documents to be passed...*

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The most recent closing room, incorporated in another Pioneer Title branch, features a Civil War theme. Special escrow closing rooms also are included in Idaho operations of the company at Coeur d'Alene and at Pocatello.

Pioneer Title has made a substantial investment in computerized systems, to maximize efficiency and assist in meeting the demands of a competitive marketplace.

Most recently, a fully integrated and ex-

pandable order entry/policy report system was installed. General index records have been computerized for several years; software to service the extensive, long-term collection escrow inventory was developed in the mid 1980s, supported by AET of Portland, OR. Shortly thereafter, a computerized escrow closing system was implemented at the Ada County offices.

Both the real property records and general index files in Spokane and Whitman counties have been computerized since 1990. Software and system support are provided by Ti-Scan of Eugene, OR.

Altogether, offices of Pioneer Title average some 2,100 title and 900 escrow orders per month. In addition, Idaho companies of Pioneer Title service over 10,000 monthly contracts/note collections. The entire Pioneer Title "family" consists of approximately 200 employees and includes:

- Pioneer Title of Ada County, the Boise concern formed in 1949 (also issues title policies in Boise County, has 89 employees)



Above, Lori Ball and Harold Huston work in the second floor title plant. At top, right, Shellie Allen prepares for a closing in the Idaho Room. Below is the Presidents room containing political mementos from various Presidents throughout history.





- Pioneer Title of Kootenai, Coeur d' Alene (39 employees)
- Pioneer Title of Bannock and Power County (14 employees)
- Pioneer Title of Washington (located in Spokane, Colfax, Pullman and Davenport-42 employees)
- Pioneer Holding, an investment arm owning some of the company title plants and its office building (three employees)
- Pioneer L. L. C., a land investment company for company-owned real estate
- Pioneer "1031" Company, which handles around 50 "1031" exchanges per month(three-plus employees)
- Pioneer Real Estate School, which graduates about half of all new sales persons licensed in Idaho and around 50 percent of continuing education students completing study in line with requirements of that state (two-plus employees)

In addition to the new corporate headquarters, Pioneer Title owns an Ada County



Above, Sue Rich, left, conducts a closing in the Kids Room. In the other photograph, from left, are the Pioneer Title executive team shown at the Ada County facility: Jack Thomas, Chuck Byers, Cindy Munson, Rob Onnen and Steve Harrell.

**P**ioneer Title is the oldest title company in Boise and, as Ewy puts it, is in the community to stay.

branch office, along with the company ofices in Pocatello and Coeur d' Alene, and in Davenport, WA.

Pioneer Title is the oldest title company in Boise, and, as Ewy puts it, is in the community to stay. Development of the Shayla L. Ewy Building is a physical reinforcement

## Chicago Acquires Evaluation Firm

Chicago Title and Trust Company has announced its acquisition of Market Intelligence, Inc., Hopkinton, MA, a privately held property evaluation firm providing real estate information services and alternatives to appraisals nationwide.

The transaction was effected through an exchange of Market Intelligence common stock for the common stock of Chicago Title's parent, Alleghany Corporation.

of this philosophy designed to project a strong professional identity into the next century-while at the same time expressing an open door appreciation to local residents for their support over the years.

In the view of Dave Ewy, construction of the building already is proving to be a sound business decision. 🐦

## ATIM Conference Set for May, 1997

The correct dates for the thirteenth annual conference of the Association for Title Information Management (ATIM) are May 6-8, 1997, with the site Orlando, FL, according to Jay Sibley, Title Data, Inc., secretary of the organization.

Attendees at the recent 1996 conference of the organization included owners and managers of computerized title plants, title industry consultants, title underwriter management information systems staff members, representatives from information service companies, imaging conver-

sion vendors, and application software developers.

Questions regarding the event may be directed to Sibley at the Title Data offices, 2600 Citadel Plaza Drive, Suite 200, Houston, TX 77008-1358 (telephone 713-880-2600).

## Internet Directory For AmeriTitle

AmeriTitle, Columbus, OH, has announced the development of its "Central Ohio Real Estate Directory" on the Internet, a comprehensive web site that will allow home buyers to view properties in the region 24 hours per day, seven days a week.

Included are area home and commercial listings, mortgage lenders and links to related Internet sites. AmeriTitle has registered virtual domain of the directory as www.buckeye homes.com and has listed Lee Stiles, vice president and general manager, as informational contact (telephone 614-529-1880).



## BANK INCURSION

*continued from page 8*

Jerry Flake, Atlantic Land Title Agency, Inc., Wilmington, NC

John W. Floyd, Las Cruces Abstract & Title Company, Las Cruces, NM

Toni Foster, First American Title of Utah, American Fork, UT

Charles Fricano, Monroe Title, Albany, NY

James Ganz, Ganz Title & Abstract Co., Kearney, NE

Robert Garlington, Otero County Title, Inc., La Junta, CO

David Garske, Kings County Title Company, Handford, CA

J.E. Goodenow, Iowa Title & Guaranty Company, Maquoketa, IA

Michael Grant, Colonial Title and Abstract Service, Morristown, NJ

Philip F. Greco, Philip F. Greco Title Company, Mount Clemens, MI

Roy Hahn, Platte Valley Abstract & Title Co., Scottsbluff, NE

Alex H. Half, Alamo Title Holding Company, San Antonio, TX

Mary Hartwell, Van Buren County Abstract Office, Paw, Paw, MI

Scott Hess, Northern Michigan Title Company, Inc., Roscommon, MI

Earnest Hoberecht, Blaine County Abstract Company, Inc., Watonga, OK

William Hoffmeyer, York Abstracting Company, York, PA

John Howe, Collar Counties Title Plant, Oak Brook, IL

Myrtle "Pat" Huffman, Greenfield Title Company, Inc., Greenfield, IN

Daniel Hunt, Mid Valley Title & Escrow Co., Chico, CA

Robert Johnson, Patrick Abstract & Title Office, Centreville, MI

Charles Juhl, Benton County Title Company, Vinton, IA

Parker Kennedy, First American Title Insurance Company, Santa Ana, CA

Gloria Kirking, Title Consultants, Inc., Portage, WI

John Kirkpatrick, Weatherford-Parker County Abstract Co., Weatherford, TX

Charles Kovalski, Attorneys' Title Insurance Fund, Inc., Orlando, FL

John L. Kurtzman, Stergios & Kurtzman Co., L.P.A., Massillon, OH

Randy M. Lee, Stewart Title Guaranty Company, Austin, TX

Ken Lingenfelter, Metropolitan Title Company, Howell, MI

Vicki May, Alpine Title Company, Gaylord, MI

James McCay, American Title and Escrow of Baton Rouge, Baton Rouge, LA

Donna Michael, Timberline Title & Escrow, Inc.,

Council, ID

Bing Miller, Superior Title & Abstract Company, Iron Mountain, MI

Malcolm Morris, Stewart Title Guaranty Co., Houston, TX

Michael R. Newell, Newell and Talarico Title Agency Inc., Staten Island, NY

Charles H. Newman, Trinity Western Title Company, Fort Worth, TX

Valerie Nienhueser, Cheyenne County Abstract Co., Sidney, NE

Joseph M. Parker, Parker Title Insurance Agency, Inc., Winston-Salem, NC

Joe Petrucci, Republic Title Agency, Roselle, NJ

Robert E. Philo, Fidelity National Title of Dallas & Ft. Worth, Dallas, TX

Layne Price, First American Title Company of East Idaho, Driggs, ID

Bob Reece, First American Title Company, Grand Junction, CO

Dorothy Rickaby, First American Title Insurance Company, Adrian, MI

Theodore C. Rogers, The Security Title Guarantee Corporation of Baltimore, Baltimore, MD

Robert T. Rork, Alamo Title Holding Company, San Antonio, TX

Neil Savad, Cambridge Title Agency, Inc., New Brunswick, NJ

Earline Scott, Stafford County Abstract & Title Co., Inc., St. John, KS

Philip Seaver, Philip R. Seaver Title Company, Inc., Bloomfield Hills, MI

Ted Sherris, T.P.S. Abstract Corporation, Garden City, NY

Arnold Shifman, Black, McCuskey, Souers & Baugh, Canton, OH

Don Smith, Alamo Title Insurance of Texas, San Antonio, TX

Robert Solinski, L & H Abstract Corp., White Plains, NY

Robert Spezialetti, Lawyers Title Insurance Corporation, East Petersburg, PA

Frank G. Stickney, Esq., Stickney & Groe, Elk Point, SD

Don H. Still, Alamo Title Insurance of Texas, San Antonio, TX

Peggy Stillwell, Community Title & Escrow, Alton, IL

Ronald L. Taylor, Taylor, Jones, et al., Southaven, MS

Dan Terrell, Territorial Abstract & Title Co., Inc., Santa Fe, NM

David Upton, Southwestern Michigan Abstract & Title Co., St. Joseph, MI

S. Rene Vermillion, L. Fay Hedden Abstract Office, Inc., Vincennes, IN

W.B. (Bill) Vollbracht, Land Title Guarantee Company, Denver, CO

Jim Ward, Land Title of Nevada, Inc., Las Vegas, NV

Dan Wentzel, North American Title Insurance Company, Walnut Creek, CA

Phillip Wert, Johnson-Wert Title Company, Kokomo, IN

Mike Wille, The Title Company, Inc., LaCrosse, WI

Douglas Williams, Mid-Illinois Title Services, Inc., Bloomington, IL

Wade Williams, Bromstad Abstract & Title, Eureka Springs, AR

Pete Wilson, Boundary Abstract Company, Ltd., Bonners Ferry, ID

Richard A. Wilson, Commonwealth Land Title Insurance Co., Parsippany, NJ

Debbie Wing, Wyandotte Title & Escrow, Kansas City, KS

John G. Younglove, Attorney-At-Law, Hatboro, PA

## Drafting Proceeds On Closing Letter

Drafting now is in progress through the ALTA Closing Committee on a proposed uniform closing instruction letter being developed in conjunction with support by the Association for President Clinton's initiative focused on increasing the national home ownership rate to an all-time high of 67.5 percent by the year 2000.

Plans call for circulating the draft to ALTA members and to title customers for review following completion.

ALTA support of the administration initiative is related to the Association membership in the National Partners in Home Ownership, a voluntary group of 56 private and public real estate sector organizations dedicated to that activity. Four activity areas within the initiative have been approved by the ALTA Board of Governors for participation by the Association.

Census Bureau figures used to track progress toward the home ownership goal indicate an ownership rate of 65.4 percent for the second quarter of 1996, the most recent period for which data have been released at this writing. This figure represents a 15-year high.

## Information Firm To First American

The First American Financial Corporation has announced that its subsidiary, First American Real Estate Information Services, Inc., has acquired 100 percent of the stock of Cuffaro Appraisal Services, San Diego, an organization providing property valuation information to mortgage lenders.

Now known as First American Appraisal Services, the newly acquired organization is headed by Anand Nallathambi as president.



## NAMES IN THE NEWS



May



Meade



West



York

**Bruce Berguson** has been named Western Division controller, vice president and chief financial officer, Chicago Title Insurance Company. **Marcus May** is now regional strategy implementation manager and remains Northern Ohio area manager for the company, while **William Meade** has been named business development manager for that territory, with additional responsibilities in the Great Lakes region.

Elsewhere at Chicago Title, **Greg Oliver** has been appointed Bay Area Peninsula North Market Center manager and remains vice president. **Jim Steller** has been named president, Chicago Title of Alameda County, CA, and remains vice president. **Jack West**, vice president, assumes the responsibility of coordinating the Western Division management information project.

**Michael Nolan** has been named Chi-

cago Title's resident vice president and Ohio state agency manager with offices in Cleveland, and **Bob Weiss** has been appointed Arizona state manager and remains Maricopa County, CA, manager. Recently named assistant vice presidents include **Brian Feeney**, who remains Bedford, NH, branch manager; **Thomas Garner**, also named National Business Unit manager, Dallas; **Bernadette Kavanagh**, who remains agency representative, Boston; and **John Micciche**, who remains agency representative, Baltimore.

**Theodore (Ted) Werner** has been appointed New York state agency counsel, and **Jeffrey York** Division I office counsel, Chicago. **Jeffrey Rezwin** has been named National Business Unit office counsel, Chicago, and **Gregory Nelson** now is associate counsel, Chicago Title Insurance Company of Oregon



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commercial office, Portland, OR.

**Bruce Hawley** has been named the company's New England area manager, Boston, and **Marion Latham** branch manager, White Plains, NY. Nancy Castro now is senior escrow officer, Chicago, and **Libby Spencer** has been named area escrow manager, Portland, OR. **Andrew Hess** has been appointed Great Lakes regional information systems manager, Cleveland, while **Betty Thurman** has been appointed title officer, San Diego.

**Edward D. Hellewell** has been appointed senior vice president and counsel, Stewart Title Guaranty Company, Houston.

Old Republic National Title Insurance Company has announced the following elections to vice president: **Jeffery J. Bluhm**, midwest region controller, Minneapolis; **Richard E. Craig**, operations counsel and manager, Fairfax, VA; **Penny Gabrielsen-Cullen**, Milwaukee metro manager; **Craig M. Jontz**, Florida state underwriting counsel, Tampa; and **Ellen Pokrass McCarty**, Wisconsin state counsel and agency manager, Brookfield, WI.

Old Republic Title also has named the following to assistant vice president: **Mark Blakstad**, commercial senior examiner, Minneapolis; **Cindy Hawkes**, commercial escrow manager, Minneapolis; and **Robert W. Oates**, officer manager, Racine, WI.

Also, **Kirk P. Sterling**, assistant vice president, St. Louis, has been named south central division manager for the company.

**James C. Cavanagh** has been appointed vice president and chief financial officer for T. A. Title Insurance Company, Media, PA. Previously, he had been a senior manager for Coopers and Lybrand, L.L.P., international accounting and consulting firm. Also at T. A. Title, **Frederic P. McDowell** has been named an agency manager for eastern Florida.

**Anne McClure Richardson** has joined Rattikin Title Company, Fort Worth, TX, as a title examiner.

**Mark A. Heacock** has joined First American Title Insurance Company as vice president—assistant regional counsel, Mid-Atlantic Region, with offices in Washington, DC.

**R. Brian Avery** has joined Commonwealth Land Title Insurance Company and Transnation Title Insurance Company as vice president, national ac-



Latham



Heacock



Avery

counts, for the organization's Commonwealth OneStop network, with offices in Atlanta.

**Ruth Smith** has been named Investors Title Insurance Company office manager, Fayetteville, NC.

**Mary Wilson**, has joined the Ameri-Title Newark, OH, office, where she is responsible for quality control and title department processing.

**Martin D. Henschel** now is chief title officer for Equity Title Services, Edina, MN.

## Elkhart Abstract Has New Owner

The assets and name of Elkhart County Abstract Company, Inc., Elkhart, IN, have been purchased by Joseph R. Crimmins.

Donald and Suzann Davids, previous owners of the 130-year-old company, have retired.

## Additional EDI Videos Available

The initial supply of the ALTA Land Title Institute videocassette, "Electronic Data Interchange: Changing The Way You Do Business," has been exhausted following distribution to Association members. But a limited additional quantity has been acquired and is available for purchase at \$20 per copy.

Checks made payable to Land Title Institute should accompany orders, and may be sent to LTI at Suite 705, 1828 L Street, N. W., Washington, DC 20036.



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## Legislative Triumph in Wisconsin



Wisconsin Governor Tommy Thompson, second from right, is greeted by Wisconsin Land Title Association President Mike Wille, to his immediate right, upon arrival at Mike's organization, The Title Company, in La Crosse for the signing of nine bills into law including two measures given priority support by the state title group. These are a bill to make it clear that a discharge in bankruptcy has the effect of clearing title to homestead property where the debtor owes \$40,000 or less in equity, and a "good funds" bill requiring that funds delivered to a closing by a mortgage banker must be in a form required to be honored, even if the mortgage banker subsequently goes out of business. Others shown from left are WLTA Executive Officer Karen Gilster and WLTA Legislative Committee Member Bush Nielsen. At the right is Peter Christianson, WLTA's lobbyist.

## Past President McDonald Dies

Services were in Sanford, FL, for ALTA Past President Tom McDonald, 68, who died at his home there following an extended illness. He was an Honorary member of the Association.

He served as ALTA president in 1982-83, and had been chairman of the ALTA Group Insurance Trust and the Land Title Institute. His father, the late Morton McDonald, was ALTA president in 1955-56 and also was elected to Honorary membership in the Association. Morton McDonald was the founder of the Group Insurance Trust and served as its first chairman.

Tom McDonald was the retired president of The Title Group, Inc., Sanford, and was a past president of the Florida Land Title Association. He formerly served as mayor of Sanford, and as a member of the Florida State Legislature.

Before being elected ALTA president, he was a member of the Association Government Affairs Committee, Bylaws Committee and Liaison Committee with the National Association of Bar-Related Title Insurers.

A veteran of the Korean War, he also had served as chairman of the board of trustees, Central Florida Regional Hospital, as a Rotary International district governor, and as a board member of Sun Bank N.A.

Survivors include his wife, Mary Lou; two daughters, Martha M. Crosier and Cynthia Guiles; two sons, Thomas H. McDonald and Matthew J. McDonald; a sister, Rebekah Bostic; a brother, F. Morton McDonald; and seven grandchildren.

The family suggests memorial contributions to the First United Methodist Church Stained Glass Windows Project, an activity with which Mary Lou McDonald is closely associated (the church is located at 419 Park Avenue, Sanford, FL 32713); the Florida United Methodist Childrens Home; or the Hospice of Central Florida. Any contributions may be sent directly to the church at the previously mentioned address.

## Lingenfelter New Michigan President



Ken Lingenfelter, president and chief executive officer, Metropolitan Title Company, Howell, MI, has been elected president of the Michigan Land Title Association. Lingenfelter is a 27-year veteran of the title industry, and has received the Michigan Entrepreneur of the Year-Financial Services award.

MLTA reports a membership of 140 companies, and dates its founding at 1901.



## Arkansas Group Elects McMullin



Glen McMullin, co-owner, Independence County Abstract, Batesville, AR, has been elected president of the Arkansas Land Title Association.

He is a 16-year veteran of the title industry and while serving on the state association board been chairman of its education committee.

Other newly-elected officers include Charles Epley, Carroll County Abstract, Eureka Springs, vice president, and Greg Wall, Tucker Abstract, Bentonville, secretary-treasurer. Gay Cameron continues as association executive secretary.

## New Acquisitions By First American

First American Title Insurance Company has announced the purchase of interests in three New Mexico title companies. The underwriter has acquired Sterling Title Company of Sandoval County, Rio Rancho, and has purchased an 80 percent interest in both Territorial Abstract & Title Company, Inc., Santa Fe, and Territorial Escrow Services, Inc., Cedar Crest.

Sterling Title has been a First American agent since 1970 and was acquired from Carla Pfeiffer, 20-year veteran of the title business, who will continue to manage the operation.

Territorial Abstract and its wholly owned subsidiary, Territorial Escrow, were purchased from Dan Terrell, who will continue as president and will manage the abstract company. Becky Thompson will continue to manage the escrow operation.

## Delta Evolutionary At Commonwealth

Commonwealth Land Title Insurance Company and Transnation Title Insurance Company have announced their new Delta Title Information System currently is in production at a Transnation pilot site in Tacoma, WA.

Delta is a client/server system incorporating fax, E-mail and EDI capabilities, reporting tools, productivity measurement and workflow management. Three more Delta sites have been selected for opera-

tion this fall, according to the announcement, and the parent organization plans an aggressive rollout of the system in 1997.

Operating as a workbench with a comprehensive set of user tools, Delta uses Windows 95 for the desktop, SQL Server for the database and Windows NT for the network. Delta is designed to evolve with new capabilities as technology advances.

## HFS Preferred Lawyers Vendor

Lawyers Title Insurance Corporation has announced the signing of a three-year, preferred vendor agreement with HFS Incorporated, which is designed to facilitate title insurance transactions for HFS franchisees and their clients.

Under the agreement, Lawyers Title has access to the HFS broad franchise base in marketing its line of title insurance and re-

lated services. Lawyers Title now is able to link to the various technology systems managed by HFS for its franchisees, including CENTURY 21 and America On Line network.

In addition, the agreement provides HFS hospitality franchises with a source for tax-free property exchanges and nationwide title insurance.

## Three Acquisitions For Metropolitan

Metropolitan Title Company, Howell, MI, has announced three acquisitions.

They are Northern States Title Corporation, Saginaw and Midland, MI; Newwaygo County Abstract & Title, Fremont, MI; and Oceana Land Title, Hart, MI.

With these additions, Metropolitan Title now has 45 offices serving 30 counties across the state, according to the announcement.

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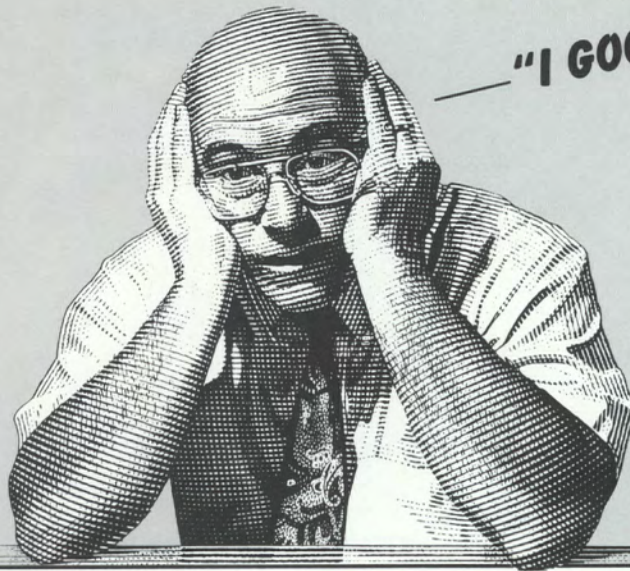
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## Parker, Richison Honored During Arkansas State Convention



ALTA Abstractor-Agent Section Chairman Joe Parker, right, Parker Title Insurance Agency, is presented an Arkansas Traveler Award by Arkansas Land Title Association outgoing President Jim Winton, Clay County Abstract Company, during the state association's eighty-eighth anniversary convention in West Memphis, AR. In the other photograph, Charles Richison, center,



George and Richison Title Co., a past president of the state organization, is presented the Arkansas Titleman of the Year Award. Craig Gill, Arkansas Title Insurance Company, left, and Glen McMullin, Independence County Abstract Company, who was installed as state association president, also are shown. The convention banquet was held at Graceland, the Elvis Presley home in Memphis.

## First American Adds Servicing

The First American Financial Corporation, parent of organizations including First American Title Insurance Company, has announced acquisition of the Excelis Mortgage Loan Servicing System from Residential Information Services, a unit of

Prudential Insurance Company of America.

Now known as Excelis, Inc., the new addition joins First American's title insurance, real estate tax service, flood compliance, credit reporting, property information, home warranty, equity loan service and records management operations, the parent advised in its announcement.

According to First American Financial,

the Excelis system employs rules-based technology enabling the customer to fit its capabilities to individual servicing criteria and policies. This is designed to eliminate problems emerging from a "one size fits all" service bureau approach—managing work flow, minimizing business risk and improving operational efficiency by providing mortgage lenders with greater control over their portfolios.

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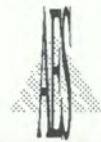
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## Brokers Acquire Minority Interest

The purchase of a minority interest in Ticor Title Agency of San Antonio by two of the largest real estate brokers in that community has been announced by the title concern.

According to Ticor Title Agency President Jack Rogers, that organization and the two brokerage companies--Bradfield Properties, Inc., and The Guy Chipman Company--will maintain independence that includes separate identities and management teams.

Rogers, who continues as Ticor Title Agency president and is operating partner of the resulting new investment group, emphasized that the transaction does not constitute a merger.

## Landata, Ultima Enter Alliance

Stewart Information Services Corporation has announced that its Landata subsidiary and Ultima Software Corporation have entered into an alliance focusing on the joint development of state of the art imaging, and title plant and county government software.

Landata will integrate jointly developed systems into its award winning LANDATA TITLE OFFICE, and becomes a distributor for Ultima's Windows-based county government software applications. According to the announcement, the alliance is pointed toward furthering the enhancement of Windows-based software for automated records maintenance and research while providing for client collective document retrieval and storage needs.

## Fidelity Invests In Food Operation

Fidelity National Financial, Inc., parent of organizations including Fidelity National Title Insurance Company, has announced closing of its transaction to acquire for cash a 4.9 percent stake in Rally's Hamburgers, Inc., from Giant Group, Ltd.

CKE Restaurants, Inc., and Giant also have closed their previously announced transactions and CKE has completed due diligence on acquiring for cash a 15 percent stake in Rally's, according to Fidelity.

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## CONVENTION

continued from page 15

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*Griffith Park—Plenty of Space.* Encompassing 4,107 acres, the park is one of the nation's largest. Features include 28 tennis courts, picnic and sports areas, horseback riding and hiking trails, and the Griffith Park Observatory with its planetarium theater.

*Coming Up Roses.* October is a peak sniffing month for the 150 varieties of rose blooming in Exposition Park.


*Where It All Began.* El Pueblo de Los Angeles Historic Park contains restored historic buildings including the oldest existing house in the area. There is a colorful Mexican marketplace where visitors may shop, listen to lively music, watch folk dances and dine.

*Join Your Favorite Television Audience.* Tickets for live audience television shows may be requested in advance by mail or picked up in person where they are available at studio complexes on a daily basis. It's first come, first served. Most shows have a minimum age requirement of 14.

*Riviera, Anyone?* The Los Angeles answer to the French Riviera is Marina del Rey, largest man-made small craft harbor in the world and home to some 6,000 in-the-water private yachts. Spectacular views and outdoor activities are in abundance.

*Walking Westwood.* Located just outside the gates of UCLA, the university community of Westwood bustles day or night, with walking the preferred mode of transportation.

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Convention Los Angeles presents a rare opportunity for updating on important title industry issues and topics in an atmosphere of wide ranging cultural enjoyment. Informational assistance with Convention plans is available through a call to the ALTA meetings department at 800-787-ALTA. 



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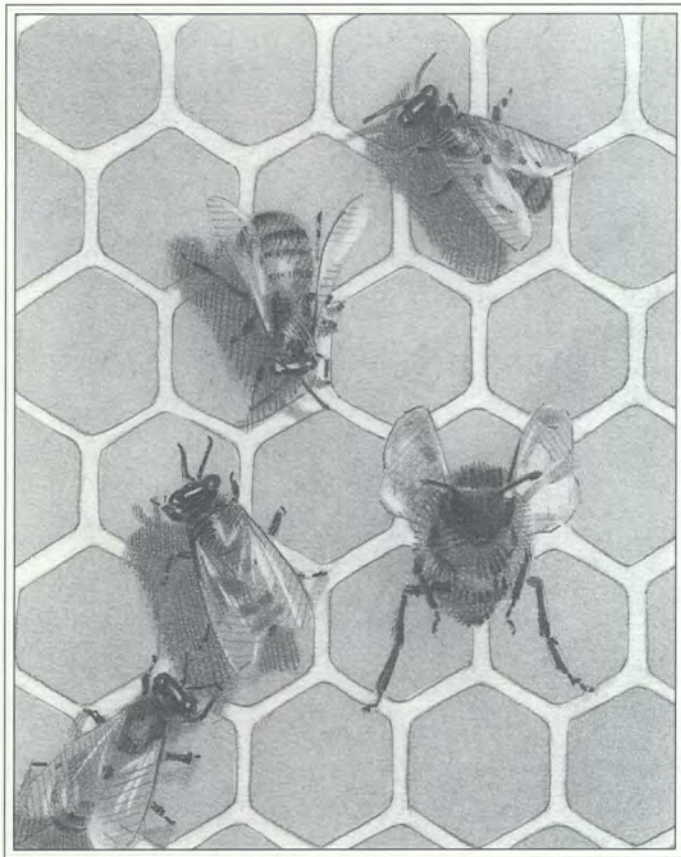
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## 1996 AFFILIATED ASSOCIATION CONVENTIONS

### *July*

11-13 **Illinois**, Oakbrook Hills Resort & Spa, Oakbrook, IL

11-13 **Michigan**, Grand Hotel, Mackinac Island, MI

11-13 **Utah**, Stein Eriksen Lodge, Deer Valley/Park City, UT

### *August*

1-4 **Idaho**, The Coeur d'Alene, Coeur d'Alene, ID

8-10 **Kansas**, Holiday Inn, Manhattan, KS

8-10 **Montana**, Fairmont Hot Springs Resort, Anaconda, MT

15-17 **Minnesota**, Riverport Inn & Suites, Winona, MN

15-17 **North Carolina**, Wintergreen Resort, Wintergreen, VA

18-21 **New York**, Southhampton Princess, Bermuda

21-23 **Wyoming**, Holiday Inn, Cody, WY

### *September*

5-8 **MD-DC-VA**, Princess Royale, Ocean City, MD

8-10 **Ohio**, Hyatt Regency, Cincinnati, OH

11-13 **Nebraska**, Holiday Inn, Hastings, NE

12-13 **Wisconsin**, Radisson, La Crosse, WI

12-14 **Dixie**, Sandestin Beach Resort, Destin, FL

12-14 **North Dakota**, Ramada Plaza Hotel, Fargo, ND

12-15 **Washington**, Campbell's Resort/Lake Chelan, Chelan, WA

18-20 **Nevada**, Hyatt Regency, Incline Village, NV

19-21 **Indiana**, Westin Hotel, Indianapolis, IN

19-21 **Missouri**, Doubletree Hotel & Conference Center, St. Louis, MO

### *November*


3-6 **Florida**, Hilton Innsbrook Resort, Tarpon Springs, FL

6-9 **Arizona**, Carefree Inn, Carefree, AZ

### *December*

5-6 **Louisiana**, Omni Orleans Hotel, New Orleans, LA





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RBJ Computer	page 10
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Title Data	page 9
Title Industry Assurance Company	page 30
Title Pac, Inc.	page 6
Title Pro	page 28
Title SCAN Systems	page 33
Title Solutions	page 4

## 1996 CALENDAR OF MEETINGS

### September

8-10 **Reinsurance Committee**, Inn at Napa Valley, Napa Valley, CA

13 **ALTA's Land Title Institute/Oklahoma Land Title Association Regional Seminar**, Doubletree at Warren Place, Tulsa

### October

16-19 **ALTA Annual Convention**, Westin Century Plaza Hotel, Los Angeles

### November

2-5 **Title Counsel**, Mansion del Rio, San Antonio

## Stewart System Wins Merit Award

Stewart Title Guaranty Company's "Virtual Underwriter" information system has won the Bronze Quill Award of Merit for Multi-Audience Programs using electronic media, as presented by the International Association of Business Communicators/Houston.

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quickly and easily locate information from the company's underwriting manual, underwriting bulletins, exceptions manual, endorsement guidelines, forms and corporate directory.

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Information can be cut and pasted from Virtual Underwriter into word processing files. With faxing software, information can be sent directly from Virtual Underwriter to a customer's fax machine. National exceptions and requirements are fully cross-referenced with the underwriting manual, bulletins and forms.

Current information is available on the desktop 24 hours daily and updates can be downloaded over a modem.

## Burnet Title New Full Service Unit

Burnet Financial Group has announced the opening of Burnet Title, a full service title agency with offices in Chicago. The action follows the merger in December of Burnet Financial and Prudential Preferred Properties, and reflects the Burnet commitment to providing consumers with integrated real estate services and continuity throughout a transaction.

Burnet Financial, based in Edina, MN, reports that its Burnet Realty, an affiliate of Burnet Title and The Prudential Preferred Properties of Chicago, is the third largest independent brokerage company in the nation.

Laurie Spear, a Chicago native who is a licensed attorney with 12 years title industry experience, has been named the key manager of Burnet Title as vice president, according to the announcement.





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