



# NALTEA

The National Association of Land  
Title Examiners and Abstractors

## Message from the President

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Please take the opportunity to  
visit our website at:  
[www.naltea.org](http://www.naltea.org)

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As we begin 2009, NALTEA is saying goodbye to a dedicated member who has volunteered her time and energy since NALTEA was founded in June of 2004. Mary Mitchell served as secretary, education committee member, and two terms as President. Her term has come to an end and she has decided to stay on the sidelines while new energy carries us to greater levels. Thank you, Mary. You've set a great example of service and we want you to know how much we appreciate all you've done for our organization.

Another founding member, Jay Duncan, has also stepped aside to follow new pursuits in service. Jay has been tireless when it comes to NALTEA. Through his most recent work with membership, and his past service as President and co-founder, Jay's commitment to this organization has established a strong foundation, making us ready for growth.

I want to encourage **you** to get involved as well. There are so many areas of need. NALTEA needs to be introduced to land title associations, licensing boards at the state level, and to paralegal organizations and bar associations across this country. Our board is committed to increasing membership this year, giving us clout and visibility as the rules governing real estate are examined and modified. The Education Committee has put online testing front and center so that certification

and designation can be obtained at an affordable cost for all of our members. We are committed to presenting workshops and presentations anywhere we can to promote NALTEA, its members, and NCA/NMA designated abstractors.

NALTEA is your organization, and we know you are a committed member who wants to help however you can. You just need us to tell you what we need you to do.

You can help by downloading a membership application from the website and making copies to share with your peers. Do that today!

Go to the public relations page on the website and download the membership flyer. Send it along with a copy of the newsletter and a press release (all found on the website) to your state licensing board, your state land title association, and your local bar association. Go ahead...might as well take care of that today too!

Check the website often. Look for new content, new member benefits, news releases and white papers with information to help you enhance your knowledge as a real estate professional. Share your expertise with rotary clubs, women's clubs, and business clubs in your area. Talk to people about your access to public records, your specialized knowledge, and your affiliation with NALTEA. Not only will you be helping your business, you'll also bring visibility to NALTEA.

Difficult economic times provide us the opportunity to refine our skills, strengthen our business

model and become stronger. I appreciate the confidence the board has given me to lead us through these trying times.

I welcome the challenge of highlighting the fact that the individual abstractor and title examiner has necessary skills that cannot be outsourced to other countries. They are dedicated to the ethical responsibility of safeguarding an individual's privacy as dossiers are compiled on property ownership. The commitment to their craft is evidenced by a continuous thirst for knowledge and quality service.

We, the NALTEA membership, are all that... and more!

## Board of Directors Report

Pat Scott

Email: [pconfig@oconnortitle.com](mailto:pconfig@oconnortitle.com)

NALTEA held its general meeting of members on January 19, 2008 via telephone conference call. Due to an unforeseen family obligation, outgoing president Mary Mitchel was unable to attend the meeting. Then-vice president, Ed Gunther, chaired the meeting with 19 members in attendance.

The meeting began with approval of the previous meeting's minutes and a Treasurers Report presented by NALTEA treasurer, Wanda Steudel. Next, the three candidates running for two board positions, David Pelligrinelli, Ed Gunther and Debi R. Merrill, made statements prior to the balloting.

In a first for NALTEA, the election was held by electronic vote on the NALTEA website. Each member in attendance received a link to the ballot by email following the opening roll call. The ballot was accessible only to the members present at the meeting. After the candidates' statements, the members placed their votes to fill the two positions on the board of directors.

As the ballots were tallied, each committee chairperson gave an update of the committee's activities over the past year and offered plans for the current year. The floor was then open to members to voice concerns and opinions. There were no comments from the members.

Doug Gallant, chairman of the Publications and Benefits Committee, and operator of the electronic balloting, announced a single board seat winner, Ed Gunther, and a tie between Pelligrinelli and Merrill for the remaining seat. As Gallant and Source of Title's Slade Smith (who

graciously volunteered to act as our technical consultant for the electronic balloting) began to prepare the ballot for a runoff, a concern was raised that at least one voting member had already left the meeting. After a short discussion to resolve the issue, Debi Merrill withdrew her candidacy. This selfless act effectively ended the tie and David Pelligrinelli was declared the winner of the board position.

With the new board of directors in place, the next order of business was to assign chairpersons to each committee. The committee assignments are:

Benefits/Publications – Doug Gallant  
Education/Training – Jeanne Johnson  
Ethics – Jill Kissell  
Events – Ed Gunther  
Membership – Pat Scott  
Public Relations – David Pelligrinelli

The meeting closed with statements from board members thanking outgoing president, Mary Mitchel, and former board member, Jay Duncan, for their years of dedicated service to NALTEA.

The new board of directors met in a separate conference call immediately after the general meeting concluded. The purpose of the second meeting was to appoint officers for 2009. The following appointments were made by unanimous vote of the board members:

President – Lynn Hammett  
Vice President – Debi R. Merrill (nominated, not present at the meeting at the time to accept)  
Treasurer – Wanda Steudel  
Secretary – Jill Kissell

As of this publication, Debi R. Merrill has accepted the position of vice president, and the appointment is made. Congratulations to all of our new board members, officers and committee members. We look forward to a productive year.

## Public Relations Committee Update

Dave Pelligrinelli

Email: [daveafx@windstream.net](mailto:daveafx@windstream.net)

The Public Relations Committee has two purposes at NALTEA. First, it is essential to promote the existence and positive image of NALTEA to prospective new members. We will have some excellent new "selling points", to attract abstractors as new members. The best membership features are only valuable if

abstractors know about them. For that reason, the Public Relations Committee will propose inexpensive methods to make the abstractor community in general more aware of the association. At the same time, it will present the association in a way that makes it very desirable to be a part of. Instead of waiting for abstractors to find us, we will take the message to them.

Second, it is important that potential clients, the media, and the real estate industry be aware of NALTEA and the advantages of doing business with its members. Again, there are efficient ways to get this message and visibility to them. From personal experience I can tell you that there are many companies and organizations that would benefit from knowing about NALTEA. Also, the association has a number of overlooked strengths that would be valuable to others.

It will be a huge advantage to be a NALTEA member when the organization is more widely known, and when membership becomes at least recognized by outsiders, and at best expected.

The association is an excellent community of professional abstractors, and we communicate well amongst ourselves. We can look at NALTEA just as much of a connection to outside resources, and communicate just as frequently and effectively with companies, organizations, and groups outside of our own circle. Jeanne Johnson has done this successfully with the certification agenda. We can duplicate this success in other areas.

Prior to the next board meeting, I will send the details of the specific recommendations to the board members, so that we can all gather information about them in advance, for discussion at the meeting.

## Membership Committee Update

Pat Scott

Email: [pscott@oconnortitle.com](mailto:pscott@oconnortitle.com)

NALTEA proudly welcomes our newest members:

**Blair C. Wagner** – Advanced Corp. Agents

**M. Pierson** – Title Pac, Inc.

**Carol M. Davis** – Commerce Title

**David A. Henken** – Potomac Title Corp.

We now have 78 active members.

## Introduction from New Board Member / Public Relations Chair

Dave Pelligrinelli

Email: [daveafx@windstream.net](mailto:daveafx@windstream.net)

I'd like to thank the NALTEA members for selecting me for the board of directors on 1/19/09. In addition, I want to specifically thank Ed Gunther for running the meeting and election, and Debi Merrill for her extraordinary action in the voting process.

As a board member, and chair of the Public Relations Committee, I have specific plans for NALTEA to take action on over the next few months. Increased membership is critical to the success and further development of NALTEA. Its education, certification, and legislative projects rely on increased membership. NALTEA currently has about 100 members. It is my goal to propose specific action that increases membership to at least 200 by the end of the year. I will suggest at least 5 ideas which will give abstractors compelling reasons to join NALTEA.

For current members, these same advantages of NALTEA will make your membership dues the best \$100 you spend all year.

I am asking of you all for a favor. Please think if the most valuable aspect to you of being a NALTEA member. You can send your responses to me directly, at [PublicRelations@naltea.org](mailto:PublicRelations@naltea.org). You have my appreciation in advance for your help.

I will also be collecting information from non-member abstractors, to better understand the outside perceptions of the association. Together, this information will be helpful in fine-tuning the direction of public relations and promotion of NALTEA.

The Publications Committee is always looking for your ideas, comments or submissions for the newsletter. Please address to [benefits@naltea.org](mailto:benefits@naltea.org).

The organization welcomes input from the membership. You can contact the board members or the various committee chairpersons at the e-mail addresses found on the NALTEA website at [www.naltea.org](http://www.naltea.org).

## Benefits Committee E&O Insurance

Doug Gallant

Email: [dougernaut@columbus.rr.com](mailto:dougernaut@columbus.rr.com)

*The board has been working hard on acquiring preferential treatment on E&O for the members of NALTEA. We have a couple of companies that have expressed an interest in working with us in light of our increasing membership and the progress of the certification program. This month we are publishing the information from Fox Point. Next issue we will publish the presentation by Title Pac.*

*Please contact NALTEA at [benefits@naltea.org](mailto:benefits@naltea.org) or any of the board members directly with any input you may have. The board is planning on endorsing one or the other as the preferred carrier for NALTEA members at the March meeting.*

*The board will be considering pricing, coverage, benefits to the members and organization, and underwriting support in their determination. Your input is quite important.*

### Fox Point Programs

The problems facing the Real Estate industry have been well documented. Stories about foreclosures, mortgage lender insolvencies, and the difficult housing market continue to dominate the news. These well-publicized issues have made it increasingly difficult for Title Agents and Abstractors to obtain affordable Errors & Omissions (E&O) Insurance. Several insurance companies have withdrawn from the marketplace; others are imposing significant increases for this class of business.

Fox Point Programs can help. Our agency specializes in professional liability insurance. We have partnered with companies who possess an in-depth understanding of the exposures facing Title Agents today. As a result, we can offer valuable professional liability insurance protection at a competitive price. Our product offers several unique benefits, including:

*Premium Discounts for NALTEA Certifications.* Members who attain either the Certified Abstractor (NCA) or Master Abstractor (NMA) designations are eligible for premium discounts of up to 10%. Contact Fox Point Programs for more details.

*Tailored Insurance to Fit Your Unique Needs.* We have the flexibility to tailor insurance coverage to match each insured's specific liability exposures. Fox Point offers multiple limit and retention options. The product can be expanded via endorsement to include coverage for prior acts, maintenance of escrow funds, and independent contractors. Certain restrictions apply.

*Vicarious Liability Protection.* Our policy form includes coverage for vicarious liability resulting from any negligent actions allegedly committed by a third party acting on the direction of the insured (such as an outside Abstractor or Title Search firm). The term "vicarious liability" is defined as one person being liable for the negligent actions of another even though the first person was not directly responsible for the error or omission.

*Coverage for Personal Injury.* Our product expands coverage to protect policyholders against personal injury allegations. These include allegations of false arrest, malicious prosecution, slander, libel, and invasion of privacy.

*Identity Theft Coverage.* All policyholders receive Identity Theft coverage. This coverage is provided at no additional cost to our insureds. It provides reimbursement for the expenses related to the recovery of one's identity, including defense costs for certain civil suits and refileing for loans. The offering also provides access to trained specialists on call to guide individuals through the process of restoring the identity profiles and credit records. Reimbursement for expenses and lost wages are subject to a \$25,000 limit. The coverage may not be available in other jurisdictions.

**Attention:** The NALTEA Members' Only Section of the Web site is continually updated. The Resources page contains a list of recommended reading that includes a list of books that may help with your preparation for the certification test. It also includes a link to an outline for a study guide.

You can request a password directly from the Web site and access the members' only information that is currently available.