



TITLE WAVE

August, 2018

INSIDE THIS ISSUE:

<i>Annual Convention</i>	1-3
<i>President's Message</i>	4-5
<i>Georgia Legislative Committee Update</i>	6-7
<i>Mississippi Legislative Committee Update</i>	7
<i>Alabama Legislative Committee Update</i>	8
<i>SLTA at ALTA Summit in Washington</i>	9
<i>Mid-Year Meeting a Success</i>	10

2018 SLTA ANNUAL CONVENTION



Join us at the Hilton Sandestin Resort & Spa

We invite you to join us at Southeast Land Title Association's 2018 Annual Convention at the Hilton Sandestin Resort & Spa in Miramar Beach, Florida. Participants can earn up to 6 CLE/CE credits, including 1 hour of Ethics at the event.

This is a great opportunity to network with friends and colleagues, and obtain up-to-date information on current trends in the industry. We will have great entertainment, good food, and lots of beach and sand! Don't miss it.

- Register at www.sltaonline.net
- The Hilton Sandestin Resort block has filled. However, room reservations can be made at their sister property next door. Call **800-320-8115** and give **Group Code 24124L**. Rates range from **\$165 to \$199 per night**.

Fun in Sandestin!



**Let's Get Down!
Let's Boogie!**

Grab your disco shoes and don your 70's best as we kick off the SLTA 2018 Convention with a bang!

Scoot on over Thursday, September 13th
 Be Cool and dress for the occasion.
 Prizes will be given for best dressed!

Beach Party!

Bring your shorts and flipflops for a party on the beach! We will have beach games, food, and loads of fun Friday evening. This should be a great place to visit with old friends and meet some new ones.



2018 SLTA ANNUAL CONVENTION

THURSDAY, SEPTEMBER 13TH

1:00 pm–5:00 pm	Convention Registration & Exhibitor Set up
2:00 pm–3:00 pm	Committee Meetings
3:00 pm–4:30 pm	Board of Directors Meeting
6:30 pm–	Dinner & 70's Disco Party

FRIDAY, SEPTEMBER 14TH

8:00 am–8:30 am	Continental Breakfast with Exhibitors
8:30 am–9:30 am	General Session (CE/CLE) - "Jeopardy" by Kyle Levstek and Amanda Calloway of Calloway Title & Escrow, LLC
9:30 am–9:45 am	Break with Exhibitors
9:45 am–10:45 am	General Session (CE/CLE) - "Ethics and the Attorney/Title Agent" by Brad Jones of Old Republic National Title Insurance Co.
10:45 am–11:00 am	Break with Exhibitors
11:00 am–12:00 am	General Session (CE/CLE) - "The Pursuit of Uncommon Results" by Darryl Turner of Darryl Turner Corporation
12:00 pm–1:00 pm	Past President's Luncheon
12:00 pm–6:30 pm	Afternoon Free
6:30 pm–9:30 pm	Dinner & Beach Party

SATURDAY, SEPTEMBER 15TH

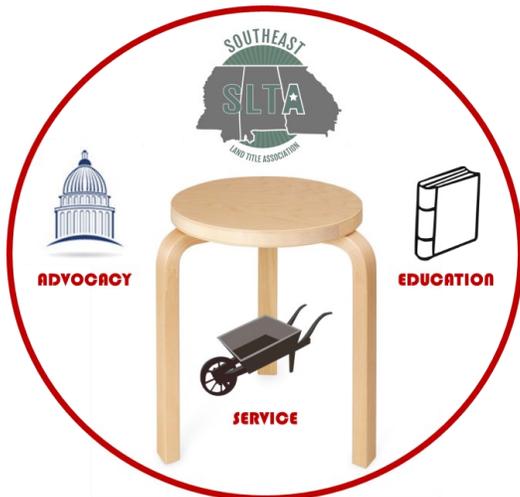
8:00 am–8:30 am	Continental Breakfast with Exhibitors
8:30 am–9:30 am	General Session (CE/CLE) - "ALTA Update" by Cynthia Blair, President-Elect of American Land Title Association
9:30 am–9:45 am	Break with Exhibitors
9:45 am–10:45 am	General Session (CE/CLE) - "Data Security & Email Vulnerability" by Rick Diamond of Fidelity National Financial
10:45 am–11:45 am	General Session (CE/CLE) - General Session (CE/CLE) - "7 Tips to Tell Your Company's Story Better" by Wayne Stanley of Bowe Digital
11:45–12:00 pm	Annual Meeting of SLTA
12:00 pm–1:30 pm	President's Luncheon & Awards

Letter from the President

The measure of a strong land title association is not only the support and benefits provided to its members, although that is certainly important, it demonstrates strength in the seamless succession of leadership. I am so pleased to inform each of you that your incoming president, Amanda Calloway, possesses skills and leadership that will take our association to the next level! Her commitment to our success has been an inspiration to me throughout my term and I cannot wait to see what she will accomplish. We have been so fortunate to have presidents who consistently strive to elevate our profession and improve the value to our members. Over the past 15 years I have seen some amazing leadership, and there isn't enough room in this letter to list all of those accomplishments. Each time a president has handed the wooden gavel to the next they have left their own unique fingerprint, and as I prepare to place the gavel in your next president's hand I am humbled to leave my fingerprint alongside 51 others.



As I have said before, I made a commitment as your president to three core values: Education, Advocacy, and Service. I believe it is on these three legs that our association must stand and I am pleased with our collective accomplishments over the past year.



The Mid-Year Meeting, at Ross Bridge Resort in Birmingham, was a tremendous success with over 100 attendees from all three states. Our committee and board members sacrificed time with family to spend a productive Sunday afternoon planning and strategizing. In Georgia we have another great education opportunity August 28 at the Cobb Galleria, and I encourage our Alabama and Mississippi members to take advantage of what promises to be a highly informative Title School. As for Alabama, we will be hosting a Title School late fall 2018.

The work on our first Land Title Institute is in full swing. As I stated in my last communication, the progress made by the committee has far exceeded my personal expectations. We have already formed sub-committees to draft the curriculum that will ultimately be provided to Jefferson State Community College. Here are the three courses being developed: Search and Abstracting - Underwriting - Settlement and Escrow. The mission of the Land Title Institute is simple: To partner with the very best learning environments in order to provide a land title certification program

LETTER FROM THE PRESIDENT (CONT'D)

specifically designed to promote education and workforce development in Alabama, Mississippi and Georgia. Ultimately the Land Title Institute will provide us with a supply of skilled professionals on which we can build our future. *For more information on the Land Title Institute and how you can get involved, please email me mwebber@stewart.com.*

I want to thank our SLTA members, and in particular our Alabama delegation, who represented us at the national ALTA Advocacy Summit in Washington D.C. While I was unable to attend, we were well represented by some of our finest colleagues. In fact, our very own Joe Powell was recognized for his exceptional work in promoting ALTA's TAN initiative. Thank you, Joe! You continue to shine as an ambassador for Alabama and our association. Joe's leadership with Lobby Day in Montgomery was also a success as the Alabama Land Title Association PAC is making a big difference.

As president of SLTA it has been a pleasure to represent our members in some exciting new ways. In Atlanta we joined forces with ALTA at the Springboard Conference and in August I am looking forward to represent us at the Alabama Bankers Association Conference at Point Clear. It has been a humbling experience to serve as your president and to see firsthand how important it is that SLTA continue to grow and develop new ways to promote our industry. So much work goes into making SLTA successful but without member volunteers the association cannot survive. The only way that we will survive and thrive in the future is to recruit and train the people who will carry the industry forward.

So take a moment and consider how you will volunteer. Here are a few examples:

1. Serve on your State Governmental Affairs committee.
2. Contribute to your State PAC.
3. Volunteer to speak or serve at the next Title School.
4. Join the Annual Convention Committee.
5. Support the Land Title Institute by attending high school career day.

In conclusion, words cannot express how excited I am about our 2018 Convention at the Sandestin Hilton! Our team has put together a fantastic lineup of nationally renowned presenters, and the evening celebrations will be like nothing you've seen before. So pack your Disco Boogie Nights costume and meet us in Destin September 13-15!

Your President,

Michael Webber



STATE LEGISLATIVE UPDATES

Update from the Georgia Gold Dome



HB 410 – Vetoed by Governor

“Consequently, it appears that HB 410 could impose burdensome responsibility on association and their members and regardless, absent sufficient justification, parties should generally be left alone to dicker the terms of their private agreement without government intrusion.” These were the famous words of Georgia Governor Nathan Deal as he put his veto pen to HB 410, commonly referred to as the “HOA Bill.” HB 410, among other things, would have capped the fee HOA management companies could charge for the production of account information to homeowners.

The bill was widely supported by Georgia Realtors who were hearing the frustration of their clients who paid these fees. But, the bill was fiercely opposed by HOA management companies that are often tasked with issuing these letters on behalf of the homeowners association. The HOA management companies argued that not only would the bill cause HOA dues to increase, but it would be ruinous to the business model of the various management companies thus hurting workers in their industry.

Social and digital media were the tools of choice in the lobbying efforts of both sides. The realtors took to Facebook as they discussed “price gouging” and the solution they proposed was a \$100 fee cap on this service. The Governor stepped into the debate and was clearly swayed by the economic arguments of the HOA management companies. In his veto comments, Governor Deal cited the attempted fee cap was lower than any other state in the nation. He stated that a \$100 cap is sufficient to cover costs of providing the information and this would result in increased costs to association members.

HB 1036 – Signed by Governor

When presenting documents for recording in Fulton County, Georgia, be mindful HB 1036 is now the law. Effective May 8, 2018, the law changed to authorize the Clerk of Superior Court of Fulton County to require tax parcel identification numbers to be included on all documents presented for recordation in Fulton County real property records. Noteworthy is the fact that although a tax parcel number is required on all documents presented for recordation, the presence of an incorrect tax parcel number, or the absence of a tax parcel number on a recorded document shall not void or render the instrument voidable, nor shall it affect the validity or enforceability of such instrument, or affect any notice, constructive or otherwise.

Looking into the Legislative Crystal Ball

- Remote Online Notarization (RON). Key policy makers and industry groups are advocating for the adoption of a RON process in Georgia and absent any unforeseen circumstances, we should see a RON bill introduced in the Georgia 2018-2019 Regular Session. RON may be the single most disruptive change to the real estate closing process because it will usher in an era in which documents will remain digital through the closing life cycle. It will allow for the notarization of documents without requiring the notary or signor to be physically in each other’s presence. The Mortgage Bankers Association (MBA) and the American Land Title Association (ALTA) have collaborated in the preparation of a model legislation which is expected to be the framework that Georgia will use to fashion its RON law.
- Flat Fee Recording. Industry groups are hoping that flat fee recording will become the law in Georgia. Proponents of a flat fee recording law promises an expedited closing process by adopting predictable recording fees which reduces the burden of counting pages of documents to be recorded. Advocates also say that a flat recording fee structure benefits consumers and lenders who must comply with Consumer Financial Protection Bureau (CFPB) regulations which requires lenders to charge consumers exact recording. A flat fee recording will ease the compliance burden on both lenders and

settlement agent. They will benefit because flat fee eliminates the need to issue small refund checks to consumers since those checks often remain uncashed. This process can become costly to settlement agents who spend significant resources locating the owners of these funds or escheating the same to the state.

Other trending issues. Privacy and data security is worthy of an honorable mention since we are still experiencing fallout from the 2017 Equifax massive data breach and other publicized data breaches. The settlement industry is in the “cross hairs” on this issue because of the insurance component of most real estate closing transactions. The National Association of Insurance Commissioners (NAIC) is taking the lead on this issue and has adopted an insurance data security model law which will require title insurance companies to change how they do business. It will also force title agents to make changes to address this issue. Neighboring states such as Alabama and Tennessee have already enacted new data security laws and South Carolina is expected to enact its own law shortly. Georgia has been flying under the radar on this issue but this may not continue to be the case since Equifax is an Atlanta based company and its presence brings scrutiny on the state’s privacy and data security laws by default.

Deborah S. Bailey, Esq., Chair
SLTA Georgia Legislative Affairs Committee

Mississippi Legislative Affairs Update

There are two topics that are currently the subject of much discussion among real estate and title industry professionals in Mississippi – changes to statutes related to manufactured or mobile homes and discussions regarding proposed title examination standards.

Manufactured or Mobile Homes

House Bill 827 was approved by the Governor on March 19, 2018 and sets out new requirements for, among other things, procedures regarding the conveyance of real property that involves a manufactured or mobile home. The amendments are effective January 1, 2019 and impact various provisions of Title 27 Chapter 53 and Title 63 Chapter 21 of the Mississippi Code. In brief, the new provisions set forth the process for retiring the title to a manufactured or mobile home for the purpose of affixing it to real property and also provide the process for severance from real property of a previously affixed manufactured or mobile home in certain circumstances. The new provisions are very detailed and it is recommended that any real estate or title professional that has occasion to deal with manufactured or mobile home in their practice become familiar with the new provisions.



Title Examination Standards

The Real Property Section of the Mississippi Bar Association has created a Title Standards Board to study the development and adoption of uniform title examination standards. The Standards Board is made up of 25+ members of the bar that practice in law firms of various sizes, from sole practitioners to large firms, with the majority of members practicing with small to mid-sized firms. The Board has drafted initial standards and plans to meet three times in person and eight times via conference call between August of 2018 and June of 2019 to finalize the proposed standards. Once finalized, the proposed standards will be presented at the Real Property Section Meeting at the 2019 Bar Convention for a vote by the members of the Section as to whether or not the proposed standards will be adopted.

Terry P. Weill, Chair
SLTA Mississippi Legislative Affairs Chair

STATE LEGISLATIVE UPDATES

ALABAMA UPDATE



During the past quarter a lot has transpired from the legislative affairs committee.

The committee is forming sub-committees on issues such as E-notary, Rating Bureau, and Property Tax Redemption laws. E-notary and Rating Bureau will be priorities in the upcoming session.

The committee welcomes two new members, Louis McDonald of Jefferson Title, and Ben Blackerby of Common Bond Title. We have also recruited two experts in policy creation, Jesse Evans of Evans and Evan's law firm and Danielle Kaiser, of NATIC as ex-officio members of the E-notary sub-committee.

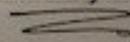
Tennessee recently passed the E-notary legislation and it will go into effect in June 2019. Texas also has a law enacted and has recently come out with the first rules from the Secretary of State's office. Secretary of State John Merrill has committed to helping us get E-notary across the finish line and he will assist in drafting the legislation.

Several issues have been addressed including the Data Breach Notification Act and its consequences and demands on our industry.

I represent the association in the Clear Title Task Force, a working group of industry and state groups that is making head way on legislation to stop the ever growing number of tax abandoned properties .

Wes Long, Chair
SLTA Alabama Legislative Affairs Chair

Thank You Simplifile

	Habitat for Humanity Greater Birmingham 4408 Lloyd Noland Parkway Fairfield, Alabama 35064, USA Phone: 205-760-1234 habitatbirmingham.org	
	Thank you! 	
Donated By: Simplifile 5072 North 300 West Provo, UT 84604, USA	Receipt Number: Donation Date Received: Issue Date: Issue Location: Receipt Amount:	GB-0000339 May 31, 2018 May 31, 2018 Fairfield, Alabama \$350.00 USD
<i>Donation made in honor of the Southeast Land Title Association</i>		 Charles T. Moore President & CEO
<small>Charity Tax Identification Number: 630962910</small> <small>OFFICIAL RECEIPT FOR INCOME TAX PURPOSES. No goods or services were provided in exchange for your contribution.</small>		

SLTA AT ALTA SUMMIT



Deborah Bailey, SLTA Board Member and Chair of the Georgia Legislative Affairs Committee, meets with Justin Ailes, ALTA Vice President of Government & Regulatory Affairs, meet in Washington, DC at the ALTA Summit.

SLTA members from Alabama meet at the Capitol during the ALTA Summit. (L-R) Amy Niesen, Pat Smith, Bobby Burgess, Joe Powell NTP, Jack Powell and Charlie Gray



SLTA VISION STATEMENT:

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

SLTA MISSION STATEMENT:

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

SLTA 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.

Southeast Land Title
Association
P O Box 14806
Baton Rouge, LA 70898
225-291-2806

Visit our website at
www.SLTAOnline.net

Georgia 2018 Fall Seminar

6.0 Hours of CLE Credit including

August 28, 2018

Cobb Galleria

Register now at www.SLTAOnline.net

Topics include:

Professionalism

Crypto Currency Blockchain—How it Relates to Real Estate

Tax Deeds & Quiet Titles

Underwriter Panel

E-Recording