

From the President's desk...

It's been a hard, cold winter in Northwest Pennsylvania and for most Pennsylvanians. Not just because of the blowing snow and cold, but because of the economic turmoil that we are all experiencing.

It's apropos then, that I share a special winter message of encouragement. I look to a cherished family heirloom for those steadfast, cross-stitched words: "**WE'LL GET THROUGH THIS.**" Those four little words—you can almost hear Grandma speaking—" *We'll get through this.*"

I come from hearty stock. My parents and many of their generation came to this great country with one suitcase and the never-ending hope of a better life for their children. My parents-in-law came through the great depression and told us their stories of hardship and sacrifice. And yet, they were full of optimism and expectation. Despite the cold and barrenness, the sun shines. There is a message of hope if we only take it to heart.

We entered 2009 facing a business environment much different than we ever experienced. As we work our way out of this economic mess, it's clear that we need to infuse some positive energy in our thoughts, words and actions. I'm not saying that we don't have challenges, to the contrary. But this is also a time of opportunities, like those brought about by low interest rates and tax credits.

We can't fix the economy without an overhaul. And we don't know yet what all of the solutions to our economic problems will be; but somehow *we'll get through this*—together.

Josephine K. Lubiejewski, President

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TITLEGURU



Dear Guru:

One of my new clients is currently under agreement to sell a piece of real estate that he acquired in 2006. (He did not purchase title insurance!) It appears a judgment was entered on an arbitration award in 2005, but the arbitration award was on appeal. Subsequently, in 2007, the award was (confirmed) upheld by the Court of Appeals.

When is an Arbitration Award a Lien?

The attorney for the prospective buyers has completed his title search and notified us that the judgment is a lien against the property and it must be cleared at settlement.

How can this be? The arbitration award was not upheld by the court until 2007—almost a year after my client bought the property! How did this judgment become an effective lien?

Paya Ward, Esq.

Dear Paya:

What you're really asking is "When is an arbitration award considered a lien"?

Good question. The law just recently changed but won't help in your situation.

Previously, under Rule 1307 of the Rules of Civil Procedure, an Award of Arbitrators became a lien when entered on the judgment index, and specifically maintained its lien status during the pendency of an appeal.

This Rule has been changed, effective January 1, 2008, to provide that the lien is created by entry of judgment on the award, and that judgment shall be entered only if no appeal has been filed. If appeal had been filed within 30 days, then the lien shall attach following the verdict or court order on the appeal.

Under your facts, the award remained a lien during the appeal, as long as it was properly docketed after being awarded in 2005.

The judgment is a valid lien.

"Penn Attorneys Central"

In the past we introduced "Penn Attorneys Central"—using one centralized location in Erie, PA to receive, underwrite and process all title applications.

We would like to remind you that all Commitment and Policy processing, along with underwriting and claim issues, will be handled exclusively in one centralized location.

Through a consolidation of its resources, including: Personnel, Technology, Title Plant, and Physical locations—Penn Attorneys continues its focus on efficiency, quality and service.

Our customers should use the following contact information, as well as that listed on page 3. (See Penn Attorney's Phone, Fax and Email.)

We stand committed to providing you the personal and professional service that you expect and deserve. Please call upon us if we can be of service.

Operations

Josie President	814-451-8860 jlubiejewski@firstam.com
Tracy Manager	814-451-8867 tchipoletti@firstam.com
Jennifer Assistant	814-451-8860 imacgregor@firstam.com

Accounting

Barb	814-451-8866 bjclark@firstam.com
Mary	814-451-8863 mlon@firstam.com

Processing

Angi	814-451-8868 aprenatt@firstam.com
Linda	814-451-8874 lratzlaff@firstam.com
Maria	814-451-8878 mortiz@firstam.com
Mike	814-451-8877 mweber@firstam.com
Shirley	814-451-8875 scrozier@firstam.com
Tabatha	814-451-8872 tsteadman@firstam.com



You Want It...*When?!*

One thing that hasn't changed in our industry is the demand for expedited orders and services.

Whenever you have a RUSH title order, there are a few things that you could do to expedite the process. Use this list to make things a little easier and quicker all around.

PREFERRED METHOD

Using the FAX

Erie Hotline: 1-866-415-1199
EPRO Hotline: 1-866-822-5613

Day or Night—use the hotline to expedite the processing of your title orders. This hotline is used only to initiate orders for Commitments & Instant Policies.

Send all new Attorneys Preliminary Certificates & Reports on Title to the hotline.

(All other paperwork should be directed to the general fax number, including:

- All changes or additions to orders that were already sent to the Fax Hotline.
- Closing Protection Letter requests sent separately from the Preliminary.
- Instant Policy requests sent separately from the Preliminary.
- Endorsement requests.
- Quick Title Requests.
- Final Certificates.
- General faxes, etc.)

Using EMAIL

For immediate action on your title orders, send your email to:

Erie: erie@pennattorneys.com

EPRO: epro@pennattorneys.com

(Do NOT send to anyone's personal email address.)

For Super Rush orders or special handling, please call to speak to one of our processors and put your order on the FAST TRACK.

NOTE:

In order to submit and/or receive your orders via email, you must be registered for Email Service.

Contact Jennifer at 814-454-8278 or 1-800-352-2216 for more information.

Penn Attorneys' Phone, Fax & Email

ERIE

Toll-free Tel: 1-800-352-2216
Toll-free
General Fax: 1-800-234-2352

TITLE ORDERS

FAX Hotline: 1-866-415-1199

Email: erie@pennattorneys.com

EPRO

Toll-free Tel: 1-800-929-4024
Toll-free
General Fax: 1-800-929-3877

TITLE ORDERS

FAX Hotline: 1-866-822-5613

Email: epro@pennattorneys.com



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ERIE PA 16501-1427

ADDRESS SERVICE REQUESTED

This newsletter is also available at our website
www.pennattorneys.com



Penn Attorney's Holiday Schedule



Our office will be closed on:

Monday, May 25, 2009

Memorial Day

If you will need a Commitment or Instant Policy for a settlement to be held on the above-listed holidays, please be sure to submit your request 2 business days prior to the holiday:



→ **Thursday, May 21st for Memorial Day**

For special requests, contact:

Tracy L. Chipoletti, Ops Manager 814-451-8867 or 1-800-352-2216