

November/December 2002

# Title NEWS

Official Publication of the American Land Title Association

## STANLEY FRIEDLANDER — LEADING THE WAY ON CRITICAL ISSUES

### PLUS

- Are We Really a Service Industry?
- Preventing Title Insurance Fraud
- CA Hearing on Radian Concludes

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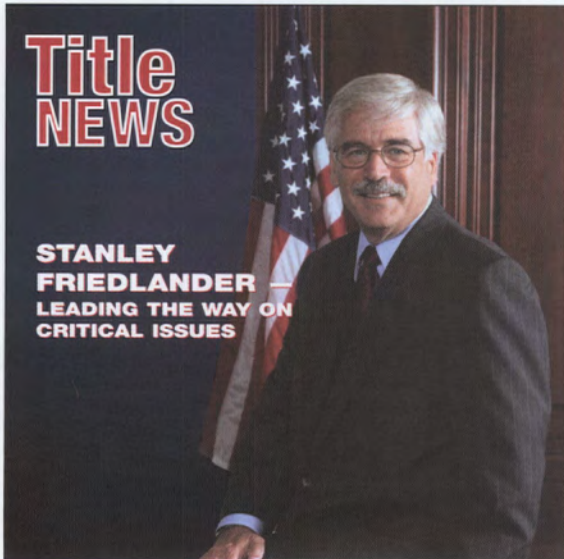
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## Stanley Friedlander— Leading the Way on Critical Issues

by Ellen Schweppe

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### Preventing Title Insurance Fraud

by Connie Clark

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# leading edge

A Message from the  
President

## Preparing for Battle

**W**hy are we, the title industry, under attack? Why is there such an outcry in the media against what we do and how much we charge? Why does the public lack understanding about what role we play in the real estate closing?

The answers are not simple. If the answer is because we make so much money, then why are the stock prices of the major underwrites so low? If the answer is because we do not offer the right products, then why do we offer so many different policies and endorsements?

### Telling Our Story

What shall we do? In order to fight the attackers, we must do something that is not in our nature to do. We must tell our story. In the past, we have been happy being in the backroom, doing our job and keeping a low profile. Be we must change. When the media refers to us as the "title industry racket," we have to fight back and tell our story. And what a wonderful story it is! We must tell the public and the regulators what we do, how we do it, and what is the true value of the title insurance industry. We must tell the public that we are highly trained professionals who do very complicated work. We must tell the regulators that we are the disinterested third party necessary to make sure that real estate transactions close smoothly and fairly.


In order to do this, ALTA has never been more important. ALTA must convince members that they must go out and speak to organizations in their community to assist the public in understanding what we do. ALTA will be there to give you sample programs, literature and speakers, if needed. We are planning a national public relations program that will target the groups that count. We must use all of our resources to help you get out the word. Your grassroots efforts will be a very critical part of this program. ALTA is also prepared to work with the various state land title associations to help wherever needed.

### A War of Words

The headline of a recent Forbes magazine article was "Title Fight"—and that is exactly what we are facing. We are in the fight of our lives, and all of us need to get involved to do battle. I ask all of you to join with your colleagues throughout the country to wage a war of words—to tell the public who we are and what we do. Together we can make a difference.

Stanley Friedlander



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## Who You Gonna Call?



This month we introduce you to Liza Trey, ALTA's director of conferences and meetings. Liza has been with ALTA for five years and is mainly responsible for planning, logistics, and on-site execution for ALTA's Annual Convention, Tech Forum, and Federal Conference. She also oversees the registration process for each meeting.

A few years back, Liza created the "Opportunity Knocks" program to offer sponsorship opportunities to vendors trying to reach the title industry market. As a result, vendors are happy with more ways to promote themselves, and ALTA has increased revenues from the conventions. Liza also solicits exhibitors for the Annual Convention and Tech Forum, working hand in hand with them so they understand the value of their participation in ALTA. When she is not planning one of ALTA's larger meetings, Liza is also responsible for planning ALTA's 30-plus committee meetings each year.

## Employee Training Now on CD

Eight of the employee training videos offered by the Land Title Institute are now available on CD. Why CD? Earlier this year, LTI did an e-mail survey asking about members' needs in the area of education. Many were interested in courses in CD format. The CD format is ideally suited for individual instruction, while the VHS model is better for group instruction. The CD format provides personalized training right at the employee's desktop. Here are the training tapes available on CD:

The Need for Land Title Services; The Principles of Title Searching; Claims Awareness; Completing a Title Insurance Commitment Form; A Policy Overview; Behind the Scenes: A Look at the Settlement Process; Closing Real Estate Transactions: Process and Problem Solving with the HUD-1; and This Land is My Land, That Land is Your Land.

For pricing information or to order a videotape or CD, call ALTA at 1-800-787-2582, or order online at [www.alta.org](http://www.alta.org). Click on "Education," then "Land Title Institute."

# calendar

## ALTA Coming Events

### November

**4-6**  
Title Counsel Fall Meeting  
New Orleans, LA

**23-26**  
TRC Board Meeting  
San Francisco, CA

### December

**6-9**  
Systems Committee Meeting  
Palm Springs, CA

## Affiliated Association Conventions

### November

**6-9** Florida

### December

**5-6** Louisiana

## ALTA Members to Fund PR Campaign

At the ALTA Annual Convention a few weeks ago, the ALTA Board of Governors unanimously approved an assessment for all ALTA members to fund the first year of the expanded public awareness campaign. The assessment will equal half of each member's current dues. So, for instance, if your dues are \$500, the assessment would be an additional \$250.

The assessment will cover the first year of the PR campaign to educate legislators, decision-makers, and the consumer about the value of title insurance and the value title companies bring to the closing process. ALTA will develop a plan to raise funds, perhaps on a fee-per-policy basis, to support additional years of the campaign. Members will receive a special letter with their dues notice explaining the PR campaign and the need for industry funding to support it. If you have questions about the assessment or PR campaign, contact Jim Maher at [jim\\_maher@alta.org](mailto:jim_maher@alta.org).

## Members-Only Section Added to ALTA Web Site

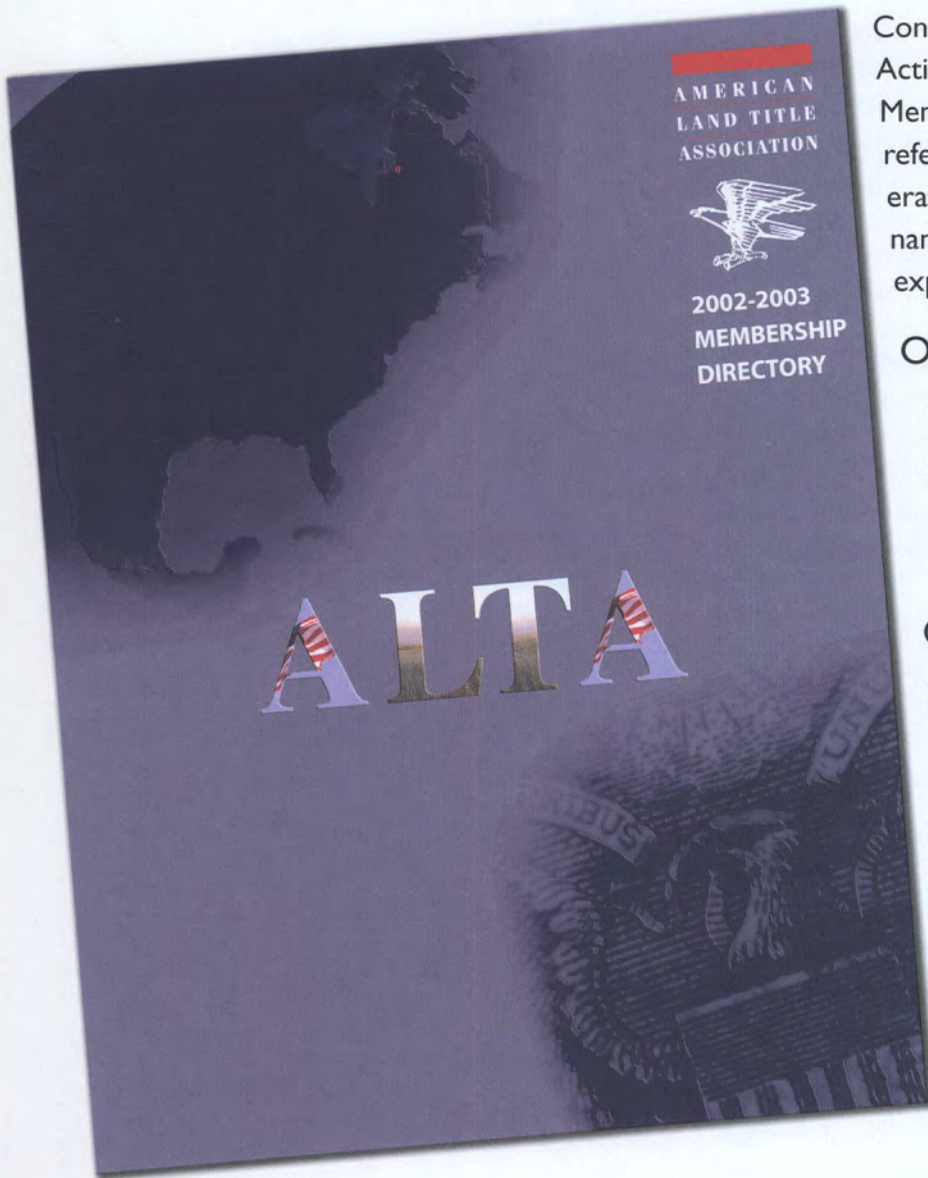
A new members-only section on the ALTA Web site will make things easier for ALTA members. Members can change their address, register completely on-line for conventions, pay dues, and purchase publications easily. To access the new section, you will need a login and password. To obtain yours, e-mail [service@alta.org](mailto:service@alta.org) and you will receive a reply back with your login and password.

## TIAC Increases ALTA Membership

This year ALTA has gained a record 118 new members from those companies that sign up to use ALTA's errors and omissions insurance TIAC. TIAC is a benefit for members of ALTA. To sign up for TIAC, contact Richard Curd at 1-800-628-5136.

Or go to ALTA's Web site and click the TIAC logo in the left-hand column.

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# government & agency news

## ALTA Issues Comments on HUD's Proposed RESPA Rule

ALTA has sent comments to HUD outlining the title industry's concerns with its proposed changes to RESPA. ALTA believes HUD's proposed changes to the regulations implementing the Real Estate Settlement Procedures Act (RESPA) will have potentially adverse effects on consumers, the mortgage settlement process, and small businesses. In addition, ALTA is concerned about HUD's statutory authority to implement and enforce the proposed changes.

ALTA supports settlement services legislation or regulations that promote consumer choice and empowerment, require meaningful disclosure, and enhance consumer ability to shop effectively for settlement services but thinks HUD's current effort to revise the RESPA regulations do not achieve these goals.

To view ALTA's comments, visit the ALTA Web site at [www.alta.org](http://www.alta.org).

## ALTA Members Must Comply with Bush Mandate

As part of the war against terrorism, President Bush issued Executive Order 13224, effective September 2001, prohibiting transactions with individuals and organizations on the list of "Specially Designated Nationals," published by the Office of Foreign Assets Control of the Department of the Treasury. In order to comply with Executive Order 13224, real estate settlement providers must check the names of all relevant parties in a real estate transaction against the individuals and organizations on the List to ensure that the real estate settlement provider is not engaging in such a prohibited transaction or dealing.

ALTA has developed an interface with the Department of the Treasury list which initiates a search on a document published and maintained on its Web site. The document is located at [www.treas.gov/officesenforcement/ofac/sanctions/terrorism.html](http://www.treas.gov/officesenforcement/ofac/sanctions/terrorism.html).

Searchers simply type in the person's name or text and click the Search button. When search results are displayed, you'll see the entire document with links to all your matches displaying your results. If you have any questions or concerns about this search utility, please contact ALTA at [service@alta.org](mailto:service@alta.org).



A.W. Pickel, president-elect, NAMB (left), Cathy Whatley, president, NAR (center), and Cara Detring, past president, ALTA (right) share a few minutes prior to an October 9 roundtable at the Small Business Administration on how HUD's proposed rule on RESPA will impact small businesses in the real estate industry.

## Long Awaited Bankruptcy Bill Postponed

In mid-September the leadership of the U.S. House of Representatives decided to postpone passage of the Conference Report on the "Bankruptcy Abuse Prevention and Consumer Protection Act of 2002" until after the November elections. Action on the bill was delayed to accommodate several conservative members of the House who had issues related to language limiting bankruptcies of persons convicted of bombing abortion clinics. The bill may be brought up in a projected lame-duck session, which is tentatively scheduled for mid-November.

The legislation includes several provisions affecting real estate. ALTA thanks the grassroots support of members who helped achieve enactment of several provisions to overturn the Ninth Circuit decision in *McConville*, which limited the protection of undisclosed post-petition transfers to fee interests and excluded other interests in real property, such as liens aris-

ing under a mortgage or deed of trust.

ALTA was also successful in obtaining an amendment in the bill that provides an exception to the automatic stay so that post-petition transfers of security interests in real property may be subject to foreclosure.

## ALTA Successful on IRS Rules

For the past nine years ALTA has submitted comments, attended meetings, and delivered testimony before the IRS on final information reporting regulations, commonly called middleman regulations. The regulations provide guidance for payment involving a middleman—a person, makes a payment on behalf of another person. Title companies performing closing and escrow functions would be considered middlemen.

In a victory for the title industry, the final regulations released recently include ALTA's recommendation to limit administrative burdens on the title industry.

For more information on any of the items on this page contact ALTA's legislative/ regulatory counsel, Ann vom Eigen at [ann\\_vomeigen@alta.org](mailto:ann_vomeigen@alta.org) or 1-800-787-2582.



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# Stanley Friedlander — Leading the Way on Critical Issues

by Ellen Schweppe

Stanley Friedlander got into the title insurance business because he likes air conditioning.

After spending summers caddying and doing yard work in the hot Cleveland sun, he heard that high school kids could get jobs at the air-conditioned courthouse as indexers, looking up names in record books.

“I got the job and I liked it,” he said. “My friends were coming home from work tired and dirty, and I came home feeling fine.”

Every summer he went back to learn more, moving from indexing to writing takeoffs to learning about mapping. Now president of Continental Title Agency Corp. in Cleveland, Friedlander will cap nearly four decades in the title industry with a term as president of the American Land Title Association.

“It’s a wonderful way to round out a career,” he said. “It’s truly humbling, and I still can’t believe it’s happening.”

Heading the industry’s national association seems a natural progression for Friedlander, who talks about building the triangle of his life over the years on his business, his family, and his volunteer work. “I feel very strongly that the three should balance,” he said. “I won’t trade one off for the other.”

## Building a Business

Friedlander got his first job with a title insurance company in the 1960s to help pay his tuition at Kent State University, but when he received a five-cent-an-hour raise after a year, he decided to quit the job and start his

own title business.

He rented a second-floor walk-up for \$50 a month in tiny Ravenna, OH. He bought a used desk, typewriter, and filing cabinets. He got a roll of carpeting and laid it himself. “I was in the title business,” he said. “There was so much I didn’t know; it was scary.”

He became a subagent of Midland Title in Cleveland and began calling on real estate brokers, slowly building business. He graduated from Kent State and attended Akron Law School at night for three years before deciding he hated it too much to finish.

By the 1970s his company had grown to the point where he knew he was in the right business, but not the right town. He sold his company to Midland Title and went to work for the firm in Cleveland.

“After a year I realized I wasn’t cut out to work for someone else,” he said. “That entrepreneurial thing was inside of me.”

He lined up a new job in San Francisco and took six months off to travel around Europe, but rushed back to Cleveland when his father needed emergency brain surgery. While there, he called a former Midland Title colleague, Bob Bernardinelli, who told him he was starting a title company.

“I told him, ‘No, you’re not. WE are starting a title company,’” Friedlander said.

They launched Continental Title in 1974. At first their goal was to become a statewide company with offices in several cities.



“Unfortunately, it wasn’t fun,” Friedlander said. “I was making money and doing a lot of business. But I was doing all of these nontitle things—hiring, firing, opening offices, buying furniture.”

When the insurance market turned down in the 1980s, Friedlander and his partner scaled back the business by selling some offices and closing others. Continental Title went from 100 employees throughout the state to 32 employees in two locations.

“We realized we could not be all things to all people, so we made a conscious decision to become a commercial title agency,” he said. “By choosing not to grow, we have a very relaxed atmosphere in our office. Our focus is to do what we do really well and build tremendous relationships with our customers.”

## Family Focus

At the same time Friedlander built his business, he focused on balancing it with the other sides of the triangle. In 1975 he married Cheryl Karner, then a trial lawyer and now a common pleas court judge.

“One of the things I liked about Cheryl was that she had tremendous interest in my business,” he said. “We

shared the birth and growth of the company, and to me that was so important.”

Unable to have children, they adopted Jennifer in 1980 and Joey in 1981. Friedlander recalls Jennifer’s adoption as a series of unlikely events that brought them together.

Baby Jennifer was up for adoption at a Memphis, TN, agency but had been passed over after being diagnosed with a small hole in her heart. Meanwhile, a friend at the Jewish Children’s Bureau in Youngstown, OH, mentioned to the Memphis agency director that he knew a Cleveland couple anxious to adopt.

The Friedlanders went to Memphis and adopted Jennifer. Two months later they took her to a doctor to discuss an operation to repair her heart, but when the doctor examined her, he told the surprised parents she was perfectly healthy.

“To me, this was the invisible hand of God, that she was truly meant to be ours,” said Friedlander.

Joey’s adoption a year later was less eventful but still joyous, he said. They brought him home after his birth at a Columbus, OH, hospital.

Jennifer is now studying real estate appraisal, and Joey attends college. “I want them to find their own way and

“Being a politician means being out at night, going to meetings, and campaigning,” he said. “We couldn’t have two politicians in the family at the same time, so when Cheryl ran for judge, I stayed home with the kids.”

Although retired from politics, Friedlander still serves on the community’s Planning Commission and the Cuyahoga County Bar Association’s Grievance Committee.

He works with Cleveland’s century-old Hebrew Free Loan Association, which makes no-interest loans for legitimate, needy purposes to people unable to get loans elsewhere. He helped organize a national Hebrew Free Loan Association of groups throughout the country and became its president.

Friedlander also got involved in the Ohio Land Title Association, chairing its Education Committee, serving on the Board of Governors, and eventually becoming president. He represented the state at an ALTA convention, where he volunteered his services to Charlie Hon, then ALTA’s president-elect, and got himself appointed to ALTA’s Education Committee.

“Getting involved in ALTA was a natural segue after my political career, my volunteer work, and my term as

ALTA does all of these things for us.”

### Critical Issues

During his year as president, Friedlander plans to focus on three issues: the association’s dues structure, proposed changes to the Real Estate Settlement Procedures Act, and attempts by nontitle insurance companies such as Radian Guaranty to sell title insurance products.

“These three things are the most important right now, although I don’t know what other bonfires may flare up,” he said. “Recognizing that one year goes by very fast, I’ll do the best I can to see these issues through.”

Industry consolidation over the past few years has eroded ALTA’s dues base, which Friedlander sees as a serious problem for the association’s future.

One idea under consideration is establishing a fee, or royalty, for using the standard policies and forms ALTA has developed, now available free. Nearly all title insurance written in the country is based on ALTA forms, which helps assure that the system of land exchange remains smooth and consistent.

“Charging a royalty would bring in every issuing agent of title insurance in the country, who would then become aware of what ALTA is and does,” said Friedlander. “It could expand our membership base and involve many more people in the success of our industry.”

ALTA will continue to address regulatory or legislative reform of RESPA, Friedlander said. The association’s challenge is to make certain the industry’s point of view is considered in the debate and prevent RESPA changes that would limit consumer choice of real estate settlement services and lower the quality of service.

The association has prepared a response to a recent proposal from the Department of Housing and Urban Development to restructure the way

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## Participation in ALTA is important for the protection and preservation of our industry.

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if that leads them into the title business, that’s great. If not, that’s fine too,” Friedlander said.

### Community Involvement


As the family grew, so did their community involvement. Friedlander flexed his political muscles by becoming a member of the Moreland Hills Community Council, but he decided against running for reelection when his wife had the opportunity to become a judge, a lifelong dream.

Ohio Land Title Association president,” Friedlander said. “My experiences built on each other.”

Friedlander became an ALTA volunteer because he believes the organization is vital to the industry’s success. “Participation in ALTA is important for the protection and preservation of our industry,” he said. “We need representation in Washington; we need standard forms; we need education; we need a spokesperson for the industry; and



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**Darryl Turner**  
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**Jim Kight, Sales Manager, North American Title, Fresno, CA**

"Darryl Turner and his staff have completely changed my view of how title insurance marketing should be done. The program has redefined marketing and thinking as a whole."

**Brandt Butze, Owner, Oakwood Title Agency, Beachwood, OH**

"I was knocking on the door of opportunity and Darryl Turner opened that door for me!"

**Rhonda Grove, North American Title, Fresno, CA**

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**Stanley emphasizes that building a triangle in his life has been the true key to his success.**

settlement services are priced. HUD's proposed regulations would allow guaranteed packaging or bundling of settlement services. (Visit the ALTA Web site for the full comments to HUD and other RESPA updates.)

ALTA maintains that packaging of settlement services can be anti-competitive, lowering the quality of service and the number of service providers, while not necessarily decreasing consumer costs. HUD's proposal also fails to take into account that buyers and sellers have an independent interest in selecting providers of title-related and closing services.

"We cannot necessarily control the future of RESPA, but our voice needs to be heard," Friedlander said. "We have to make sure our regulators know where we're coming from on this issue."

On another critical issue, ALTA has challenged Radian Guaranty's introduction of a product the mortgage insurer calls "lien protection," or RLP, on grounds that the company is not licensed to sell title insurance. So far, eight state insurance departments—including three of the country's four largest—have concluded that Radian's offering of the product is illegal. And the California Department of Insurance has issued a Cease and Desist Order to Radian, effectively stopping them from offering its product anywhere in

the U.S. (ALTA observed Radian's appeal on this issue. See page 18 for a summary)

"We will be successful with every regulator in every state. There's no doubt about that," Friedlander said. "Once the facts are known, it's virtually a no-brainer for regulators to decide Radian is violating the law and selling title insurance without a license.

"But it's not just Radian. We've had this problem before, and we'll have challenges from others in the future. We want them to know we are not going to sit back and let them enter our business. It's not just in our best interest but in the best interest of the consumer as well. We will fight it."

Members of ALTA and state title associations will continue to deliver the message to state regulators and legislators that not only is Radian's product illegal but true title insurance is less expensive or competitive with the lien protection product in most jurisdictions and in most transactions nationwide.

"We have teams of people going out and making presentations everywhere, and I will be going up to the Hill to tell our story," said Friedlander.

### **Telling the Industry Story**

Another way ALTA will tell the industry's story during the coming year is through an industry public awareness campaign. Announced earlier this year, the campaign is being developed to inform homebuyers, regulators, and members of Congress about the value of title insurance.

"We have always been the backroom guys who work behind the scenes," Friedlander said. "We want to make our targeted audiences aware of what title insurance is and what we're doing to make it even better. We've never really done this as an industry before."

The campaign will rely in part on a grassroots effort involving title

professionals, who, as Friedlander pointed out, are in every county in every state across the country. "We want to have a brochure at every closing explaining the value of the title product. We want to let the consumer know just what they're getting with this product."

Membership involvement will be essential to the association's success on its key issues during the coming year, Friedlander said.

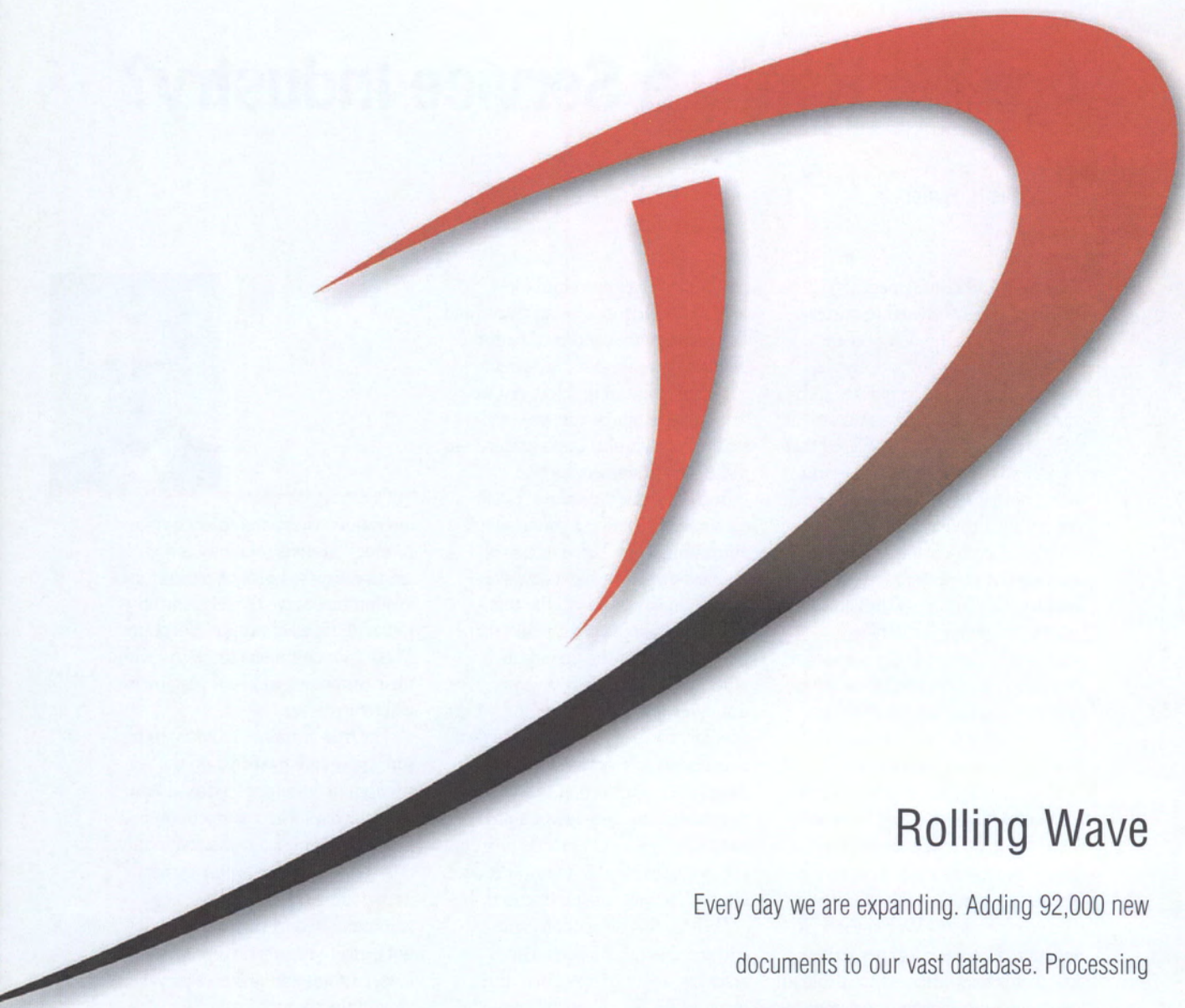
"I'm honored to hold the position of president, but I'll never lose sight that this is a team effort," he said. "All I can do is hold the rudder in my hand and move it in the direction where I think it should be going. It will be the ALTA staff and volunteers who accomplish everything."

Friedlander may have stumbled into a title insurance career because he wanted to work in the cool of an air-conditioned building, but his enthusiasm for the industry four decades later is unmistakable.

"What service does the title industry provide? The American Dream—homeownership. When a real estate transaction is completed, everyone walks away from the table happy. We're part of the team that makes it all happen, and it's really a thrill."

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Ellen Schwappe is president of Ellen Schwappe Company, LLC, a public relations firm serving the financial services and other industries. She has two decades of public relations and journalism experience, writing and speaking on a variety of insurance, banking, and other business issues. She can be reached at (703) 435-5621 or [ellen@schwappecompany.com](mailto:ellen@schwappecompany.com).



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# Are We Really a Service Industry?

by Charles H. Foster, Jr.

When you call LandAmerica Financial Group's shared resources center in Richmond, VA, you are greeted warmly by Joyce or Sylvia, who then connects you quickly and courteously to your party. A cost-savings plan would have replaced their friendly voices and efficient service with an impersonal automated system. We quickly nixed that idea.

Why? Because while our business has long been typecast as a product industry (title insurance), it's an industry where the true value perceived by the customer is a service experience. Callers need to hear a real person, not an automaton. We are people helping people close a real estate transaction successfully.

That's where the concept of service has gone a bit awry in our industry of late. While we tout our customer service, process still seems to outmuscle people. Look at any title insurance provider's Web site, and it undoubtedly touts customer service. The words may differ—"our lifeblood is customer satisfaction," "we provide exceptional customer service," "our employees' reviews are based on how they have 'delighted' the customer," and "our primary objective is to satisfy the customer"—but the sentiment is the same.

Despite the best efforts of our industry to satisfy the needs of our customers, are we really equipping them to best satisfy their customers? A recent survey commissioned by LandAmerica revealed that homebuyers—the end consumers—are still finding the closing process

confusing. Over one-third (36% percent) experience closing delays, and 42% say they are concerned with the title insurance process. [See figure I.]

So the question is: How can we better enable our customers—real estate agents, brokers, and lenders—to make their customers happy?

You know the typical real estate consumer—whether a young couple purchasing a first home or a small-business owner buying a new site—doesn't usually deal with the title insurer firsthand, unless, perhaps, the closing occurs at the title insurer's office. Instead, the buyer works through a real estate agent or a broker, a builder or a lawyer, and it's how well they deliver service that determines these buyers satisfaction. To these buyers, title insurers deliver a product, not a service. (And as marketing guru Harry Beckwith likes to say, "Products are used, services are experienced.")

Perhaps this distinction explains why we always have been a bit defensive about our product. Even today, as ALTA successfully crusades against alternative title-insurance products like those of Radian Guaranty, we see this defensiveness creep into our mind-set.

Our customers are brokers, agents, builders, lawyers, and anyone who works with the end consumer: the real estate buyer and seller. For the title insurers to shine, we must deliver crackerjack service to our customers, who then win kudos from their customers. The most successful title insurers are not merely vendors of products and services but also



innovators whose exemplary service provides business solutions and creative ways to enhance the customer relationship. Serve the relationship well and the relationship will endure. Make your customers successful with their customers, and your customers will return.

The title insurance industry, to be sure, grew and prospered on the strength of customer service. Those were the days when competition in a community consisted of a few locally operated companies whose owners were golfing buddies. We communicated by phone and mail—not e-mail. Fragmented property laws, customs and practices prevailed around the country East of the Mississippi, and most of the title evidence was in the form of abstracts. West of the mighty river, things were different. In California the product usually was a guarantee of some sort, so local folks understood those critical differences.

Also, in those days, title companies examined the same documents ad nauseam—at least three times. We didn't make many mistakes that way, but our delivery time was however long it took. It often took a month to deliver the initial report. Employees

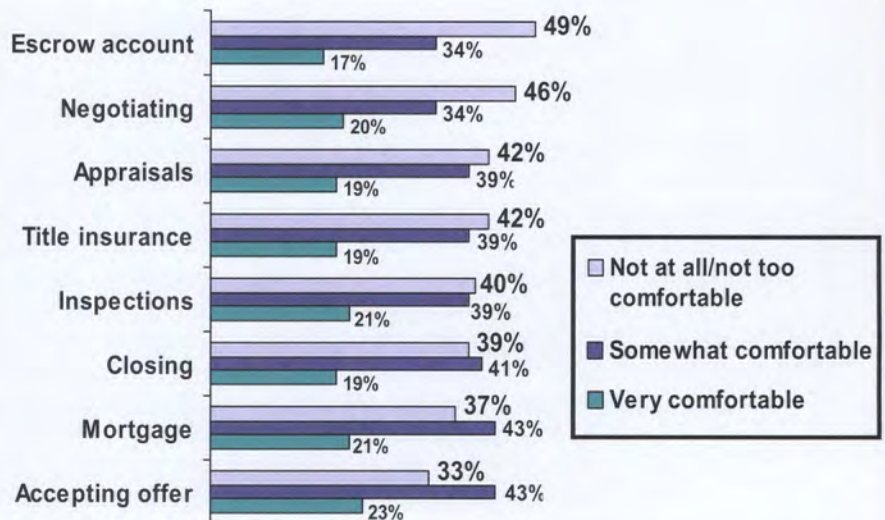
were friendly and worked hard, but speed of delivery wasn't their top priority. No wonder people buying or refinancing a property fretted so often, especially when mortgage rates dipped and applications exploded.

But those days are gone, transformed by technology, industry consolidation, and new and powerful nonindustry competitors, like Microsoft and Intuit. These factors triggered an explosion of information accessibility for consumers and the emergence of large national title insurers. Recently Communication Intelligence Corporation facilitated the first biometrically signed real estate transaction, signaling another major industry shift to paperless transactions. However, the implications of the technological advances are still defining who we are and what we do. While we've spent millions as an industry on technology—work-flow patterns, the Internet, data mining, telephony, and imaging—little effort has been devoted to creating a flexible delivery system geared to each specific customer.

For instance, while technology has helped us consolidate back-office systems and develop integrated operating centers that save costs, has it also made our employees feel divorced from the customer? Do the mailroom clerk, the copy-room manager, and the IT technician really think constantly about customer service? Indeed, has technology actually sparked brand switching?

Richard McKenna, a high-tech marketing pioneer and author of *Total Access*, believes technology can promote brand loyalty. He calls it "persistent presence." It's a customer's consistent experience with your company at any time or place. It involves getting people to use your service and product without thinking about them. That's certainly become true with the ATM machine. And it explains why McDonald's and

**Figure 1:** 42% of homebuyers are uncomfortable with the title insurance process.



Starbucks have located their outlets to fit their customers' daily patterns.

If ours is a service industry rather than a product-focused one, as I believe it is, the mission of all employees should be to develop a persistent presence based on customer service and satisfaction. At LandAmerica we're working to do just that—to convince customers that being large doesn't translate into impersonal service. When our customers—the brokers, lawyers, and agents who directly serve the buyers—call, they know immediately that they are royalty to us.

Ours is a business of people and relationship management, and exemplary service requires the human touch. That's why you'll continue to hear the pleasant voice of Joyce or Sylvia when you call our shared resources center. Often such service simply takes a simple shift in attitude, and we are nurturing that service mentality throughout LandAmerica. We want to ensure, for instance, that we answer our phones so that it really means something to the person on the other end. We're even answering our e-mails differently. One colleague, for instance, now ends hers with

"How can I help you?" before signing her name. I'm signing "Charlie" more frequently.

Quality service brands an organization—like it does Nordstrom's and the Ritz Carlton hotels, among others. In Richmond, it's a local grocery chain that exemplifies service. If you've forgotten your money, there's never a question asked; the clerks expect you'll be right back to pay for your groceries. Baggers walk you to the car even if you've just a single bag. These grocery stores aren't necessarily the lowest price markets in town, but you know you're number one when you shop there.

Employees, starting at the top with the CEO, must work hard to develop a total customer-service mind-set. Each of us, without thinking, must ask: What am I doing today to make it easier for our customers to get something they need to get their work done? We must accept that when the phone rings and we answer, we own that call; if it's a customer on the line, we are the ones responsible for ensuring that the customer's needs are met. This attitude must inculcate our organization, whether an employee

works in accounting, claims, underwriting, the production center, or deals with our customers on the frontline.

This can be a big cultural change with regard to internal customer service. Just having a CEO talk about our customers leaves an indelible impression, and within my own organization I've begun communicating more on a wide-scale basis, with broadcasts to employees and e-mail messages. But it is also important to remember that an electronic message is not enough. There is a people element that must not be forgotten. *The Heart of Change*, a book written by Harvard's John Kotter and Deloitte Consulting's Dan Cohen, tells us that communication must be heartfelt, sincere, and simple, not "technocratic." Beyond the benefits that will have among employees, the sales force will replicate that personal element with

its customers.

We're starting fresh training programs to ingrain everyone in the tenets of quality service. We're developing metrics to measure—and reward—exceptional customer service. We're investing in technology that will allow our customers at any time to order title insurance documents from us online and to check on the status of their orders. They can see instantly, for instance, if the property survey has been done, or the appraisal, or any item on a typical checklist of closing documents. Our tests in five markets indicate that our customers think such an online portal, or intranet, works well.

We want our customers to know we will go above and beyond traditional service standards to meet their needs. That explains why during this summer's devastating forest fires in Arizona, which nearly enveloped the small community of Show Low,

we retrieved valuable records there and transferred them to another computer system to keep operations intact and our customers pleased.

The old tenets haven't disappeared. Customer service and personal relationships, the quality of the product, a reasonable (but not necessarily the lowest) price, and ethical conduct remain the basis to success.

Ours, indeed, is a service industry. You should expect that we are pleasant, prompt, and professional. Period. After all, customer service determines customer satisfaction.

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Charles H. Foster, Jr., is chairman and chief executive officer of LandAmerica Financial Group, Inc. and served as ALTA president from 1999-2000. He can be reached at 800-267-8000.

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# Preventing Title Insurance Fraud

by Connie Clark

**W**ith fraud as the topic of many headlines these days we need to be aware that it can happen in our industry also. Is your title company prepared to spot the various red flags involved in forgeries? Experience has revealed that forgeries generally fall into one of two broad categories. The first category is sometimes referred to as “mom and pop” forgeries, which involve fraudulent intrafamily conveyances. This category also includes fraudulent conveyances by one or more business partners to the detriment of the other partner or partners. The other broad category includes the “professional” criminals who prey on the property of strangers. In the past, the so-called professional forgeries occurred mainly in large urban areas. However, the target of a recent forgery claim was a small subdivision as well. Here are some of the red flags to be aware of.

## **Substantial Equity**

Normally the target properties are free and clear of any mortgages or other encumbrances. The forger will either forge a deed to himself or herself and take out the equity by mortgaging the property or impersonate the true owner and forge the owner's name on a mortgage to accomplish the same result.

## **Absentee Owners**

It is much easier for a forger to succeed if the true owner is not in possession of the property. In fact, the farther away the owner, the more attractive the target property becomes.

Many states are very attractive to foreign real estate investors, and many individuals maintain vacation homes in states other than their primary residence.

## **Urgency to Close**

This is referred to as the “super rush deal.” The forger will want to close the transaction as soon as possible. The agent will most likely receive numerous calls from the borrower and mortgage broker, if one is involved, urging that the closing be scheduled at the earliest possible date.

## **Equity Lender**

In most cases, the fraudulent borrower will not be able to qualify for a conventional loan. Lack of verifiable employment income or other assets will be the most likely reason for disqualification. The forger will instead turn to a lender who is mainly interested in whether there is sufficient equity in the property. The mortgage broker, whose fee is paid at the time of closing and who knows the lender's loss will be covered by title insurance, has little incentive to aid in the prevention of forgery losses.

## **High-End Properties**

The main targets of professional criminals are those properties that are expensive in relation to the local real estate market. It is not unusual for exclusive waterfront subdivisions to be subjected to this type of activity. In fact, in Florida, where I live, the true owner of one lot in a Miami-Dade subdivision has been the victim of at



least two forgery attempts in recent years.

## **Unimproved or Vacant Property**

The professional forger prefers unimproved property because there is no interior inspection required for unimproved property. The forger's second choice is vacant unimproved property. The scheme will be revealed if the owner discovers that the property is being appraised or surveyed, so occupied property is not an attractive target.

## **Recent Acquisition**

Normally the forged deed presented to the agent will have been executed within the last few days. There is too great a risk of discovery of the fraudulent deed if it is placed of record for any substantial length of time prior to the closing.

## **Quitclaim Deed**

The quitclaim deed is the deed of choice for most forgers. One reason may be the historical practice of allowing quitclaim deeds to be recorded with minimum documentary stamps. However, since the amount of documentary stamps is based on the consideration, the form of deed

should be irrelevant. Ask the underwriting companies you work with for guidelines when a quitclaim deed is the muniment (?) of title.

### Timing of the Recording of the Vesting Deed

A truly sophisticated forger will time the recording of the fraudulent deed with notices that are mailed to the property owner. This practice was uncovered in a post-arrest interview with a forgery suspect. In a previous forgery attempt by the suspect, a forged deed was discovered when the true owner did not receive an ad valorem tax bill. Thus, in subsequent transactions, the suspect did not record the fraudulent deed until after the tax bills had been mailed.

### Minimal Transfer Taxes

A forged deed almost always shows that minimal transfer taxes were paid. The payment of transfer taxes by the forger is considered an unnecessary investment. The forger's goal is to get the deed recorded, and the filing of a false form is not a roadblock for someone who has already forged the signature of the true owner on a deed.

### Vesting Deed Not Prepared by Law Firm or Title Company

Because most legitimate real estate transactions are handled by law firms or title companies, a deed prepared by a party outside the title industry is legitimate reason for concern. In the worst case, the deed may not be genuine. However, even if it is genuine, it may suffer from technical defects such as a faulty legal description or improper execution. Finally, do not give undue credibility to a deed that appears to have been prepared by a title professional. The deed may have been prepared by a law firm or title company and fraudulently executed later, or the forger may have prepared the deed with a false scrivener to give the deed the appearance of legitimacy.

### Reliance on Notarization

Do not blindly rely on notarization of the deed. The notary is often a co-conspirator. There are many notaries who do not abide by your state's laws and who are willing to attest to the signature of a person who did not appear before them. The notary on a forged deed usually falls into one of two categories: They were either part of the fraudulent scheme, or they were willing to do a favor for a friend.

### Check Suspicious Signatures

Our experience reveals that most forged signatures are not similar to the signature of the true owner. There may be a document in the chain of title that was signed by the owner that can be used for comparison.

### Trust One's Instincts

Almost without fail, after a forgery is discovered in a current transaction, agents will say that they knew there was something wrong with the transaction. Remember that a crime is being committed and that the parties may do something to raise suspicion. Finally, agents should trust the instincts of their office personnel. Some people seem to have a sixth sense that allows them to recognize dishonest behavior. Agents should listen to any concerns voiced by their paralegals, closing personnel, or staff members about the legitimacy of a transaction.

Agents suspecting a forgery or any form of rest estate fraud in a transaction should call their claims department.

### Awareness is Key

By being aware of the many red flags that accompany fraud, we as an industry can cut down on the peril that threatens our livelihood.

Connie Clark is senior claims attorney for Attorneys' Title Insurance Fund, Inc. Orlando FL. She can be reached at 407-240-3863 or cclark@thefund.com.

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## California DOI/Radian Hearing Update

In three days of appeals hearings, held September 30-October 2, the California Department of Insurance set out to prove that Radian's mortgage guaranty insurance unlawfully contains elements of title insurance. The following is excerpted from a news release ALTA sent out after the hearing.

ALTA announced the successful conclusion of the hearing to appeal the Cease and Desist Order by the State of California against Radian Guaranty, a Pennsylvania-based mortgage guaranty insurance company, Amerin Guaranty, and RadianExpress.com (collectively referred to as Radian). The order, issued June 19, 2002, prohibits Radian from marketing and issuing any insurance policy providing coverage for undisclosed liens, since such coverage constitutes title insurance according to the California Insurance Code. Radian is not licensed to sell

Amerin Guaranty are only licensed to sell mortgage guaranty insurance in California, not title insurance, and that RadianExpress.com is not licensed to sell any insurance in California. Additionally, the insurance code mono-line restriction for mortgage guaranty insurers in California further prohibits Radian from transacting any other class of insurance in the state. (Note: monoline restrictions prohibit companies that write certain lines of insurance, such as title and mortgage guaranty insurance, from offering any other class of insurance. Virtually every state has statutes and regulations governing the business of insurance, and at least 29 states have monoline statutes.)

"We believe the results of this appeals process will be significant because of the potential impact on the regulatory environment and the way monoline insurance is regulated

that they cannot and do not offer protection for undisclosed liens, i.e. title insurance, as does the Radian Lien Protection (RLP) product, which demonstrates that this product deviates from permissible industry practices.

State's witnesses over two days included Jill Jacobi, senior staff counsel, Corporate Affairs Bureau for the California DOI; Henry Knebel, a private attorney representing real estate and settlement services businesses; Richard Carlston, principal with the law firm of Miller Starr & Regalia; and Roger McNitt, a private attorney and former Chief Deputy Insurance Commissioner of the California DOI.

In her testimony, Jacobi stated that the RLP product falls within the definition of title insurance per Sections 104 and 12340.1 of the California Insurance Code and, further, that the RLP violates Sections 12640.10 of the Code, which clearly identifies monoline restrictions for mortgage guaranty insurance companies.

Both Knebel and Carlston testified that the insuring provisions listed in the Radian and Amerin policies were similar to those offered under a standard title insurance policy. Carlston further stated that a lender's purpose for securing title insurance is to ensure first lien priority on a property. Under a title insurance policy this occurs as a result of a search of public records for recorded liens and by insuring a lender against those undisclosed liens that are not

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### The state introduced signed affidavits which demonstrate that this product deviates from permissible industry practices.

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title insurance in California or any other state. ALTA supports the California Department of Insurance (DOI) in its decision because it believes Radian is attempting unlawfully to offer a title insurance product under the guise of mortgage guaranty insurance.

In her opening remarks, California State Attorney Rebecca Westmore stated that Radian Guaranty and

nationwide," said James Maher, ALTA's executive vice president. "In addition to posing a very real threat to consumers and the nation's real estate industry, the outcome will have significant economic ramifications for the state as well."

The state introduced signed affidavits from PMI, RMIC and United Guaranty, all mortgage guaranty insurance companies, stating



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listed in the public record. Examples cited by Carlston for undisclosed liens include tax liens, homeowners association liens, abstract judgments, liens for child/spousal support, special assessments, and fraudulent liens.

Carlston also explained that in a refinance loan, there is a new deed of trust, regardless of whether a new lender is used. It is imperative, according to Carlston, that the lender on the new deed of trust be able to establish a first-priority position on the loan, which requires lien priority protection or, in other words, protection from undisclosed liens. The RLP, which applies to refinance and home-equity mortgages, contains the same provisions as those for title insurance, according to Carlston.

McNitt testified that the benefit of a mortgage guaranty pool policy is as a credit enhancement and that such policies do not contain provisions for undisclosed liens, referring to the

RLP as a "major deviation" from the standard mortgage guaranty insurance policy.

Radian called only a single witness to support its position. Paul Fischer, senior vice president of Risk Management for Radian Guaranty and Amerin, testified on Radian's assets and agency rating. During cross-examination, the DOI brought portions of Radian's Web site into evidence and elicited testimony regarding the policy limits to support the state's argument that the primary risk covered under the RLP is undisclosed liens (50 basis points) as opposed to standard mortgage guaranty (one basis point, or 1/50th the amount of protection).

The hearing concluded on Wednesday, October 2. The DOI has three weeks from receipt of the hearing transcripts to submit its closing brief. Radian then has two weeks to submit its reply, and the

DOI has one week to submit its rebuttal.

"A decision to uphold California's Cease and Desist Order against Radian will not be a win for the title insurance industry but for consumers," said Maher. "The fact that eight states have rejected the RLP so far clearly indicates that insurance departments, which are charged with protecting the public's interest, have found this product to be unlicensed title insurance and therefore not consistent with the public's interest."

For more information on the issue of Radian vs. title insurance, go to the Mortgage Impairment Resource Center on the ALTA Web site at: [www.alta.org](http://www.alta.org).

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## Viewpoint

by R.K. Arnold

Hello again. We're as busy as the rest of you with the refinance boom. One of the best things about MERS is that we do well when our customers do well. That may seem obvious, but it shouldn't be taken for granted – some businesses aren't that way. It means we want to help you save money any way we possibly can. We're here to serve you.

We've had more than ten million mortgage loans registered on the MERS<sup>®</sup> System thanks to the confidence you've shown in us (and the money we've saved you). It's incredible, particularly when you realize that we hit one million

registrations less than three years ago. We're on track for another record year, and we hope to deliver even more value to your operations in the future.

Registrations are averaging about 21,000 a day! Almost half of all new loans in the United States are now on MERS. When you consider that MERS saves at least \$22 for every loan registered, it adds up to tremendous savings for the industry.

We've now kicked off MERS<sup>®</sup> Commercial, which is an adaptation of our current system, to handle the specific requirements of the CMBS world. We're encouraged by how rapidly the commercial sector grasped the possibility of streamlining their operations by using MERS, and we're excited

about the potential of our commercial business. In the future, don't be surprised if some of the more innovative features of MERS appear on the commercial side first.

Finally, let me say thanks to Gary Meeks for his service as Chairman of the MERS Board of Directors over the past two years. We achieved profitability under his leadership and saw the establishment of MERS as a fixture in the mortgage industry. Gary will continue to serve as chairman of our Finance Committee. Also, let me welcome Greg Barmore as the new chairman of the board. No one has contributed more to our success than he has, and we're looking forward to working with him during his term.

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## Timesaving Documents Available

Do you know about online MERS documentation? These guides can be a timesaving resource for answering MERS questions. They are available on [www.mersonline.org](http://www.mersonline.org) (select "Manuals and Forms" from the menu).

- MERS<sup>®</sup> Procedures Manual: tells how MERS affects your business procedures and, appropriate actions for each MERS transaction or process.
- MERS<sup>®</sup> OnLine User Guide: step-by-step instructions for MERS<sup>®</sup> OnLine.
- MERS<sup>®</sup> Quality Assurance Procedures Manual: outlines quality assurance procedures that must be adhered to by all members.
- MERS<sup>®</sup> Lite Tool Kit: a condensed manual specifically for Lite members.
- MERS<sup>®</sup> Integration Handbook, Vol. I: for members undergoing initial integration; it identifies organizational processes impacted by MERS.
- MERS<sup>®</sup> Integration Handbook, Vol. II: technical manual on how to program and automate registrations and other transactions. In addition, the MERS<sup>®</sup> EDI Implementation Guide is for members who use an EDI X12 interface.
- MERS<sup>®</sup> 1-2-3 User Guide: a step-by-step guide for MERS<sup>®</sup> 1-2-3 users.

Each manual is updated with every MERS release and will also be available in PDF format with release 6.0 (scheduled for November 2002).



## MERS Registers Ten Million Loans

MERS registered its 10 millionth loan in September, nearly doubling the number of loans registered over last year. The MERS<sup>®</sup> System is the industry standard for lending institutions nationwide and is set to register over half of all new loans by the end of this year.

Chapel Mortgage registered the 10 millionth loan. "It makes no sense not to do MERS," said Richard Arbogast, Chapel President and CEO. "It's cheaper and more efficient than paper assignments, and all conduits take it. MERS is a double win."

Loan registrations are averaging more than 21,000 a day. Daily registrations are expected to increase even more since as many as a dozen new companies go "live" on the MERS<sup>®</sup> System each week. Some of the most recent major companies to complete the process are Ohio Savings Bank and Branch Banking & Trust.

"We can remember when our members registered their first million loans just a couple of years ago," said R.K. Arnold, MERS president and CEO. "Hitting ten million loans is certainly a benchmark for MERS and emphasizes the strength of our value proposition."

## Straight Talk

by Sharon Horstkamp

### Note Endorsements Versus Chain of Assignments

**D**oes the chain of assignments on a mortgage need to match the endorsements on a Promissory Note?

No, it's just simply not necessary. The note and the mortgage are both part of the same single transaction. A mortgage is an interest in real property that must be recorded in the local land records, but it's merely the instrument whereby the borrower pledges the property to secure the note. Whoever holds the note automatically has the Mortgage as well.

A Promissory Note is not an interest in real property. It's defined as personal property under the Uniform Commercial Code (UCC). The holder of the note is the Beneficial Owner of the loan. The UCC provides that to transfer Promissory Notes, they must be endorsed and delivered to the transferee, or agents or custodians for the transferee.

MERS remains the mortgagee of record when Promissory Notes or servicing rights are sold from one MERS member to another. These transfers are electronically tracked on the MERS<sup>®</sup> System, which lets MERS know at any instant who it serves as mortgagee of record. The mortgage lien doesn't move from MERS, so no assignments are needed.

Because MERS serves as mortgagee for the Beneficial Owner, MERS automatically begins to serve as mortgagee for the new Beneficial Owner when the MERS<sup>®</sup> System reflects the change. The chain of assignments on the mortgage, therefore, will not match the chain of endorsements on the note. They don't need to match because the mortgage always follows the note.

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## PRIJTF becomes PRIA

The property records industry has long been a significant force in the United States and, for the first time, will be guided by an organization—the new Property Records Industry Association—that is evolving into the country's leader for property records standards.

The new PRIA, successor to the Property Records Industry Joint Task Force that was formed in 1998 “to bring together the major participants in the industry ... for the purpose of formulating positions on issues of common interest,” is already being recognized for its important work over the past four years.

New leadership is in place, along with new bylaws that await acceptance by the PRIA membership. “We're just getting started,” said Mark Monacelli, who was appointed PRIA's president in August. “With the nonprofit status of our association, we'll have a lot more flexibility in several different areas. I'm looking forward to broadening the association and networking with other elements of the recording industry throughout the United States.”

Among the biggest changes to the organization is the effort for more inclusion and participation on the part of the membership, according to Monacelli. For example, members will need to vote to accept the bylaws. “Part of this is that we are developing standards for things like software, and members have to abide by our intellectual property rules so there's no conflict of interest. We're hoping to have them out very soon to members and posted on the Web site. We encourage all of our members to read the bylaws and operating rules,” he said. Questions about the new bylaws can be directed by e-mail to [taskforce@nacrc.org](mailto:taskforce@nacrc.org).

Leadership for PRIA remains relatively unchanged. The former Task Force Executive Board will serve as the interim board for PRIA until elections are held next July, Monacelli said, and committee leadership remains the same though it will operate under guidelines provided in the new bylaws. “We want to continue on the path we have been on and continue to develop standards for the property records industry,” he said.

## Committee to Look at Model Recording Act

**P**RIA is considering formation of a special committee to aid in preparation of a Model Recording Act.

Development of such a model act was proposed recently by the National Conference of Commissioners on Uniform State Laws. At this time the full scope of the project has not been determined, said PRIA President Mark Monacelli.

No formal proposals have been adopted yet, but at its next meeting in October PRIA's board will discuss the creation of an advisory committee to make recommendations on issues affecting the act, he said.

## New Records Access Policy Committee Has a Challenging Road Ahead

The group, co-chaired by Carl Ernst and Steve McDonald, is tackling hot-button issues such as military discharge papers that are being treated as public records, Social Security number access, and Internet disclosure policies.

“We don't use the words ‘privacy’ or ‘public’—both are polemical, politically charged words,” Ernst said. “There is no right to privacy. That is not our affair. We are not advocates. We are looking at these issues and want to provide a forum for discussion.”

The committee plans to work closely with other agencies, such as the Government Accounting Office and the National Association of County Veterans

Service Officers.

“Our first step is to gather information and present a preliminary report at the October PRIA Executive Board meeting. Then we would like to have a first draft of a position paper ready for the general meeting in March,” Ernst said. “It all becomes obvious once you have all the information.” Ernst and McDonald are looking for PRIA members to serve on the committee. According to Ernst, a request for participation will be distributed via e-mail, which will include the committee's mission statement and explanation of the first project, military discharge papers.

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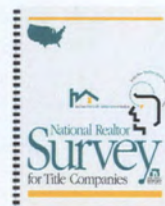
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## Movers & Shakers

### Hawaii

**Richard A. Kersenbrock, Jr.** has been named president of First American Title Company, Inc., Honolulu – a wholly owned subsidiary of First American Title Insurance Company. He will also serve as state manager, overseeing all of First American's title operations in Hawaii. Kersenbrock joined the company in 1998 as vice president and general counsel for First American Long & Melone Title Company.



### North Carolina

**Michael W. Aiken** has been promoted to vice president-compliance officer and title attorney for Investors Title Insurance Company, Chapel Hill. He will oversee compliance for out-of-state operations and serve as a lead attorney for the Underwriting Support Group. He joined Investors Title in 1998 as a staff attorney in the Underwriting Support Group.



### Ohio

**James Stipanovich** has joined Old Republic National Title Insurance Company, Cleveland, as vice president & East Central division manager. He was formerly a regional vice president at a major underwriter, president and CEO of Midland Title Security, Inc., and president and CEO of the Ohio Bar Title Insurance Company.



### Texas

**Ron Smith** has been named vice president of commercial marketing of Tigor Title Agency of San Antonio. Smith formerly served as managing director of Colliers International in Boise and Sun Valley, ID, one of the largest commercial real estate firms in the U.S.



### Virginia

**William C. Thornton, Jr.** has been named executive vice president-marketing resources for LandAmerica Financial Group, Inc., Richmond. Thornton's addition coincides with the company's launch of the LandAmerica brand. Thornton joins LandAmerica from SunTrust Bank where he directed marketing initiatives.



## Kudos

**Rod Cameron**, branch manager of Lenders Title Company, Rodney Parham office, was honored for his work in the title industry when he was named Arkansas Title Man of the Year this September at the ARLTA annual convention. Rod is an ARLTA past president, served on various committees, and has taught a "Basic Abstracting" class at all ARLTA seminars for many years. He is an expert in his field and brings this knowledge to persons who attend his class. Details: 501-227-4700.



## new ALTA members

### ACTIVE MEMBERS

#### Alabama

J. Edward Covington  
Birmingham Title Service Corp.  
Birmingham

Kathryn Carver  
Equity Title, L.L.C.  
Birmingham

Randall Haltinanger  
Seaside Title, L.L.C.  
Gulf Shores

#### Connecticut

Frederic Crofts  
Cordage Properties Title Services  
East Killingly

Rosemary Buchholz  
Oakdale

#### Florida

Wendi-Sioux Witherwax  
Gold Coast Settlement Services  
Coral Springs

Sam Thankachen  
Great North American Title Co., LLC  
Deerfield Beach

#### Georgia

Tamara Crutchfield  
Woodstock

#### Kentucky

Dwight Lewis  
Kentucky Mountain Land Title  
London

## Kudos, cont.

### ALTA Member Publishes Book

Ever wonder what caused the Great Chicago Fire of 1871? Although the official report was unable to determine the cause of the fire, **Richard F. Bales**, assistant regional counsel for the Wheaton, IL office of Chicago Title has uncovered solid evidence as to what really happened. To research his new book, *The Great Chicago Fire and the Myth of Mrs. O'Leary's Cow*, Bales spent more than six years researching land tract records, reading transcripts of the investigation, and even creating a scale drawing that reconstructed the O'Leary's neighborhood. Chicago Title maintains the only set of land records that survived the blaze. Bales concluded that the town commissioners could have determined the cause of the fire if they had really wanted to. However, they were more concerned with saving their own reputations from post-fire reports of incompetence, drunkenness, and bribery, and they failed to press for an answer. Bales's initial conclusions concerning the cause of the Great Chicago Fire earned him the Illinois State Historical Society's Harry E. Pratt Memorial Award. The book can be purchased through Amazon.com. Details: Richard Bales, 630-871-3507.

## Mergers & Acquisitions

**Chicago Title Insurance Company**, Santa Barbara, has acquired Florida Title & Guaranty Company and American Realty Title Agency, both located in St. Petersburg, FL.

## new ALTA members

### Kentucky, cont.

Tim Adams  
Tim Adams, Abstracts  
Louisville

### Maryland

Lakshmi Clein  
Jarrettsville

### Minnesota

Brandon Tollefson  
United Title  
Lakeville

### Missouri

Dawn Harpster  
Northwest Missouri Title Company,  
L.L.C.  
Cameron

### North Dakota

Eugene Serumgard  
Ramsey County Abstract Co.  
Devils Lake

### Nebraska

Glen Robbins  
Deeds Research Inc.  
Omaha

### New York

Ira Waltuch  
Legend Land Services  
Oceanside

Lisa Romano  
S & L Abstract Corp. &  
Access Title Insurance Agency Inc.  
Scarsdale

### Ohio

Michael Lewandowski  
City Title Agency, LTD  
Cleveland

### Ohio, cont.

Donna Fugate  
Fugate & Purdon Partnership  
dba DSF Title Search  
Fayetteville

Mark Pitstick  
Central State Title Agency  
London

Stephen Stemple  
Stemple Exams LLC  
Miamisburg

Jack Lorenzetti  
American Land Title Agency, Inc.  
Niles

Pete Bodonyi  
Axis Title Agency, LLC  
North Olmsted

### Oklahoma

Larry Witt  
Meurer Abstract Title Company  
Pawnee

### Pennsylvania

Keren McIlhinney  
Home Buyers Abstract Inc.  
Doylestown

Kristen Stokes  
Allegheny Settlement Company  
Wexford

### Texas

W. Allen Shindler  
Lawyers Title Company of Houston  
Houston

### Virginia

Nancy Curtin  
Louisa Abstract Services  
Bumpass

Barbara Hinkle  
Cumberland

## new ALTA members

### Virginia, cont.

Janet Moskey  
Moskey Title & Escrow LLC  
Sterling

Richard Reass  
Reliant Title Insurance Agency  
Virginia Beach

### ASSOCIATE MEMBERS

#### Arkansas

Patricia Wright  
Marion

#### California

Jo Ann Niffenegger  
Coast to Coast Notaries, Inc.

#### Missouri

Darrell Martin  
ProDocs, LLC  
St. Louis

#### Virginia

George O'Quinn  
Dominion Surveyors  
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#### Wisconsin

Brian Stedl  
TCP IP, LLC.  
Green Bay

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To place a classified ad in Marketplace, send ad copy and check made payable to American Land Title Association to: Title News Marketplace, ALTA, 1828 L Street, N.W., Suite 705, Washington, DC 20036.

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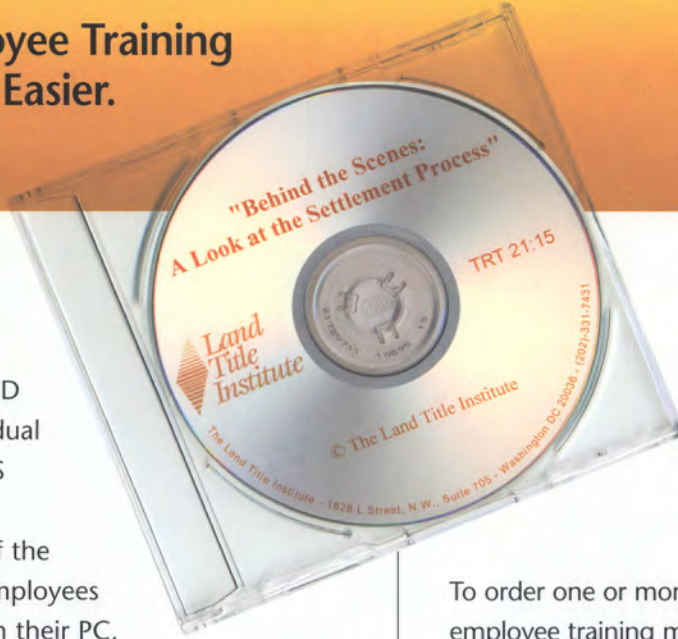
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