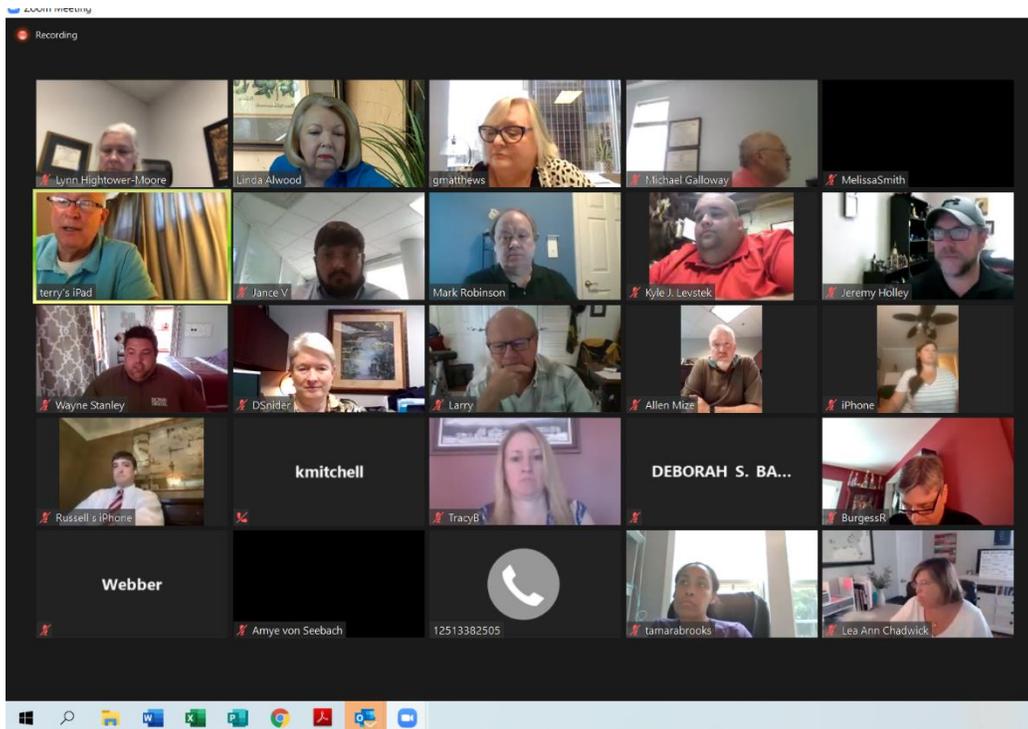


## SLTA Holds Virtual Annual Meeting



Earlier this year, as the SLTA Board of Directors dealt with the ever-evolving crisis caused by the COVID-19 pandemic, it became apparent that we were dealing with an unprecedented situation. On June 10th, the board scheduled the first SLTA Virtual Annual Meeting of its members in the history of our organization. This meeting is normally held on the last day of our Annual Convention, but since the convention needed to be postponed until 2021, the board felt it necessary to meet via Zoom Technology. We were pleased that over 60 members participated in the event. That number is equal to or more than those attending many of our in-person events, making this meeting a great success. As people left the meeting that day, they were encouraged and many immediately

contacted the SLTA office to volunteer to serve on a SLTA committee, proving that SLTA members once again adapt, persevere, and thrive.

### *Minutes of 2020 Annual Meeting*

## Letter from SLTA President Gina Matthews



Last fall when I became your President, I referenced the song “The Times They Are A-Changin’.” In the song, one of the lines that struck a chord with me was “you better start swimmin’ or you’ll sink like a stone.” Our SLTA Board created bold new goals for this year to ensure our association and members could avoid sinking as our industry prepared for another set of changes with technology, talent and training. We started strong and fast. To appeal to a wider range of members, and to potential new members, new Committee Job Descriptions were created. I did a Video Call-Out for Volunteers and got a great response, which included many first timers. We contracted with Bowe Digital for a new modernized Website and formed a Website Taskforce. A new committee, the Communications Committee, was created to inject new energy and creativity into our Newsletter and certain other SLTA communications. Productive measures were taken to begin laying the foundation for a Title Insurance Certification Program to be established partnering SLTA with junior colleges. A Mid-Year Meeting with great topics and speakers was scheduled for April at the Ross Bridge Resort in Birmingham. We planned to go to Charleston, SC this year for a truly special Annual Convention and all events, speakers and activities were set.

Then the world as we know it changed. I had no idea when I started as your President that I would still be singing Bob Dylan’s classic song about change while watching our industry adapt to COVID-19, start curbside closing and endure so much more in 2020. I never dreamed that

this Board would have to cancel both our Mid-Year Meeting and Annual Convention for 2020, or that in June I would preside over the first ever Virtual SLTA Annual Meeting of its members. But here we are. COVID-19 has changed the world, our country, our association, our families and our business. While some of our plans have been altered for this year, this SLTA Board is determined to push hard to succeed for our members and to finish what we started. At the Virtual Annual Meeting in June members were asked to vote on “rolling over” this board for another year. I am pleased to announce that this slate of officers was unanimously approved. This unprecedented step will allow us to focus on the immediate needs of our members and will give us the time to complete our plans for the organization. I cannot thank you, our members, enough on behalf of myself and the rest of the Board for this vote of confidence. We will not let you down.

SLTA’s Board, Executive Director and Committees got right back to work after the annual meeting. Our Mid-Year Meeting for 2021 has been re-scheduled for the Ross Bridge Resort in Birmingham and our Annual Convention at the Francis Marion Hotel in Charleston, SC. Our Education Committee met quickly and has planned 8 Hours of Virtual Continuing Education Opportunities for our members. The first 4 Hours will be part of a fun event in September. Our Website Taskforce met with Bowe Digital to put the finishing touches on our new Website. Finally, our new Communications Committee held meetings to plan this informative Newsletter and more. For more details and announcements, check out this entire Newsletter.

The combined strength and talents of our members is the secret to the success and longevity of SLTA. That strength and talent are needed now more than ever. If you have not already volunteered for a committee, please do. There is a place for everyone.

The times are a-changin’ and I couldn’t be happier to help lead you through this unparalleled change.

## Website Update Adds Value to SLTA Members

**By: Kyle J. Levstek, President-Elect**

After thoughtful analysis by the pragmatic SLTA Board of Directors, our beloved SLTA website is undergoing a facelift. SLTA has partnered with Bowe Digital to revamp and to add needed upgrades to the website to

better serve our membership, as well as to tell our story to potential member prospects. According to Wayne Stanley, Bowe Digital Owner and Chief Inspiration Officer, “We (want) to develop something for you that is clean, modern, easy to find what your members need, and packed with the info you need to share.” Wayne has been working directly with a website task force and President Gina Matthews to roll out the overhauled website in the Fall. Updates will include a member resource area, expanded membership directories, and will better tell the history of the first half-century of SLTA. Be on the lookout for upcoming information regarding the website announcement, and as always, thank you for being a member of SLTA.

## Kudos to Deborah Bailey



This story appeared on the blog of the American Land Title Association recently.

<https://blog.alta.org/2020/07/from-caribbean-roots-and-a-random-convo-with-warren-buffet-to-a-career-in-the-title-industry.html>

Deborah serves on the ALTA Abstractors and Title Insurance Agents Section Executive Committee; Education Committee; Real Property Records Committee; and the State Legislative/Regulatory Action Committee. She also serves on the Southeast Land Title Association Board of Directors where her input and expertise have been invaluable.



**By Jance Voytanovsky, SLTA Vice-President**

This year has obviously been one for the books and one that we will all remember for a long time to come. The SLTA Board is and has been committed to the success and well-being of our members and our community of like-minded Title Professionals since the pandemic crisis began. As part of that commitment, the SLTA Board is proud to announce that we will be offering a number of online eLearning opportunities to our Members where both CE and MCLE credit can be earned. These will be live webinar events offered to our current membership roster, and the best part is that these courses will be FREE!

We want to thank you for your commitment to the SLTA and for your continued efforts to provide essential services to your clients and consumers in your own communities. Since our annual Convention was postponed, our current plan is to offer two (2) 1-hour courses, back-to-back on September 16<sup>th</sup>, and two (2) 1-hour courses, back-to-back on September 17<sup>th</sup>. These courses will begin at 9:00 CST/10:00 EST. We believe one of those first 4 hours will also be approved for Ethics.

We have some great speakers and topics lined up: Anne Anastasi will cover CFPB Powers & Enforcement Actions; Paul Hammann & Kelly Romeo will cover the new ALTA Forms and what you can expect; K.C. Conway will go over the Economic Outlook from a National perspective; and Kelsea Laun will cover Bankruptcy issues as they relate to title. These first four hours will be non-state specific and should be approved in all three states for both CE and MCLE credit.

In addition to the four-hour webinars mentioned above, we are working on additional one-hour options that will either be state-specific or that may qualify in all three states simultaneously. We do intend to offer these courses to non-members for a charge of \$50.00 per course hour. To help drive membership and since we are already more than half way through the year, if someone is not a member of SLTA and signs up for all four of the initial classes, we intend to offer a membership to the SLTA for the remainder of the year with the option to renew at the standard rate going forward into 2021. Registration for all of these live webinar events

will be available through the SLTA website at [www.sltaonline.net](http://www.sltaonline.net). We look forward to offering these courses to our membership but most importantly, we want you to stay safe and well during these difficult times.

## The Show Must Go On!

### We are in this together!

For over four months, our members have been operating under a “new normal.” Kudos to all of you for keeping track of the many temporary orders and guidelines imposed in reaction to the COVID-19 pandemic. The resilience of the title industry has shone through and business has gone on with revised office policies, forms, and accommodations. Special thanks to those of you who were willing to share a glimpse of what business has looked like for you over the past several months.



By: Kyle Levstek of Calloway Title & Escrow, LLC

Our firm started working remotely the middle of March. Our staff includes more than fifty folks so the logistics of working from home, especially when doing so with not much advance notice, has been challenging. But with excellent leadership, and the grace of God, we continue to make it work. We have had a Zoom 40<sup>th</sup> Birthday Party, Zoom Final Chemo Treatment Celebration, and a Zoom Cinco de Mayo Fiesta for our staff in addition to the daily Zoom meetings and closings. One thing I have learned from Zooming in from home—you can see a little deeper into the lives of your co-workers from where they “zoom” from. I am working from my unfinished basement my wife uses as a craft space. For weeks my co-workers ribbed me because they said I looked like I was in the “craft aisle at Michael’s” because I was surrounded by my wife’s spools of ribbon, paints, and jars of buttons. After three months, my wife realized this quarantine may be longer than expected, and gave up her craft space for me to operate in. I call my basement bunker “Calloway Title West” and have been quite productive during these unique times.



**By: Todd R Howard, President, Redstone Title Services**

Redstone Title Services (RTS) was ready when the pandemic hit our area in early March. We had already transitioned to laptops and are completely cloud based with advanced security technology, enabling our entire workforce to work from home while staying in compliance. Like many businesses, we started using Zoom to conduct our team meetings, but we also began using Zoom to close transactions the day after the Governor issued the emergency proclamation. At the beginning of May, most of the team returned to the office, while some continued to work remotely and a few moved to a second location to accommodate social distancing. We blocked more time between each closing to sanitize, removed excess furniture, marked floors for social distancing, provided masks and disposable pens to customers, and any in-office closing was conducted through glass. We also provided in-home closings via mobile notary to any customers afraid to venture out. Through it all, RTS had four record-breaking months, March through June. By continuously asking ourselves

throughout the hardship, “How can we be better?” RTS has improved service and become a stronger team.

## Members in the Community



**By: Diane Brookerd of Springdale Title, LLC**

The Daphne, AL location of Springdale Title, LLC was (and still is) open during COVID-19, since we are considered an essential business. We have been doing closings in the office, cleaning and sanitizing after each closing. Also, we have been able to help our community by buying breakfast and lunch for our front-line healthcare workers. It has been a pleasure being able to give back to our community during this time of

crisis. Also, Fastime in Daphne is a gas station that makes breakfast and lunch. We donated funds to get breakfast biscuits for the Daphne city workers. Springdale Title will always support our community!

## State & National Legislative Updates



### Mississippi Legislative Update

**By: Terry Weill**

The 2020 Mississippi Legislative Session was, in light of COVID-19, the first (and hopefully last) of its kind. COVID-19 certainly added new challenges for legislators and interested parties.

Some of the most interesting legislative activity revolved around remote online notarization. [House Bill 1156](#) entitled the "Revised Mississippi Law on Notarial Acts" was introduced prior to the COVID-19 shutdown. The bill broadly addressed Mississippi's current notary laws, but not Remote Online Notarization, or "RON." After the Governor Tate Reeves issued [Executive Order No. 1467](#), which allows certain remote notary acts during the crisis, attempts were made to amend HB 1156 to include RON, but those attempts fell short. The final version signed into law by the Governor, effective July 1, 2020, did not include remote notarization.



### Georgia Legislative Update

**By: Deborah S. Bailey**

The Georgia 2020 legislative session was suspended on March 12, 2020, due to COVID-19, reconvened on June 15, 2020, and adjourned on June 26, 2020, without enacting any real property related bills. HB 288, a bill entitling the clerk of superior courts to charge a flat predictable recording fee for real estate or personal property filings, was passed into law in the 2019-2020 Regular Session and was signed by the Governor and enacted on January 2, 2020.

To read more about this bill, visit <http://www.legis.ga.gov/legislation/en-US/display/20192020/HB/288>.

Georgia Governor Brian Kemp declared a Public Health State of Emergency on March 14, 2020. On April 9, 2020, Governor Kemp signed an Executive Order Temporarily Allowing Remote Notarization and Attestation. This order carries forward with the Executive Order for the Public Health State of Emergency, and both will terminate on Tuesday, August 11, 2020, at 11:59 p.m., unless renewed. The court system in Georgia also remains under a Statewide Judicial Emergency and on Friday, July 10, 2020, Georgia Supreme Court Chief Justice Harold D. Melton, signed a Fourth Order extending the Statewide Judicial Emergency which was set to expire on Sunday, July 12, 2020, at 11:59 p.m., to Tuesday August 11, 2020, at 11:59 p.m. These orders provide the legal and regulatory framework for the execution of documents using Remote Ink Notarization (RIN). Georgia has not yet enacted a Remote Online Notarization (RON) statute, so RIN is the only legal and ethical way to execute documents with “wet ink” signature when the signer and notary are in separate locations.

To read more about these orders, visit <https://gov.georgia.gov/executive-action/executive-orders/2020-executive-orders> and <https://www.gasupreme.us/wp-content/uploads/2020/07/4th-SJEO-FINAL.pdf>.



**Alabama Legislative Update**

**By: Price Evans**

The Alabama Legislature adjourned *sine die* on Monday, May 18, 2020. Only 13 general bills were passed during the Regular Session, including HB202 relating to the Alabama Business and Nonprofit Entities Code and signed by Gov. Kay Ivey as [Act #2020-73](#). This act becomes effective January 1, 2021. The next Regular Session of the Alabama Legislature will convene on February 2, 2021.

On March 13, 2020, Gov. Ivey declared a state public health emergency and issued the [Initial COVID-19 State of Emergency Order](#). On March 26, the [4th Supplemental State of Emergency Order](#) allowed notaries in Alabama who are licensed attorneys or operating under the supervision of licensed attorneys to notarize signatures through videoconferencing technology, thus providing for Remote Ink Notarization or “RIN.” However the 4<sup>th</sup> Supplemental Order was amended by the [5th Supplemental State of Emergency Order](#) dated April 2, 2020 to address the remote notarization of documents by unsupervised, non-attorney notaries and to enhance record-keeping requirements. On July 2, the [13th Supplemental State of Emergency Order](#) was issued extending the public health emergency until at least September 9, 2020. As such, RIN will continue by emergency order until at least September 9<sup>th</sup>, if not further extended by a future supplemental state of emergency order.



## **National Legislative Update**

**By: Deborah S. Bailey**

Congress and law enforcement continue to tackle the issue of how to protect consumers from online fraud schemes. Representative Brad Sherman (D-CA) released a discussion draft titled the [Internet Fraud Protection Act](#), which was a focus of discussion at a June 16, 2020, hearing of the House Financial Services Committee on the issue of internet fraud and real estate. Sherman’s bill would require the Federal Reserve, the Federal Trade Commission and the FBI to study and report on business email compromise scams (BEC) and establish a Real Estate Fraud Advisory Group. This hearing comes on the heels of FBI reports

that its Internet Crime Complaint Center (IC3) daily fraud complaints increased an alarming 300% since the start of the COVID-19 pandemic.

In related news, on July 3, 2020, the U.S. Attorney's Office, Central District of California, issued a press release announcing that social media influencer, Ramon Olorunwa Abbas, 37, a.k.a "Ray Hushpuppi" and "Hush," was brought to the U.S. to face charges after he was arrested by the Dubai Police Force and expelled from the United Arab Emirates (UAE). Abbas is alleged to have financed an opulent lifestyle via a variety of wire fraud and scams totaling more than \$431 million, including one in which his victim, the client of a New York-based law firm, lost \$922,857.76 on a wire fraud in connection with an October 2019 real estate refinance transaction. Abbas was denied bail and is in custody awaiting his trial later this year.

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