

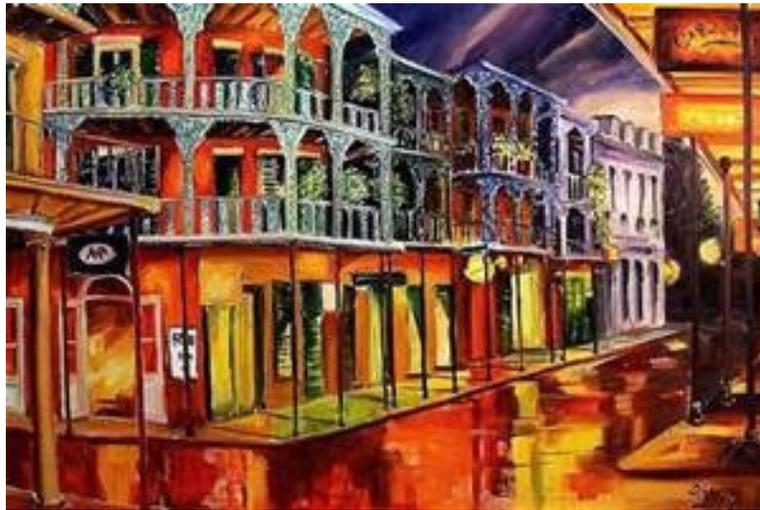
# TITLE WAVE

June 2014

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## DLTA ANNUAL CONFERENCE NEW ORLEANS, LA - SEPTEMBER 11-13, 2014



Dixie Land Title Association invites you to join us at the 48th Annual Convention to be held at the beautiful Hotel Monteleone in New Orleans, Louisiana on September 11-13, 2014. This year's theme is "Think BIG . . . EASY!" We'll mix a little business with a whole lot of fun—in traditional DLTA style. Preliminary Schedule of Events and Activities on Page 4-5. Participants can earn 6.0 CLE/CE credits by attending the CE Professional Development Seminar on Friday and Saturday. As always, attending the DLTA Annual Convention is a great way to network with your peers and get up-to-date information on current trends in the industry. Visit our website at [www.DLTA.net](http://www.DLTA.net) for full details, and to download a registration form. Hotel Monteleone is extending a special rate of \$159/night for DLTA attendees. Make your reservations by calling 504-523-3341 or 800-217-2033.



## MESSAGE FROM THE PRESIDENT

Dear DLTA Members,

Hope you all are having a great summer so far! Hard to believe this year is already half over - time flies when you are having fun!

As your President, I was honored to represent DLTA at the 2014 ALTA Federal Conference and Lobby Day in Washington, D.C. this past May. I have never considered myself to be all that politically inclined, but the concept of this conference had always intrigued me. To me, the Federal Conference is the "big dance" of all the ALTA conferences. Title professionals from all across the country come together in our nation's Capitol to form bonds with its leaders and to spread the word about the unique value and specific needs of the title insurance industry as a whole.

I was thrilled that DLTA was very well represented this year at the Federal Conference - we had a total of seven members representing two of our three states! Bobby Burgess, Michael Webber, Patrick Smith and Charlie Gray representing Alabama - Diane and George Calloway representing Georgia. This edition of the Title Wave includes commentaries from several of those who attended - I hope you will see from their enthusiastic remarks what a special time this was for all of us.

I echo everything they said - and I will add these remarks. I arrived in Washington, feeling a tad intimidated and very much the "rookie". I had no real experience talking to political leaders - well, maybe local ones, but not state leaders and certainly not national leaders. I realized very quickly that the other members of our Alabama group are much more politically "connected" than I am, and



were much better prepared for effective conversation with leaders than I would ever be. But let me tell you...something kind of miraculous happened over those three days. ALTA, together with my Alabama compadres, transformed me into a true patriotic lobbyist - eager to explain our industry, express its causes and ask for help where we need it most. I left Washington feeling like a different person - having the opportunity to experience "the process" in action, I finally get it. I am paying closer attention to the news articles these days. I am voting in the primaries and the runoffs. I know who my representatives are - and how important it is to get that right. I understand much more than I did before. And for that opportunity, I am quite grateful.

In the past several years, our industry has clearly come to recognize the effectiveness of collective efforts in controlling our own destiny. The Federal Conference is a perfect opportunity to make a difference - and who wouldn't want to be a part of that? I cannot stress enough the importance of getting involved in DLTA and ALTA, contributing to TIPAC and speaking up for our industry - it truly does make a difference!

Cannot wait to see you all at our DLTA Annual Conference coming up on September 11-13 in the Big Easy!

Amy Niesen  
DLTA President

*"In the past several years, our industry has clearly come to recognize the effectiveness of collective efforts in controlling our own destiny."*

## WELCOME NEW MEMBERS

Betsy M. Harrison, LLC, Double Springs, AL  
 Peter A. McInish, LLC, Dothan, AL  
 Murphy, Murphy & McCalman, P.C., Andalusia, AL  
 National Due Diligence Services, Inc., Orlando, FL  
 Premium Title, Atlanta, GA  
 Sellers & Warren, P.C., Canton, GA  
 Total Trust Accounting Service, Lebanon, TN

## Congratulations Diane Calloway

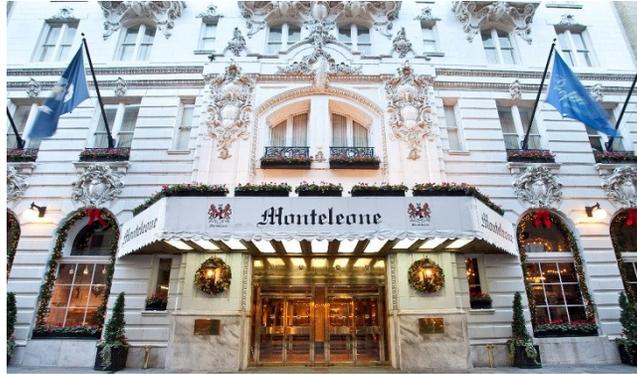


*Diane Calloway receives the inaugural ALTA **Excellence in Advocacy Award** from Diane Evans, ALTA President-Elect and Michelle Korsmo, Chief Executive Officer of ALTA. Also pictured is George Calloway. (Photo by Shawn Sullivan/ALTA)*

**Quote from Michelle Korsmo, CEO of ALTA:** “A very special moment at Fed Conference was when ALTA member Diane Calloway was recognized for her leadership as an advocate for the title industry. ALTA President-elect Diane Evans awarded Calloway with ALTA’s first *Excellence in Advocacy Award*. Calloway has developed numerous first-name relationships with members of Congress and state legislators. She’s the first person we call when there’s an issue in Georgia. And when we meet with an elected official from Georgia, the first thing he or she says is ‘How’s Diane?’ It’s these personal relationships that make our lobbying efforts effective. Diane has spent years developing these relationships by being a resource and a friend. Please take a moment to tell Diane thank you for all her efforts.”

**Dixie Land Title Association is so proud of you, Diane!**

# DLTA HEADS TO NEW ORLEANS PRELIMINARY SCHEDULE OF EVENTS



## Thursday, September 11th

- Board/Committee Meetings
- Past President's Cocktail Hour (Past DLTA Presidents only)
- First Time Attendees & Board Party (First Time Convention Attendees and DLTA Board members)
- **"WHO DAT & WHERE Y'AT?"** - Icebreaker Party at Hotel Monteleone (All registered convention attendees)
- Meet up in the Quarter - Join us with other convention attendees to continue unwinding (destination TBA), escape to the hospitality suite or enjoy free time on your own!

## Friday, September 12th

- THINK BIG, LEARN BIG: CE/CLE hours for attendees (Time/Agenda TBA)
- PLAY BIG: Free time in the afternoon - sign up for a group outing, relax in the hospitality suite or enjoy free time on your own!
- **"GO BIG OR GO HOME" BOWLING BASH:** Come enjoy craft food/beverages & boutique bowling at the fabulous Fulton Alley for our Friday night event! (Competition time!)
- Meet up in the Quarter— Join up with other DLTA members to continue celebrating (destination TBA), roll over to the hospitality suite or enjoy free time on your own!

## Saturday, September 13th

- Rise and Shine: DLTA General Membership Meeting (all members)
- **"BIG BAD PRESIDENTIAL BREAKFAST BANQUET"** - (all attendees) - featuring installation of the 2014-15 Board of Directors, passing the Presidential Gavel, announcement of the 2014 Title Person of the Year, recognition of past and present leaders . . . and more.
- MORE "THINK BIG, LEARN BIG": CE/CLE hours and keynote speaker (time and agenda TBA)
- Meet up in the quarter - Join up with other DLTA members to continue jubilating (destination TBA), slide over to the hospitality suite or enjoy free time on your own!

## DLTA GO BIG OR GO HOME—BOWLING BASH



### Craft Food and Drink—Boutique Bowling

Fulton Alley is New Orleans' newest and most unique entertainment bar and restaurant that features 12 bowling lanes wrapped in an atmosphere of art, music, craft food and cocktails.

DLTA will hold their Friday evening entertainment event at Fulton Alley during our Convention. It is known for great food created by Executive Chef Mike Nireberg; and outstanding craft cocktails curated by the leadership of Neal Bodenheimer & Kirk Estopinal. Fulton Alley has one of the most extensive collections of liquors in the New Orleans area.

### Hotel Monteleone's Famous Carousel Bar

Whether you enjoy a drink with friends at the famous Carousel Bar and Lounge, the only revolving bar in New Orleans, or enjoy great food and drink at the icebreaker reception on the roof of the hotel, you can make plans to have a great time!

Mr. Antonio Monteleone opened Hotel Monteleone in 1886, when he bought a 64 room French Quarter Hotel at the corner of Royal and Iberville Streets. The hotel is one of the last great family-owned and operated hotels in New Orleans. It has been expanded over time, but is still a premier downtown New Orleans hotel, catering to people from around the world.



# MR. SMITH GOES TO WASHINGTON—A NEOPHYTE ON CAPITOL HILL

BY: PAT SMITH



The Alabama Gang on the Hill: Charlie Gray, Cornelia Horner (ALTA), Bobby Burgess, Patrick Smith, Amy Niesen and Michael Webber

Earlier this year, I participated in the American Land Title Association (ALTA) Federal Conference and Lobby Day in Washington, D.C. This was my first experience with the ALTA Federal Conference and Lobby Day, and was the first time I would be a part of a group spending an entire day on Capitol Hill meeting with senators, representatives and their respective staff members.

The conference began on Monday evening with a welcome reception and orientation for first time attendees. The ALTA staff explained the agenda for the next two days and provided advice for conducting visits on "The Hill." We were all admonished – in what was perhaps the best piece of advice I received all week: "If you don't have comfortable dress shoes, go shopping!"

Tuesday started with the ALTA Governmental Affairs Committee meeting – open to all attendees – at which ALTA staff, title and mortgage lending industry leaders discussed the current state of the legislative environment in Washington, as well as the current state of the title industry. Discussions included the reasons for the apparent legislative gridlock in Congress, the ALTA's legislative agenda and a synopsis of the proposed legislation we would be talking to our legislative delegations about when we visited Capitol Hill on Wednesday. Tuesday also included two additional section meetings, one for underwriters and a second for agents and abstractors, as well as a longer preparation session for the Lobby Day activities. Wednesday started early with a pre-lobbying breakfast then the entire group of attendees boarded buses for Capitol Hill. The ALTA staff previously had scheduled each attendee's legislative appointments for the day and prepared an agenda for each attendee. This, in and of itself, was no small task. Luckily, each states' attendees were grouped in to a delegation to meet with their respective state's representatives and senators and each delegation was accompanied by an ALTA staff member.

The Alabama delegation consisted of Dixie Land Title Association members Amy Niesen (DLTA President), Charlie Gray (DLTA Past President), Bobby Burgess of the Fidelity Companies, Stewart Title's Michael Webber and the neophyte lobbyist – me. Throughout the day, our delegation met with each member of Alabama's congressional delegation or the representative's designated staff member, as well as staffers from both Senator Shelby's and Senator Sessions' staff. We even got to meet briefly and take a photograph with Senator Sessions while his administrative assistant glowered at him to move along to the Senate floor for a vote. (Cont'd Page 7)

## MR. SMITH GOES TO WASHINGTON . . . CONT'D

The agenda for each of our meetings was to: (1) to let our representatives and senators know what the title industry represents - an industry employing over 200,000 Americans, working mostly in small businesses, that safeguards home ownership and insures the marketability of the collateral securing mortgage loans originated by the financial industry; and (2) to encourage the representatives and senators to support legislation that would create a small business advisory board to the CFPB (hopefully as a precursor to increased Congressional oversight and accountability of the agency), (3) to continue to recognize the role of title insurance in the security of the mortgage industry during any discussion of GSE (Fannie and Freddie Mae) reform and (4) to encourage the renewal of certain tax-related legislation that eases the tax impact on property owners forced to short sell their property. The ALTA, in addition to scheduling the meetings, organizing our agendas and arranging transportation to and from Capitol Hill, commandeered a local restaurant and pub just a block from the Hill, Bull Feathers, as a staging ground and hospitality suite for ALTA members needing a respite from the walking and talking of the day.

Our day started before 9:00 a.m. and ended long after regular business hours, and that night, back at the conference hotel, I took some time to reflect on the things I had seen and heard that day. Here are some of my observations:

- The way that legislation works its way through Congress is not always pretty and nothing seems to happen quickly, even if it needs to.
- The office complex surrounding the United States Capitol is enormous, consisting of three very large office buildings on both the House and Senate sides of the United States Capitol building.
- Each building is practically a self-contained city, with gift shops, office supply stores, restaurants, coffee shops, and ice cream shops located on the lower levels. The Senate office buildings are all connected by tunnels, as are the House office buildings, and the office buildings on both sides of the Hill are connected to the Capitol Building by more tunnels. I even heard there was a "Congressional Railway" that carried members of the house and senate from their respective office buildings to the Capitol Building, that that part of the complex was strictly off-limits to the general public.
- Despite the size of the buildings, the offices in which our representatives and senators and their staff work are far less luxurious and less well appointed

than we think. I mean, things are pretty cramped up on the Hill, and the individual legislator's offices are akin to rabbit warrens.

- Representatives' and senator's staff members are intelligent, hard working, well-spoken, confident, amazingly well informed about pending legislation and most of them are very, very young.
- On any given day, there are hundreds of citizens from all walks of life and all kinds of trade organizations on Capitol Hill doing the same thing the ALTA delegation was doing on Lobby Day: trying to make our elected officials aware of our industry, what it does for the country and why they should support the legislation we support.
- The monuments throughout the city are absolutely stunning at night.
- And last but not least, the title insurance industry is well-represented in Washington by an incredibly hard-working, well-informed and dedicated staff at the American Land Title Association's national office. The ALTA may not be the largest lobby in Washington, but we definitely have some of the best trade industry representatives in the city.

The original "Mr. Smith Goes to Washington" was the title of a classic 1939 movie starring Jimmy Stewart. Jimmy Stewart's character had a rather rude introduction to the city and the legislative process. This Mr. Smith's introduction experience was not nearly as trying, but I definitely had my eyes opened to the intricacies of the political process and despite that, I was proud to be a very tiny part of that process. I was proud that I took the opportunity to travel to Washington and to go "Up to the Hill" and let my voice be heard. It was an amazing experience and one that I hope to repeat as the opportunity or the need arises.

After attending the Federal Conference and Lobby Day, I encourage each of you to consider participating in next year's conference. The time spent in Washington and on Capitol Hill a memorable experience, and our lobby is more effective if we have delegates from each of our state's congressional districts in the Lobby Day meetings. In addition, there is strength in numbers - it is one thing for two or three constituents to come to a representative's or senator's office, but it is another thing entirely for the delegation to fill the meeting room. A larger delegation brings home the point that we are a sizeable and important lobby and our collective voice should be heard.

And if you go, by all means take the time to see the monuments at night - they are indeed stunning.

If you are unable to travel to Washington for the Federal Conference and Lobby Day, then consider participating in the DLTA's lobbying efforts in your state and visit with the elected officials in your state. Much if not most legislation affecting our industry comes out of state legislatures.

# DLTA Members at ALTA Federal Conference

Seven DLTA Members from Alabama and Georgia participated in the ALTA Federal Conference and Lobby Day, which was held in Washington, D.C. last month. Diane Calloway and Georgia Calloway (Georgia) joined Bobby Burgess, Michael Webber, Pat Smith, Charlie Gray and Amy Niesen (Alabama).



The Alabama Gang with U. S. Congressman Robert Aderholt (AL)



Senator Jeff Sessions (AL) expressing his respect for the title industry. He understands and appreciates what we do.

## “Reflections”

*“What a privilege it is to have a seat at the table of the legislative process. In lock step with my fellow Alabamians we traversed Capitol Hill on a mission to inform our representatives about the challenges within our industry. Like a well-oiled machine we leveraged all of our unique relationships and experiences to maximize the impact of our message. From the shores of Dauphin Island to the Tennessee Valley we represented all of our Alabama members with pride. There are far too many stories to name in this article, but time after time we witnessed the incredible impact we have by simply putting faces on the legislation that will determine the future of the title insurance and settlement industry. I was personally inspired by the positive feedback we received from our members of Congress. The Alabama membership of DLTA should know that we are well represented in Washington, but it is only through persistence and determination that we continue to bring awareness and ultimately effect change. I would encourage anyone willing to invest their time, resources, and walking shoes to make every attempt to attend the next Federal Conference in 2015.”* **by Michael Webber, Stewart Title Guaranty Company**

*“I have been to several ALTA meetings, have participated in their webinars and conference calls, and currently serve on the ALTA Title Action Network (TAN) committee; but the 2014 Federal Conference was by far the most important and serious ALTA meeting I have attended. The Conference lasts 3 days total including an entire day spent on Capitol Hill, which is a BIG, long day and a BIG deal. Leading up to Day 3, Lobby Day, the daily conference presentations ALTA gives include a preview of the 2014 Mid-term elections, Dodd-Frank reform, how we can improve the closing process and presentations by representatives from the CFPB and FHFA, just to name a few.*

*During the second day, the ALTA staff presents a Capitol Hill Lobby day prep briefing that prepares attendees for all the Congressional appointments and meetings that are scheduled on Day 3, which they set up for you as well.*

*As day 3 breaks, the Alabama DLTA delegation consisting of DLTA President Amy Niesen, Pat Smith, DLTA Alabama Director Michael Webber, DLTA Past President Bobby Burgess and DLTA Past President Charlie Gray, along with ALTA staff member and our leader for the day, Mobile’s own, Cornelia Horner, Prepare to depart for the Capitol, the Staff is ready with talking point handouts for all which include comments on pertinent pending legislation, a brief breakdown of ALTA, who we are and what we do as ALTA members and even umbrellas for all as the weather may get soggy—they prepare for anything. The handouts are also known as “leave behinds” because that’s what you do with them, leave them behind with each Congressional staffer in their offices. We arrived outside the Capitol about 8:30 am, and headed to our first meeting in the Rayburn House Office Building. We go through the security check point and head down the half of Congress. Since we are early and are ready for our first meeting in Rep. Spencer Bachus’ office, we have time to hit the Rayburn House Cafeteria for breakfast, coffee and of course diet cokes. We move on for our meeting and meet with staff members in Rep. Bachus’ office at 9:30 am, at 11 am with Rep. Bradley Byrne’s staffers, 12 noon with Rep. Mo Brooks’ staffers and 2 pm with Rep Terry Sewell’s staff. Congress*

*(Continued Page 8)*

# DLTA in Washington

*(Continued from Page 7)*

members were in committee meetings at this time. We did run into Rep Sewell and Rep Bachus in the halls later on.

Next we are off to the Senate side of the Hill to meet with Senator Sessions and Senator Shelby. Senator Shelby was out as well, so we met with his very capable staff. Soon after that, we chase down (literally) Senator Sessions in the hall just outside his office, and he graciously takes the time to talk with us, before his scheduler sees him talking in the hall and scolds him with a loud 'SENATOR GO VOTE NOW'. He joined us for some pictures and to tell us how important title insurance is and how we are important to the American dream. It was refreshing to know that he gets us and ALTA and knows what we all do.

Our final stop of the day is to meet with Rep Robert Aderholt at 5:30. We actually find him and have a nice sit down chat. He takes time to talk personally with those in our group whom he has known for years. After that we grab a car and head back to the hotel—it is about 7pm. What a day! We are glad to find that we ARE part of the process. I think that we all learned so much and had fun at the same time.

All I can say is this, if you ever get the opportunity to go to the ALTA Federal Conference, make the time and go. It can be intimidating on that Hill, but after your first sit down meeting, it all flows. Our group fed off each other and took turns making points in our meetings. The hours are long, but the payoff can be huge in the end!" **by Charlie Gray, Surety Land Title, Inc.**

As most all of you are aware, the American Land Title Association held their annual Federal Conference in Washington, DC on May 5<sup>th</sup>-8<sup>th</sup>. The highlight of the conference is the final day when all the attendees visit Capitol Hill for meetings with their Senators and Representatives. For many years Bobby Burgess has been our "lone wolf" visiting the Alabama delegation. Last year we had a total of four Alabama members attend the conference and in 2014 we set the record with a total of six members from Alabama. Those attending were Amy Niesen, Charlie Gray, Pat Smith, Michael Webber, Cornelia Horner (ALTA Staff Member from Mobile) and Bobby Burgess. In Alabama we have been very fortunate to have Congressman Spencer Bachus, Chairman Emeritus of the Financial Services Committee and Senator Richard Shelby, Ranking Member of the Senate Banking Committee in our delegation. Their guidance and assistance have been invaluable for us and ALTA in dealing with the many issues that have arisen from the Dodd-Frank act.

We had a great day visiting our delegation. As Bobby related to the group, "many times you have a better chance of visiting with your Congressman or Senator in the hallway rather than in their office" and such was the case again this year. We were very fortunate to catch Senator Jeff Sessions in the hallway and chat with him for a few minutes; Amy and Michael were able to get us in to see Congressman Robert Aderholt for a great visit; Pat was able to introduce us to Congresswoman Terri Sewell in the hallway for a brief visit; and at the end of the day, we tracked down Congressman Spencer Bachus in the Rayburn Building Courtyard for a brief visit. In between all the visits in the hallway, we were able to sit down and visit with staff members of the entire Alabama Congressional Delegation in order to inform them of our concerns and "hot issues" in our industry.



The Alabama Gang with U. S. Congressman Spencer Bachus (AL). (Special thank you to Bobby "Bird Dog" Burgess for seeking him out for us to meet!)



Amy Niesen, Michael Webber, Bobby Burgess, U. S. Senator Jeff Sessions (AL), Pat Smith and Charlie Gray

We believe everyone will agree this is probably the most important ALTA meeting of the year and one we need to continue to support. With all the current and future regulations coming down from the CFPB, we as an industry have to take a stand to guard and promote what we do. If we don't, someone else will do it for us and we may not like the outcome. All of us look forward to returning to DC next year and it's our goal to have a member of the title industry from every Congressional District in Alabama join us as well." **By Bobby Burgess, Chicago Title Insurance Co.**

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## Security Title of Baltimore Best Practices MS Workshops

It was back to the classroom recently for Security Title Guarantee of Baltimore Mississippi and Arkansas agents. Dixie Land Title member and Security's Mississippi State Manager, Roy Perilloux, Esq., recently hosted over fifty Security Title agents for workshop training in the ALTA's Best Practices. The workshops were conducted in Southaven, Jackson, and Gulfport, Mississippi. The workshops were conducted on March 5<sup>th</sup>, April 9<sup>th</sup>, and April 10<sup>th</sup>.

Security Title of Baltimore Senior Auditor, Kathy Henry, and Field Auditor, Michelle Sherman, conducted the intense four hour workshops at all three locations. These were "hand on" sessions and those in attendance came with laptop computers and were prepared to work on their specific Best Practices. All attendees were provided with thumb drives with key starter points from which each agent could customize his or her Best Practices.

Lunch was provided by Security Title and the attendees earned four hours of continuing education.

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**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
- Nominating 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@AOL.com.

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**Save the Date—DLTA CLE & CE**

DLTA Annual Conference—September 11-13, 2014, New Orleans, LA

Alabama Title School—August, 2014, Mobile, AL

Georgia Title School—October, 2014, Atlanta, GA

Mississippi Title School—October, 2014, TBD