



# NALTEA

The National Association of Land  
Title Examiners and Abstractors

## Message from the President

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

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April was a productive month for NALTEA. Several of our officers and directors hit the road to represent NALTEA at conferences of other associations.

Doug Gallant, the current NALTEA vice president, and Dave Pelligrinelli, a current NALTEA board member, both traveled to Baltimore to speak at the conference of the National Association of Independent Land Title Agents. Along with Mike Rizzo, a New Jersey abstractor, they formed a three-person panel presenting on the future of title abstracting.

Board member Debi Merrill manned a NALTEA booth at the annual conference of the Tennessee Land Title Association, to advocate for a return to quality in the title industry. Her appearance sparked considerable interest in our certification program, and in the value of working with NALTEA certified abstractors.

On behalf of the NALTEA membership, I'd like to express our gratitude for the generous expenditure of time, effort and personal funds by all of the above in going to bat for the independent abstractors in general, and specifically NALTEA members. See more on this in the pages to follow.

In other NALTEA news, the board has begun discussions relating to inequities in the relationship between the independent abstractors and a growing number of hiring parties. Initially, the

conversation has been focused on one-sided agreements presented by the hiring parties, requiring abstractors' signatures.

Many independents don't have the legal resources to fully understand the possible impact of these agreements on the financial well being of their companies. Nor do they necessarily know what remedies may be available to lessen the risks and gain some leverage in the client-vendor relationship. One of the advantages of association membership is the ability to pool resources in order to achieve together that which we cannot alone.

The board will continue discussions to determine whether legal advice on this issue would be advantageous to the membership. Also on the subject of the advantages of association membership, board Member Dave Pelligrinelli has an interesting article published in the Winter, 2011 edition of the VLTA Examiner, an e-magazine produced by the Virginia Land Title Association. The article touts the value of membership in trade associations in general, and features NALTEA membership prominently. You can find the edition in the Resources section of the VLTA website at [www.vlta.org](http://www.vlta.org).

## **Board of Directors Update**

David Pelligrinelli  
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On March 21st, the NALTEA Board of Directors met by conference call for its monthly meeting. In attendance were Jill Kissell, Debi Merrill, Doug Gallant, Tamikio Veasly, Pat Scott, Ed Gunther, and David Pelligrinelli. Administrative items such as approving minutes and treasurers reports were quickly handled, after which the board began working on the issues planned for discussion by President Pat Scott.

The Education Committee report included discussion of working with the Virginia Land Title Association on a cooperative effort in establishing a certification program for that state association. In addition, the board discussed the current NALTEA Certification Program and how it can be improved.

The big news from the March board meeting was the finalizing of plans for the NALTEA Annual Conference in October 2011. Planning & Events Committee Chair Ed Gunther has negotiated and finalized contracts for the venue in Florida, which has since been announced. (For details see the [NALTEA.org](http://NALTEA.org) website).

The Membership Committee chair Pat Scott announced 2 new members, bringing the total association membership to 112.

Public Relations Committee chair David Pelligrinelli announced the release of the position paper on MERS and the nominee trustee issue, along with an update on content for the next edition of the printed member directory.

The Board of Directors went on to discuss new business items. It was suggested that the subject for the next position paper is an update on the off shoring situation, and how it has changed in the past few years. Plans were made for NALTEA Board members to make appearances and presentations at events hosted by the Tennessee Land Title Association, and the NAILTA Conference in Baltimore. These appearances help build affiliations with local associations and raise the visibility of NALTEA and the Certified Abstractor program.

Last, the Board discussed possible new membership categories and the plans for adding video content to the members section of the NALTEA website. The next meeting is scheduled for April 25th, 2011.

## **NAILTA Report**

David Pelligrinelli  
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On April 12th 2011 NALTEA Members David Pelligrinelli and Doug Gallant represented the association by making a presentation at the annual conference of NAILTA, the National Association of Independent Land Title Agents. This group was extremely interested in the subject presented, "The Future of Examination and Abstracting." We were joined on the panel by Mike Rizzo of Expert Abstracts in New Jersey.

Doug spoke about the benefits of NALTEA membership, and several new members joined at the conference. The discussion centered around changes in the title industry due to a shift in search requirements from clients, as well as the effects from outsourcing and electronic records. I reminded the independent agents to use their position as industry gatekeepers to maintain the integrity of search standards and resist the continued deterioration of expectations of title abstracting quality.

I pointed out that while electronic records are not going away, that the search process can never be fully automated due to at least two factors. First, documents will always need to be read for non-standard terms such as contingencies and remainder interests. Also, considering the title effects of probate records and others outside the traditional title chain can only be done by a human. Last, the legal description for a property is a text string complex and variable, making it difficult to index uniformly.

Skilled title abstractors are needed now more than ever to analyze and untangle the issues created by practices used in prior years. Doug and Mike offered several real world examples of where a title "searcher" created incomplete reports due to inexperience and lack of training. The NALTEA Certified Abstractor program was discussed as a way to prevent these errors.

An excellent cooperative relationship was created between our two associations, and it's president Chuck Proctor.



# **NALTA 2011 Annual Convention**

Doug Gallant

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Dave Pelligrinelli and I were invited to participate in a panel discussion, along with Mike Rizzo of Expert Abstracts in New Jersey. Dave is covering the session separately in this issue. This is a report on the balance of the conference. The National Association of Independent Title Agents (NALTA) is an organization of independent agents committed to restoring integrity and transparency to the industry.

Our President, Pat Scott and I have had several conversations with Chuck Proctor, their president, and Rob Holman, a member of their Board, over the last year. We have been discussing concerns we share in common and ways that we can work together for the betterment of the title industry.

It was quite a nice and informative conference. It began with a reception on Sunday evening, April 10. Plenty of good food and drink, pleasant conversation, a nice band, and a great view of the Baltimore Harbor from the top floor party room of the Hyatt Regency.

Monday morning opened with a nice buffet breakfast followed by the opening remarks of Chuck Proctor. Brett Woodburn, a real estate attorney from Pennsylvania followed with a nice presentation on a variety of things happening on a national level involving RESPA. He also informed us of the legislation in PA regarding private transfer fees as well as another new law there allowing "fast-tracking" of adverse possession in limited circumstances involving at risk, urban residential properties. He was followed by Christopher Peterson,, a law professor at the University of Utah, who spoke about the issues involving MERS. It was a fascinating and well done presentation. Not unexpected, as Mr. Peterson is widely recognized as one the foremost authorities regarding the MERS mess. That was followed by a fraud panel discussion, lunch and a VIP tour of Camden Yards.

Tuesday began with a presentation by Richard Gordon, a Maryland attorney, about recent decisions impacting the industry. It was quite informative.

We followed as one of three breakout sessions, the others dealing with agent profitability and ethics for title agents. Three other break out sessions followed that, but I was unable to attend any of them (plane to catch).

There were over 100 attendees, and a fair number were title examiners. A good number of our brochures were handed out, and a few people expressed a genuine interest in joining NALTEA. Chuck Proctor indicated that he, as well as some board members are planning on attending our conference in Clearwater in October. All and all, I felt it was good exposure for our organization to folks that share many of our concerns.

## **TLTA Convention Summary**

Debi Merrill

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On April 6, 2011, I attended the Tennessee Land Title Association's Annual Convention in Chattanooga, TN, on behalf of NALTEA. I was able to introduce NALTEA to a few of the major title companies, additional vendors, and many title professionals. Conversation always seemed to turn to our educational expertise. Many were interested in the certification program NALTEA has in place at this time. They liked the idea of being able to locate and use 'certified' searchers, rather than finding someone by accident, or wondering if the search was being outsourced to India. Many of the title professionals had no idea that searches were being ordered and possibly completed online, in India. People still do not like the idea of a search being done online, rather than in the local courthouse! As the owner of a title search company, I am asked continually if I still go into the courthouses or attempt to do the search online. We still do our searching at the courthouse, where we feel we can see more information and make fewer errors.

I handed out many NALTEA pamphlets, shared some directories, providing a source of our members who are all qualified searchers, and gave away a bag or two of goodies to a lucky few.

Overall, I think NALTEA was well received and the attendees were very appreciative that we were out there making a difference in the title industry.

As a result of this introduction, NALTEA has been invited to participate in Old Republic Title's Annual Tennessee Agent Seminar in August, 2011. At that time we will also hold a NALTEA 'Meet and Greet' in Nashville, TN to continue to get the word out and to hopefully certify many more area title searchers.

If you are in the Nashville area, or would enjoy a weekend trip to Nashville, join us in August. Watch this newsletter for more info in the following months.

## Making An Impression in the Marketplace

David Pelligrinelli  
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A mark of a professional in any industry is how much of a presence they have in their marketplace. Membership in a professional trade association such as NALTEA is one example of an expert abstractor standing apart from ordinary records searchers. Attaining Certified Abstractor status is another example of being distinctive.

Abstractors who make an impression within their market get more attention from clients, and would get more business. Visibility as an above average resource is an excellent way to obtain more orders, and new clients. Seasoned title abstractors can use their expertise to make an impact in a few ways.

- **Writing articles** - Submit articles unsolicited to local newspapers, or offer to be a resource on title issues to reporters. You can also sign up to [www.helpareporter.com](http://www.helpareporter.com) to be notified when someone in the media needs an expert on a subject.
- **Maintaining a blog** - Regular messages even a few times per month give potential clients something to read about you so that you are not a random vendor, but someone they have some attachment too. It gives the public a perception of you in detail which they may not have about others in the industry.
- **In person presentations** - Appearances at meetings of real estate agents, mortgage brokers, attorneys, or title company groups adds visibility. Your name will be front of mind to them. Even if you do not like public speaking, a personal show-up is fine. The attendees do not have to be potential customers themselves, but exposure to people in the business is helpful.
- **Consulting** - Find a related industry business-person who you can help solve a problem. A real estate agent who needs help streamlining their paperwork. A law firm whose office is unorganized in ordering title. A title agency whose office can benefit from employees knowing more about the title records system.
- **Extra service** - When you deliver a search to a client, think about adding a few pieces of information

but that might help them. A comparable sale. A re-typed legal. A phone number to a payoff lender. Even if the item is not used by the client, it shows that you are thinking of going beyond the bare minimum.

Are these "jobs" extra work? Will they take some time? Of course, but business development ideas such as these turns into extra orders in the future. If all of your time is already taken up doing searches, then you don't need to spend time generating more business. But if not.....

As your professional trade association NALTEA works on raising awareness of the organization as a whole so that the individual members get more visibility. Just this month we have released position papers, announced our annual conference, and promoted the NALTEA Certification Program to various industry groups. In addition, an article describing the advantages of trade associations in general, NALTEA in particular, as well as the merits of the NALTEA Certification Program was published in the Virginia Land Title Association magazine, The Examiner.



While we work on raising awareness of the association, let us know if we can help with ideas for abstractors to enhance "Public Relations" at the individual level.

### Membership Committee Update

NALTEA proudly welcomes our newest members:

**Justin M. Ripple of Banks Group**  
**Audrey J. Poch**

NALTEA now has **115** 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](http://www.naltea.org).