

Title Talk

From the President's desk... How to succeed...

I love musicals and have performed in several, including Frank Loesser's *How To Succeed In Business Without Really Trying*, a satire on the science of getting ahead. It follows the career of a lowly window washer who becomes Chairman of the Board. His experiences counsel those who dream of making it big without putting in the time and effort.

If you, too, are looking for an easy way to the top, you'll likely be disappointed. In reality, most success stories are based on hard work and a well-executed plan. (Granted, luck plays a part in it too!)

One question that I'm often asked by Attorneys is: "**How do you succeed in this business?**" Experience proves that success doesn't come overnight and it doesn't come free. Every day, challenges block our progress.

During the last several months I have tried to convince many of you "**not to give up**" the practice of real estate. With both a challenging marketplace and a whole new way of doing business due to RESPA Reform, some of you just want to "**throw in the towel**". Please, don't do it!

If you want to succeed in this business you must have the **COURAGE** and **CONFIDENCE** to face the difficult times. You must **PERSERVERE**, be **DETERMINED** and stay **POSITIVE, NEVER STOP LEARNING, TAKE PRIDE** in your work and be able to **CALM THE FEARS OF CHANGE**. Recruiting a loyal, knowledgeable work team and securing a reliable partner will lighten the load and make work more enjoyable for you.

As always, we are here to partner with you so that you can be successful. Don't know how to complete the new HUD-1? To clear a title problem? To keep up with the latest? We're here to **EDUCATE** you **GUIDE** you and **PROVIDE** you the most up-to-date information about everything that affects your real estate practice.

We believe in you!

Josephine K. Lubiejewski, Divisional President

Index	
From the President's Desk	1
Lancaster County's Requirement: A Cover Page	2
Allegheny County's New Deed Transfer Requirements	2
RESPA: What To Do	3
PA Tax Amnesty	3
PA Insurance Dept Special Data Call ..	3
Holiday Schedule	4

Lancaster County's Requirement For Document Recording: A Cover Page

In August 2009, Lancaster County began requiring all document submissions to include a Cover Page that is created online at the Lancaster County Portal. This process should enable your documents to be processed more efficiently and prevent having your documents returned for correction and/or re-submission.

You may utilize the Cover Page to either submit with your hard-copy documents or you may choose instead to record your documents electronically ("eRecord").

There are two additional benefits of creating the Cover Page online:

- It will generate a accurate breakdown of fees; and
- You will receive an email confirmation as soon as your documents have been recorded.

Detailed instructions on Lancaster County's Online Services, including "Generating and Printing your

Cover Page" for document submission are available. To access same:

1. Go to <http://searchdocs.lancasterdeeds.com>
2. Click "Login as Guest " (at the right side of the page)
3. Click "Accept" to accept the County's Disclaimer
4. Click "How do I..." (see bulleted list)
5. Click "Generate a Cover Page?"
6. Your computer will then download an Adobe Reader file with the Instructions.
7. You may print same for your reference.

NOTE: If you do not have Adobe Reader and you may download same from our website www.pennattorneys.com . Click on "Get Adobe Reader" - located at the left of the screen.

Allegheny County's New Requirement Pre-certification of Deeds & The Certificate of Residence

Please be advised that effective April 1, 2010, a pre-certification process will begin for all deeds of transfer. Before recording these documents, both the grantor and the property legal description will be verified using the Allegheny County Assessment data.

The Certificate of Residence will be also be verified—by the United States Post Office database.

You must include 2 separate addresses on the Certificate of Residence:

- The Owner(s) Address; and
- The Tax Mailing Address.

You must provide two complete addresses (including zip code) for the Certificate, even if they are the same address.

Further details on the Certificate of Residence may be found at: <http://www.alleghenycounty.us/re/residence.aspx> .

IMPORTANT NOTE:

Failure to meet these criteria will result in your documents being rejected for recording.

RESPA

What To Do When You & The Lender Disagree

At a recent meeting of the American Land Title Association, a well known representative of HUD, Ivy Jackson, spoke to the attendees and answered questions about the implementation of the new provisions of RESPA. One question posed to her was: *“What do I do if I know I’m right about something under the rule, and the lender insists on doing things their way?”*

Ms. Jackson’s answer was succinct:

- **Educate** (by providing the information)

- **Document** (in writing, both your attempts to explain the Rule and the lender’s demand to do it their way)
- **Save** (the closing instructions and correspondence with the lender)
- **Close** the loan

For a copy of ALTA’s account of the meeting, please contact Jen or Mike at 1-800-352-2216 or by email at: erie@pennattorneys.com

Do You Need Forgiveness?

PA Tax Amnesty Coming!

Pennsylvania authorized (under Act 48, signed into law on Oct. 9, 2009) a Tax Amnesty period from April 26 to June 18, 2010.

During this limited, 54-day timeframe, the PA Dept. of Revenue will waive 100 percent of penalties and half of the interest for anyone who pays his/her delinquent state taxes.

All taxes administered by the PA Department of

Revenue are eligible for the Tax Amnesty program.

Any Taxes delinquent as of June 30, 2009, and any non-filed returns due as of June 30, 2009, are eligible for Tax Amnesty.

For instructions on how to file and other frequently asked questions go to:

http://www.portal.state.pa.us/portal/server.pt/community/revenue_home/10648/amnesty/609682

Did You Get A “Call”?

On February 18, 2010, the PA Department of Insurance issued a Special Data Call, a request for data and information from selected Pennsylvania title agents and approved attorneys. On March 3rd, the Department issued FAQs regarding the data call and also extended the time for filing answers from April 2, 2010 to May 3, 2010.

Some of you may have received a notice to respond to this special data call being conducted at the direction of the Department. The anonymity of the selected parties is being maintained by the Department and its consultants and we have no way to know which of you are affected (unless you have contacted us!).

As discussed in the first of its conference calls, the Department is no longer requiring the participation of Approved Attorneys in the special data call. If you are an Approved Attorney and are not licensed as a Pennsylvania Title Agent, you should advise the Department accordingly. This should conclude your obligation to respond to their notice for the special data call.

For further information go to the PA Insurance Department website where regular updates and everything issued by the Department with regard to the data call can be reviewed:

www.portal.state.pa.us/portal/server.pt/community/industry_activity/9276/title_data_call/674556



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



Penn Attorney's Holiday Schedule

Our office will be closed on:

Monday, May 31st - Memorial Day

Monday, July 5th - Independence 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 by 12 Noon 2 business days prior to the holiday:



→ **Thurs May 27th** for Memorial Day

→ **Thursday, July 1st** for Independence Day

For special requests, contact:

Tracy L. Chipoletti, Vice President, Pennsylvania Division
814-451-8867 or 1-800-352-2216

Memorable Quotes From How to Succeed in Business Without Really Trying

**Book by Shepherd Mead
Script by Willie Gilbert, Jack Weinstock
Music and lyrics by Frank Loesser**

Mailroom Manager comments on the secret of his success after 25 years in the mailroom:
"It takes a combination of skill, diplomacy and bold caution."

President of the Company:
"I'm the man that's responsible for everything that goes on here. So, I want to state right now, that any thing that happens is not my fault."

"Mediocrity is not a mortal sin."