

# TITLE WAVE

November 1, 2010

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# WE SURVIVED!

Dixie Land Title Association members survived the challenges at this year's Annual Convention that was held at the beautiful Bay Point Marriott Resort & Spa in Panama City Beach, Florida.

Participants at this year's convention were divided into "Tribes". The tribes had a healthy amount of competition, and enjoyed the camaraderie and fun of the Survivor Challenges. The winning team was announced on Friday night at our Beach Party, which was complete with tiki lights, a tropical feast, sand and a beautiful sunset.

Some folks enjoyed the competition so much, they plan to have a "challenge" at future conventions as well.

This year's convention had excellent workshops for CLE credit, including presentations by John LaJoie of First American Insurance Company, Frank Pellegrini of American Land Title Association and Greg Wright of The Wright Track.

Start marking your calendar now. The 2011 Convention will be held in New Orleans, Louisiana, September 15-18, 2011 at the Chateau Bourbon Hotel in the French Quarter.



Participants at 2010 Annual Convention



The winning tribe!

## A MESSAGE FROM THE PRESIDENT

I have been busy since attending our wonderful DLTA convention at Bay Point. I spent 4 days at the ALTA convention in San Diego, and returned with a better perspective and understanding of the state of our industry. I interacted with agents and underwriters from companies, both large and small, from all over the nation. The subject matter covered everything from RESPA reform to innovations in settlement software, and I heard from key members of government sponsored entities, regulatory bodies, and publicly traded corporations. We do not need consultants to tell us that we are all operating in a challenging environment. As members of DLTA, you are leaders in our industry, and we owe it to ourselves and to our respective businesses to make every effort to succeed for our customers, our co-workers, and our future.

One of DLTA's greatest strengths is providing educational opportunities to its members and I encourage you to participate. These events provide a strategic advantage to our membership in the form networking and knowledge. I have just returned from the Georgia Education Committee's Fall CLE Seminar in Atlanta. The committee did an excellent job with the event. There was an excitement

in the air, and the topics, including a focus on problems related to REO properties and foreclosures, were timely. The faculty included some of the major players in our region in the default industry, and some of the brightest minds in title underwriting. The Alabama Title School is scheduled for January 14<sup>th</sup>, 2011, at The Club in Birmingham. More details will be coming soon.

As 2010 draws to an end and we look forward to another year, it is vitally important to me that your DLTA membership is of great value to you. Don Lacy, one of our most active members throughout the years, said once that our organization should be focused on profit and pleasure for our membership. I hope everybody has enjoyed the convention and the title schools, but will remain focused on their title business. As you look towards 2011, I will ask you to do the following:

- 1) Write down 3 personal business goals for the year, and calendar a "progress check" at the end of the first quarter;
- 2) Attend a DLTA Title school;

3) Understand what your state's top legislative issues are relative to the title insurance industry, and be able to discuss them. If you do not know, call your DLTA state director and ask; and

4) Read and understand your underwriter's recent bulletins about insuring title post foreclosure.

The title industry is changing rapidly due to economic conditions and governmental intervention. I am comfortable in promising you that the changes will continue. What I expect not only from myself, but also from each of you, is a healthy dose of contagious optimism. Your employees, your clients, your boss, and members of your family are depending on you to have a positive impact on them on a regular basis. You can do it. You are a member of DLTA. Close strong and have a good fourth quarter. Look forward to executing on your plans for 2011.

Jeff Lees,  
DLTA President



## EXECUTIVE DIRECTOR



September and October were whirlwind months for me. First we held the DLTA Convention in September, and I must say, that was perhaps one of the best ones I have attended. Members who attended had a great time in Panama City Beach, but they really enjoyed the camaraderie and getting a chance to network with their peers from across the country.

Then October was the ALTA Convention in San Diego. That is always a great experience for

me, as it helps me put in perspective how our organization fits in the large picture. DLTA is a star and is well respected on a national level.

I enjoyed the presentations at the general sessions, but I particularly found the meeting with other executive directors from around the country rewarding. I learned new ways of doing things, and shared some of our successful projects as well.

As we wind down this year, I think it is safe to say that Dixie Land Title Association has come a long way. We took in 15 new members this year. Great job!

Best wishes to you and your families during the upcoming holidays.

Linda Alwood  
Executive Director

## REBECCA TURNER 2010 TITLE PERSON OF THE YEAR

Rebecca Turner of Pro Forma Title, Inc. in Birmingham, Alabama was named the 2010 Title Person of the Year at this year's Annual Convention in Panama City Beach, Florida.

Rebecca has worked in the title industry her entire working career. She has served as a past President of Dixie Land Title Association, and continues to contribute to the association to make it strong. This year, Rebecca served as Convention Chair.

Amy Niesen of Land Title Co. of Alabama presented the award to Rebecca, and Anna Batten presented Rebecca with a dozen red roses, which were sent from Rebecca's family



## ALTA ANNUAL CONVENTION



*Participants at a general session of the American Land Title Association Convention.*

## “BUILD BACK BETTER”

Mark Winter, Out-Going President of ALTA, addressed the participants at the ALTA convention giving a recap of the past year in the industry. The title of his presentation “Build Back Better” describes ALTA’s initiative during the past year in the following areas:

- 1) **Leadership**—ALTA has taken a proactive role to help HUD implement RESPA. They took a leadership roll relative to the Private Transfer Fee Covenants, where 18 states have banned the use so far. They supported legislation enabling consumers to review closing documents before the closing, which was well received by Congress. In addition, the ALTA staff has worked to keep title insurance maintained on a state level, instead of having it addressed as a part of the Frank Dodd Bill under the new Consumer Financial Protection Bureau.
- 2) **Value Added Proposition**—ALTA is working to inform Congress and State Legislatures that the industry facilitates collection of taxes, providing funds to maintain land record systems.
- 3) **Educate Policy Makers**—Finally, ALTA is working to educate those who regulate the title industry. Winter urged all participants at the convention to invite a legislator or Congressman to their office to attend a closing.

Winter reported that ALTA has grown from 2,700 members last year to 3,800 this year, and that they are on a sound financial basis.

## THANK YOU

I wanted to say thanks to everyone who attended the convention. Thanks again to all those who worked so hard to make it a successful and fun weekend. Linda, John, Rebecca, Judy, Rita, Jeff, Amy, Charlie and our board members. Thank you for the honor of serving as President this past year and I'm looking forward to a great year under the leadership of Jeff Lees. And a big congratulations to Rebecca Turner for receiving Title Person of the Year award.

Linda Reeves  
Reeves Title Research



## MEMBER HIGHLIGHT

### Peter G. Babcock

Peter G. Babcock is a Louisville, KY., native. He graduated from Boston College earning a Bachelor of Arts degree in History in 1982 and he received his J.D. from Mercer University's Walter F. George School of Law in 1986. He was admitted to the State Bar of Georgia in 1986. His primary practice area includes residential and commercial real estate, general real estate law representing buyers, sellers, real estate agents, builders and mortgage lenders. He has practiced real estate law in East Cobb County for over twenty years and manages the firm's East Cobb office.

Mr. Babcock is a member of the American Bar Association, the Real Property Section of the State Bar, and the Georgia Real Estate Closing Attorneys Association. He is also an active member of the Georgia Association of Realtors, the Atlanta Board of Realtors, Cobb Association of Realtors, Mortgage Bankers Association of Georgia and the American Land Title Association. Mr. Babcock currently serves on the board of the Dixie Land Title Association and is a member of the Rotary Club of East Cobb.



### Maria Cobb

Maria Cobb is the managing partner of both Rushing & Guice, PLLC and Renaissance Title, LLC, both located on the Mississippi Gulf Coast with offices in Gulfport and Ocean Springs. She practices primarily in the areas of real estate, estate planning and probate and general civil litigation. Maria grew up in South Louisiana, Lafourche Parish to be exact, and received her law degree from Louisiana State University in 1994. She moved to Mississippi in 1995. She enjoys real property law and meeting new people which made the decision to start a title company in 2005 an easy one. A good referral for Maria is anyone with a legal issue in South Mississippi, whether real estate related or not. Maria can be reached at [mcobb@rushingguice.com](mailto:mcobb@rushingguice.com).



# FACEBOOK:

## FREE ADVERTISING FOR YOUR BUSINESS

BY: TAMMY ROBBINS

Let's face it – times are hard and our advertising budgets are slim to nil. But, as Greg Wright said at our annual convention last month, "it's not your market that's slow, it's your marketing". Arguably, a lot of our markets are slow, but there is still business out there. Are you getting your share? Are you looking for a way to reach your customers without having to buy costly ads in newspapers or magazines? If so, then give Facebook a try! The best part is it is FREE! Now, I know what you're thinking. How could you possibly benefit from spending time every day on Facebook? Well, to start, let's look at these facts:

- More than 500 million active users;
- 50% of active users log on to Facebook in any given day;
- Average user has 130 friends;
- People spend over 700 billion minutes per month on Facebook;
- Average user is connected to 80 community pages, groups and events;
- There are more than 150 million active users currently accessing Facebook through their mobile devices;
- People that use Facebook on their mobile devices are twice as active on Facebook than non-mobile users.

*"... it's not your market that's slow, it's your marketing"*

Some of those 500 million active users are **YOUR** realtor and lender customers.

I recently talked to several DLTA members whose companies are reaching out to those 500 million Facebook users. Amy Niesen, Vice President/General Counsel of Land Title Company in Birmingham, stated that her company decided to start a Facebook page to take advantage of the free marketing and direct communication opportunities that the site provides. "We took time to research the potential benefits and decide on our approach to Facebook. Our number one goal is to have as professional a presence on the social networking sites as we can – it's a great forum to interact with customers and it's much simpler to keep up to date than our website ". This recent post on Land Title's page gives their "fans" a link to the latest industry news.



**Land Title Company of Alabama** The "defective foreclosure" debacle continues to unfold... and the ripple effect is evident.



**Foreclosures Slow as Document Flaws Emerge**

[www.nytimes.com](http://www.nytimes.com)

Evictions are expected to slow as officials look into questionable foreclosure methods revealed by two of the country's biggest home lenders.



October 1 at 8:35am · Comment · Like · Share · Flag

Brad Salvage, President & CEO of Jefferson Title Company in Birmingham, says that "the popularity of Facebook gives us an excellent opportunity to stay 'in front of' our clients and customers. We feel the exposure gives us 'top of mind' recall". Mitzi

## FACEBOOK: FREE ADVERTISING FOR YOUR BUSINESS (CONT'D)

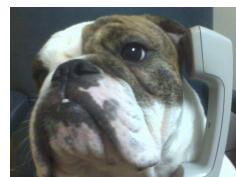
Baggett, Sales Representative for Statewide Title Services in Birmingham, opted to start a Facebook page when they purchased an existing business and started providing closing services. She said that "with the new move and new service, we decided to try and let everyone know, so our Facebook page began". Chris Bobo, President of Alabama Land Services in Florence, says that "he thought it would be a good way of keeping our customers informed of what is going on in our company and in our industry".

*"...short messages work best, so we pepper our page with pictures of events. . ."*

Facebook allows you to post items on your page and those items are then viewed by anyone who "likes" your page. If you're not familiar with Facebook, you can think of "liking" in terms of a "subscription" to that particular page. You can even elect to be notified via email when something is posted to a page. It also allows your business to link to other businesses to show your support. "We have 'liked' other national and local real estate Facebook pages, too, such as ALTA, ACRE, Birmingham Board of Realtors, etc.", says Amy Niesen. "The networking potentials are just amazing." As you can see from this entry, Alabama Land Services uses Facebook to inform their local customers of their "Popcorn Friday" tradition.



Mitzi Baggett said that they post pictures of events that they have hosted or attended, and even recipes. "The recipes", Mitzi stated, "seem to be a big hit with all of our customers". Of course, you'll always find pictures of Roxy, the Statewide Title mascot, shown here, on their Facebook page.



Brad Salvage feels that "short messages work best, so we pepper our page with pictures of events we and our customers participate in, announcements and brags about our staff". All of this invites comments from everyone that views their page.



**Jefferson Title** Fantastic Golf Tournament at Pinetree Country Club yesterday sponsored by the Mortgage Bankers of Alabama!! What a great organization! Thanks for letting us participate!



September 21 at 6:47am · Share

## AMONG MEMBERS

- David A. Townsend, Esq., President, CEO of Agents National Title Insurance Company announced they recently hired Brian Blackman as underwriting counsel for Mississippi.
- Bart Crawford of The Title Group, Inc. in Birmingham, Alabama announced that Mary Hardin has been promoted to the Manager of Residential Underwriting Services at their company. Mary joined The Title Group in 2006 and has over twenty years experience in the title insurance business. Prior to being in the title business, she worked for the Jefferson County Tax Assessor as a Senior Cadastral Cartographer.

*"Send us your "News" and we will post it in the next Title Wave."*

### FACEBOOK: FREE ADVERTISING FOR YOUR BUSINESS (CONT'D)

When asked if Facebook is considered a valuable part of their marketing plan, Brad Salvage replied that "it will be included as part of our marketing plan until technology brings us a new and better way to communicate to the masses". In addition to being a great sales tool externally, he said that it has been a morale and team building booster internally as well. Amy Niesen added that the "true value is in the relationship-building aspect it provides. It's a great way for us to reach out quickly and frequently without bombarding anyone's inbox". Mitzi Baggett agrees, and adds that "any kind of publicity is valuable to our business". Chris Bobo said that is "another tool that we can utilize in getting our brand out there".

As far as monitoring your Facebook page, everyone agreed that you should select someone to monitor the page and be responsible for the content. To have an effective page, you should monitor the page daily.

*". . .any kind of publicity is valuable to our business"*

Overall, the feedback that these DLTA members are receiving from using Facebook is positive. Mitzi said that they are adding fans everyday, and Brad said that the feedback Jefferson Title has received is fantastic! Amy Niesen added that they have generated new business from their Facebook page.

The bottom line is that social media networks like Facebook have changed the face of advertising and the way we do business. Like everyone said above - the feedback is positive, it boosts morale and team-building efforts in your office, and you're getting information about your business out to hundreds of customers and potential customers every day, and it's free!

Ready to set up a Facebook page for your business? Go to [www.facebook.com](http://www.facebook.com), or check out this helpful video on You Tube for step-by-step instructions: <http://www.youtube.com/watch?v=uvcnpBNym10&feature=related>

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# COMMITTEE APPOINTMENTS 2011

Your involvement in Dixie Land Title Association is critical to its vitality. In this upcoming year, the Association will need you more than ever. As you know, most of the activities of the Association are carried out by various committees, whose members are appointed by the President. A committee preference form is listed below for your review and for signing up for a committee. Please be sure to include your email address on the preference form. Please return your completed form no later than November 30th in order to be appointed to a committee.

*"Complete this form by  
November 30th."*

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Please indicate your first three preferences in order:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**Education:** Assists in coordination of annual title schools and workshops.

Alabama Education Committee

Georgia Education Committee

Mississippi Education Committee

**Legislative:** Monitors legislation in home state and reports on progress to the board.

Alabama Legislative Committee

Georgia Legislative Committee

Mississippi Education Committee

**Membership:** Promotes membership

Alabama Membership Committee

Georgia Membership Committee

Mississippi Membership Committee

**Convention: Committee** Works with the Committee Chair in coordination of the Annual Convention

**Website Committee:** Works with the Executive Director to improve the DLTA website

**Newsletter Committee:** Helps collect articles for the Title Wave on a quarterly basis.

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Dixie Land Title  
Association

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We're on the Web!  
**WWW.DLTA.net**

## **DLTA VISION STATEMENT:**

Dixie Land Title Association sets the standard for ethics, knowledge, and success in the land title industry.

## **DLTA MISSION STATEMENT:**

The mission of Dixie Land Title Association is to promote the safe and efficient transfer of real property ownership through education, public awareness, and legislative advocacy.

## **DLTA COMMITTEES:**

- Finance Committee
- Website/Newsletter Committee
- Education Committee
- Convention Committee
- Governmental/Legislative Committee
- Membership Committee

If you wish to participate as a member of one of these committees, please notify the Executive Director at 225-291-2806, or LAlwood@hipoint.net.

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## **Advertising Rates**

Newsletter Advertisement: This rate is per issue. DLTA publishes approximately four newsletters per year. Each publication will be distributed to all DLTA members in October/November, January/February, April/May, and July/August. All ads must be received camera ready in black and white.

Full page ad - \$500 (10"x 7 1/2")  
1/2 Page Ad - \$250 (5 1/8" x 7 1/2")  
1/3 Page Ad - \$150 (3 1/3" x 7 1/2" )  
1/4 Page Ad - \$100 (5 1/8" x 3 7/8")  
Business Card Ad - \$50

Mail check for payment and camera ready ad materials to: Dixie Land Title Association, P O Box 14806, Baton Rouge, LA 70898.