



TITLE WAVE

August, 2016

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DLTA CELEBRATES 50 YEARS!



We invite you to join us at Dixie Land Title Association's 50th Annual Convention at the beautiful Grand Hotel Marriott Resort in Point Clear, Alabama. This year's convention will be held :

September 22-24, 2016

We will take time to look back on fifty years of growth; and look forward to the next fifty years. Attending the DLTA Annual Convention is a wonderful way to network with your peers and get up-to-date information on current trends in the industry.



HOTEL INFO

Rooms have been blocked at the Grand Hotel Marriott Resort, 1 Grand Blvd., Point Clear, AL 36564. Make your reservations now to receive our special rate of \$189—\$219, depending on the location of the room. Our rate will be held until September 2nd. Call the hotel directly at 251-928-9201 and tell them you are with Dixie Land Title Association. We also have rooms reserved at the Hampton Inn and the Holiday Inn Express in Fairhope, AL.

MESSAGE FROM THE PRESIDENT

It's hard to believe that it's already July and time to get ready for the 49th Annual Convention. Since our last issue, a lot has happened in the life of DLTA. We've completed 4 successful title schools on the new closing disclosure throughout Alabama and Georgia, and held a successful mid-year meeting in Montgomery. I had the pleasure of representing you at the ALTA Fed Conference and was glad to have some fellow DLTA members join me. You'll hear all about our visit in this issue.



If you follow DLTA on Facebook, you've been seeing my posts as we take a trip down memory lane to past DLTA Conventions held at the Sandestin Beach Golf Resort & Spa. Lots of good memories for our association were made there and we look forward to adding to those memories this year. The convention committee, led by Anna Batten, has been working very hard to put together a fabulous convention! From nationally known speakers to the best entertainment, this is one that can't be missed! You'll want to register early for a chance to win a 50-minute massage from the Serenity by the Sea Spa at Sandestin. You'll find details in this edition of *The Title Wave*.

In conjunction with our Annual Convention, we have teamed up with the American Land Title Association and are happy to be a stop on their Homebuyer Out-

reach Program tour this year. With the delay in enforcement of the new closing disclosure, the timing couldn't be better. Make plans to come to Sandestin early to attend this event.

As you can see, it's "all hands on deck" to get ready for our 49th Annual Convention! Come join your fellow DLTA members (old and new) as we go "*Back to the Beach*" at the Sandestin Hilton on September 10-12.

Tammy Robbins, DLTA President

"From nationally known speakers to the best entertainment, this is one that can't be missed."

50TH ANNUAL CONVENTION

SCHEDULE OF EVENTS

Thursday, September 22nd

7:30 am—8:00 am: Continental Breakfast with Exhibitors
8:00 am—12:00 pm: General Session (CE/CLE)

Friday, September 11th

7:30 am—8:00 am: Continental Breakfast with Exhibitors
8:00 am—12:00 pm: General Session (CE/CLE)

- **“The Economy Drags Housing Upward”**, by Doug Duncan, Sr. Vice President and Chief Economist for Fannie Mae
- **“Preserve Your Title Company Value in Crisis or Transition”** by Joe Piernock, Corporate Development Services, Inc.
- **“Cases, Claims & Trend: A National Perspective”**, by Randy Shoemaker-Crump, Esq., Sr. Vice President National Agency Counsel, Fidelity National Title Group

1:00 pm—5:45 pm: Enjoy the beach, pool or sign up for optional Party Barge or Deep Sea Fishing
2:00 pm—12:00 pm: Hospitality Suite in the Presidential Suite
7:00 pm—10:00 pm: South Pacific Luau Poolside. Wear your Hawaiian shirts and grass skirts and enjoy “TeVAKA!” fabulous dance troupe with The Big Kahuna.

Saturday, September 12th

7:30 am—8:00 am: Continental Breakfast with Exhibitors
8:00 am—10:30 am: Keynote Address (CE/CLE) Cynthia Cooper — WorldCom whistleblower, Time Magazine Person of the Year, author of *Extraordinary Circumstances*
General Session (CE/CLE) - ALTA Update, by Stewart Morris, Jr., Chair, Underwriter Section of American Land Title Association
10:30 am: DLTA General Membership Meeting
11:00 am—1:00 pm: PRESIDENT’S BRUNCH - featuring installation of the 2015-16 Board of Directors, passing the Presidential Gavel, announcement of the 2015 Title Person of the Year

Please note: All times are tentative and subject to change

49TH ANNUAL CONVENTION *BACK TO THE BEACH*



Douglas G. Duncan—Duncan is Fannie Mae’s senior vice president and chief economist. He is responsible for providing all forecasts and analyses on the economy, housing, and mortgage markets for Fannie Mae. Named one of Bloomberg/Business Week’s 50 Most Powerful People in Real Estate and one of Inman News’ 100 Most Influential Real Estate Leaders for 2013.



Randy Shoemaker-Crump—Randy Shoemaker-Crump is with Fidelity National Financial Group as Senior Vice President, National Agency Counsel in their corporate home office located in Jacksonville, Fl. She received her law degree from Cumberland School of Law, Samford University.



Joe Piernock—Piernock works with Corporate Development Services, Inc. Prior to CDS, he was president of a respected consulting firm that delivers complex analyses and large-scale computer solutions to a wide range of industries.



Stewart Morris, Jr.—Morris serves as Chair of the Underwriter Section of American Land Title Association. He is also Vice Chairman of the Stewart Information Services Corporation Board of Directors.



Party Barge—Hang out with other DLTA members as we cruise around the bay and Gulf. This is an optional activity, and requires reservations to participate.



Enjoy a South Pacific Luau Poolside. Wear your Hawaiian shirts and grass skirts and enjoy “TeVAKA!” fabulous dance troupe with The Big Kahuna.



Deep Sea Fishing — a DLTA tradition. This is an optional activity, and requires reservations to participate.

49TH ANNUAL CONVENTION *BACK TO THE BEACH!*

Keynote Speaker Cynthia Cooper



Cynthia Cooper is an internationally recognized speaker, best-selling author and consultant. Cynthia was named one of *Time Magazine's* Persons of the Year. *Time Magazine* has been naming its Persons of the Year since 1927. In addition to Cynthia, the designation has been given to seven women including Madame Chiang Kai-Shek, Elizabeth II and Corazon Aquino. She was also featured as one of twenty-five influential working mothers in *Working Mother* magazine. Cynthia was the first woman to be inducted into the AICPA Hall of Fame and to receive the American Accounting Association's Accounting Exemplar Award. In addition, Cynthia is a recipient, along with Senator Sarbanes and Representative Oxley, of the Maria & Sidney E. Rolfe Award for contributions to educating the public about economics, business and finance.

THOUGHT LEADERSHIP

Cynthia has been featured in national periodicals such as *The Wall Street Journal*, *USA Today*, *CFO Magazine* and *Business Week*. She has served on panels with notables such as Brian Williams, Anderson Cooper, Donna Brazile, and Grover Norquist and she has appeared on programs including Fox Business' America's Nightly Scoreboard, PBS's Tavis Smiley, NBC's The Today Show, ABC's This Week with George Stephanopoulos, CSPAN's BookTV, CNBC's The Big Idea with Donnie Deutsch, and CNBC's Squawk Box.

SPEAKING

Cynthia's presentation style has been described as riveting and inspiring. Cynthia speaks for and consults with organizations around the world. Her clients include large cap public companies such as Dell, Bell South, France Telecom, PepsiCo, Raytheon, Walmart, and AT&T; associations such as the Washington D.C. Trial Lawyers Association; public sector entities such as the FBI, the U.S. Department of Interior, the U.S. Department of Labor; international organizations such as the United Nations; and public accounting firms such as Deloitte and PricewaterhouseCoopers.

Cynthia and her team unraveled the fraud at WorldCom, to date one of the largest corporate frauds in history. Cynthia served as Vice President for MCI where she and her team helped the company move forward and successfully emerge from bankruptcy. Prior to joining MCI, Cynthia worked in Atlanta, Georgia for PricewaterhouseCoopers and Deloitte & Touche. She received her master's degree from the University of Alabama. Cynthia previously served as a member of the Standing Advisory Group of the Public Company Accounting Oversight Board (PCAOB). She was the 2011 Chairman of Board of Regents for the Association of Certified Fraud Examiners and currently serves on the advisory boards for Louisiana State University and Mississippi State University.

NEW MEMBERS RECEIVE MEMBERSHIP CERTIFICATE

Jance Voytanovsky, Membership Chair in Alabama and President Tammy Robbins presented membership certificates to several new members at our DLTA Mid-Year Meeting in Montgomery.



Jennifer McBride, Leanne Mayes and Amy Orman of J. Calvin McBride & Associates, P.C.



Joseph Fuller of Fuller Hampton, LLC



Tom Bingham of Davis, Bingham & Hudson in Auburn



Jonathan Lowe, John Lowe and Matthew LeDuke of Marion County Title, Inc.



Marcia St. Louis of Realty Title & Escrow Services, Inc. of Alabama



Deta Horton & Tom Baxter of Ables, Baxter & Parker, PC in Huntsville



Jeremy Holly of National Title Source, Inc. of Alabama in Cullman

Welcome New Members

First name	Last name	Company	City	State
B. Christopher	Battles	Battles, Furgerson & Associates, LLC	Pelham	AL
James	Lipscomb	Benton & Lipscomb	Fairhope	AL
Ken	Chalker	Chalker & Chalker, P.C.	Kennesaw	GA
Timothy	Culpepper	Culpepper & Associates, LLC	Cullman	AL
Tom	Bingham	Davis, Bingham & Hudson, P.C.	Auburn	AL
Judy	Smith	DHI Title of Alabama	Daphne	AL
Richard	Dick	Dick & Miller, P.C.	Huntsville	AL
B.	Downs, Jr.	Downs and Associates, LLC	Woodstock	AL
Jay	Odom	First Mobile Title, Inc.	Mobile	AL
Joseph	Fuller	Fuller Hampton, LLC	Alexander City	AL
Suzanne	Barner	Ganek Wright Minsk, PC	Atlanta	GA
P Richard	Hartley	Hartley and Hickman, P.C.	Greenville	AL
John	Smith	Jay Sherrell Smith Braddy & Cook PC	Fitzgerald	GA
Charles	Stewart, Jr.	Law Office of Charles D. Stewart, Jr.	Birmingham	AL
Jeff	Parmer	Law Offices of Jeff W. Parmer, LLC	Birmingham	AL
Matthew	LeDuke	Marion County Title, Inc.	Hamilton	AL
Jeremy	Holley	National Title Source, Inc. of Alabama	Cullman	AL
Christina	Vitali	PGP Title	Tampa	FL
Randy	Winborn	Randy Winborn, LLC	Florence	AL
Elsa	VanEysbergen	ReaLand Title, LLC	Daphne	AL
Robert	Grot	Realty Title & Escrow Services, Inc.	Ft. Oglethorpe	GA
Marcia	St. Louis	Realty Title & Escrow Services, Inc. of Alabama	Huntsville	AL
Philip	Hasty	Shapiro Swertfeger & Hasty, LLP	Atlanta	GA
Thomas	Ansley	Sirote & Permutt, P.C.	Birmingham	AL
Sharon	Murphy	SLH Consulting, LLC	Marietta	GA
Brian	Alidor	Stewart Title of Alabama, LLC	Mobile	AI
Debra	Butler	TBX Title, Inc.	Cullman	AL
Kim	Powell	The Closing Agency, LLC	Alexander City	AL
Martin	Andrews	The Guarantee Title Company LLC	Mobile	AI
Emily	Kight	The Kight Law Firm, PC	Dublin	GA
Chris	Cline	USA Title of Alabama, Inc.	Hoover	AL
Mark	Gualano	Vestavia Title	Vestavia Hills	AL
Jay	Pumroy	Wilson, Dillon, Pumroy & James, LLC	Anniston	AL
Joe	Whittington	Young, Woolstein, Jackson & Whittington, LLC	Anniston	AL

MR. SMITH GOES TO WASHINGTON

BY: PAT SMITH

In the classic 1939 film, "Mr. Smith Goes to Washington," Jimmy Stewart – in the role of the naïve and idealistic leader of the "Boy Rangers" finds himself appointed to the United States Senate, and there discovers the shortcomings of the political process.

In 2015, this Mr. Smith – one far less handsome and talented than Jimmy Stewart – went to Washington in an attempt to engage in the political process on behalf of American Land Title Association ("ALTA") and the title insurance industry in general.

Earlier this year, I participated in the ALTA's Federal Conference and Lobby Day in Washington, D.C. This was my second year to participate in the ALTA Federal Conference and Lobby Day, and I had lobbied on Capitol Hill on two other occasions, but this year was special because my daughter Meredith, a junior political science major at Auburn University, and hopeful Capitol Hill staffer, joined the Alabama DLTA delegation.



The first day of the Federal Conference began with a welcome reception and orientation for first time attendees. The ALTA staff explained the agenda for the next two days, along with a quick overview of what to expect when the entire delegation – seasoned hands and newbies together – hit the halls of the House and Senate office buildings to meet with their respective legislative delegations. 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!" (I failed to heed this advice on my first trip to Lobby Day and paid dearly for my oversight – my shoes didn't make the return trip from Washington, and I'm still searching for the perfect pair of "lobby shoes!")

Our second day started with the ALTA Governmental Affairs Committee meeting – open to all attendees – at which ALTA staff, title and mortgage lending industry leader, as well as two members of Congress, discussed the current state of the legislative environment in Washington, as well as the current state of the title industry. Tuesday afternoon included separate section meetings for underwriters and 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, taxis and Uber Cars 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 DLTA President Tammy Robbins, joined by her husband, Robbie and Bobby Burgess of the Fidelity Companies, Stewart Title's Michael Webber, ALTA's Cornelia Horner and 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 with Congressman Robert Aderholt in the Capitol Building itself. Being handed official business passes and led through a series of underground tunnels only to emerge in the corridor just outside of the House of Representatives' chamber was a particular thrill.

Our agenda in each of our meetings was two-fold: (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 delay enforcement of the penalty provisions of the new TILA-RESPA rules.. 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.

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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 pretty. There is a lot of “give and take,” a lot of consideration of “how this will play back home,” a lot of consideration of “what will the ‘xxxxxx’ organization (translation, “political donors”) think about this,” a lot of alliance forming and shifting, much political posturing and nothing happens 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 the Senate side of the United States Capitol building. Each building is practically a self-contained city, with shops, restaurants, coffee shops, and ice cream shops. 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.
- Representatives’ and senator’s staff members are incredibly intelligent, hard working, well-spoken, confident, and amazingly well informed about pending legislation and the various influences on that legislation. Also, most of them are very, very young – I have shoes that are older than many of the staffers we met with on the Hill! Heck, the shoes I was wearing may have been older than the staffers we met with. (Remember the admonishment that if we didn’t have comfortable shoes, we should go shopping? I should have gone shopping.)
- 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. It is a wonder how, with that many people in and out of the representatives’ and senators’ offices on a daily basis, our elected officials have time to do any actual governing, but thanks to the efforts of the aforementioned staffers, our positions are condensed, distilled and relayed to their bosses in a concentrated form that allows our voice to be heard while at the same time permitting those elected to govern to actually do so.
- That the monuments throughout the city are absolutely stunning at night.
- That our form of government, despite its many, well-documented flaws and the inherent ugliness of the political process is by far and away the best method for governing, managing and leading a country that this world has ever seen or is ever likely to see.
- No matter what your political leanings, you cannot help but be in awe of the surroundings, the process and the people who make Washington run.
- 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.

In the movie, Jimmy Stewart’s character is ridiculed and falsely accused of trying to siphon off for his own benefit funds donated to construct a “Boy Ranger” camp in his character’s home state. Powerful forces in the Senate conspired to discredit him in order to hide their own graft and corruption. In the end, however, through his own perseverance, Stewart’s character was redeemed and good triumphed over evil.

This Mr. Smith’s experiences in Washington and the legislative process have not proven 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.

ANNOUNCEMENT



Brian N. Rogers, Senior Vice President of The Security Title Guarantee Corporation of Baltimore, announced in May that Roy Perilloux has been appointed to their Board of Directors. Roy has worked for Security Title both as State Manager and as Underwriting Counsel for the past fifteen years. During his tenure, Security Title’s market share in Mississippi grew from approximately 1% to over 10%, while their underwriting losses remained below the industry average.

Roy Perilloux is a former President of Dixie Land Title Association. Congratulations Roy!

MIND THE GAPS—FIVE GAPS COMMONLY PREVENTING ALTA BEST PRACTICES CERTIFICATION

BY: MATTHEW REKERS

For most settlement agents, the news about American Land Title Association (ALTA) Best Practices is no longer new. Title insurance agencies not only have heard about Best Practices, but many have begun the implementation of them into their operations. Early adopters have completed self-assessments or have achieved certification through an independent third party. As lenders have been learning more about the controls within the ALTA Best Practices Framework, they have chosen to become more reliant upon it as the basis of their vendor risk-management program for their settlement agents. Because third-party certification provides the lender with a higher level of assurance, more lenders are either requiring or strongly urging their title company vendors to adopt ALTA Best Practices.

PYA is routinely asked, “What prevents title companies from obtaining certification?” This question brings to mind the British subway term “mind the gap.” This simple, but well-crafted message addresses how one should watch out for the gap between the subway train door and the station’s platform. As we have worked with title insurance agencies across the country, PYA has identified some recurring gaps between actual practice and best practice. The British subway attendant’s warning to mind the gaps applies to organizations wishing to prepare for a successful Best Practices certification. Here are five gaps that commonly prevent ALTA Best Practices certification.

Gap One: Your policies and procedures do not cover all of the ALTA Best Practices

One of the greatest challenges for title companies is determining exactly what must be included in their policies and procedures. The first assessment procedure that an independent third party performs during a certification is a review of your policies and procedures to ensure they cover, at minimum, the Best Practices Framework. With the exception of Pillars 1 and 6, if your policies and procedures fail to cover an assessment procedure, you will likely fail that pillar, and as a result, fail the certification. The ALTA Best Practices Framework provides a summary of what is required, but to pass certification, an organization is required to develop more comprehensive policies and procedures.

Developing your policies and procedures by referring to the ALTA Best Practices Framework: Assessment Procedures version 2.1 will enable you to address each area to be assessed during the certification process. The Assessment Procedures are available to everyone on ALTA’s website (www.alta.org) and are used by third parties (i.e., CPA firms) during the certification process. If you think of the third-party assessment as being similar to a test, the Assessment Procedures version 2.1 conveniently provides a listing of the test questions that will be asked.

Gap Two: Non-public, Personal Information (NPI) Security Risk-Assessment Procedures

Under Pillar 3, one key requirement is to perform and document an NPI security risk assessment. Most title professionals understand the risk involved with handling NPI and the controls that must be in place to mitigate that risk. However, many organizations find it challenging to document the process. The documentation must include a risk assessment that ranks the risks associated with the locations, systems, and methods used to store, process, transmit, and dispose of NPI. The objective of the NPI risk assessment is to minimize the risk of exposing NPI to theft by identifying where NPI is most vulnerable. By understanding the risks, your organization can develop key controls that can be tested regularly by qualified, independent staff in accordance with your risk assessment.

Gap Three: NPI Risk-Assessment Testing

Under ALTA Best Practices, regular testing of the key controls, systems, and procedures of the information system program must be performed and documented by qualified, independent staff in accordance with the NPI risk assessment. PYA routinely finds gaps in the procedures that outline how documentation of the testing and testing follow-up are maintained. It is not required that the testing and documenting of the NPI risk-assessment testing be performed by an external resource. Your qualified, independent staff can be an employee.

Gap Four: Management’s Review of Information Technology (IT)

Management can source its IT function through an in-house IT department or an outside IT vendor. However, management cannot outsource its responsibility for overseeing the IT operations of the organization. ALTA Best Practices includes monitoring controls for IT operations that must be performed by management.

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1. Management is required to review the user access rights and administrative rights for systems containing NPI.
2. Management must review and memorialize that system modifications to hardware and software have been documented, tested, and approved by management.
3. Management must monitor attacks or intrusions into customer information systems and respond to incidents. If monitoring of external threats has been outsourced, then management must request reports from the IT vendor and maintain documentation of management review.

Gap Five: Documentation of Employee Training and Policy Acknowledgement

At this point, as a reader, you may have noticed a common theme of how a lack of documentation results in a gap between actual practice and best practice. The need for documentation also includes employee training and policy acknowledgment. When you perform required training throughout the pillars, you must ensure that you maintain proper documentation. For example, Pillar 3 requires you to provide all of your employees who have access to NPI with the following policies upon hire, and annually thereafter:

1. Privacy and Information Security Policy
2. Acceptable Use of Information Technology
3. Customer Privacy Policy

It is important to obtain documentation evidencing your distribution to all applicable employees and each employee's acknowledgment of receipt. One way this can be accomplished is by having your employees sign a form acknowledging that they have received and will comply with the policies listed above. Simple solutions such as these allow you to confidently mind the gaps.

The five gaps listed above are by no means an exhaustive list of areas for improvement. They are indicative of the types of key controls that are most frequently missed. If you are able to apply the lessons learned from minding the gaps, you will be better prepared to arrive at your destination of Best Practices certification.

Matthew Rekers, CPA, CIA, is the Director of ALTA Best Practices Services Group for PYA, a certified public accounting and consulting firm and ALTA Elite Provider, which specializes in ALTA Best Practices implementation and certification. Mr. Rekers can be reached at mrekers@pyapc.com or (800) 270-9629.



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**ALTA HOMEBUYER OUTREACH
PROGRAM WORKSHOP
SEPTEMBER 10TH
HILTON SANDESTIN RESORT**



As of October 3, 2015, owner's title insurance will be labeled as "optional" on the Loan Estimate and Closing Disclosure as part of the CFPB's TILA-RESPA Integrated Disclosures.

The CFPB's labeling of an owner's title insurance policy as "optional" may be a challenge, however, it's also an opportunity for title professionals to contact the homebuyer directly and explain how title insurance protects their property rights.

To learn how to educate consumers about the value of title insurance, manage online consumer complaints (and your reputation) and promote your business, ALTA and Dixie Land Title Association will co-host a Homebuyer Outreach Program Workshop.

The workshop will be held from 9:00-1:30 p.m., Thursday, September 10. There will be two sessions followed by a working lunch. The full agenda is below.

Cost to attend is \$50. [Click here](#) to register for the workshop.

Note: This workshop will be held immediately prior to the DLTA 49th Annual Convention. You must register separately using the link above.

Workshop Schedule:

8:30 am	Breakfast
9:00 am	Welcome & Introductions
9:30 am	Managing Consumer Complaints in a Social World This session will explain how to use social media to monitor consumer complaints across various digital and social media platforms. We'll discuss sample policies and procedures your company can use to monitor your online reputation and properly handle consumer complaints online. We'll also provide tips on how to remain compliant in the social media space.
10:20 am	Break
10:30 am	"Optional" Isn't An Option The new TRID rule requires owner's title insurance to be labeled as "optional" on the forms consumers receive. This session will provide specific tools you can use to ensure your real estate partners are prepared to answer questions about the value of an owner's title insurance policy. We'll also offer a sneak peak at new tools that ALTA will offer its members later this fall.
11:45 am	Break
12:00 pm	Working Lunch on Barriers to Consumer Communication This open forum discussion will allow attendees to discuss various barriers to directly marketing to homebuyers in their local market. We'll discuss solutions to these challenges and ways that ALTA and DLTA can be helpful in your efforts.
1:15 pm	Wrap-Up & Closing Remarks

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.

Dixie Land Title Association
P O Box 14806
Baton Rouge, LA 70898

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(@Dixie_title)

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www.DLTA.net

**Join us at the beautiful Destin beach
September 10-12!**



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