

July 2010

Official Publication of the
American Land Title Association

TitleNews

Volunteerism

Nurturing Transactions – Cultivating Communities



A Higher Level of Service.

Expert Commercial Real Estate Solutions

In the commercial real estate world, small variations in how a transaction is handled can significantly affect the overall outcome.

Fidelity National Financial's Commercial Real Estate Solutions ensure that your complex transactions are handled correctly and professionally. Within each of our seven major underwriters, you will find experts who know every aspect of the business, from UCC insurance to 1031 Exchange services. Each local office has the knowledge needed to start your commercial transactions off right and see them through to a successful completion.

Don't leave the fate of your business to chance. Experience a higher level of service by contacting an FNF Commercial Solutions expert today.



www.FNF.com



> contents

TitleNews • Volume 89, Number 7



10
COVER STORY
Volunteerism

While there may be countless business models that comprise ALTA membership, a common bond that runs through ALTA membership is a sense of volunteering.

Features

8
INSIDE ALTA
2009 Title Insurance Premiums Down Slightly from Previous Year

Title insurance premiums generated during 2009 nearly held steady from 2008 after dropping significantly the past five years.

19
INSIDE THE INDUSTRY
Title Industry 'Power Couples' Find Harmony in Leadership Roles

Husband and wife pairs in Maryland and Virginia each took turns as president of their state land title associations.

22
RUNNING YOUR BUSINESS
Wisconsin Passes Bill that Eases Curing of Simple Conveyance Mistakes

The legislation, which was supported by the Wisconsin Land Title Association, could be used as a model for other states.

26
INDUSTRY NEWS
First American Offers Strategic Outlook Following Company Split

First American returns to its core competency of providing title insurance, as the company officially spun off its business data and analytics operation on June 1.

Departments

4
Calendar of Events

5
Perspective

6
ALTA News

28
Industry News

30
New Members

32
TIPAC Contributors

34
The Last Word

calendar

ALTA EVENTS

June 29 - 30	Spring Board of Governors Meeting U.S. Naval Academy Annapolis, MD
July 17 - 19	Large Agents Meeting Hotel Monaco Portland, OR
October 13-16	2010 Annual Convention Manchester Grand Hyatt San Diego, CA

STATE CONVENTIONS

July 18 - 20	Michigan
July 22 - 23	Illinois
August 5 - 7	Northwest (ID, MT, OR, UT, WA)
August 12 - 14	Kansas
August 15 - 18	New York
August 19 - 21	Minnesota
September 9 - 12	Dixie Land (AL, GA, MS)
September 9 - 11	North Dakota
September 12 - 14	Ohio
September 15 - 16	Nebraska
September 15 - 17	Colorado
September 16 - 17	Missouri
September 16 - 18	North Carolina
September 16 - 18	Indiana
September 22 - 24	Maryland
November 3 - 5	Florida
December 1 - 2	Louisiana

TitleNews

PUBLISHER
Kurt Pfothenauer

EDITOR IN CHIEF
Jeremy Yohe

DESIGN/ELECTRONIC
PRODUCTION MANAGER
Shawn Sullivan

ASSOCIATION OFFICERS

PRESIDENT
Mark E. Winter
Stewart Title Guaranty
Washington, DC

PRESIDENT-ELECT
Anne L. Anastasi, CLTP
Genesis Abstract, Inc.
Hatboro, PA

TREASURER
John Hollenbeck
First American Title Insurance Co.
Santa Ana, CA

CHAIR, FINANCE COMMITTEE
Diane Evans
Land Title Guarantee Company
Denver, CO

CHAIR, TITLE INSURANCE
UNDERWRITERS SECTION
Christopher Abbinante
Fidelity National Title Group
Jacksonville, FL

BOARD REPRESENTATIVES,
TITLE INSURANCE
UNDERWRITERS SECTION
Peter Birnbaum
Attorneys' Title Guaranty Fund, Inc.
Chicago, IL

Robert Chapman
Old Republic National Title Insurance Co.
Minneapolis, MN

CHAIR, ABSTRACTERS AND TITLE
INSURANCE AGENTS SECTION
Frank Pellegrini
Prairie Title, Inc.
Oak Park, IL

BOARD REPRESENTATIVES,
ABSTRACTERS AND TITLE AGENTS
SECTION
Herschel Beard
Marshall County Abstract Co.
Madill, OK

Jack Rattikin, III
Rattikin Title Company
Fort Worth, TX

IMMEDIATE PAST PRESIDENT
Michael B. Pryor
Lenders Title Company
Little Rock, AR

ASSOCIATION STAFF

CHIEF EXECUTIVE OFFICER
Kurt Pfothenauer

SENIOR VICE PRESIDENT
AND CHIEF OF STAFF
Michelle L. Korsmo

DIRECTOR OF COMMUNICATIONS
Jeremy Yohe

DIRECTOR OF EDUCATION
& TECHNOLOGY
Kelly Romeo, CAE

DIRECTOR OF GOVERNMENT AFFAIRS
Justin Ailes

DIRECTOR OF MEETINGS
Cornelia Horner, CMP

TitleNews is published monthly by the American Land Title Association, Washington, DC 20036. U.S. and Canadian subscription rates are \$30 a year (member rate); \$100 a year (nonmember rate). For subscription information, call 1-800-787-ALTA.

Send address changes to *TitleNews*, American Land Title Association, 1828 L Street, N.W., Suite 705, Washington, DC 20036.

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.

Reprints: Apply to the editor for permission to reprint any part of the magazine. Articles reprinted with permission must carry the following credit line: "Reprinted from *TitleNews*, the monthly magazine of the American Land Title Association."

©2010 American Land Title Association

AMERICAN
LAND TITLE
ASSOCIATION



Members Call Toll Free: 800-787-ALTA • Members Fax Toll Free: 888-FAX-ALTA
Visit ALTA Home Page: www.alta.org • E-mail Feedback to: service@alta.org

Salute to an Army of Volunteers

Our association is led by a volunteer army, if you will. ALTA members reap the benefits of the association not realizing that often those benefits are the result of volunteer direction and creation by their peers. Volunteer action is precisely how leaders in our association develop. For those who have wondered how someone becomes a committee chair or Board governor in ALTA, the path to leadership in ALTA is showing up and volunteering.

ALTA in the modern era has a professional staff that ensures we are consistently represented and protected in the halls of Congress and with our regulators. The professional staff ensures the news of the industry gets to members' e-mail box or door step in a timely manner. The professional staff provides the right framework for professional development and networking at nearly 25 meetings each year. The professional staff handles the sales and distribution of educational and training materials for title industry employees.

But the heart of ALTA's work comes from the volunteers who serve on our committees and our Board of Governors. This is where we shape the direction of the association. We work out the details of the NAIC data call, we establish Standard Procedures and Controls for internal audits, we develop and improve the ALTA policy forms, and we come together to discuss the latest lawsuits affecting the industry, to name a few. All of this work is essentially the lifeline of the association.

The cover article of this edition, which begins on page 10, is a tribute to the countless volunteers that continue to strengthen the association and title insurance industry. Those who serve on the Board, committees, task forces or working groups, and national and/or state associations, give precious time and provide invaluable knowledge. As the cover article highlights, this giving spirit doesn't end with our industry. A caring hand is offered to organizations and charities in our communities, our country and across the globe. Since improving the public record and protecting homeowners is our vocation, it makes sense that our members instinctively work to make their communities better as an avocation.

So whether it's within the "walls" of our association or in the community, the inspiring work of ALTA members is a true sign that kindness and compassion remain strong in this world.

A handwritten signature in black ink that reads "Michelle Korsmo". The signature is fluid and cursive, with a large loop at the end.

– Michelle Korsmo
ALTA Chief of Staff and SVP

HUD Names New RESPA Director

After reshuffling its leadership and moving its long-time director to a new role, the U.S. Department of Housing and Urban Development named Barton Shapiro its new director of the Office of RESPA and Interstate Land

Sales. Shapiro has been part of the RESPA team for more than two years and served as deputy director under Ivy Jackson, who was moved to the Office of Insured Health Care Facilities.

Title Industry Veteran Named Interim Insurance Superintendent in N.M.

The New Mexico Public Regulation Commission (PRC) has named its second interim insurance superintendent in less than three weeks since Morris Chavez announced his resignation May 4.

Craig Dunbar, who has more than 35 years of experience in the title insurance industry, was appointed interim insurance superintendent by PRC Commissioner David King. Dunbar, who formerly worked for Stewart Title and served as King's executive assistant, replaces Deputy Insurance Superintendent Thomas Rushton. He had been serving as interim superintendent

for Chavez, who resigned the position after serving as superintendent since October 2006.

According to the National Association of Insurance Commissioners, Chavez's resignation will not impact the association's Title Insurance Task Force. Chavez served as chair of the task force. Dunbar assumes the chair until a permanent replacement is selected. Alan Seely, chief property/casualty actuary for the New Mexico Insurance Division, has been conducting meetings and setting the agendas. He will continue to serve in this capacity.

HUD Seeks Comments on 'Required Use'

HUD published a notice requesting comments by Sept. 1 that might inform any possible future revision or clarification of RESPA's "required use" prohibition. HUD has received a number of consumer complaints regarding homebuilders who are in a position to refer settlement service business to their affiliated mortgage and title companies. For example, a developer or homebuilder might offer to reduce the cost of a home (by adding free construction upgrades or by discounting the home price) if the home buyer uses the developer's or builder's affiliated mortgage lender. In some circumstances, these incentives may not represent true discounts and homebuyers may ultimately pay more in total loan costs.

Consumers also complain that the timing of the contract with the builder precludes them from shopping, and the affiliated lender is then able to charge higher settlement costs or interest rates that are not competitive with those of

non-affiliated lenders. The complaints indicate that these incentivized referrals to affiliated lenders may be steering techniques that effectively "require the use" of the affiliate.

"It is our intent to keep an open mind on how to approach this vexing question over what is, and what is not, 'required use,'" said David Stevens, HUD's assistant secretary for Housing/Federal Housing Commissioner. "Clearly, consumers are complaining that they are being presented offers they believe they can't refuse and are essentially being required to use certain affiliated service providers." ALTA is working on providing a response to HUD. If you have any suggestions, send an e-mail to Justin Ailes at jailles@alta.org.



HUD Clarifies Prohibition on Private Transfer Fees

Answering a joint letter sent by the American Land Title Association and National Association of Realtors, the U.S. Department of Housing and Urban Development clarified its position on the use of private transfer fees (PTFs).

PTFs usually require consumers pay a fee (typically 1 percent of the sale price) to third parties that hold no ownership interest in the property each time a property is sold for a set period of time (usually 99 years). There are attempts to draw support to securitize the revenue streams to sell as investments, and their scheme is being promoted aggressively to state and federal authorities as well as to Wall Street.

HUD said it recognizes the growing concern with the impact of PTFs on real estate and consumers and said its general counsel confirmed that PTFs “clearly violate HUD’s regulations (24CFR 203.41), which prohibit “legal restrictions on conveyance.” HUD requires lenders to convey clear marketable title for FHA-insured products. “HUD agrees that this fee

unnecessarily increases the cost of homeownership, and in most cases the homebuyer is unaware of its existence,” HUD stated in its letter.

ALTA’s efforts to ban the use of PTFs gained as Rep. Brad Sherman (D-Calif.) raised the issue during a hearing on FHFA oversight. Sherman pointed out the dangers of this financial scheme and asked FHFA Acting Director Ed DeMarco if Fannie Mae and Freddie Mac would participate in transactions that involved PTFs. DeMarco said he was troubled in learning about this issue and expected to release a policy in the near future.

There are now 12 states that ban the use of PTFs, including Arizona, Florida, Iowa, Kansas, Maryland, Minnesota, Mississippi, Missouri, Kansas, Ohio, Oregon and Utah. California regulates disclosure of these fees. Many other states have pending bills that would ban PTFs as well, including Alabama, Hawaii, Illinois, Indiana, Louisiana, Minnesota, New Jersey, North Carolina, Rhode Island and South Carolina.

Why Use Social Media?

The ALTA Technology Committee announced the publication of a white paper contributed by RamQuest and entitled “Why Use Social Media?” The white paper covers the benefits and potential impact of using social media, as well as a review of some of the most popular social media sites. You can view the white paper and other articles of interest at www.alta.org/technology/articles.cfm.

The Committee welcomes contributions

from all ALTA Members. If you have a white paper, best practices guide, or how-to on a subject of importance to title professionals and small-to-medium size business owners and would like to share your expertise, please forward your paper to the committee’s staff liaison, Kelly Romeo, at kromeo@alta.org.

You can follow ALTA on several social media sites, including LinkedIn, Facebook and Twitter.

Handouts, Recordings, Photos from Business Strategies Conference Available

Handouts and audio recordings from ALTA’s 2010 Business Strategies Conference, which was held May 2-4 in St. Louis, are now available.

Handouts and recordings are provided for all of the professional development and general sessions. This information is only available to registered Business Strategies Conference attendees for the first 90 days after the conclusion of the meeting. After Aug. 4, the proceedings become available to all ALTA members. To access the

handouts and recordings, go to the Business Strategies Conference page on the ALTA web site.

Pictures from all three days of the event, from the opening reception to the closing luncheon, also are available. For reprints, contact Shawn Sullivan at ssullivan@alta.org.



2009 Title Insurance Premiums Down Slightly from Previous Year

Title insurance premiums generated during 2009 nearly held steady from 2008 after dropping significantly the past five years, according to results from the American Land Title Association's Market Share Analysis.

For 2009, the industry reported a 4.5 percent decrease in title insurance premiums, falling to \$9.6 billion from \$10.0 billion in 2008. The industry produced \$16.9 billion in premiums in 2005.

The mortgage market was dominated by refinance activity in 2009 as the federal government rolled out several programs. Refinances accounted for nearly 65 percent of all originations last year.

Overall, 25 states experienced increases in year-to-year title insurance premiums. California once again generated the most premiums and boasted an 8.4 percent spike as premiums increased from \$1.4 billion in 2008 to \$1.5 billion last year. The next three largest markets – Texas (\$1.0 billion, down 17.6 percent), Florida (\$700 million, down 23.8 percent) and New York (\$585 million, down 22.7

percent) – all experienced declines in premiums. However, Pennsylvania reported a 9.7 percent increase as premiums improved from \$407 million in 2008 to \$446 million last year to round out the top five markets.

Alaska experienced the largest increase as premiums increased 26.3 percent year-to-year, improving to \$38 million. Other states reporting the largest increases include Wisconsin (\$120 million, up 17.6 percent), Montana (\$52 million, up 15 percent), Oregon (\$189 million, up 14.8 percent) and Hawaii (\$65 million, up 14.4 percent).


The four largest underwriting groups generated 91.2 percent of all title insurance premiums. Fidelity led all groups with 42.3 percent market share, followed by First American (27.3 percent), Stewart (14.2 percent) and Old Republic (7.9 percent). The top regional underwriters in 2009 were Title Resource Guaranty, Attorneys' Title Insurance Fund (which is no longer operating as an underwriter), Westcor Land Title Insurance Co., North American Title Insurance Co. and Investors Title Insurance Co.

Top Underwriters by Title Insurance Premiums 2009

Company Name	Premium Written Direct	Premium Written Non-Affiliated Agency	Premium Written Affiliated Agency	Total Premiums Written	Market Share
First American Title Ins. Co.	\$280,832,056	\$1,333,944,859	\$681,023,034	\$2,295,799,949	23.92%
Chicago Title Ins. Co.	394,332,947	741,127,979	236,023,563	1,371,484,489	14.29%
Stewart Title Guaranty Co.	107,357,473	765,192,370	353,245,479	1,225,795,322	12.77%
Fidelity National Title Ins. Co.	131,212,504	604,241,052	255,260,361	990,713,917	10.32%
Old Republic National Title Ins. Co.	25,432,759	572,143,572	137,632,961	735,209,292	7.66%

Top 10 Markets by Title Insurance Premiums 2009

State	Premium Written		% Increase/ Decrease
	12/31/2009	12/31/2008	
1 California	\$1,503,449,196	\$1,387,168,421	8.4%
2 Texas	1,014,947,083	1,231,152,435	-17.6%
3 Florida	700,094,273	918,186,350	-23.8%
4 New York	585,475,954	756,968,816	-22.7%
5 Pennsylvania	446,068,386	406,784,598	9.7%
6 Arizona	344,155,612	344,182,562	0.0%
7 New Jersey	334,207,440	345,399,032	-3.2%
8 Ohio	299,297,751	285,276,652	4.9%
9 Virginia	287,545,145	265,855,866	8.2%
10 Michigan	251,468,720	258,263,543	-2.6%



How about a bank that specializes in your industry?

You want a bank with a deep understanding of your business. A Title Industry banking expert ranked as one of the nation's top ten banks for Cash Management Service Providers by Ernst & Young. A strong financial partner, led by knowledgeable relationship managers who can streamline your operations with customized services like a competitive deposit availability schedule and one of the latest wire transfer deadlines in the industry. For over 50 years, Union Bank® has maintained a consistent track record of helping Title Industry professionals succeed in today's world.

To put our Title Industry expertise to work for you, call us today.

Title Industry & Title 1031 Exchange:

John J. Murphy
Vice President & Manager
877-225-5979

Sonya Aldama
Vice President &
Senior Relationship Manager
877-225-5979

Erin Wagner
Vice President &
Senior Relationship Manager
877-225-5979

Brad Kirk
Vice President &
Senior Relationship Manager
877-225-5979

Kenny Hanks
Vice President &
Senior Relationship Manager
877-225-5979

Julia Sherouse
Assistant Relationship Manager
877-225-5979

Member
FDIC ©2010 Union Bank, N.A.

Union Bank is a proud member of the Mitsubishi UFJ Financial Group (MUFG), one of the world's largest financial organizations. unionbank.com

Source: 2009 Ernst & Young Cash Management Survey, based on fee-equivalent revenue.



UnionBank®
Invest in you®

VOLUNTEERISM

Nurturing Transactions – Cultivating Communities

Whether it's donating time for industry efforts or giving back to communities, ALTA members share a common bond of volunteering that mainly goes unnoticed.

It is thought that the word philanthropy was coined 2,500 years ago in the ancient Greek play titled “Prometheus Bound.” In the play, it was said primitive humans were first created with no knowledge, skills or culture of any kind. They lived in dark caves and in constant fear that their tyrannical king, Zeus, would destroy them. A Titan named Prometheus gave them two life-enhancing gifts: fire, symbolizing all knowledge, skills, technology, arts, and science; and “blind hope” or optimism. Together, the two could be used constructively to improve the human condition. Through the centuries, philanthropy evolved to be defined as private initiatives for public good, focusing on quality of life. As the United States was built, a culture of collaboration emerged. The colonial society was built by volunteers, or as Alexis de Tocqueville later referred to them, “voluntary associations” or “private initiatives for public good, focusing on quality of life.” Americans, he said, did not rely on others — government, an aristocracy or the church — to solve their public problems. Rather, they did it themselves, through voluntary associations. >>

by Jeremy Yohe



While there may be countless business models that comprise ALTA membership, a common bond that runs through it is a sense of volunteering. The channels of reaching out differ as there are multiple shades of volunteering. Like superheroes with different abilities, many ALTA members jump at the chance to donate time or money to civic and community programs with the goal of enriching humankind. Others utilize expertise and knowledge to serve as unpaid shepherds and guardians of the industry, either working to enhance the industry or reach outward to explain the benefits of title insurance.

'Great Opportunity'

Malcolm Morris, chief executive officer of Stewart Title Co., bridges both sides of the volunteering effort. Not only is he involved in many organizations, he's an active civic leader. On the business front, he is a member a member of the Houston Bar Association, the State Bar of Texas, the American Bar Association, and is a fellow of the Houston and American Bar Foundations. He served as president of both ALTA and the Texas Land Title Association.

"We really do play such an important role in bringing different facets together through volunteerism," Morris said. "Whether it's building a local mission or university, educating students, or children mentorship programs, the number of things you see title people involved with is amazing."

His efforts to enrich others outside of business go much deeper. Morris has served as chairman of Living Water International, a Christian service organization that provides



A ABOVE: Malcolm Morris (left) and Mark Winter (right) participate in a "Peace Well" dedication in the Nakuru District, Kenya, with members of the Masai Tribe. BELOW: Morris comforts a woman who is brought to tears after a well was built in her village.



water for hospitals, schools, churches, orphanages and villages in developing countries. Through his involvement in Living Water International, he founded and serves as chairman of the "Millennium Water Alliance" of American nonprofit organizations with a common goal to bring clean water to 500 million people by the year 2015.

Morris and ALTA President Mark Winter have made several trips to Africa, where the lack of water often leads to violence and war. Five years ago, 20 teenagers were killed in Kenya due to scarcity of water. The Masai and Kikuyu tribes both

claimed water rights to a well in the community. Living Water helped provide two "Peace Wells" that brought water and peace to the area.

"Water is a strategic resource that has economic, humanitarian and security dimensions," said Winter, a board member of Living Water. "It has the potential of helping millions of people around the world, and in this case brought peace to the community."

Beyond Living Water, generations of Morris' family have been involved with the Star of Hope Mission, a Christ-centered community in Houston dedicated to meeting the needs of the homeless.

"Through the mission, we see people who have lost hope, and we restore hope," Morris said. "We have seen people go through this program who are now attorneys and doctors."

Morris said our society has become built around Madison Avenue, but true joy comes in serving others and building people up who work with you and seeing them succeed. ALTA members must remember to reach

out and educate policymakers and consumers about the importance of title insurance. But the education efforts don't end there, members also must look inward and continue to cultivate best practices and principles and uphold those standards in the marketplace.

"Volunteerism helps put your focus on others," Morris said. "It doesn't matter if you are running a business or mopping a floor, God has put you here to encourage others. We have a great opportunity as title people because we are in touch with so many people."

'It Only Makes Sense to Give Back'

Through the Edina Realty Foundation, Minnesota-based Edina Realty Title and its affiliates have giving time and extended financial support to organizations that provide housing and related services such as counseling and medical care to homeless children, families and individuals. Since its inception, the Edina Realty Foundation has raised more than \$5.7 million, according to Greg Mason, president of Edina Realty Title.

A portion of each closing at Edina Realty Title goes to the foundation, Mason said. Coupled with voluntary employee donations, the title company has donated more than \$375,000 to the foundation.

Beyond contributing to the foundation, Edina Realty Title has given out more than 100 grants and is involved with numerous non-profit organizations, including the American Red Cross, Family Violence Network, Salvation Army, Little Brothers and Minnesota Teen Challenge, to name a few.



A Employees of Edina Realty Title box food during one of the company's community service days.

In addition to the groups it aids, Edina Realty Title has conducted numerous fundraising events over the years, including plant sales, food, coat and nursery item drives, and an ongoing cell phone drive, which recycles cell phones for people that need them for emergency use.

Each June, Edina Realty Title and its affiliates participate in community service days. Edina Realty Title helps box donated food for the group Second Harvest.

"I'll be boxing up food that day," Mason said. "We have a competition to see who is the best boxer."

Several months ago, Edina Realty Title helped support Teen Crisis. A girl who had been through the program shared her story of being abused and being in and out of treatment 15 times.

"Nearly everyone in the room was in tears," Mason said. "It was courageous for her to stand up in front of us and share her story. That's one of the things that our employees have found. When they get involved and give back to the community, it's a great feeling. We make a living off housing, so it only makes sense to

give back. In fact, the bylaws of our foundation are to provide help to housing and related services."

Building Stronger Neighborhoods

In Colorado, John Freyer said Land Title Guaranty Co. (LTG) supports the community in three primary ways. First, the company contributes financially to community organizations including non-profits, charities and business groups. Second, it encourages and allows employees to take time to volunteer for organizations and events in their local communities. And lastly, the company organizes company-wide events, such as its recent food drive, to motivate the entire company and its customers in the support of a specific cause.

Freyer, president of LTG, said community organizations rely on the volunteer and financial contributions of small businesses to survive and be successful, adding that title companies share the responsibility like all small business to contribute to these organizations.

“Title companies also benefit directly from strong communities because stronger communities attract new businesses, which attract new residents, who drive up real estate values and increase the number of real estate transactions,” Freyer said.

Saving Homes

According to Peter Birnbaum, president of Attorneys’ Title Guaranty Fund (ATG), his company is doing its part to help people in Illinois avoid foreclosure. ATG partnered with the city of Chicago and other associations to offer free loan modification application assistance and information to at-risk homeowners. Participants’ paperwork is reviewed to determine if they qualify for assistance under the Obama Homeowner Affordability and Stability Plan – known as “Making Home Affordable.”

“With so many families in trouble and qualified to benefit from this program, we hope to make a big difference,” Birnbaum said. “We expect our volunteer real estate attorneys to help hundreds of at-risk homeowners understand opportunities with the federal program, and help them modify their loans and save their homes.”

Courthouse the Heart of Communities

To mark its 25th year in business, San Antonio, Texas-based Hollerbach & Associates partnered with the Texas Historical Commission to promote the Texas Historical Courthouse Preservation Program.

According to Jim Hollerbach, CEO and president of the Texas-based title research and abstract firm, the program is designed to promote

the preservation of the more than 234 historical county courthouses over 50 years old that make up a vital part of Texas’ rich and diverse architectural and community history. The preservation program has turned the tide of disrepair and deterioration in these courthouses, and won national recognition.

To advocate the program, Hollerbach & Associates produces a “Courthouse of the Month” e-newsletter, which highlights visually some of the preservation and restoration work that has already been done through the program. The company will also promote the program in a variety of advertising and direct marketing efforts.

“Obviously, we spend much time in courthouses in our line of work,” Hollerbach said. “But in Texas, the county courthouse has always been at the heart of the community. The



A Denton County, Texas received a \$462,000 grant from the Texas Courthouse Preservation program to develop plans and specifications for the restoration of its Richardsonian Romanesque style 1897 Courthouse on the Square.

diversity and history from courthouse to courthouse are stunning, and really represent the same level of diversity and history displayed from county to county in Texas. We didn’t think twice when given the opportunity to promote this worthy program.”

‘I Didn’t Really Know’

The depth and reach of Orange Coast Title’s volunteerism efforts proved to be an eye opener for Bill Burding, the company’s executive vice president and general counsel.

“Since we are a company comprised of so many different entities, I didn’t really know all that we did,” Burding said. “I sent an e-mail to everyone in the company and thought I’d get a handful of responses.”

What he received was a casserole full of responses from countless employees.

The lengthy list includes providing a college scholarship, supporting the Boys and Girls clubs, the American Cancer Society, Toys for Tots, Habitat for Humanity, the Special Olympics and donating to the Andre Agassi Foundation. Continuing the theme to support women and children, Orange Coast Title also adopts families during the holidays, supports children’s homes, donates to food banks, helps with juvenile diabetes, and aids abused women.

Over the past three years, the title company has been hit by several incidents of cancer. One employee was diagnosed with Leukemia and a 30-year employee was diagnosed with breast cancer, while the company lost another employee to breast cancer two years ago.

“The Race for the Cure has become a big deal for our company,” Burding said.

calendar system document imaging positive pay security access commitment
 business consulting instant access
2-way electronic communication
 track changes automated real-time view of revenues 24/7 file access uniformity
 title and settlement electronic file retention escrow reconciliation seamless integration
 residential and commercial settlements rate quoting automated rates custom
 instant access 2010 smart HUD

There is only ONE TOTAL SOLUTION in the industry

electronic document storage fully integrated positive pay protection
 training comprehensive work flow management order processing
 transactional document management system configuration custom documents
 autobank reconciliation comprehensive document production online document delivery
 robust reporting report writer transparency security access real-time view of revenue

What is a Total Solution? A software system *and* a business philosophy that reflects a progressive approach to your business. The ability to harness your ideas and goals for a modern title and settlement business and incorporate them into one seamless operation. The power to take your operation beyond mere title and settlement production – into a new realm of superior service providers, streamlined, finely tuned, and continuing to thrive and remain profitable in today's demanding market.

And title and settlement companies that demand a Total Solution for business expect a business partner

that delivers more than just software. At RamQuest we understand. A Total Solution is all about you. We are the industry's only Total Solution and the only solution for you and for your business.

Let us show you what it means to be the industry's Total Solution provider.

ramquest.com
 800.542.5503



electronic remittance industry advocate real-time view of remittance commitment comprehensive
 real-time flexibility electronic file retention self service technology

Many employees at Orange Coast Title have children in the military in Iraq and Afghanistan, so the company puts together packages to send to the troops.

Under California law, title companies must charge a reasonable fee for providing non-title presentations. Burding provided a series of speeches on RESPA reform throughout Southern California. The company charged Realtors \$10 to

One thing about Orange Coast, it is a predominantly family run business, and there is a feeling to support our communities and those in need.”

Orange Coast Title also supports the industry on several levels. Burding, who serves on ALTA’s Title Counsel Committee, was recently awarded the President’s Award by the California Land Title Association for making the greatest contribution to the association.

“Just as the industry goes about its business doing so much behind the scenes to facilitate smooth closings, many in the industry also do so much to help their communities.”

attend and would get about 200 to 300 people to attend. The money was then donated to a local charity within the community.

“I knew about the Susan G. Komen Foundation, but I had no idea of how many Little Leagues we contributed too,” Burding said. “I knew we did Meals on Wheels, but I didn’t know how many employees participated. It’s a common bond and I didn’t even know it.”

Sharing that connection, Burding’s family has participated in the Meals for Wheels program for eight years, with his wife doing the “heavy lifting.”

“This exercise in getting these responses gave me such a great feeling,” Burding said. “No one pounds their chest about volunteering. It’s easy to throw money at things, but our folks are heavily involved.

The company has several executives that serve on boards or contribute to industry organizations including ALTA, CLTA, RESPRO, the California Escrow Association and the American Escrow Association. Orange Coast Title President Rich Macaluso is a past president of the CLTA and is a current member of its Board of Governors.

“We are very into giving to our entities that support us and we plan to become more engaged with ALTA in 2010,” Burding said.

It’s in the Industry Fabric

Mary O’Donnell reacted much like Burding when asked how Westcor Land Title Insurance Co. gives back to its communities.

“I thought ‘Oh, gosh we don’t really do anything’” said O’Donnell,

president of the Florida-based underwriter. “Until you stop and think about it, you don’t think about it as being an essential part of the fabric of what you’ve done.”

Once O’Donnell took a second to think about it, she realized the many ways Westcor is rooted in providing local outreach.

Westcor runs the gamut from sponsoring a Little League team in Florida to sponsoring a children’s outreach project in Colorado that supports an educational program for special needs children. The company also participates in annual sponsorships for the Susan G. Komen Breast Cancer Foundation, because so many of their employees have been touched by cancer.

“That’s a big piece for us,” said O’Donnell of Westcor, who has a strong presence at the state association level and executives serving on ALTA committees.

On the other end of the spectrum, Westcor participates in the Lou Frey Institute of Politics and Government program, which promotes civic education programs that encourage thoughtful debate and discussion about current policy issues for Florida students.

O’Donnell said Westcor also has employees that volunteer at the Ronald McDonald House and a homeless mission, while she herself, along with her husband, has volunteered 14 years working at a rehabilitation and residential care facility.

“From a corporation perspective you have to set a tone that giving back is an essential part of what we do,” O’Donnell said. “This is a message that gets missed. Nearly everyone is doing something within their community. Just as the industry goes

about its business doing so much behind the scenes to facilitate smooth closings, many in the industry also do so much to help their communities.”

Outside of the civic philanthropy, O'Donnell agreed it's vital for ALTA members to provide input on how to shape the industry's future.

“It's like voting. You have to live with the results if you don't place a vote,” she said.

‘We do it Because We Want to’

For Pam Day and Diane Evans, the essence of their volunteerism efforts rest with tireless commitments to improve the industry and educate others on the value of title insurance.

Evans may be the five-star general of industry involvement. At the national level alone, she's involved with many leadership roles within ALTA, including serving on the Board of Governors; the Agent/Abstracters Section; Finance, Government Affairs, Planning, State Legislative/Regulatory Action committees; and Liaison Committee with the NAIC. She also finds time to participate in meetings to discuss mortgage subrogation, agent data calls and actively participates in ALTA's large-agent meetings.

“Time is a challenge for all of us and I

don't often talk about it,” said Evans, a 40-year industry veteran. “That goes for everyone who volunteers. We just do it because we want to.”

Evans said she tiptoed into industry service at the state level having served



▲ Diane Evans



▲ Pam Day participates on a panel with other members of ALTA's RESPA Implementation Task Force.

as the president of the Land Title Association of Colorado in 2001. Evans was installed the day after the Sept. 11 terrorist attack.

“Our convention occurred the day after the attack, but we decided to go forward,” she said. “It was a tough decision.”

Since then, she has been a driving force in working cooperatively with the state's regulators to improve the industry.

“We've gone through many different regulatory structures and commissioners and different levels of oversight,” Evans said. “I have seen a lot of change, some good and bad, over the years. If you go back to our core principle of what our industry is about and why we are important to consumers, someone has to be out advocating, keeping it principled and focused on what's important.”

This year, Evans was pivotal in the development of a new law that went into effect in May impacting rates and fees, standards of conduct, consumer protections, agent licensing and fiduciary duties in Colorado.

Four years ago, LTAC helped push legislation that provided funding

for an investigator position with the Colorado Division of Insurance. Andy Helm has filled the role and is now a key figure in working with the NAIC and ALTA in the development of a national agent data call.

In 2004, the Colorado Division of Insurance created the Colorado Title Advisory Council, which provides advice and insight regarding the promotion of fair competition and regulatory compliance within the industry. Evans has served on this task force since its inception.

For too long, Evans said, title agents remained a quiet voice focused on their business.

“We let the industry roll forward and did our thing,” she said. “In the past five years, we have started to recognize that we have to participate actively in where our future is going. We probably should have been engaged sooner. It's almost been an awakening. We are the core of the industry, and we haven't been vocal and active. I'm proud to say that we are seeing this change and getting more agents involved with policy and regulatory issues.”

'I Don't Want to be Blindsided'

If there's anyone to match Evans' commitment, experience and passion for the industry, it may be Day, who also has more than 40 years' experience in the industry. Day currently serves as chair of ALTA's Closing Committee and also serves on the State Legislative/Regulatory Action and Title Insurance Political Action committees. She also is one of 10 members serving on the ALTA RESPA Implementation Task Force.

Day says groups such as the Task Force serve important roles because they provide opportunities to help regulators and lawmakers understand what the title industry contributes to the real estate transaction. By getting in front of HUD, the Task Force showed HUD that the title industry was prepared to implement the new RESPA Rule.

"I see it as an honor to say our industry wants to work with HUD," Day said.

Created in January 2009, the Task Force continues to prove invaluable by providing constant analysis of the rule and is working with lenders on a uniform set of instructions to help facilitate the handling of the new GFE/HUD-1.

"We are now getting on equal footing with the Realtors and the lenders and are getting acknowledged by the other groups that we understand all sides," Day said. "Even if there comes a point where we aren't needed, we all agree that it's been worth it. We say we are RESPA life partners."

She points to the current revision of HUD's settlement cost handbook as a sign of progress. On page 20, HUD now recommends owners purchase a title insurance policy to protect their property rights.

Volunteer Today

ALTA is currently accepting volunteers to serve on its many committees. If you have a special area of expertise, or if you have a special area of interest, there is a committee on which you can volunteer to serve. The ALTA president-elect makes all committee appointments in the late summer for a term beginning after the Annual Convention in October. The deadline to submit your name is July 23. To volunteer, contact Taylor Morris at 202-296-3671 or tmorris@alta.org. You can see all of the committees and their responsibilities at www.alta.org/about/commserv.cfm.

"If you think about where we started with HUD saying title insurance was optional, this was a victory, Day said.

Like Evans, Day started her voyage of industry advocacy at the state level.

In the 1990s, she became active when Virginia debated the unauthorized practice of law and there was a movement to only allow attorneys close transactions. Day said a coalition between the title, lending, building and real estate industries led to the creation of Virginia's Consumer Real Estate Protection Act.

"That's when I realized that it takes time, but it shows that if people speak up, they can help get laws passed," she said.

Day also has spent time with FBI and IRS agents investigating fraud cases to explain title agents' duties and the tasks underwriters expect agents to perform. She does this with the hope of "people having a better understanding of our industry."

Day served as president of the Virginia Land Title Association in 1999-2000 before turning her attention to the national level. A meeting with officials from the U.S. Government Accountability Office in 2005 to discuss industry practices and rumblings of RESPA reform pulled her into activity on Capitol Hill.

"I want to be involved politically because the folks inside the beltway don't understand the value of our industry," Day said. "When there are reports that our industry has low claims, policymakers need to understand what that means."

She said agents can get a firm understanding of what's occurring in other states by being an ALTA member and attending meetings. By speaking with others across the United States, agents can see trends that they could potentially be forced to contend with.

"If you want to have a crystal ball or the best thing possible, get engaged and be involved with ALTA," Day said. "That's why I do it. I don't want to be blindsided and wonder 'how did that happen?' Attending meetings and networking helps me see what's happening that could happen in my state."

Beyond keeping herself abreast of industry issues, Day realizes the importance of getting more involved. One strong, unified voice rings louder than several individual voices.

"We need to get others to help carry the baton and that's where ALTA is so instrumental," she said. "Whether it's the board members and the way they work together or the various committees and chairs, they all are engaged in this relay race. We need more people on the team to carry the baton to help get to our goal."

Title Industry 'Power Couples' Find Harmony in Leadership Roles

Husband and wife pairs in Maryland and Virginia each took turns as president of their state land title associations.

BY JOANNA BRENNER

It's all in the family for title industry duos Eric and Roberta Schneider and Dave and Mina Croson. Within each married pair, both spouses have served as president of their state land title associations, giving a new title-related meaning to the term "power couple."

The Crosons each served as president of the Virginia Land Title Association (VLTA), while the Schneiders led the Maryland Land Title Association (MLTA). In times when the real estate market was crashing and the economy wasn't far behind, each couple was happy to have each other as title-industry sidekicks to tackle and triumph what otherwise could have been a tough leadership role.

The Crosons and the VLTA

Mina Croson started out in the business as a title examiner. Four years later, she was hooked.

"I had no idea what it was, never intended to stay in it," Mina said. "It took me about four years as a title examiner. Then finally it all kind of clicked. I really liked it, and made the decision to open Stonewall Title."

At the time, Dave was an equipment mechanic. When he encouraged Mina to expand her business, she rebutted by encouraging Dave to explore real estate. As Dave quickly climbed the real estate ladder, the two decided they could really make a dent in the title industry as a double act. They joined forces as co-owners of Stonewall Title & Escrow, Inc.

Mina first became involved with VLTA in 1996, after a turf war erupted over the issue of unauthorized practice of law. As founder and co-owner of Stonewall Title, she felt a growing need to become involved with her state land title association. And Dave couldn't agree more.

"We found the state LTA to be a common ground in an effort to stay



A Dave and Mina Croson, owners of Stonewall Title & Escrow, each have served as president of the Virginia Land Title Association.



▲ Eric and Roberta Schneider relied on each others' strengths while serving as president of the Virginia Land Title Association.

alive and it worked very well," Dave said.

In 2001, Mina became president of the VLTA — a time in which she said there was a "decline in support." But Dave, as current president of the VLTA, has had the opportunity to work with a new, yet seasoned, executive director to effect positive change.

"The new executive director came on board with a lot of experience and a lot of new ideas and has really created momentum," Mina said. "Dave has had the benefit of seeing the association in a period of growth and spreading into new territory."

During Dave's presidency the structure of the association matured, the committees grew and became more active and organized, and the volunteerism increased significantly. But Dave made a promise to himself as a board member of the VLTA to bring integrity to the pre-licensing of title insurance agents, a necessity that had not yet been passed into law

as a requirement. With his past real estate experience and Mina by his side, Dave was able to accomplish that goal.

"Whenever I would talk to related industries, Realtors always assumed that the title industry had some sort

■ "We've never made a rule where we don't talk business at home. ... Both of us understand that's just part of it."

of pre-licensing requirement, and the Realtors were always quite taken aback when they found out there was not," Dave said. "So I presented it to the board and we were able to get that initiative passed into law. You now have to have 16 hours of pre-licensing education before you can sit for the test to be a title insurance

agent. When I first came on the board, I made a commitment that if I could not bring credibility to the license, I would surrender mine by the end of my tenure."

Dave's capacity for leadership as VLTA president is fueled in large part by Mina's support as a past president, wife and business co-owner. With five kids, a business to run and leadership responsibilities within VLTA, the Croscons make title a family matter.

"We've never made a rule that we don't talk business at home," Mina said. "If we're here at the office and a personal situation comes up with the kids, we deal with it here in the office. And many of our customers and clients have our home phone number. Both of us understand that's just part of it."

The Schneiders and the MLTA

Eric and Roberta Schneider met in 1998 at none other than an MLTA convention, during one of the evening sessions. It was Eric's

fifth convention, and Roberta's first. Roberta was an agent for Lawyers Title, and Eric was an underwriter at Chicago Title. Eric was in charge of the education program during the convention, having served on the MLTA's education committee since 1994. (He also serves on ALTA's Education Committee.) During the

convention, Roberta was approached by Kathee Brown, who pitched to her an invitation to join the education committee; and she did.

“That was the second time we met,” Roberta said.

later, however, when Roberta (now assistant vice president and agency representative for Fidelity National Title Group) took the MLTA reins, she dove head first into tackling a declining economy and real estate market.

■ “I felt like the whole year I was putting out fires. But Eric was my support system. I couldn’t have done it without him.”

It was the education committee of the MLTA that brought the Schneiders not only to each other, but to MLTA’s board.

In 2006, Eric, now a title examining attorney for First Class Title, Inc., was installed as president of the MLTA, to which he said he took a “radical” approach. He focused his efforts on notary closers, who now must be licensed title insurance producers and who, according to Eric, tend not to play nice with agents.

“There was an influx of all kinds of people the association had never seen before,” Eric said. “We embraced minority, and brought in groups to make it a more representative body. We found a way for notary people and title insurance agents to get along.”

Eric’s presidency was rich and fruitful. From 2006 to 2007, the Schneiders were busy with the presidency of MLTA, in addition to planning their wedding, which took place in July 2007. A year

When the economy is failing, the last thing people want to do is join an association, according to Roberta. So she made reaching out to people to gain membership her biggest task. This, coupled with the replacement of two MLTA board members, made Roberta’s presidency challenging.

“I felt like the whole year I was putting out fires,” Roberta said. “But Eric was my support system. I couldn’t have done it without him.”

Roberta and Eric were able to fill in for each other where they each lacked during their presidencies. Eric happens to like public speaking and writing. But if there was something that needed to be well organized, he’d turn to Roberta.

“It made my presidency a lot easier,” Eric said. “And there’s always politics. Having someone to relate to was wonderful.”

From Titles to Tunes

Both Dave Croson and Eric Schneider have been musical since their youths, and continue to turn to music as a recreational outlet. Dave was a full-time professional musician from 1977 until 1980, playing everything from rock ‘n’ roll to show tunes. He can play a wide range of instruments, including the drums, bass guitar, acoustic and pedal steel guitars. He even played a five-string banjo in a bluegrass band during his early 20s. Dave is currently in a seven-piece band with Stonewall Title coworkers. In 2006, Stonewall Title made a Christmas CD, which the Crosos were able to turn into a marketing piece for their company.

“We passed it out to a lot of our Realtors,” Mina said. “We actually had people come and ask for it.”

Eric was inspired to learn how to strum the summer he was 13, after his first summer camp experience.

“There was a kid in our bunk who played guitar, and all the girls were ogling him,” he said. “So I went home and learned how to play.”

He still plays the guitar, but has added vocals and the harmonica to his musical repertoire, playing 1960s folk and rock.



Joanna Brenner is the executive assistant at ALTA and a freelance journalist in the Washington D.C. area. She can be reached at

jbrenner@alta.org.

Wisconsin Passes Bill that Eases Curing of Simple Conveyance Mistakes

The legislation, which was supported by the Wisconsin Land Title Association, could be used as a model for other states.

The Wisconsin legislature passed a law April 20 that allows for the simple curing of minor conveyance errors and helps the title insurance industry maintain the accuracy of public records without going through the courts.

Senate Bill 587, which was signed by the governor in May, allows deeds and mortgages that contain simple mistakes to be fixed by affidavits signed by the seller, buyer and the drafter of the instrument or the person who closed the transaction.

“The new Wisconsin law goes further than most states in identifying errors that can be fixed by affidavits and in explaining the legal effect of the affidavit,” said Bush Nielson, partner at Reinhart Boerner VanDeuren in Waukesha, Wis. “We found the laws around the country to be varied and mostly archaic. This could be a good model for other

states in which title people would like to simplify the curing of minor conveyancing errors.”

Before this bill, no law existed that enabled the use of an affidavit to repair a recorded document that contained an error, according to Craig Haskins, executive vice president of Knight-Barry Title Group in Wisconsin.

“The registers of deeds are the custodians of the public record, but our industry makes sure things are accurate. If we see mistakes we should jump on it and correct it,” Haskins said. “This bill allows us to work behind the scenes and ensure the records are accurate, instead of being forced to file lawsuits to make minor changes.”

The legislation received overwhelming support from several real estate groups, including the state bar. Hal Karas, an attorney with the law firm Whyte Hirschboeck Dudek

and representative of the State Bar Real Property Section RPPT, said the state bar strongly supported the legislation as being helpful to people as well as those who help with real estate transactions.

“We assume that many of these problems arise where a transaction party can no longer be located, or might be uncooperative, as say after a divorce,” he said. “Consequently, getting the actual parties to sign documentation is rarely going to be an effective solution to a problem. The alternative would be to require a party to go to court, which is costly, lengthy, uncertain, and a waste of judge’s time when there are more important things to ask them to decide. So, this legislation is a good compromise between the need to have a speedy and easy resolution of small problems, and the need to make sure such a system is not abused.”

Rose Ottum, the County Register of Deeds in Trempealeau County, Wis., and the president of the Wisconsin Register of Deeds Association, supported the legislation as well.

“The Wisconsin Register of Deeds Association looks forward to this legislation enabling our business partners, as well as our customer base, the ability to record corrective documents based on statutory authority which was not present in the past,” the association said in a statement.

About a decade ago, the Register of Deeds (ROD) created a form

called an Affidavit of Correction (AOC) that was to be used to fix minor errors in recorded documents, according to Haskins. Initially, the AOC was used to fix errors such as changing a portion of the legal description from “thence east 123.87 feet” to “thence east 123.78 feet.” The AOC would be recorded in the ROD office and was thought to repair the document that was previously recorded with the error. In 2007, the Wisconsin Court of Appeals ruled in *Smiljanic v. Niedermeyer* that using AOCs to correct errors is not proper because there is no enabling statute under Wisconsin law. The only way to fix a deed would be with a court action, Haskins said.

Nielson, who is a past WLTA president and past vice chair of the association’s Legislative Committee, represented Doug Smiljanic. In the case, a deed had been fixed by an affidavit 50 years ago. Everyone involved in the sale was dead. The court of appeals held that, since there is no statute allowing a deed to be

fixed by an affidavit, the only way to fix it would be to have a lawsuit.

“We had a lawsuit before the court, and still it would not fix the deed,” Nielson said. “Doug Smiljanic lost his access to a very desirable lake, for which he had paid a lot of money.”

Haskins, who is a Wisconsin Land Title Association board member and the co-chair of the association’s Liaison Committee, said after the ruling, the WLTA, State Bar, Wisconsin Realtors Association, the Wisconsin Registers of Deeds Association and the Wisconsin Real Property Listers met many times to discuss how to create an enabling statute that would both enable the use of a corrective instrument and grandfather in those previously recorded AOCs that met certain criteria.

“We need such a law, because it is cumbersome and expensive to fix a deed or mortgage after the fact,” Nielson said. “People die, move away, become uncooperative, can’t be found or want money just to sign a

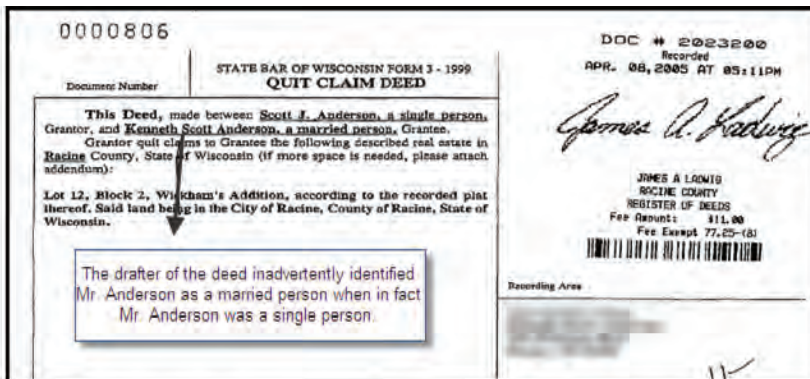
document that cures a simple error, such as the name of the subdivision in which the property is located.”

Haskins said the law describes scenarios in which a corrective instrument can be used and importantly, who must sign the instrument. The corrective instrument may be used to correct a legal description (including a distance; angle; direction; unit, or building number or letter; subdivision or condominium name), a party’s name, party’s marital status, homestead information, execution dates, acknowledgments or authentications, and removal of an owner, among other uses of the corrective instrument.

The corrective instrument may be signed by a “person having personal knowledge of the circumstances of the conveyance and of the facts recited in the correction instrument, including the grantor, the grantee, the person who drafted the conveyance that is the subject of the correction instrument, or the person who acted as the settlement agent in the transaction that is the subject of the conveyance, and shall recite the basis for the person’s personal knowledge.”

Haskins said in most cases, the settlement agent or the person who drafted the conveyance can sign the corrective instrument. However, there are times when either the grantor or grantee must sign the corrective instrument including the removal of an owner from the conveyance (the removed party must sign), the addition of a parcel of land to the conveyance (the grantor must sign), and the removal of a parcel of land from the conveyance (the grantee must sign), among other fact scenarios.

Sample Corrective Instrument Solution



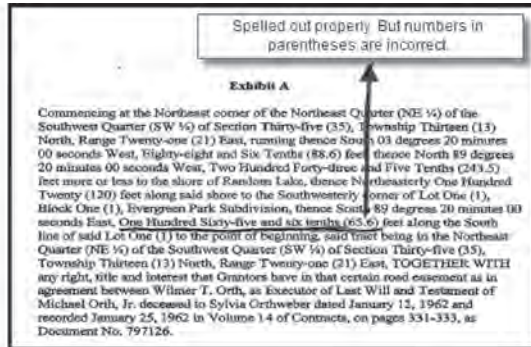
Appeals Court Solution	Corrective Instrument Solution
Execution of a new deed signed by the grantor or the commencement of a lawsuit to prove the grantee’s marital status at the time of the conveyance.	A person with personal knowledge of the circumstances of the conveyance and of the facts recited in the instrument can sign a correction instrument which corrects or clarifies a party’s marital status.
	Proposed §§706.085(2)(b) and 706.085(1)(b)(2), Wis. Stats.

The law also grandfathers the use of “old” AOCs (pre-enactment of the pending law) if those old AOCs would have been a valid correction instrument under the pending law.

Haskins did some investigating of the Wisconsin real estate records and found hundreds of examples of minor errors that could be fixed with an affidavit. He said there were 13 common errors that should be acceptable to fix without going to court. One example is where the deed showed the buyer as married, but he was really single. Down the road, when the buyer attempts to refinance, the lender will show that the buyer was a married man, and ask “Why didn’t you tell us you were married?” The only way to fix this before the Senate Bill 587 would be to have the seller to sign a new deed, or go to court. If the seller had passed, a judge would have to make a ruling.

“I was shocked how the title industry was able to influence such a change and that with a little hard work, anything is possible,” Haskins said. “Previous to this experience, if someone told me that a brilliant idea can’t be done because it’s not consistent with the law, I would have given up. Now, I know that if something makes sense and there are people who will work hard, things can be changed to make it happen. This is why people need to be engaged with their state land title associations, and on a national level, with the American Land Title Association.”

Samples of Corrective Instrument Solution



Appeals Court Solution	Corrective Instrument Solution
Execution of a new deed or the commencement of a lawsuit to confirm which measurement is correct.	A person with personal knowledge of the circumstances of the conveyance and of the facts recited in the instrument can sign a correction instrument which corrects the legal description in a conveyance, including a distance; angle; direction; bearing; chord; lot, block, unit, or building number or letter; appurtenant easement; section number; township name or number; municipality, county, or state name; range number or meridian; certified survey map number; or subdivision or condominium name.
	<i>Proposed §§706.085(2)(b) and 706.085(1)(a), Wis. Stats.</i>

State Bar of Wisconsin Form 1-2003
WARRANTY DEED

Document Number: 0843652
Document Name: WARRANTY DEED

THIS DEED, made between Nick R. Didier, Jr., Peter J. Didier and Patricia L. Didier, husband and wife and William G. Didier and Connie M. Didier, husband and wife
("Grantor," whether one or more), and Bay Hill Property LLC
("Grantee," whether one or more).

Grantor for a valuable consideration, conveys to Grantee the following described real estate, together with the rents, profits, fixtures and other appurtenant interests, in Ozaukee County, State of Wisconsin ("Property") (if more space is needed, please attach addendum):

See Attached Exhibit A.

The Grantors inadvertently included land they already sold years prior in this deed with a large amount of other land

RONALD A. VOIGT
OSHAUKEE COUNTY
REGISTER OF DEEDS
PORT WASHINGTON, WI
TID: 33639

RECORDED ON
06/15/2006 01:34PM

REC FEE: 15.00
TRNS FEE: 1448.00
PAGES: 3
EXEMPT #: 0

Residing Area
Name and Return Address

Parcel Identification Number (PIN)
This is not homesteaded property.
(06) (is not)

Appeals Court Solution	Corrective Instrument Solution
Execution of a new deed signed by grantee back to the actual owner of the erroneously conveyed property, or the commencement of a lawsuit to judicially reform the deed to remove the parcel in question.	If a parcel is being removed from a conveyance that also correctly conveys other land, <u>only</u> the grantee may sign a correction instrument removing the erroneously conveyed parcel.
	<i>Proposed §706.085(2)(b)(3)(c), Wis. Stats.</i>

AMERICAN LAND TITLE ASSOCIATION ANNUAL CONVENTION

AMERICAN
LAND TITLE
ASSOCIATION



San Diego, California • Manchester Grand Hyatt • October 13 – 16, 2010



Come Learn, Network and Relax

Whether you are a title agent, escrow officer, attorney, operations manager owner or underwriter, ALTA's 2010 Annual Convention schedule has something for everyone.

Learning Opportunities:

- Compliance and Legal Professional Development Sessions
- Title Operation Professional Development Sessions
- Owner/Manager Professional Development Sessions
- Sales and Marketing Professional Development Sessions
- Discussion Forums

Networking Opportunities:

- First-Time Convention Attendee and New Member Mixer
- Ice-Breaker Reception and Grand Opening of Exhibit Showcase
- Reception and Closing Dinner on the USS Midway

Relaxation Opportunities:

- Rimmed with 70 miles of beaches
- Famed for the best climate in the United States
- You can enjoy coastal, mountain and desert environments all in the space of one day

Entertainment Opportunities:

- A San Diego City Tour to help you get acclimated
- A VIP tour of the famed San Diego Zoo
- A fun tour riding Segways past the USS Midway and up through Balboa Park
- An America's Cup sailing adventure on actual IACC racing boats

AMERICAN
LAND TITLE
ASSOCIATION



Visit www.alta.org to register or for more information.

First American Offers Strategic Outlook Following Company Split

More than 100 years ago, First American got its start as a one-county abstract operation. Over the years, the company diversified and built a strong data and analytics business coinciding with its title insurance offerings. That growth propelled First American Corp. into a Fortune 500 company.

But after years of talks and preparation, First American returns to its core competency of providing title insurance, as the company officially spun off its business data and analytics operation on June 1.

The title insurance business and a few other business lines will be known as First American Financial Corp. The business data and analytics company is called CoreLogic Inc.

“We’ve always had a strong brand and it was a time for us to separate the companies,” said Dennis Gilmore, chief executive officer of First American Financial. “From a company perspective, it allows us to be uniform in our approach, commitment and energy from top to bottom. We don’t have corporate officers dealing with multiple business segments that aren’t related. My view is focused on the title and

settlement services in both the U.S. and global markets.”

Gilmore said the company has worked hard to simplify its structure, standardize approaches to processes, centralize administrative and back office functions, and decentralize customer touch points. The company split does not change First American’s growth strategy for its title insurance business, according to Gilmore.

“We’ve always had a strong brand and it was a time for us to separate the companies.”

“We are very focused and excited about the title and settlement service market,” he said. “There are excellent opportunities for growth in both our direct and agent networks. I tell our troops that we have probably weathered the worst. We are looking for markets to show signs of stability for a longer period of time than 30

days, and we are looking to ultimately take advantage of these markets.”

First American currently has nine underwriters after merging several over the past year. The company plans to continue developing its international business, which accounts for 8 percent of First American’s total revenue. The majority of First American’s international business is in Canada and Europe, with growth expected in Asia.

“I don’t think the title industry realizes the adoption curve of title and settlement services products across the globe right now,” Gilmore said.

Over the past couple of years, First American, as well as other national



underwriters, has taken a closer look at its agency channel and canceled contracts with non-performing or high-claims agents. Going forward, First American will look to bring on quality agents.

“Over the last few quarters, specifically in the first quarter, we started to invert the trend and started adding new agents,” Gilmore

said. "We had done most of the cancellations of under-performing agents over the past few years and now we are focused on attracting and gaining agents that want to work with us. It's a key channel of growth for us. It just has to have the right risk profile and we have to deliver the right service for the agents."

Gilmore said while the primary focus is on the agents' quality of the book of business, he believes there is an opportunity to grow market share in a controlled manner. First American captured 27 percent of the market share in 2009.

"Any company that creates excessive growth in their market share, and we think excessive is anywhere from 3 to 5 percent in any year, is creating an unacceptable

risk profile to gain that share," he said. "Sometimes we forget this is an insurance business. While we could go gain market share quickly, that will come to roost quickly in two to four years when you get the claims."

Gilmore said that at this stage of the cycle most of the "Johnny Come Lately" agents have been weeded from the industry. The ones remaining are title people.

"They know how to run title companies," he said. "I doubt there are many people left looking to make a quick buck."

While Gilmore couldn't say if First American would make any further cuts if the market sputters through 2010, he did say he was pleased with the company's structure in relation to the current size of the market.

The recent surge in refinance activity won't have much of an impact on staffing levels.

"We don't build infrastructure around those markets," he said. "Any kind of refinance market has to be approached as a very transient market. Will it be here in a week, a month?"

As far as the purchase market, Gilmore is telling his employees that he's cautiously optimistic that the market is at the bottom. He's not a proponent of a massive turnaround, but said there are signs of bottoming and stability by 2011 and 2012.

"We are enthusiastic about our prospects and the industry's growth," Gilmore said. "While everyone is pretty negative, we are optimistic there is a bright future ahead."

DVD TRAINING LIBRARY – BUY ONE GET ONE FREE!

Visit www.alta.org/lti/monthlyspecial.pdf to download an order form or call (800) 787-2582 to order today!

Titles Available:

- *The Need For Land Title Services*
- *Claims Awareness*
- *Principles of Title Searching*
- *This Land Is My Land, That Land is Your Land*
- *Behind the Scenes:
A Look at the Settlement Process*
- *The Return of Thaddeus Eagle: Completing a
Title Insurance Commitment Form The Policy
Detectives*
- *The Policy Detectives: An Introduction to
ALTA®'s 2006 Loan and Owner's Policies*
- *Closing Real Estate Transactions in 2010*

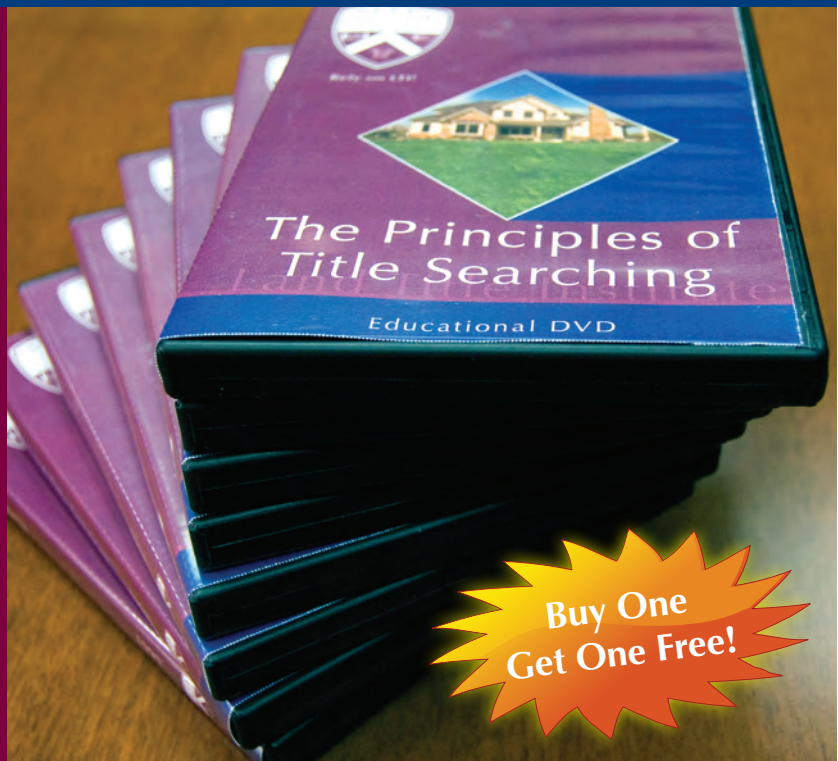
Pricing Per Video

1st Video

\$75 ALTA Members

\$149 Non-Members

2ND VIDEO FREE!



Underwriter Settles Allegations of Violated Georgia Insurance Laws

Stewart Title Guaranty Co. reached a settlement agreement with Georgia Department of insurance over allegations the company violated the state's insurance laws. As part of the settlement, Stewart Title Guaranty agreed to pay a fine, engage in a premium tax audit and enter into a corrective action plan, which essentially memorializes conduct and procedures with regard to charging for products, which the company instituted in April 2009. Neither the settlement

or fine nor the outcome of the premium tax audit is expected to materially affect the company's consolidated financial condition or results of operations. Most of the significant charges against the company were dropped as part of the settlement.

The Office of the Commissioner of Insurance for the state of Georgia alleged Stewart Title Guaranty overcharged thousands of consumers between Jan. 1, 2003 and Sept. 30, 2007.

TSS Releases New Version of TitleExpress

TSS Software Corp. introduced a new version of their popular title and settlement system, TitleExpress. This version includes several enhanced 2010 HUD-1 features, improved itemizations to comply with the recent VA circular referencing the new RESPA rule. The TitleExpress 2010 HUD-1 features quick processing of Page 3 using simple data entry on Page 2. The latest release enhances that

functionality by providing additional itemizations and flexible formatting options. TitleExpress version 6.13.9 is now available to current TSS Support Customers in the Online Support Center at iwantTSS.com.



Colorado Enacts New Rules for Title Industry

New regulations for the title insurance industry in Colorado went into effect May 1. The new rules impact rates and fees, standards of conduct, consumer protections, agent licensing and fiduciary duties, among other items. The Land Title Association of Colorado (LTAC) worked closely with a committee organized through the Title Advisory Council to form a Joint Committee and provide input to the Division of Insurance on a revision of the regulation. LTAC volunteers on the Joint Committee invested substantial time over several months to develop a consensus on a wide

range of issues. The Joint Committee provided the Division of Insurance with a significant amount of input and comments on the proposed rule. Because of industry commitment, much of the input provided was incorporated into the updated regulation. Diane Evans, former LTAC president and current board member of the American Land Title Association, and current LTAC Board member Chris Condie, played key leadership roles in the effort.



Washington State Judge Rules Underwriters Liable for Agent Actions

A Washington State judge affirmed that the state insurance commissioner may hold an insurance company liable for the actions of the company's appointed agent. In an order dated April 23, Superior Court Judge Paula Casey ruled that Chicago Title Insurance Co. could be held

responsible for illegal inducements offered to solicit title insurance business by one of its appointed agents, Land Title Company of Kitsap County Inc. The alleged violations included illegally "winning and dining" real estate agents, builders and mortgage lenders.

Wisconsin Title Agency Makes Acquisition

Knight-Barry Title Group recently acquired Absolute Title Services LLC of Appleton, which marks Knight-Barry's 13th Wisconsin office.

"Knight-Barry is now bigger and stronger, with an immense opportunity for lenders and real estate professionals to use our services in an even larger geographic area. With the addition of the Fox Valley to our service area, we now have offices in nine out of 10 of the largest cities in Wisconsin and provide title services to all 72 counties" said Knight-Barry President Jeffrey B. Green.

Over the past 10 years, Knight-Barry has followed

a very aggressive plan to become the largest title insurance agency in Wisconsin. Along the way, the company became licensed in nearly 30 other states and has expanded its commercial services department, which is now a substantial portion of the Knight-Barry revenue and will fit well into the Fox Valley's commercial market.

Headquartered in Racine, the company employs nearly 130 people in offices in Milwaukee, Green Bay, Kenosha, Madison, Port Washington, West Bend, Lake Geneva, Pewaukee, Sun Prairie, Wauwatosa and Sheboygan.

Stewart Unveils New Tool to Reduce Risk, Expenses

Stewart Title Company and Stewart Title Guaranty Co. announced the release of its new AgencySecure program to help title agencies reduce title claims, escrow theft and mortgage fraud. AgencySecure provides access to Stewart agency technology and services. In addition this application offers title agencies the ability to prevent claims resulting from incorrect title searches and helps prevent escrow theft

and mortgage fraud. AgencySecure enables its customers to efficiently process closings, issue title policies, and electronically report, remit and store closed-file documents. AgencySecure also provides automatic, "three-way" bank reconciliation; detects suspicious activities; provides best practice alerts; and proactively monitors files continuously for fraudulent activities.

Ohio-Based Title Agency Expands Commercial Operation

Resource Title Agency, Inc. has opened its newest office in Washington, D.C., to serve its expanding base of commercial and governmental clientele. This follows Resource's recent opening of its National Commercial Division office in downtown Chicago in late 2009.

Richard J. Rennell Jr., senior vice president of finance and head of Resource Title's commercial division, indicated that the opening comes in response to increased commercial activity along the east coast, as well as increased activity with governmental entities.

"We are thrilled that the expansion of our commercial and governmental base has required us to establish additional presence on the Eastern seaboard," he said.

Rennell indicated that Resource Title is considering opening additional offices in both the mid-Atlantic region and the western states, in order to best service existing and potential new clients.

"In spite of the general state of the market, there is still plenty of business opportunity in the commercial sector," he said. "We are pleased to be a part of it and will aggressively go after it."

Industry Earns Victory in Wave of Antitrust Cases

Recently, the Fifth Circuit Court of Appeals handed the title insurance industry a win in its defense against antitrust cases that have been filed against it over the past several years.

The case, *Winn v. Alamo Title Insurance*, alleged title insurance underwriters conspired to artificially set high rates. The underwriters asserted the filed-rate doctrine

bars challenges to rates that have been approved by a regulator, applied and provided them with a complete defense. At the lower court level, Sam Sparks, United States District judge for the Western District of Texas, dismissed all of plaintiffs' claims. The appeals court upheld the decision.



new members

ARKANSAS

Shawna Galloway
River Valley Title & Closing, Inc.
Russellville

FLORIDA

Charles Wynn
Law Office of Charles M. Wynn, P.A.
Marianna

Joe Hall
Omni One Title Services, LLC
Cape Coral

Carol Brown
Real Estate Title Services, Inc.
Winter Haven

GEORGIA

Monica Gilroy
Dickenson Gilroy, LLC
Alpharetta

ILLINOIS

Twila Fears
Clark County Title Company Inc.
Marshall

Frank Flanigan
Madison County Title Company, Inc.
Edwardsville

INDIANA

Daniel Stewart
Best Title Company, LLC
Bloomington

LOUISIANA

Salvador Anzelmo
Salvador Anzelmo
Metairie

Susan G. Viccelio
Stockwell Sievert Title, LLC
Lake Charles

MISSOURI

Sheila Kunkel
Seay Abstract Company
Salem

Glen B. Williams
Shannon County Title, LLC
Eminence

NEBRASKA

Charles Luczynski
Nebraska Default & Title Services, Inc.
Omaha

Michael Willet
Willet & Carothers
Beatrice

NEW HAMPSHIRE

Karen Kelley
Broker's Title and Closing, LLC
Bedford

Mark Chalifour
Merrimack Title Co., Inc.
Concord

Frank O'Connor
O'Connor, Frank X., Law Office Of
Salem

NEW JERSEY

James Loughman
Central Jersey Title Co., Inc.
Morristown

NEW MEXICO

Josephine Hurtado
Quest Title Company
Grants

NEW YORK

Thomas Partridge
Benchmark Title Agency, LLC
White Plains

Susan Blackmon
Capital Abstract & Title Agency, Inc.
Syracuse

Russell Eisman
Main Street Abstract Corp.
Melville

OHIO

Rebecca Lottridge
Skye Closings
Gahanna

Ward Coffman, III
Varsity Title Services, LLC
Zanesville

William Denkwalter
West Central Ohio Title Agency, Inc.
Urbana

OKLAHOMA

Carol Parker
Charter Title & Escrow Company, LLC.
Tulsa

Bart James
Mustang Title Company
Tulsa

PENNSYLVANIA

MaryBeth DiNunzio
Greater Montgomery Settlement Services, LLC
Blue Bell

SOUTH CAROLINA

Cynthia Blair
Rogers, Townsend & Thomas, P.C.
Columbia

UTAH

Cort Ashton
Cottonwood Title Insurance Agency
Salt Lake City

VIRGINIA

Jennifer Myers
Anchor Title & Settlements, LLC
Virginia Beach

Richard Bolger
Old Virginia Title, LLC
Fairfax

Sam Garbia
S & T Title, LLC
Fairfax

Elizabeth Bennett
Security Title, LC
Culpeper

Brian Clements
Titleventures, LLC
Chesapeake

WYOMING

Diane Winter
Hot Springs Title Company
Thermopolis

perseverance has its rewards



TIAC, the only E&O company owned and governed by title professionals is going stronger than ever after 20 years!

TIAC is also the only E&O program endorsed by ALTA and ALL the national title insurers. We're 20 years young and moving forward!

Join us for cutting edge coverage, stable rates, unparalleled claims and underwriting services, and the only E&O insurer paying policyholder dividends!

Call us today.

Your company. Your choice.

Title Industry Assurance Company, A Risk Retention Group.
7501 Wisconsin Avenue, Suite 1500 • Bethesda, MD 20814-6522
phone: (800) 628-5136 • fax: (800) TIAC FAX (842-2329)

www.cpim.com/tiac



**Celebrating 20 Years
of Great Service**

TIPAC contributors

DIAMOND

\$5,000

Christopher Abbinante
Fidelity National Financial Group, Inc.

Anne Anastasi
Genesis Abstract Inc.

Mark Bilbrey
Old Republic National Title Insurance Co.

Terry Bryan
First American Title Insurance Co.

Diane Evans
Land Title Guarantee Company

Pam Day
Day Title Services

Dennis Gilmore
First American Title Insurance Co.

Parker Kennedy
First American Title Insurance Co.

Frank Pellegrini
Prairie Title Services, Inc.

Kurt Pfothenhauer
American Land Title Association

Michael Pryor
Lenders Title Company

Mark Winter
Stewart Title Guaranty Co.

EMERALD

\$2,500 - \$4,999

J. Herschel Beard
Marshall County Abstract Co.

Mike Conway
First American Title Insurance Co.

John Freyer
Land Title Guarantee Company

Thomas Hartman
First American Title Insurance Co.

John Hollenbeck
First American Title Insurance Co.

Steven Napolitano
First American Title Insurance Co.

Joshua Reisetter
Dakota Abstract & Title Co.

Paul and Connie Sawtell
Dominion Title Corp.

PLATINUM

\$1,000 - \$2,499

Marty Askins
Stephens County Abstract Company

Karen Brown
Bonne Central Title Co.

William Burding
Orange Coast Title Company Inc

Richard Cannan
Security First Title Affiliates

Chip Carmer
First American Title Insurance Co.

Curt Caspersen
First American Title Insurance Co.

Rob Chapman
Old Republic National Title Insurance Co.

Cara Detring
Preferred Land Title Company

Roger Floerchinger
Yukon Title Co. Inc.

Peter Griffiths
Land Title Guarantee Company

Blake Hanby
Waco Title

Craig Haskins
Knight Barry Title

Carolyn Hoyer-Abbinante
Wisconsin Title

Todd Jones
First American Title Insurance Co.

Michelle Korsmo
American Land Title Association

John Korsmo
Korsmo Consulting

Gregory Kosin
Greater Illinois Title Company

John LaJoie
First American Title Insurance Co.

Sherri Landauer
Lakeside Title Co.

Roy Lassiter
Westcor Land Title Insurance Co.

Randy Lee
Stewart Title Guaranty Co.

Chris Leavell
First American Title Insurance Co.

John McGrath
First American Title Insurance Co.

R. Keith Newlon
Pioneer Title Agency

Charles Nichols
Abstract & Guaranty Co.

Mary O'Donnell
Westcor Land Title Insurance Co.

Richard Patterson
CATIC

Brian Pitman
Independence Title

Jack Rattikin III
Rattikin Title Company

Brenda Rawlins
First American Title Insurance Co.

Richard Rennell
Resource Title Agency, Inc.

John Robichaux
Ironclad Title, L.L.C.

Alfred Santoro
Esquire Title Services, LLC

Phil Sholar
First American Title Insurance Co.

Kirk Sterling
Old Republic National Title Insurance Co.

David Townsend
Agents National Title Insurance Co.

Sally Tyler
First American Title Insurance Co.

William Vollbracht
Land Title Guarantee Company

John Voso
Old Republic National Title Insurance Co.

Marilyn Wille
The Title Company, Inc.

Tony Winczewski
Commercial Partners Title, LLC

Rande Yeager
Old Republic National Title Insurance Co.

GOLD

\$500-\$999

Kenneth Aalseth
First American Title Insurance Co.

Andrew Adkins
American Abstract and Title Co.

Justin Ailes
American Land Title Association

W. Kent Barney
Barney Abstract & Title Co.

Doug Bello
D. Bello Associates

Peter Birnbaum
Attorneys' Title Guaranty Fund, Inc.

Chris Bramwell
First American Title Insurance Co.

Shonna Cardello
White Rose Settlement Services

David Carlino
First American Title Insurance Co.

Jules Carville
Carville Law Office

Wayne Condict
First American Title Insurance Co.

James Czapiga
First American Title Insurance Co.

Steven Day
Fidelity National Title Ins. Co.

Nancy Farrell
Venture Title Agency, Inc.

Thomas Gates
First American Title Insurance Co.

Joseph Ghilardi
First American Title Insurance Co.

Wendy Gibbons
Stewart Title Guaranty Co.

Larry Godec
First American Title Insurance Co.

Mark Greek
First American Title Insurance Co.



TIPAC contributors

Paul Hammann
First American Title Insurance Co.

Beverly Jones
Grand River Abstract Co.

Linda Larson
Old Republic National Title Insurance Co.

Michael Lorber
Nova Title Agency Inc.

Ted Lovec
American Title and Escrow

Kenneth Mackay
First American Title Insurance Co.

Katherine Menzies
First American Title Insurance Co.

Michael Mills
First American Title Insurance Co.

James Penn
First American Title

Robert Ptolemy
Colorado Land Title Company

Andree Ranft
First American Title Insurance Co.

Bryan Rosenberg
First American Title Insurance Co.

Mark Rutherford
First American Title Insurance Co.

Mary Schuster
RamQuest

Deborah Scroggins
First American Title Insurance Co.

Esther Semlak
Burnet Title

Donna Stevenson
Northwest Title

J. Scott Stevenson
Northwest Title

Skip Straus
Straus & Eisler P.A.

Casey Tomten
The Title Company, Inc.

Darryl Turner
The Darryl Turner Corporation

Herbert Walton
Old Republic National Title Insurance Co.

Philip Webb
First American Title Insurance Co.

Evan Zanic
First American Title Insurance Co.

SILVER \$250-\$499

Ralph Anderson
A. M. Anderson Abstract Co.

Jeffrey Bates
D. Bello Associates

David Baum
Chicago Title Insurance Company

Paul Bender
Chicago Title Insurance Co.

Dennis Bila
Corporate Settlement Solution

Catherine Blakely
Southern Abstract Co.

James Bondurant
Tennessee Valley Title Insurance Co.

Edmond Browne
CATIC

Alan Bryant
Old Republic National Title Insurance Co.

Robert Burgess
Chicago Title Insurance Co.

Karen Burnette
Firs Title & Abstract Service, Inc

Thomas Campbell
First American Title Insurance Co.

Nat Finkelstein
Finkelstein & Horowitz PC

Larry Deal
First American Title Insurance Co.

Luther Estes
Southwest Title Company, Inc.

Beau Fast
Lenders Title Company

Alison Gareffa
Kasparnet, Inc.

Sue Geigle
Professional Title Solutions Inc.

David Gerner
Gerner & Kearns Co. L.P.A.

Ella Gower
Miller Starr Regalia

Charles Hayden
Old Republic National Title Insurance Co.

William Hoffman
Linoves and Blocher LLP

Kenneth Jannen
First American Title Insurance Co.

Karen Johner
The Mandan Title Company

Mark Josephson
Sweet Water Title Co.

Amy Kaspar
Kasparnet, Inc.

Michael Kearns
Gerner & Kearns Co., L.P.A.

Matt Kendall
Waco Title Co.

Michael Koors
First American Title Insurance Co.

Wesley Lasseigne
Lenders Title Company

Maxwell Link
First American Title Insurance Co.

Greg Mason
Edina Realty Title Inc.

Sally McCash
O'Malley, Miles, Nylen & Gilmore PA

Guy McDill
Lenders Title Company

Timothy McDonnell
Old Republic National Title Insurance Co.

Donald McFadden
McFadden & Freeburg Co.

Glenda Mittasch
Powers Abstract Co., Inc.

Matt Morris
Stewart Title Guaranty Co.

Michael Murphy
First American Title Insurance Co.

Glenn Nichols
Abstract & Guaranty Co.

Jeffrey Noble
Old Republic National Title Insurance Co.

Donald Ogden
First American Title Insurance Co.

Susan Pelham
Westcor Land Title Insurance Co.

Richard Reass
Reliant Title

Jay Reed
First American Title Insurance Co.

Bart Riley
First American Title Insurance Co.

Marvin Ripp
First American Title Insurance Co.

Larry Roberts
Land Title and Escrow

W. Gary Robison
Land Title Guarantee Company

Kelly Romeo
American Land Title Association

Elissa Santoro
Esquire Title Services, LLC

Michael Schefstad
Westcor Land Title Insurance Co.

James Sibley
Title Data, Inc.

Michael Sikora
Sikora Law LLC

Mitch Steeves
First American Title Insurance Co.

Hayden St. John
Lawyers Title of Topeka

David Welshons
DCA Title

Dale Wilde
Consolidated Abstract Co.

John Wiles
Wiles Abstract & Title Company

Deborah Wiley
First American Title Insurance Co.

Volunteer Now for Future Strength

The famous anthropologist Margaret Mead was once asked this question: What was the surest sign of civilization in any given culture? One might expect the answer to be a clay pot or perhaps a fish hook or grinding stone. Her answer was “a healed femur.” (The femur, of course, is the leg bone above the knee). Mead explained that no healed femurs are found where the law of the jungle (survival of the fittest) reigns. A healed femur shows that someone cared. Someone had to do that injured person’s hunting and gathering until the leg healed. Someone else subordinated their wants and needs for the welfare of another. The evidence of compassion, she said, is the first sign of civilization

Civilization has progressed beyond the ruthless law of the jungle, but our need for the compassion of others has not changed. Whether it is in our schools, churches, communities, or in industry matters, individual compassion and effort translate into important assistance. While our acts of volunteerism may not always be the difference between life and death, they, nonetheless, can change the world we inhabit.

Just like many of you, I was taught as a child to “leave the woodpile a little higher,” “to give back more than you take” or, in the modern vernacular, to “pay it forward.”

I am grateful our industry has so many members who recognize the importance of their volunteerism. Volunteerism affects every aspect of the things we hold dear. When we add our time and resources to a cause, we strengthen it, just as certainly as the feeding of a person with a broken femur.

The American Land Title Association grows stronger every time our members give their time and resources. At every point in our industry history, you can find unselfish members whose efforts laid the foundations of our current strength. The future will be shaped by our current willingness to be volunteers.

The annual call for committee service is now open. If you would like to volunteer for ALTA committee service, send an e-mail to Taylor Morris, ALTA’s membership manager, at tmorris@alta.org.

Thanks for making our industry stronger!

Mike Pryor
Past-President



This Home's Value Is Protected Against Market Declines

Protection for American Homeowners and Lenders

Home Value Protection from Working Equity is a revolutionary new way to protect a home's value against local housing market declines. Available for most homes, and backed by one of America's largest insurers, Home Value Protection is easily integrated with the closing process. At Working Equity, we're ready to work with title insurance professionals, like you, to help home buyers protect their most important asset. Visit www.workingequity.com/pro to learn more or call us at (877) 817-9269.



Home Value Protection

www.workingequity.com/pro

Introducing SoftPro 360.

Order Closing and Title Services directly from your **SoftPro Software**.

SoftPro 360 makes it faster, easier and more affordable for you to order closing, title and escrow services, and **you only pay for the products and services that you order, with no additional service charges* from SoftPro!**



360

NO ADDITIONAL SERVICE CHARGES!*

SoftPro 360 will make your business more productive – by eliminating the need for paper order forms, dual entry, faxes, emails, and phone calls – reducing the potential for error.

For more information on SoftPro 360, contact your SoftPro Sales Representative at **800-848-0143** or visit **www.softprocorp.com/360**.

BROUGHT TO YOU BY THE NATION'S #1 CLOSING AND TITLE SOFTWARE PROVIDER



SOFTPRO™

A Division of Lender Processing Services

* SoftPro 360 is free to install; however, there are fees associated with orders placed with any of the vendors in the 360 vendor network.