



NALTEA

The National Association of Land
Title Examiners and Abstractors

Message from the President

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Pat Scott, President
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I have recently devoted some time to looking through the NALTEA newsletter archives. Among my reasons for looking back in time, aside from general curiosity, was to try to compare the state of the association as it stands today to one year ago. As in any publication, the NALTEA newsletter archives provide a sort of snapshot in time. This is true, not only as a way to track the progress of the organization, but also to get an impression of the market environment in our industry from time to time.

I was pleased to note significant progress in some areas, such as the ability to certify members all year long, training certified members to prepare others in their locales for the certification exam, and stepped up efforts to market the abilities and value of our members to the industry. Much of the newly ripened fruit is the result of seeds planted years ago, and nurtured over a long period of time. Some has been proposed more recently, and quickly developed.

It was good to see an increase of nearly 20% in membership numbers during the past year. We still have a long way to go, however, when our membership is compared to the number of industry participants who would qualify for membership. The size of any association is a potent factor in gaining credibility and influence, and thereby the ability to better advocate for the interests of our members. Equally important is the active participation in the organization's work.

Looking back to the March, 2006, newsletter, one of the earliest available on line, I found an article written by yours truly that touches on an effort by the title industry to prevent the emergence of a product known as "lien protection insurance" or "mortgage impairment insurance". The article, entitled NALTEA Attends the ALTA Small Agents and Abstractors Forum, Kansas City, MO., provides a glimpse into a product that was later embraced, in large part, by some title insurance underwriters. The product's use, and resulting claims, the subject of a lawsuit filed recently in Mecklenburg County, North Carolina [Bank of America, NA, v. United General Title Insurance Company and First American Title Insurance Company - case number 10CUS5415].

This case is interesting in that it involves the title industry's first flirtation (first that I know of, anyway) with issuing title policies without the benefit of any title search whatsoever. In fact, the first notification the title company has of a transaction is the executed mortgage or deed of trust presented for recordation. The title company would then obtain a deed purporting to vest title, but the purpose of obtaining the deed is limited to tacking the legal description onto the security instrument.

This is a case of a grand failure of the greater title industry, and its various organizations, to uphold the importance of its traditional method the title search process. I may prove to be a very costly error in judgment.

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Board of Directors Report

Pat Scott, President

Email: president@naltea.org

This is a summary of the meeting of the NALTEA Board of Directors on March 15, 2010. The meeting was held via telephone conference with all board members present.

NALTEA Treasurer Wanda Steudel was also in attendance to answer any questions about the February Treasurers Report. While there were no questions about the report, Dave Pelligrinelli inquired about payment to Alpha Graphics for printing of the first edition print directory. Payment was confirmed, and delivery of the directories is expected shortly.

With regard to the print directory, Dave also noted that the income for advertisements sold for the directory was sufficient to pay for the production, and also postage and a small per unit fee to have the directories mailed to our intended recipients directly from the printer. Considering the short period of time allotted for advertisement sales for this edition, the board is optimistic that future editions will be self-financing, allowing for growth in distribution. We expect little or no negative impact on NALTEA funds, and possible a modest gain, leaving more funds available for the furtherance of other NALTEA goals.

Preparations for the first so-called regional conference were next, with the Education Committee requesting early communication as to the number of study guides needed for the certification seminar portion of the combined seminar and recruiting event. Several board members plan to attend the event to speak with local Chicago area abstractors.

The regional event is still in the planning stage, with a tentative date of May 22nd, 2010, proposed. Other details will be forthcoming as the location and costs are finalized. Promotional packets left over from the Charlotte conference entered the conversation, as an added bonus for attendees of the regional conference.

Ed Gunther noted a discrepancy between NALTEA printed material produced for the Train the Trainer seminars and the posted standards for NALTEA certification. The Train the Trainer material contains a three year minimum of experience to qualify for the NCA (NALTEA Certified Abstractor) designation, whereas the information posted on the website does not. While all current designees would qualify under

either standard, the board will investigate the discrepancy and will take any necessary corrective action.

The question arose, also, as to whether current board members who had achieved a passing grade on the certification, exam in the process of approving said exam content, are to be considered as certified. The question originated from a list of certified abstractors that contained the names of board members who had not paid the certification fee, but had taken the exam at the request of the Education Committee.

The consensus among board members is that board members are subject to the same requirements as the membership at large. Until all other certification requirements are met, the board members are not deemed certified.

There was some progress made in preparations for the Annual Conference and membership meeting, tentatively scheduled for October 22nd, 23rd and 24th. The board is awaiting proposals from two hotels in Dallas, TX, before an official announcement of conference details can be made. It was noted that the second NALTEA conference was held in Dallas, and that there was a high level of satisfaction with the location among attendees.

The next meeting was scheduled for Monday, April 12th, at 6:00 PM Eastern time.

Membership Update

Pat Scott

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NALTEA proudly welcomes our newest members:

Rion Z. Caine of Wells Fargo Bank

Debbie Armour

Cynthia S. Cox

Michael Ebersole, Title Abstractor

Lucienne Lane of Action Search, LLC

Tamara Howard

NALTEA now has 103 active members.

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.

Education Committee

Jeanne Johnson
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NALTEA members and co-workers at **InfoTrack, Inc.** in Deerfield, IL jointly presented a one-day seminar based on the NALTEA "**Principles of Abstracting**" Manual. The three instructors all studied for and passed the NALTEA National Certified Abstractor examination and now hold the distinguished **NCA designation**. Kudos to all.

In October, Tim Korzen, Dustin Duncan and Quanah Rhodes attended the **NALTEA Annual Conference** at the Omni Hotel in Charlotte, NC where they focused on the "**Train the Trainer**" Session. There they qualified to teach a comprehensive "Blueprint" course that leads to the NCA exam and designation. The Train the Trainer class covered many topics in preparation for teaching the complex national course including:

- techniques for adult learning;
- using discussions and role playing to retain learning;
- how to "read your audience's body language;"
- "how to get the audience involved and to participate;"
- how to make sure the audience is *understanding* the complex language of abstracting and title examining.

The instructors said they "found the **Instructor's Manual** and the **Train the Trainer** most helpful as an overall guide to understanding how people learn and to recognizing the non-verbal audience responses during my presentation." Quanah and Dustin in particular are remembered by those in attendance for their classic role playing as students giving all the signals that they *couldn't wait for the class to be over* – looking at the clock, fiddling with papers, closing their books, doodling, whispering, etc. "Perhaps you had to be there, but I think they have undiscovered potential as actors," said Jeanne Johnson, instructor of the Train the Trainer class.

All instructors used the NALTEA matching **PowerPoint** supplied to qualifying instructors as a visual guide through the material and the NALTEA Manual to provide the core information for discussing topics within each chapter. Instructors said they "learned to use props" to help explain some concepts," and to

"include story type examples for discussion of the material." Instructor Tim Korzen said "Using some of the techniques mentioned in the Instructor's Manual, I encouraged discussion of key concepts by incorporating the students (by name) as examples of parties involved in various real estate transactions." It was most enjoyable.

When asked how much "Prep" time did it took to get ready to present the class, Tim said " I spent an average of 3 hours on each of the 3 chapters that I taught, giving more time to the more technical material just to have a good grasp of the material in anticipation of audience questions." The audience seemed to approve, as the evaluations were all quite positive. "I enjoyed teaching the class because I felt that the audience appreciated the time invested in covering the material as a learning tool to each member's particular job" said Korzen, saying "One particular attendee expressed the opinion that it was both enjoyable and beneficial because it brought us together as a group to discuss numerous abstracting concepts and share knowledge together about the industry."

When asked if they would like to do the class again, the response was an overwhelming Yes! They all enjoyed teaching the class and look forward to focusing on some of the other chapters in the manual taught by the other instructors. In fact, the trio has already scheduled two more sessions in the Deerfield, IL area. One in April and another in May that is a "Meet and Greet" session for the public at large to learn more about NALTEA as a professional organization, it's educational focus and being the proud bearer of the NCA designation.

Tim Korzen, NCA, is the company's Examining Supervisor and Title Officer – he has been in the title business for 30 years. Quanah Rhodes, NCA, is InfoTrack's Title Services Operations Manager, and Dustin Duncan, NCA, is a Title Abstractor.

Marketing

[Four Phone Calls Abstractors Can Make to Get Additional Orders Today](#)

David Pelligrinelli

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Since I do conferences and training on marketing and business development, when working with abstractors around the country, a frequent subject of conversation is generating

new business. Abstractors who I am working with on search projects often ask me about how to get new orders now, as opposed to how to build for some hypothetical future business.

If abstractors have some extra time today, making a few phone calls such as these can get several new orders this week.

1. Call existing clients and ask "What do you have on your desk I can help you with today?" Think about it, there is certainly something on your own desk that someone could help you with. Isn't it likely that your customers do too? The specific things on their desk may not all be things you can do for them, but just by asking if you can help them, they might scare up a search for you.

2. Call a client with whom you have a particularly good relationship, and ask them about the last search you did for them, and how your performance was. Presumably they will tell you it was excellent, and then you can ask if there are other people in their office who also order searches.

Customer: Yes, there is.

You: There is? Why haven't I done any searches for them? Are you trying to keep me all to yourself? :)

A good natured challenge to a valued client will trigger their obligation to connect you with their colleagues. Use the good will have built up with valued clients to earn their referral.

3. Call a customer who only orders certain types of searches from you, and ask how they get their other reports. For example, you may have customers who only order chain-of-titles, or commercial searches. If they are getting other searches elsewhere, or doing them themselves, you may be able to find out why, and discover a way to help them.

4. Call associates in the real estate industry which you stay connected with, which you do not do business with. Ask about their business, and how title searching relates to it.

The other day was speaking with an attorney who's office is next door to a colleague. Now keep in mind that this is in Florida, where online records are commonly used for policies, even by attorneys. When he found out the business I was in, he asked me how to get an old plat online. Apparently, the online records he was looking at go back to the 1970's, and this document was from the 1940's.

His question was is there any other way to get it online, even if he had to pay for it, or did he have to drive down to the records room to get it. Hello! This seasoned attorney had never even considered the idea of hiring a searcher to get the document for him, since he had become so accustomed to using online records. The records were in Miami, and he was in Palm Beach, and he was seriously thinking of driving down to get it, 1.5 hours each way.

There are dozens of similar opportunities within the network of people you already know. Getting more orders often only is as hard as asking for them.

Upcoming NALTEA Events

Ed Gunther

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NALTEA is pleased to announce an upcoming MEET AND GREET in Deerfield Illinois. Deerfield is a north shore suburb of Chicago just off the Tri-State Tollway at Lake Cook Road.

Our first MEET AND GREET program of 2010 consists of an opportunity to meet NALTEA members in a relaxed open reception and get information about the organization. In addition, the NALTEA Certification Review Class will be presented during this event. Abstractors interested in becoming certified can attend the eight hour class that starts at 8:00 am till 4:00 pm that day. The class size will be limited and early registration is advised.

There is no fee for the reception. The Certification review class has a \$50.00 fee and a course study book is available on the NALTEA web site or that day at the class for \$85.00. Registration information for the event will be posted on the NALTEA web site. Members please pass this information along to possible interested abstractors in your area.

The 2010 NALTEA ANNUAL CONFERENCE will be held in Dallas, Texas this year on October 22nd through the 24th. Plans are being made to make this the largest and most informative conference to date. Set those dates aside and stay tuned for hotel and program details to be announced soon.

If NALTEA members are interested in hosting a NALTEA MEET AND GREET in their area, please email: events@naltea.org