



February 10 2014

## Greetings NALTEA Members And Newsletter Recipients.

Welcome to 2014, and your NALTEA Board and Officers wish you best success for the year.

The outlook is positive for the independent abstractor industry with real estate volume up and the need for quality search expertise in demand. The recently enacted regulatory climate creates some unknowns for the title and escrow process, but good searches are likely more important now.



We are beginning to see how e-recording and electronic signatures are becoming part of the marketplace, and how municipal recorders are dealing with them.

2014 is a benchmark year for NALTEA which celebrates its 10 year anniversary with a conference in Ohio, the place where your organization started. The slate of speakers put together by Doug Gallant and the rest of the board is outstanding. It will easily be the best panel of speakers ever in the history of conferences put on by NALTEA.

For those in parts of the county which have been cold, (meaning everywhere) we hope you are starting to melt. Have an excellent month and look for more great info in coming weeks.

Dave Pelligrinelli

## January 20th 2014 Meeting of Board of Directors of NALTEA Abbreviated

On January 20th the NALTEA Boards of Directors met for their monthly telephone board meeting. Attendees: Ed Gunther, Debi Merrill, Jill Kissell, Julia Thomas and Secretary Tamikio Veasley.

The following is an abbreviated format of the topics and conclusions.

The board and officers welcome suggestions from members for discussion at the next NALTEA Board of Directors meeting.

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### **Additional Abbreviated Minutes from Meeting**

**EDUCATION:** Debi Merrill and The Education Committee discussed the annual renewal fee of \$35. All members should stay current as stated in Certification Requirements Items #5 under NCA.

**MEMBERSHIP:** Julia Thomas reported a clarification on new membership and updated that there are a total of 89 active members. The Membership Committee would like to remind all members to renew if you have not done so already.

**PLANNING AND EVENTS:** The previous Newsletter showed incorrect event dates. Updated events calendar below.

#### **OTHER BUSINESS:**

The Board approved the posting of NALTEA's logo on Foxpoint's website pursuant to a request made by Foxpoint to do so.

Reprint the Membership Directory.

Revamp NALTEA Study Guide / Review Course on websites.

THE NEXT MEETING DATE was set for February 17th, 2014 at 5 p.m. CDT.

## **NALTEA Proudly Welcomes Its Newest Members:**

Barbara J. Gelles (I)  
 Charlie Doerr of Loop Clerking Service (A)  
 Meredith Moore (I)  
 Diane Kennedy (I)  
 Rebecca A. Keith (I)  
 Matthew E. Saraga (I)  
 Amber Foster (I)  
 Bill Bruillet of Lighthouse Search Team, Inc.  
 (C/I)

(A) = Associate Member  
 (C/I) = Corporate / Independent Member  
 (I) = Individual Member



## **Deficiency Laws Following Foreclosure or Short Sale in California**

In some states, mainly judicial, you may end up facing a possible deficiency judgment after a foreclosure or short sale. For residential foreclosures in California, the majority of borrowers will not be subject to a possible deficiency judgment. But with anything that sounds too good to be true, there are exceptions to this rule. [Full Report](#)

## More Young Adults Stick With Parents, Delay Buying



The percentage of young adults ages 18 to 34 living with parents or parents-in-law has risen sharply since the late 2000s, according to the most recent American Community Survey. One in three young adults - or more than 24 million - lived in homes of their parents or their parents-in-law in 2012. In 1990 and 2000, only one in four young adults lived with parents.

[Full Article](#)



## Officials: Suspects targeted Fannie Mae customers

DALLAS (AP) - Federal prosecutors say seven people have been charged in a North Texas identity theft ring that gained access

to the personal information of 1,100

Fannie Mae customers. [Full](#)

[Article](#)

## State Regulator Halts Deal Between Wells Fargo and Loan Servicer









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