



January 15 2014

NALTEA President's Message

By: Jill Kissell

2013 has come to a close and 2014 has begun to unfold. We anticipate many changes in the coming months ... changes in laws, technology, and business climate, just to name a few. My company has already seen a very big change as we move our office from a sub-lease shared space to our very own leased office space in the new hip East Village in Des Moines, Iowa. (Yes, I said hip ... I think Des Moines is quite a hip place these days).



But while we have some control over some changes (like moving an office) there are many changes that we cannot control. The online publishing of recorded documents is one example of a recent major change in our industry practices.

And as the industry changes faster and faster, so the laws that govern the industry have to change quicker and quicker. This year one very big change I personally will be dealing with is CFPB compliance. My company is working on a "Best Practices" policy that includes a clean desk policy, updated technology security and password policies, locking file cabinets, review of redaction policies and secure shredding procedures, and the institution of a "no unescorted entry" policy.

Whatever changes you may be dealing with this year, please take some time to review the CFPB final rule that was approved last November. NALTEA will be posting a copy of this Final Rule on its website for your review, but if you want a copy of it immediately, you can e-mail me at President@naltea.org and I will be glad to e-mail you a copy. It is not leisure reading . . . it is long (almost 1900 pages) and onerous reading (written largely in legalese).

So our industry continues to change. And the most we can hope to do is influence that change to our benefit. "Things alter for the worse spontaneously, if they be not altered for the better designedly. " ~Francis Bacon. So here's to the changes of 2014, and wishes for the best year to all of you ... the architects of those changes.

Jill Kissell

December 16, 2013 Meeting of Board of Directors of NALTEA Abbreviated

On December 16th the NALTEA Boards of Directors met for their monthly telephone board meeting.

President Jill Kissell chaired the meeting which was attended by Ed Gunther, David Pelligrinelli, Debi Merrill, and Julia Thomas. Secretary Tamikio Veasely and Vice-president Doug Gallant were also in attendance.

The officers and board discussed significant plans for the association in 2014, including the 2014 annual conference preparations. Several important speakers are already lined up for the conference even 10 months in advance.

There was also discussion of the mechanism to update the NALTEA website and online content. It was agreed that a priority for 2014 is to redevelop the site to be more of a resource for members.

Training and certification was a big topic for the group, with the intention being to update and improve the content and certification process. It is also a priority to make the certification more visible in the marketplace.

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

Additional Abbreviated Minutes from Meeting

LEGISLATIVE: Ed Gunther reported that he had registered for a CFPB seminar and would prepare a report for the Board and/or newsletter after attending the conference.

COMMUNICATIONS: Dave Pelligrinelli was continuing to work on the establishment of the new Communications Committee.

MEMBERSHIP: Julia Thomas reported that we had no new members since the last meeting. Julia is working on ideas for trifolds and surveys that would be designed to help spur membership and/or membership drive ideas.

PLANNING AND EVENTS: Doug Gallant's e-mail indicated that things were progressing smoothly on the 2014 conference, including the speaker line-up, the venue confirmation, and the initial discussion of catering options.

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. Jill will contact Foxpoint and advise them of the Board's approval.

The due date for newsletter articles was set for January 8, 2014. Dave Pelligrinelli will do this month's Board Update article

THE NEXT MEETING DATE was set for January 20, 2014 at 5 p.m. CDT.

CFPB Final Rule That Makes Mortgage Disclosure Better For Consumers

New rules designed to improve the way consumers receive information about mortgage loans.

The new rule is designed provide enhanced consumer confidence by ensuring that information received about mortgages is "clearer and easier to use".



[Full CFPB News Release Here](#)
[Copy of Rule Here](#)



Request for Information Regarding the Mortgage Closing Process

The CFPB is looking for ideas from the public on how to improve the consumers mortgage closing experience. Specifically about key consumer "pain points" associated with mortgage closing and how those points might be addressed by market innovations and technology.

The goal is the development of a "streamlined, efficient, and educational closing process as the mortgage industry increases its usage of technology, electron signatures, and paperless processes". [Questionnaire Link Here](#) Deadline for participation is Feb. 7, 2014

Deed Forgery and Real Estate Fraud

As criminal investigations 'significantly broadens,' ideas on how to prevent deed forgery emerge. [See Article](#)



One
a
Title
Sea



Always a Title Searcher

Vacation time, December, 2013, involved sailing the Spanish Virgin Islands. As we were ending the 2 weeks sailing the Atlantic Ocean towards San Juan we could see some unusual shapes many miles in the distance. Being a Title Searcher, my mind is always searching, and now my eyes were helping, but no matter what we thought it could be, we would have to get much closer to be sure. Finally, we were close enough to see the twirling wind vanes and I knew immediately we were approaching a wind farm.

A little research led me to what is known as the Puerto Rico Wind Farm Fiasco (located in an area that is not windy). Does that not sum up the whole wind farm industry? There is a place for wind energy and it needs to be placed where there is wind.

The wind farm contributes to the production of cleaner, safer and cheaper energy for those in Puerto Rico. Energy costs in Puerto Rico are extremely high and using wind for a renewable source is cheap. Building the wind farm brought millions into the island's economy and provided jobs for 350 Puerto Ricans. This farm was the first commercial scale wind power project in Puerto Rico and the largest in the Caribbean.

The island is 3000 square miles and fairly easy to figure out where it's the windiest. We saw plenty of wind as we were sailing around and the wind farm was going strong the day we sailed by. Vacation or not, once a title searcher, always a title searcher!

By: Debi Merrill

2014 EVENTS CALENDAR

February	
1st	Registration Opens for American Escrow Association
6TH-7TH	2014 UTAH LTA Mid Winter Convention
21st & 22nd	Alaska Land Title Assoc. 2014 Winter Convention/Seminar, Alyeska Resort, Girdwood, AK
	ALTA Business Strategies Registration Begins
March	
12-14th	ALTA Business Strategies Conference - Omni Nashville, Nashville, TN
10th	Minnesota LTA Day at the Capitol
April	
3rd	Deadline - Print Program Deadline
10th-12th	Oklahoma LTA 2014 Annual Conference- Embassy Suites Hotel, Tulsa, OK
13th	Deadline - Registration for American Escrow Association
17th	23rd Annual Rocky Mountain Mortgage Lenders Expo - Marriott Denver Tech Center, Denver, CO
27th-29th	California Land Title Association 107th Annual Convention- Hotel Del Coronado - San Diego, CA

May	
2nd -3rd	Iowa Land Title Association Convention, Doubletree Convention Complex, Cedar Rapids, IA
5th- 8th	ALTA Federal Conference and Lobby Day - Grand Hyatt, Washington, D. C
13th-18th	American Escrow Association 34th Annual Business Meeting and Education Conference, The Brown Palace, Denver, Colorado
June	
1st-3rd	Pennsylvania LTA Annual Convention
5th	Virginia LTA 2014 Annual Convention, Herndon, VA
8th-10th	New Jearsy LTA 2014 Convention - Gurney's Inn Resort, Spa & Conference Center, Montauk, NY
16th - 17th	Fourth Annual District of Columbia Convention- They Gaylord National Resourt & Conference Center
16th-18th	Texas LTA, 2014 Annual Conference & Business Meeting, Hyatt Hill Country Resort, San Antonio, TX
18th-20th	South Dakota LTA Annual Convention, The Lodge, Deadwood, SD
19th-22nd	New England LTA 45th Annual Convention, Omni Mt Washington Resourt, Bretton Woods, New Hampshire
July	
13th - 15th	Michigan LTA 2014 Summer Convention
August	
	ALTA's Annual Convention, The Westin Seattle: Seattle, WA - UPDATE
September	

October	
15th - 18th	NALTEA Annual Conference, Columbus, OH - UPDATE
November	
December	
4th-6th	Louisiana LTA Conference - Hotel Monteleone, New Orleans, LA

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