



SOUTHEAST LAND TITLE ASSOCIATION

# TITLE WAVE

August, 2019

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## MEET US AT THE BEACH IN GULF SHORES, AL!



Southeast Land Title Association invites you to join us at The Lodge at Gulf State Park in Gulf Shores, Alabama for our 2019 Annual Convention. This will be a great opportunity to have fun on the beach, visit with old friends and make new ones, enjoy great food and earn up to six continuing education credits, including one hour of Ethics.

Optional events are available Friday afternoon: Dolphin Cruise, Bay Fishing, and Golf at the Peninsula Golf Course.

Don't delay—Register today by visiting our website at [www.SLTAOnline.net](http://www.SLTAOnline.net).

### Thursday, September 12th

1:00 pm–5:00 pm	Convention Registration
2:00 pm–3:00 pm	Committee Meetings
3:00 pm–4:30 pm	Board of Directors Meeting
6:00 pm – 9:00 pm	BBQ & Brews at Big Beach Brewing Co. with live music by Mitch Rencher and Tropic Flyer Band

### Friday, September 13th

7:30 am–8:30 am	Continental Breakfast with Exhibitors Set Up
8:30 am–9:30 am	General Session (CE/CLE) - “4 Generations in the Workplace” by Donna Anderson, AVP & Agency Development Officer of North American Title Insurance Company
9:30 am–9:45 am	Break with Exhibitors
9:45 am–10:45 am	General Session (CE/CLE) - “ALTA Update” by David Townsend, President, CEO of Agents National Title Insurance Company
10:45 am–11:00 am	Break with Exhibitors
11:00 am–12:00 am	General Session (CE/CLE) - Keynote Address - “Marketing Your Culture to Your Customers & Teammates” by Wayne Stanley, Owner, Bowe Digital
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 & Vintage Beach Party with Beach Music Classics by Dr. Breeze and his band

### Saturday, September 14th

8:00 am–8:30 am	Continental Breakfast with Exhibitors
8:30 am–9:30 am	General Session (CE/CLE) - “From Torrens to Blockchain and Beyond” by Karen Koogler, CEO of The Koogler Group, LLC
9:30 am–9:45 am	Break with Exhibitors
9:45 am–10:45 am	General Session (CE/CLE) - “Ethics with a Digital Twist” by William C. Avant NPT, AVP & Area Counsel of Fidelity National Title Group
10:45 am–11:45 am	General Session (CE/CLE) - “Title Insurance: The Musical” by Kyle J. Levstek, Esq. of Calloway Title and Escrow, LLC
11:45–12:00 pm	Annual Meeting of SLTA
12:00 pm–1:30 pm	President’s Luncheon & Awards

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JOIN US FOR FUN ON THE BEACH AT CONFERENCE!

## BBQ & Brews at Big Beach Brewing



Thursday evening we will kick off the convention with a private party at Big Beach Brewing for Barbecue and Brews. Shuttles will run back and forth between the hotel and Brewery during the event so that people can come and go as you wish. Each person will receive 2 free pours of beer. EPN eRecording is providing the Barbecue and sides. We'll have live music by Mitch Rencher and the Tropic Flyer Band, cornhole, and lots of space for folks to visit and catch up with friends.



## Beach Party

Friday evening, join us for a vintage beach party in your flipflops and shorts! We will enjoy dinner overlooking the beautiful sunset on the Gulf and dance the night away to Beach Music Classics with Dr. Breeze and his band.

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## Letter from the President

Hello SLTA members!

First and foremost, I wanted to let you all know how excited I am for our upcoming Annual Convention next month, and to encourage anyone who is planning to attend to register and secure your lodging TODAY! This is going to be a fun and meaningful event for our members, and I hope that everyone who is able to make it will attend.



Seeing as this will be my final Letter from the President, I wanted to take a few moments to reflect upon my presidency. This has been a busy and exciting year for me, as well as for our association.

As I'm sure you've noticed, the quality and quantity of our association's social media presence on Facebook and Twitter has improved substantially in 2019, which is thanks to our partnership with Bowe Digital. These folks are wonderful to work with and I am quite pleased with the way they have brought our social media presence and our blog content up to speed. They have really helped our board solidify our vision for the future of our association by helping us reflect upon our history to clarify our goals. I am so thankful to Wayne and his amazing team for sharing their time and talents with us this year.

I hope that you all have taken the opportunity to enjoy at least one of the four educational opportunities SLTA has hosted this year across our three states. I'm very proud of the quality and great attendance we had at all 4 events, but especially want to brag for a moment on our Mississippi Title School. For the first time in several years, thanks to the hard work of several rock star SLTA members, we hosted a one-day Title School in Mississippi in May and people came! We have received very positive feedback on this event and my hope is to make it an annual SLTA event going forward.

I cannot say enough about how this year has reinforced to me the importance of advocacy in our industry. I've been continually impressed with the brilliant

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## LETTER FROM THE PRESIDENT (CONT'D)

members who tirelessly serve on our governmental affairs committees. It's not easy work that these groups undertake, and they deserve recognition and thanks for guiding us through the changes our industry is facing. My own experience with advocacy was expanded this year as I attended the ALTA Advocacy Summit in Washington, DC back in May. It made me so proud to enjoy this opportunity representing you all in Congress, and helping lend my voice to make a difference for us at a national level.

As you can see, some fantastic things have happened for SLTA this year, and it's because of the many, many people who have stepped up and volunteered to help out! I am so touched and honored by the support I've received from our members and other industry professionals this year, and it is my sincere hope that you all will keep it up in years to come. During this year I've worked with many members who demonstrate dedication to our industry and would make great leaders in our organization. I want to encourage you all to seek out leadership positions on the SLTA board and on our various committees, we need you! I've learned a lot this year and have thoroughly enjoyed leading our association. Thank you all for affording me the opportunity. I am humbled by your support and inspired to continue to advocate and serve our industry in years to come!

Can't wait to see y'all at the beach next month!

Amanda Calloway, SLTA President



# TITLE PERSON OF THE YEAR NOMINATIONS



**2018 Title Person of the Year**  
**William F. Miller, Jr. receives plaque at**  
**last year's Convention**

Each year, the Southeast Land Title Association recognizes one individual for his or her outstanding contribution to the title insurance industry. The recipient of the Title Person of the Year Award is a person who is identified as a credit to his or her profession and to the industry.

All SLTA members are encouraged to submit a nomination for the 2019 Title Person of the Year Award. All SLTA members are eligible for the award except previous recipients of the award and the current SLTA President. Please review your nominees activities and consider the time, thought and energy he or she has devoted to the title insurance industry and to SLTA.

The recipient will be selected based upon the number of nominations received. Supporting letters are not required, but are certainly welcomed.

The award will be presented during the SLTA Convention on Saturday, September 14<sup>th</sup>, at the Lodge at Gulf State Park in Gulf Shores, Alabama. Please return your nomination form to:

**SLTA, P O Box 14806, Baton Rouge, LA 70898**

**Email: [Linda@riverrmgt.com](mailto:Linda@riverrmgt.com)**

Deadline to submit your nomination is: **September 5, 2019**

I nominate the following person for the 2019 Title Person of the Year:

Nominee \_\_\_\_\_

Company \_\_\_\_\_

Accomplishments with the SLTA and the title industry, community activities, general comments about why this person should be chosen (attach additional sheets if necessary):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Nomination Submitted by: \_\_\_\_\_

# LEGISLATIVE UPDATES

## Recap of the 2019 Alabama Legislative Session

By: Price Evans, Alabama Legislative Committee Chair

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2019 is the first year in the new quadrennium, and generally within this first year is when bold ideas like revenue increases or hot button legislation is taken up, such as the immediately called special session to address infrastructure or matters like lottery, medical marijuana, prisons, etc. Although such matters are important to the citizens of Alabama, there were a few of bills of interest to the title industry, which did not pass. Those include the following:

[HB 12](#) – [Address requirement for tax sale notices](#) - would have required that in addition to all other notice requirements, advertisements for the sale of land for delinquent taxes must include the street address, if any, of each of the property being advertised.

[HB 22](#) – [Appointment of residents of adjoining state as notary public](#) - would allow a person who is a resident of a state bordering on this state who carries on a business, profession, or who is regularly employed in the State of Alabama to be commissioned as a notary public by the judge of probate of the county in which the person carries on his or her profession, business, or employment.

[SB 359](#) – [Remote Online Notary](#) – would create the Online Notary Public Act, among other things. As we all know, more and more states are adopting remote online notarization (RON) laws. As title professional, we must closely watch and monitor RON developments to ensure the technology is beneficial to insurers, agents, and customers. I would like to thank Donna Snider and members of the RON Subcommittee for their time and good work in reviewing the ALTA/MBA Model Bill and its application to state specific needs.

[HB 487/SB 189](#) – [Mortgage Tax Increase](#) - would have increased the fee for recording of mortgage from \$1.50/\$1000 of indebtedness to \$2.00/\$1000, and also modify the rate and distribution of the Mortgage Record Tax in order to provide a dedicated revenue for the Alabama Housing Trust Fund.

The acts of interests to us include:

[Act # 2019-94](#) - [Relating to business entities; to amend and add sections and revise Alabama Business Corporation Law](#) - Alabama Business Corporation Law of 2019 is a comprehensive revision of the current law. New Act is effective January 1, 2020 and applies to all corporations incorporated after that date. Applies to all corporations incorporated before that date which elect to be governed by the new law, and the election is made by amending or restating the certificate of incorporation under Ala. Code § 10A-2A-17.01(a)(2). Applies to all corporations on or after January 1, 2021.

[Act # 2019-239](#) - [To amend sections relating to the certificate of title transaction fees & manufactured housing certificates of title](#) - \$15 fee paid to Department of Revenue for each application for cancellation of a certificate of title, with \$5.00 additional fee added and that amount is to be distributed to the 5019 c 3 foundation known as the Alabama Housing Foundation. No certificate of title shall be issued for a manufactured home designated 1999 and prior year models. The act changes from “more than 20 model years, and all 1989 and prior model years.” Effective January 1, 2020.

[Act # 2019-304](#) - [To amend Section 10A-1-3.33, 10A-8A-1.02 and 10A-8A-4.11; relating to business corporations](#) - Relating to business corporations, to specify which law governs the right of inspection an access by governing persons under existing and proposed law; to make certain technical corrections regarding the name of the Alabama Limited Liability Company Act; the ability of a partnership

## Legislative Updates (Cont'd)

to continue as an entity for a brief period of time under the law with one partner or no partners, and the duty of a partner in a general partnership to not compete with the partnership before the partnership is dissolved, and to provide for a retroactive effective date. Old LLC act was Alabama Limited Liability Company Law of 2014, now just Alabama Limited Liability Company Law. Effective retroactive to January 1, 2019,

[Act # 2019-405](#) - Relating to Circuit and District courts, to provide further for the jurisdiction - The Circuit Court shall have exclusive original jurisdiction of all civil actions in which the matter in controversy exceeds \$20,000 (previously \$10,000), exclusive of interest and cost. District Court original civil jurisdiction in all actions in which the matter in controversy does not exceed \$20,000 (previously \$10,000), exclusive of interest and costs. Effective September 1, 2019.

[Act # 2019-466](#) - To exempt timber lands from local fire district service charges and fees - Local fire districts are not authorized to assess any type of fees or dues upon forest land that is treated as timber land for ad valorem tax purposes. Nothing in the act precludes a forest owner from voluntarily entering into an agreement with a local fire district to provide fire protection services for a negotiated fee. Fire prevention, fire protection and fire fighting services on land treated as timber land for ad valorem tax purposes shall be under the jurisdiction of the Alabama Forestry Commission. Effective June 9, 2019.

[Act # 2019-489](#) - Relating to the Medicaid estate recovery program - Requires that specific notice be provided to Medicaid at the commencement of a probate proceeding and bar payments of claims in the sixth order of preference as well as summary distributions until proof of such notice has been filed and Medicaid has timely responded to the notice. The act also provides for a uniform mechanism for Medicaid to commence probate proceedings in this state. The PR or person filing to initiate a proceeding in accordance with the Alabama Small Estates Act, shall give notice of their appointment, or of the filing of the petition in accordance with Ala. Code §43-2-692 to the Alabama Medicaid Agency. Effective September 1, 2019.

If you are interested in participating with the Alabama Governmental Affairs committee, please contact me. We need folks who are engaged and care about legislation and laws that affect our industry and bottom lines. I encourage you to participate and be involved in the process because it is not the role of one person, one insurer, or one agent, but rather all industry players to represent the industry as a whole.



## SLTA's Mississippi Title School a great success!



The 2019 Mississippi Title School at the Beau Rivage Resort in Biloxi, MS gave members an opportunity to earn 7 CLE credits and network with members from across the state. The event was well received with outstanding comments from participants.

*"All presentations were well done & interesting."*

*"The entire workshop was very informative."*

*"The awareness of e-closings and happenings in other states was very valuable."*

*"Networking during breaks and during the event was a highlight."*

SLTA is making plans to have another Title School in Mississippi next spring. Watch for additional information on our website as it is finalized.

# SLTA Annual 2020 Convention

## September 17-19, 2020

### Francis Marion Hotel

### Charleston, SC



#### Francis Marion Hotel

The historic Francis Marion Hotel, named for the Revolutionary War hero Francis Marion, the "Swamp Fox," has a long tradition of gracious service and elegant accommodations, hosting splendid banquets and events dating back to its opening in 1924. Built by local investors at a cost of \$1.5 million from plans by New York architect W.L. Stoddard, the Francis Marion was the largest and grandest hotel in the Carolinas. The 1920s was the Golden Age of railroads, radio and grand hotels--the Charleston Renaissance was in full bloom and the Francis Marion Hotel was "the place to be."



Meticulously restored in 1996 with a National Trust for Historic Preservation award-winning restoration, the Francis Marion Hotel now combines 1920s style and grace with 21st-century comfort and convenience in the heart of historic Charleston on Marion Square. Rising 12 stories, many of the hotel's 234 guestrooms and suites offer spectacular views of Charleston's historic harbor, church steeples, and legendary King Street. Its central downtown location is an easy walk from the antebellum homes, magnificent gardens, and world-class restaurants.



**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 Linda@rivermgt.com.

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

Visit our website at  
[www.SLTAOnline.net](http://www.SLTAOnline.net)



SOUTHEAST LAND TITLE ASSOCIATION

SLTA: Rooted in tradition, United for the Future