

# THE TITLE EXAMINER

A QUARTERLY PUBLICATION OF THE MICHIGAN LAND TITLE ASSOCIATION



## IN THIS ISSUE:

- CFPB Proposes New Mortgage Disclosures
- 2012-13 MLTA President
- Summer Convention Recap



Integrity   ◆   Responsibility   ◆   Service

The Michigan Land Title Association is a professional association dedicated to creating an environment which enables its members to provide the public with the highest quality land title evidencing, title assurance and settlement services.

[www.MiLTA.org](http://www.MiLTA.org)



# MLTA

*Michigan Land Title Association*  
Board of Directors 2012-13

## OFFICERS:

**President:** Allan G. Dick  
Best Homes Title Agency  
23938 Research Dr, Suite 100  
Farmington Hills, MI 48335  
248-286-3800 x 428 Fax: 248-286-3801  
adick@besthomestitle.com

**President-Elect:** Robert N. Wuerfel  
Lighthouse Title Group  
877 E. 16th Street  
Holland, MI 49423  
616-393-9240 Fax: 616-393-9237  
bwuerfel@lighthousegroup.net

**Secretary-Treasurer:** Lisa A. Cincinelli  
Old Republic National Title Insurance Co  
4000 Main Street, Suite 150  
Bay Harbor, MI 49770  
231-347-8310 Fax: 231-347-0855  
lcincinelli@oldrepublictitle.com

## DIRECTORS:

Marcy Welburn  
TransnationTitle Agency of MI  
Northern Division  
1675 Watertower Place, Suite 200  
East Lansing, MI 48823  
517-318-4390 Fax: 517-318-4361  
mwelburn@transmi.net

Jeffrey S. Basil  
Safe Title  
1830 172nd Avenue, Suite D  
Grand Haven, MI 49417  
616-935-1166 Fax: 616-935-1167  
jeffb@safetitle.net

Deborah A. Wiley  
First American Title Insurance Company  
5910 Tahoe Drive SE.  
Grand Rapids, MI 49546  
517-202-2011  
dwiley@firstam.com

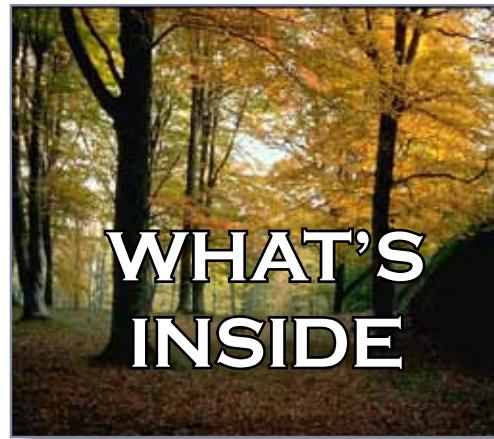
David Martyn  
Stewart Title Guaranty Company  
26555 Evergreen Road  
Suite 410, Southfield, MI 48076  
248-208-7101  
dmartyn@stewart.com

John C. Bommarito  
Attorneys Title Agency  
31440 Northwestern Suite 150  
Farmington Hills, MI 48334  
248-432-2136  
jbommarito@attatitle.com

Debra A. Bartlett  
Corporate Settlement Solutions  
802 Bridge Street  
Charlevoix, MI 49720  
231-547-2984  
dbartlett@corsetsolutions.com

*Past President & Ex-Officio Officer:*  
Catharine B. LaMont  
LaMont Title Corporation  
333 W. Fort Street, Suite 1750  
Detroit, MI 48226  
313-963-3100 Fax: 313-963-5488  
clamont@lamonttitle.com

Executive Director: Marcy Lay  
MLTA  
124 W. Allegan, Suite 1700  
Lansing, MI 48933  
517-374-2728  
cd@mlta.org



|                                   |       |                                   |    |
|-----------------------------------|-------|-----------------------------------|----|
| Board of Directors.....           | 2     | PAC Auction.....                  | 17 |
| Member Spotlights.....            | 3     | Members Who Care Update .....     | 18 |
| On the Move .....                 | 3     | tRU Tips.....                     | 19 |
| New Members.....                  | 3     | Michigan Realtor Statistics ..... | 19 |
| Habitat for Humanity .....        | 3     | Upcoming Events.....              | 24 |
| President Spotlight .....         | 5     |                                   |    |
| Dars Dabbles.....                 | 6     | <b>Advertisers:</b>               |    |
| Views from the Shore .....        | 7     | SoftPro.....                      | 4  |
| Legislative Update.....           | 8     | Old Republic.....                 | 6  |
| CFPB .....                        | 9     | eRecording Partners.....          | 5  |
| Real Property Affidavits.....     | 10    | Ramquest .....                    | 7  |
| Summer Convention Review .....    | 12    | Kasparnet .....                   | 7  |
| Summer Convention Sponsorships .. | 13    | NATIC.....                        | 8  |
| Summer Convention Photographs ..  | 14-15 | DataTrace .....                   | 11 |
| PAC Annual Giving .....           | 17    | ePN.....                          | 16 |



*Look Inside for  
the 2012 MLTA  
Summer Convention  
Review, Sponsors &  
Photographs*

## THE TITLE EXAMINER STAFF

Editor & Board Representative: Bob Wuerfel • Lighthouse Title Group  
Publisher: Laura Veldhof • Laura Veldhof Designs, L.L.C.  
Communications: Co-Chair, Darlene Wilsey • Fidelity National Title Group  
Allan Dick • Best Homes Title Agency, LLC  
Photographers: Marcy Lay, Jacquie Brink & Tim McDonnell

## CONTACT

Laura Veldhof 616-212-8536 • LauraVDesigns@gmail.com  
or MLTA 517-374-2728

with any questions, comments, or if you would like to contribute.

# MLTA Member Spotlight

## Jamie Scheett

Agency Production Manager, Century Title Agency Services  
Troy, Michigan, Oakland County

**MLTA Involvement:** Spring Conference, Summer Conference, Education Committee, active part of the 2012 Legislative Day

**Personal Interests:** When I am not working at achieving my highest goals within my agency, I enjoy spending time with my husband, Ed, 12 year old son, Zachary, our extended family and friends. I have had the pleasure of coaching various sports for my son, to include basketball, baseball and bowling. I am a former WCA Baseball Board Member, PTA President and I am a certified youth bowling instructor. I am an active part of my church servicing as Eucharist minister and Catechist instructor. I love to bowl, golf, camp, entertain and teach.

**Something about Jamie:** I have been in the Title Industry for 23 years; and very passionate about our industry. My professional journey began in the Title Plant, quickly moving to the escrow department, surging ahead to become a closing professional, supervisor, sales representative and then into management. I have had the opportunity to develop and oversee some very unique operations to included a Refinance Only Branch; assisting in the writing of a Title Procedures Manual, overseeing a Post Closing Center and all of its departments, Recording/Escrow Release Divisions to a full on Agency Manager. Within my current position at Century Title Agency Services, it is my responsibility to not only oversee the day to day tasks of a developing agency, but to help educate those around us. I offer Title 101 Classes, classes on Closings, understanding a HUD Statement verses a closing statement; Understanding Title Closing Package and other various training sessions to our Real Estate Professional Partners. I believe it is very important to educate our office team along with those within our industry.



## Kim O'Connor

Assistant Vice President and Michigan Legal Counsel, First American Title Insurance Company, Grand Rapids, Michigan



**MLTA Involvement:** She is passionate about education and attends all MLTA Education Seminars along with conducting training webinars for First American's agents. Kim has been extremely active in the MLTA, serving on the Legislative, Professional Designation and Summer Convention Fundraising Committees.

**Something About Kim:** An alumnus of Michigan State University (1989) she is an avid Spartan's fan. Kim attended University of Detroit School of Law and received her Juris Doctor degree (1993).

A devoted mother, Kim has two children Dylan, 19, and Kennedy, 15, who both participate in various sports. Her hobbies include watching her kids' sporting events, reading, attending or watching Detroit Tigers, Lions and Red Wings games. She is also an awesome hockey player herself and plays in a women's hockey league.

A loyal Kid Rock groupie, she went on two cruises with him. One day she hopes to hang out in Northern Michigan with him.

# Welcome New Members

Livingston Title Agency - Brighton, MI

American Title Company of Lenawee  
Adrian, MI

Barron Title Agency, LLC - Charlevoix, MI

Tri-County Title Agency, Inc.  
Plymouth, MI

BBC Title Agency - Royal Oak, MI

# On the Move

## COUZENS LANSKY WELCOMES NEW ATTORNEYS

The law firm of Couzens Lansky is pleased to announce that the lawyers and staff formerly with Nadis & Neuman, P.C. have joined the firm and will work in the Farmington Hills office. Ronn Nadis and Phillip Neuman have become shareholders of the firm. Michael Dorocak and Sarah Heisler Gidley have become associates and Robert Berlow is of counsel. Couzens Lansky is a full-service business, tax, estate planning, litigation, real estate and commercial law firm with offices in Oakland and Wayne Counties. For additional information, contact the firm at 248-489-8600 or visit [www.couzens.com](http://www.couzens.com).

*If your firm would like to share information in this section  
email [LauraVDesigns@gmail.com](mailto:LauraVDesigns@gmail.com)*



Here's an easy way for your organization to get involved with Habitat for Humanity: Go to [www.crowdrise.com/HomeRunForHabitat](http://www.crowdrise.com/HomeRunForHabitat) find the affiliate of your choice and make a donation! How easy was that?

If you do make a donation to any Habitat affiliate please let Dave Moldovan ([dmoldovan@atatitle.com](mailto:dmoldovan@atatitle.com)) know. Also, if you are interested in joining the public service committee or if you have any questions on how you can get involved with Habitat, please contact Dave.

On a road filled with regulation,  
**WE WILL HELP YOU  
STAY AHEAD  
OF THE CURVE.**



Regulatory changes are a constant in today's marketplace, and you need a partner to keep you ahead of the curve. At SoftPro, we understand the impact of these changes on your business, and we are committed to keeping you up-to-date and equipped with the necessary tools to efficiently handle these changes. We develop award-winning, highly innovative closing and title software to keep you on the straight and narrow.

Call **800-848-0143** for a **FREE 30 DAY TRIAL**  
or visit **[www.softprocorp.com](http://www.softprocorp.com)**.



# 2012-13 MLTA President Allan Dick

by Darlene Wilsey  
Fidelity National Title Group



## What would you like to accomplish during your tenure as President of the MLTA?

The truly great thing is the Michigan Land Title Association ain't broke and doesn't really need any fixing. We continue to have such great leadership and participation – more than just the MLTA officers and Board of Directors. It's the often unsung work of the committee workers and the committee chairs that set us apart from many trade associations. Visitors from other states and industries have complimented us on our organization and our member involvement.

But, of course, it is an on-going task to stay abreast and maintain our high standards of service to the MLTA membership. As others have come under fire in recent years, the scrutiny directed at the lending and insurance industries has made us

aware that we need to make sure that our title insuring products and settlement services are properly valued. We need to continue and even increase our efforts to educate the industries we serve, our regulators, our legislators and even the public, so they can better appreciate and value the professional services we provide.

This increased public relations project will not be a simple one. It will require a massive, unified effort, and the Board of Directors will be developing plans in the next few weeks to enhance our PR efforts. The strength and numbers of our MLTA membership will help to facilitate this. But, we always need more active members, more contributors, more support. Our past successes didn't just happen. They have come from a wonderful team effort. So, a stepped-up public relations campaign will be one of our primary goals, and increasing our membership (to help us accomplish our first goal) will be our second major goal.

## How will your diverse and extensive industry experience best serve you as MLTA President, and further enhance MLTA members' experience?

I am extremely proud to have served in the title insurance industry for over 40 years. During that time I have served in practically every capacity on the title and escrow side, in the residential and commercial arenas. As a long-time underwriter and trainer, I feel connected with and can relate to most of our members, the veterans as well as the up-and-comers, the managers and the agency owners, and especially the rank and file. We are all in this together. As we have strived to do in our MLTA Education Seminars, we will continue to do our best to reach out to all of the members and assist them in their growth and experience. In so doing, we will help them to be more successful and to become our new leaders in this noble industry and association.

## What specifically can the Michigan Land Title Association do to further champion our industry and influence state legislative decision makers? And, what can MLTA members do to assist the MLTA in this initiative?

As I said earlier, PR will be our primary project. We have successfully taken great strides in recent years with our annual Legislative Day in the early spring. I can't emphasize enough how meaningful, and yet how relatively easy that exercise is. I'd be the first to admit that I was not very familiar or active in the political scene, and was a bit apprehensive before meeting a number of our legislators. What a pleasant surprise to find that they were actually appreciative human beings! Visiting with them and giving them some insight as to what our concerns are as an industry was actually a pleasure and well received!

With the help of our wonderful Executive Director, Marcy Lay, and the expertise of our superb lobbyists, Tim Ward and Cami Pendell, participating in the MLTA Legislative Day and our other activities is anything but daunting. And we know these efforts are paying off. More and more we have legislators and other interest groups seeking our input and support. We are on the map! What can the members do? Participate. As we roll out our new programs and plan for the 2013 Legislative Day, we will need volunteers (many hands make light work). We have great, friendly leadership, who are more than willing to share and instruct. Everyone can help us in our efforts. We want to encourage those who would like to take a leadership role to have that opportunity. In accordance with that we have appointed some new committee chairs, and in other committees, added a new co-chair. In this way we hope to encourage more involvement and broaden our leadership base. So, please get involved. It will be rewarding.

## Is there anything else you'd like to add?

Only that, as I said, I am very proud to have served in the title industry since 1970 and in the MLTA since 1990. Proud, because I believe our industry – our products and services – provide a real service to the public, despite the fact that we are often taken for granted or misunderstood. But, I am also proud because, even though we are often competitors, we are honorable, respectful competitors who act in a professional manner and look out for each other and our association. We are a family, and we all should be proud to be a part of that.

# Dar's Dabbles



by Darlene Wilsey,  
Fidelity National Title Group

Do you have a professional mentor? Are you interested in building your confidence and enhancing your problem solving and customer service skills? As a business owner and/or manager, are you using mentoring to enhance employee development, build teamwork and increase productivity within your organization?

Business owners and employees, alike, benefit from partnering company or industry professionals, who possess expert skills and invaluable experience, with those seeking advancement, requiring cross-training or who are under-performing. Columnist John Crosby said, "Mentoring is a brain to pick, an ear to listen and a push in the right direction." The most skilled mentors will go beyond offering their support and encouragement; they will push their mentees beyond their comfort zone! It is important that mentees set aside any feelings of self-consciousness or over confidence and be open to their mentor's perspective, analysis, and pressing. Conversely, mentors need to work diligently to build a relationship based on understanding and trust, to ensure the potential of the mentor-mentee relationship is achieved.

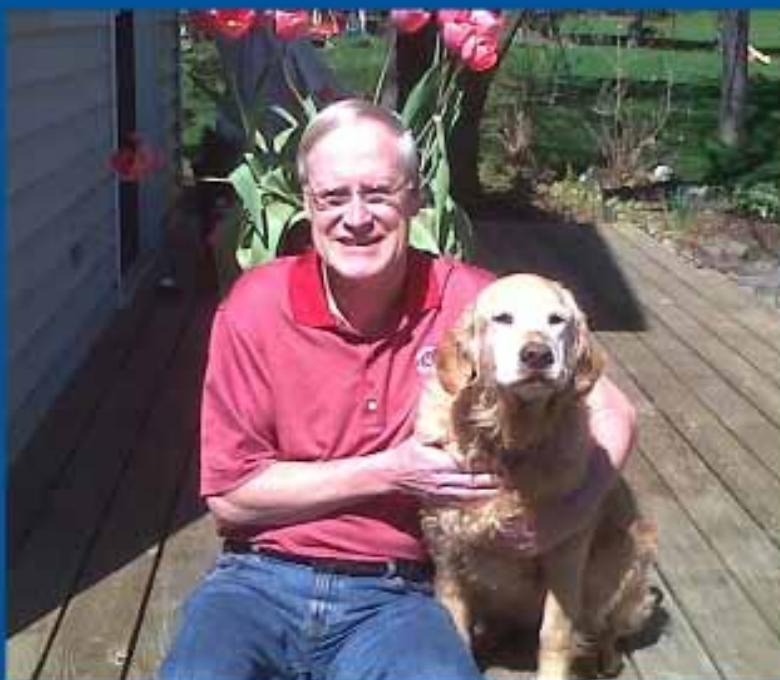
Have you considered mentoring or asked someone to mentor your employees? Proceed with caution! An experienced business professional does not equal a worthy mentor! I was fortunate to meet my professional mentor, as an 18-year-old college freshman. Her mentoring has

served me well throughout my career and is an excellent model for any mentor. She's willing to share what she knows – not all business professionals are confident enough to share the keys to their success or detail their failures. She listens to my frustrations, doubts, boasts, etc. without judgment. She shares her perspective in an objective manner. She pushes me to be better and holds me accountable to improved performance – she doesn't accept excuses, gives me goals to work towards and measures my performance.

Most importantly, she MODELS exceptional performance – she practices what she preaches!

Do you think you might benefit from a mentor-mentee relationship? Do you think you have what it takes to mentor? If so, what's holding you back? Talk to

your manager or if you own or manage an agency, create a mentor program within your organization. Don't limit your search or select mentors that don't measure up, look outside of your organization for industry mentors if need be! Commit to enhancing your performance or making a difference in another's professional career and your organization, by reaching out to a mentor or mentee, today!



Gary Jackson, Michigan Auditor, and his friend, Maizy.

Looking for  
*loyalty*  
and *Protection*  
from your  
Underwriter?

Join the Old Republic Title team...  
It's like working with your best friend.



800.554.5557  
4000 Main Street, Suite 150  
Bay Harbor, MI 49770  
[www.oldrepublictitle.com](http://www.oldrepublictitle.com)

# Experience the ripple effect of RamQuest

## It all begins with the partnership...

...customers, integrated service providers along with the entire RamQuest team, all working together – **efficiently, effectively and electronically** – to form the single largest business partner network in this industry. It's the power of these partnerships that reveals new order channels and increases revenue.

**From there the possibilities are endless.**

**Are you ready to experience RamQuest?**  
Visit [ramquest.com](http://ramquest.com) or call 800.542.5503.



Even the most challenging obstacles are no match for expertise.

When surrounded by daunting title production or vendor management problems, Kasparnet's in-depth knowledge finds the way out. Our industry-leading, exclusive KasparCheck Quality Assurance system, combined with our experience, results in title products that stand the test of time. Don't travel the road alone. Let Kasparnet be your partner on the journey.

Strength and Stability for Over Thirty Years

Kasparnet. We've earned our reputation.

Tom Fiegl | [tomf@kasparnet.com](mailto:tomf@kasparnet.com)  
877.397.9195 | [titlepartner.com](http://titlepartner.com)

**KASPARNET**  
A MEMBER OF THE OLD REPUBLIC TITLE INSURANCE GROUP



# Legislative Update

by Cami Pendell,  
Michigan Legislative  
Consultants

## State House Primary Election Results

Due to redistricting, the August 7th primary was bound to be interesting because, at a minimum, it was known that at least four Democratic incumbents would not be returning. They would not have a chance to run in the general election for another term because they were facing other incumbent house members in their primary races. Here is a list of those race results:

2nd District (Detroit): Rep. Alberta Tinsely-Talabi prevailed over Rep. Timothy Bledsoe

3rd District (Detroit): Rep. John Olumba won the primary over Rep. Jimmy Womack

6th District (Detroit): Rep. Rashida Tlaib prevailed over Rep. Maureen Stapleton

28th District (Warren): Rep. Jon Switalski won a spirited campaign against Rep. Leisa Liss

Another incumbent who will not be returning next year is Rep. Kurt Damrow (R-Port Austin). He lost the 84th District's Republican primary race to Tuscola County Register of Deeds Dan Grimshaw. Damrow is the first incumbent Republican to lose in a primary to a new challenger since 1996.



## Looking Ahead at the General Election

While the Republicans are expected to keep control of the state House of Representative, it would not be surprising if they lose a couple of the seats in their current 64-46 majority. The House Democrats identified early on the following seats as some of their top targets:

- 23rd District (Downriver area): Rep. Pat Sommerville (R) is facing a challenge from Tom Boritzki, a former Mayor of Trenton. There is only a 47% Republican base in this district so the seat is considered to be a toss-up.
- 57th District (Lenawee County area): Former state Senator Jim Berryman of Adrian will be challenging incumbent Republican

Representative Nancy Jenkins. This district is unchanged by redistricting and has had both Democrat and Republican representation over the past 15 years. It's always hard to unseat an incumbent, but Berryman has a lot of name recognition. This is a race to watch.

- 70th District (Parts of Gratiot and Montcalm Counties): Former Rep. Mike Huckleberry (D) will take on current Rep. Rick Outman. Outman defeated "Huck" in 2010 in the Republican wave so Huckleberry is looking to reclaim what he once had.

- 84th District (Parts of Huron and Tuscola Counties): Former Rep. Terry Brown (D) of Pigeon will be going against Dan Grimshaw (R). Grimshaw, the Tuscola County Register of Deeds, was able to take out Rep. Kurt Damrow in the Republican Primary and he will have a hard fight in this district's General Election.

- 110th District (Western part of UP) – Rep. Matt Huuki (R) will face a tough challenge from Scott Dianda (D) to represent the 110th next year. This district has been traditionally held by the Democrats, but Huuki won it in the Republican wave in 2010. Most of the population is in Houghton which works in Huuki's favor, but the Democrats are looking at this seat as a real opportunity to increase their numbers.

Unlike the 2010 election, there will not be a large number of brand new members in the House following this year's election. In 2010, there were over 60 new members and that was primarily due to term limits barring incumbents from seeking re-election. This year, there are "merely" 22 open seats.

## MLTA's Legislative Opinions Sought During Session Break

The Legislature has been on break since the end of June. However, they have had one day of Session in July and one day in August. Even though they are in recess, MLTA continues to be contacted by legislative offices seeking our input on various concepts for legislation or our position on bills they are considering taking up in the fall. Members want to be ready to hit the ground running once they return from the campaign trail.

Additionally, the close of the 2011-12 legislative cycle is quickly coming upon us. There are only about 20 scheduled Session days left between September 2012 and December 2012. Although that doesn't leave much time to get issues

through the legislative process, that doesn't mean the Legislature will slow down once it returns. Many of the more politically controversial issues are being saved until after November's general election. Once that election occurs, Lame Duck Session is sure to be fast and eventful. At the end of this year, any legislation that isn't passed will have to be re-introduced at the beginning of next year.



## Member Spotlight

With the last two member spotlights focused on House legislators, it is time to shift the light back over to the Senate. As the sole Democratic member of the Senate Local Government & Elections Committee, Senator Coleman Young, II is the featured legislator this quarter.

Sen. Young is a passionate advocate for the City of Detroit. He has served two terms in the House of Representatives for the 4th District and is in his first term as a state Senator for the 1st Senate District. He often reflects that he wants to carry on the legacy of his father, the late Mayor Coleman A. Young who was the Mayor of Detroit for 20 years (1973-1993).

He serves on numerous committees in the state Senate. These include: Education; Energy & Technology; Local Government & Elections (Minority Vice Chairman); Outdoor Recreation & Tourism; and, Reforms, Restructuring & Reinventing (Minority Vice Chairman).

Coleman Young, II has completed his junior year at Wayne State University after having transferred from Azusa Pacific University, a Christian college in Azusa, California, where he was a member of the football team and majored in communications and pastoring. He plans to complete his degree at Wayne State University in Detroit.

Done with your  
old underwriter?

### Strike a new relationship with us!

Now that you've weathered the stormy market, and you're planning for a fresh start in 2012, why not move away from your old underwriter? **North American Title Insurance Company** is now accepting applications for agents in Michigan. Isn't it time for a underwriter relationship **you can count on**?

To find out more about **North American Title Insurance Company** please contact us today.

Michael Holden, Michigan & Ohio Agency,  
mholden@natic.com, 440-725-8973

**NATIC**  
NORTH AMERICAN TITLE INSURANCE COMPANY

# CFPB Proposes New Mortgage Disclosures to Replace HUD-1, GFE and TIL Settlement Agents' Role in Transaction Could Be Threatened



by Jeremy Yohe,  
American Land  
Title Association

*Reprinted with permission from the American Land Title Association and Fidelity National Title Group*

On July 9, the Consumer Financial Protection Bureau (CFPB) released a 1,099-page proposed rule to go with a new Loan Estimate and Closing Disclosure that will replace the current Truth In Lending, Good Faith Estimate and HUD-1 Settlement Statement disclosures. The CFPB's proposal took into consideration 10 rounds of testing with the industry and consumers and feedback from the public on multiple prototype forms over an 18-month period. ALTA's RESPA Task Force has worked closely with the CFPB, and while ALTA was successful on several fronts, there are pieces of the proposal that could alter the closing process and threaten settlement agents' role in the transaction. "ALTA and its

lenders to list owner's title insurance as "optional" when it will be paid by the buyer; however it has abandoned the more prejudicial phrase of "not required." For transactions in which the seller will pay for owner's title insurance, the line will not have to include the phrase "optional."

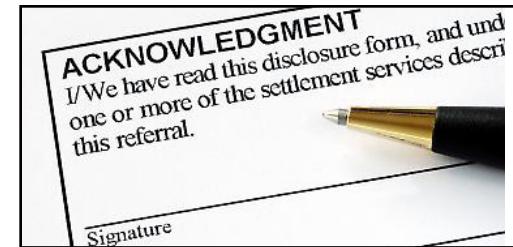
## NEW FORM: CLOSING DISCLOSURE

The Bureau also has proposed a five-page Closing Disclosure to replace the current HUD-1 and revised TIL disclosure. The rule contains detailed instructions as to how each line on the Closing Disclosure form would be completed. The Closing Disclosure also contains additional new disclosures required by the Dodd-Frank Act and a detailed accounting of the settlement transaction. The proposed rule says the lender must give consumers the Closing Disclosure at least three business days before the consumer closes on the loan. Generally, if changes occur between the time the Closing Disclosure form is given and the closing, the consumer must be provided a new form. When that happens, the consumer must be given three additional business days to review that form before closing. However, thanks in part to the efforts of the RESPA Task Force, the Bureau is proposing a number of exceptions to the three-day requirement for some common changes, according to Don Partington, a member of the Task Force and EVP of Legal and Strategic Affairs for FNTG. These include changes as a result of last-minute negotiations between the buyer and seller, such as results from a property walkthrough; changes that amount to less than \$100 total; changes (such as recording fees) that cannot be known until after closing; technical errors; and amounts paid by the lender to cure a tolerance violation. "ALTA is asking members to review this particular part of the rule and provide additional feedback on what other exemptions may be necessary to ensure that this rule doesn't unnecessarily delay closings," Don added.

## IMPACT ON SETTLEMENT AND TITLE AGENTS

Currently, settlement agents are required to provide the HUD-1, while lenders provide the revised TIL disclosure. The Bureau proposes two alternatives delivering the Closing Disclosure form to the consumer. Under the first option, the lender would be responsible for delivering the Closing Disclosure form to the consumer. Under the second option, the lender may rely on the settlement agent to provide the form. However, under the second option, the lender would also remain responsible for the accuracy of the form. The costs to creditors and settlement agents under this alternative, according to the CFPB, would

depend on how creditors and settlement agents go about fulfilling the joint requirement. The Bureau seeks comment as to which alternative is preferable. "There's no safe assumption that business as we know it today will be retained. Everything is being restructured," said Justin



Ailes, ALTA's VP of Government and Regulatory Affairs. "While lenders have indicated they don't want to take over the settlement process, we have to assume that some of the regulations may force their hands."

## STANDARD FORM

Representing the biggest win for the industry, the Bureau heeded the warnings of the RESPA Task Force and proposed that a standard form be used in all RESPA transactions. This will save significant costs for the industry. "Having multiple forms in the marketplace would confuse consumers and result in title and settlement companies having to create forms for different lenders," Don said. "The programming requirements and training for each settlement agent would have been a tremendous burden."

## LINE NUMBERS

Not only has the CFPB proposed new forms, but the line numbering system on the HUD-1 has been ditched. The Bureau said it tested several different prototype formats for disclosing actual closing costs on the Closing Disclosure, including prototypes that were similar in format to the current HUD-1 with a similar three- and four-digit line numbering system, and other prototypes that more closely matched the Loan Estimate. During the Small Business Review Panel, ALTA members requested line numbers from the current HUD-1 be retained, stating that using the revised line numbers in the prototype integrated Closing Disclosure would significantly increase programming costs. This could also cause settlement agents to lose efficiency and create an opportunity for mistakes because fees can be anywhere on the form. The Bureau seeks comment on whether the use of line numbers will lower software-related costs for the industry.



members support the Bureau's efforts to create mortgage disclosures that will make consumers better informed when shopping for a mortgage and more knowledgeable regarding what they are paying for when they get to the closing table," said Michelle Korsmo, ALTA's CEO. "Consumers need to feel more confident when purchasing a home, and businesses need to be able to compete on a level playing field. We will continue to work with the Bureau to find ways to improve this rule." The proposed rule applies to most consumer mortgages, but does not apply to home-equity lines of credit, reverse mortgages, or mortgages secured by a mobile home or by a dwelling that is not attached to land. The proposed rule also does not apply to loans made by a creditor who issues five or fewer mortgages in a year. Here's a summary of what's changed and a review of how it could impact the title insurance industry.

## NEW FORM: LOAN ESTIMATE

According to the proposal, borrowers would receive a three-page Loan Estimate within three days of applying for a mortgage. This form would replace the GFE and the early TIL. The Loan Estimate form also incorporates new disclosures required by Congress under the Dodd-Frank Act. The lender may rely on a broker to provide the Loan Estimate form. However, the lender also remains responsible for the accuracy of the form. On the Loan Estimate, the Bureau will require

# The Michigan Court of Appeals Issues an Unpublished Opinion Discussing Affidavits Affecting Real Property

by Adam Kutinsky  
Kitch Law Firm

Occasionally, an original deed or mortgage becomes lost following a closing. If another original, signed instrument cannot be obtained, the practice in Michigan has been to record a copy of the lost instrument and record it along with an original affidavit. The purpose of recording an "Affidavit of Lost Mortgage" or "Affidavit of Lost Deed" is to place third parties on constructive notice of the mortgagee's interest, thereby ensuring that subsequently recorded interests take subject thereto.

The practice has historically been accepted as satisfying the notice requirements under Michigan's race-notice statute and has further been supported by county register of deeds which routinely accept the affidavits for recording.

MCL § 565.451a governs the recording of an affidavit affecting interest in property. It provides:



An affidavit stating facts relating to any of the following matters which may affect the title to real property in this state made by any person having knowledge of the facts or by any person competent to testify concerning such facts in open court, may be recorded in the office of the register of deeds of the county where the real property is situated:

- (a) Birth, age, sex, marital status, death, name, residence, identity, capacity, relationship, family history, heirship, homestead status and service in the armed

forces of parties named in deeds, wills, mortgages and other instruments affecting real property;

(b) Knowledge of the happening of any condition or event which may terminate an estate or interest in real property;

(c) Knowledge of surveyors duly registered under the laws of this state with respect to the existence and location of monuments and physical boundaries, such as fences, streams, roads and rights of way of real property;

(d) Knowledge of such registered surveyors reconciling conflicting and ambiguous descriptions in conveyances with descriptions in a regular chain of title;

(e) Knowledge of facts incident to possession or the actual, open, notorious and adverse possession of real property; or

(f) Knowledge of the purchaser, or in the case of a corporation, of its president, vice president, secretary or other duly authorized representative acting in a fiduciary or representative capacity, of real property sold upon foreclosure or conveyed in lieu of foreclosure of a trust mortgage or deed of trust securing an issue of bonds or other evidences of indebtedness, or of any mortgage, land contract or other security instrument held by a fiduciary or other representative, as to the authority of such purchaser to purchase the real property and as to the terms and conditions upon which the real property is to be held and disposed of.

In 2009, the US Bankruptcy Court for the Eastern District of Michigan issued an Opinion (In re: Nathaniel and Carol Ann Neal; Case No. 08-57254-R; Adv. No. 08-5147) finding that such an affidavit regarding lost mortgage does not satisfy the recording requirements under Michigan law and, therefore, does not validly perfect a mortgage. Since the original affidavit does not convey an interest in property and a copy of a mortgage does not contain an original signature of the grantor, the In re Neal Court found, it does not meet the requirements for recording a real estate

conveyance under MCL § 565.201 (Michigan's recording requirements statute). Moreover, the In re Neal Court stated, the plain language of MCL § 565.451a was not intended to permit the recording of an affidavit of lost mortgage and as such, does not provide a basis for such an act. Therefore, despite the fact that the affidavit may place third parties on notice of the bank's interest once accepted for recording by the register of deeds, the In re Neal Court found that the mortgage is not properly recorded under Michigan law and, therefore, ineffective to perfect the mortgage. This decision has impacted the perceived priority of a mortgage recorded by affidavit over a subsequently recorded original mortgage or lien.

It should be noted that the In re Neal opinion was issued by a district bankruptcy court which does not carry significant weight in state court proceedings or federal cases outside of the particular district. Additionally, the opinion related to the trustee's ability to avoid a mortgage under the bankruptcy code and, therefore, may not necessarily be relevant to a priority dispute under Michigan law. However, courts may adopt the opinion's reasoning if they find it persuasive.

The logic of In re Neal has remained persuasive in the eastern district of Michigan bankruptcy courts, as evidenced by two 2011 decisions. (in re: Louise S. Campbell and Charles L. Wells, III, Case No. 10-73332-R, Adv. No. 10-7678; in re: Hadi D. Lebbos, Case No. 09-58805-wsd; Adv. Pro. No. 09-06145-wsd, 455 BR 607). Conversely, the reasoning was rejected by the bankruptcy court for the western district of Michigan in In re: Brenda Sue Stephens, Case No. 11-04927, Adv. No. 11-80383 (May 21, 2012), which adopted the reasoning of an earlier bankruptcy court case, In re Camacho, stating:

...under Michigan law, the purpose of recording is to put subsequent purchasers on notice, to raise a "red flag" alerting them to a claimed interest in property. The recording of the Bank's affidavit provides constructive notice and would therefore be effective against subsequent purchasers...No Michigan real estate lawyer worth his or her salt would advise a prospective buyer of the Property to ignore...(the) lost mortgage affidavit, precisely because its recording puts subsequent purchasers on notice of the Bank's interest.

In response to these conflicting series of decisions, the Michigan Land Title Association has lobbied the Michigan legislature for an amendment to MCL § 565.201, to provide that a copy of an original instrument verified by affidavit and recorded by a register of deeds complies with the race-notice statute.

Recently, however, the Michigan Court of Appeals issued an unpublished per curiam opinion on June 7, 2012, which could be interpreted to oppose the In re Neal position on recorded affidavits of lost instruments and be interpreted to be consistent with the more recent bankruptcy case of In re Stephens.

In *Cordes v Great Lakes Excavating and Equipment Rental, Inc., et al.*, unpublished per curiam, June 7, 2012, docket number 304003, the Michigan Court of Appeals addressed competing interests from two mortgages executed by the property owner, Matthew O'Conner. O'Conner executed the first mortgage in January 2004 in favor of Mr. Cordes. The mortgage was recorded and subsequently discharged by Mr. Cordes in 2005. Subsequently, after determining that the mortgage was discharged by mistake, the parcel owner, O'Conner signed an affidavit stating that the Cordes mortgage should not have been discharged and that the mortgage remained in effect with Cordes as lender. The affidavit was recorded in



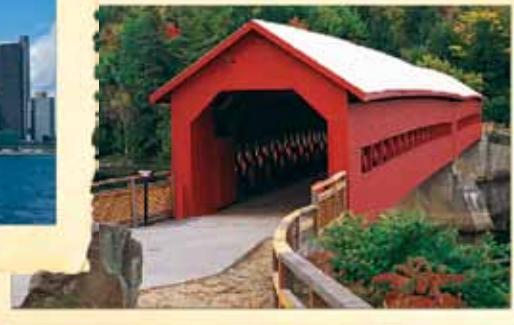
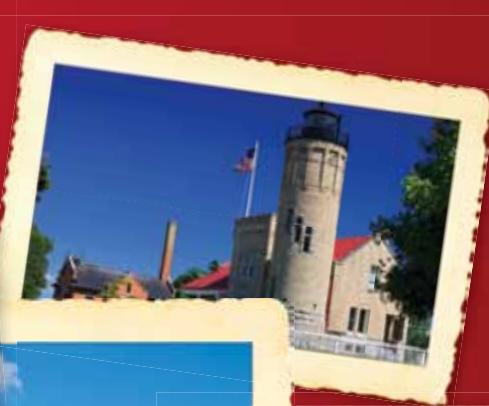
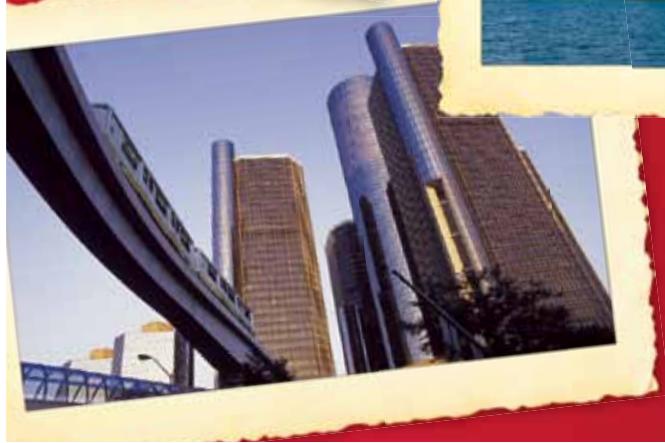
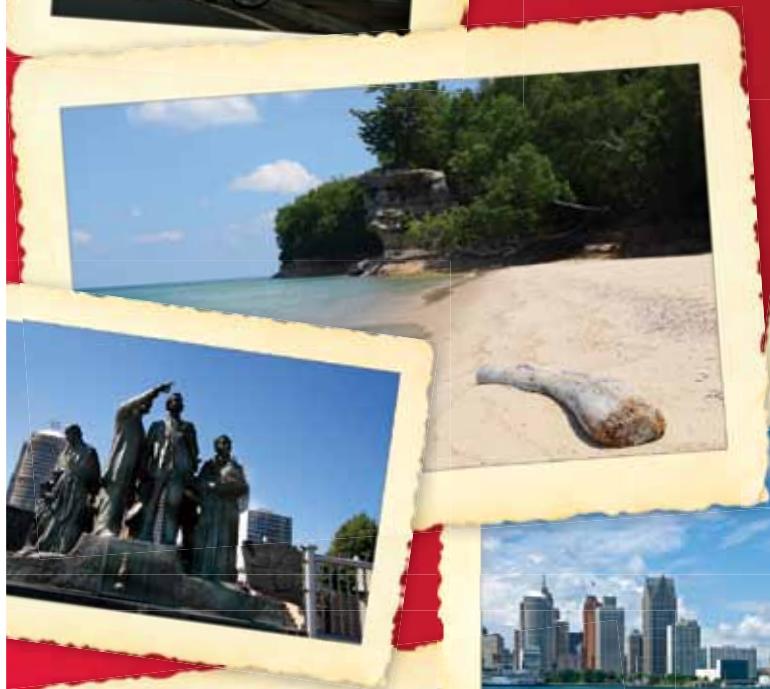
The National Title Technology Company

# Wish You Were Here!

This summer, Data Trace invites you to take a vacation from laborious title searching. From sea to shining sea, Data Trace provides more access to geographically indexed title plants than any other title plant data provider nationwide.

Data Trace is proud to have a presence in Michigan!

Visit us at [eDataTrace.com](http://eDataTrace.com) or contact your Data Trace representative today.



Data Trace Information Services LLC  
22705 Savi Ranch Parkway, Yorba Linda, CA 92887  
[www.eDataTrace.com](http://www.eDataTrace.com) • 800.221.2056

© 2012 Data Trace Information Services LLC. All rights reserved. Data Trace Information Services LLC makes no expressed or implied warranty respecting the information presented and assumes no responsibility for errors or omissions.

# MLTA CONVENTION REVIEW

by Constance J. Curio, Lighthouse Title Group

A-Ga-Ming, Nauti-Cat and Spa along with TIL, GFE and HUD were highlights of this year's sojourn to the Grand Traverse Resort.

ALTA President Chris Abbinante, Tim Cusack and the ever popular Tim Skubick gave us the insider's view to our business in Washington, Lansing and ourselves.

Sunny, hot and humid was the order of the day as we gathered by the shores of Grand Traverse Bay to network, communicate and learn of new things in our unique business.

A beautiful setting by the beach under a tent kicked off our festivities with an Icebreaker with a Hawaiian theme.



Greeted by our delightful President Cathy LaMont and Executive Director Marcy Lay with leis to match our island clothing put a smile on everyone's faces. Everyone jockeyed for shade from the setting sun as we renewed old acquaintances and met new ones. Capping off the evening was the return engagement of our very own "Unreal Property" band consisting of Tony Viviani, Dave Martyn, John "the Bomb" Bommarito and Tobias Lipski.

Monday began with breakfast at 7:30 a.m. for the KEGS and a special spouse/guest breakfast. Attendees were treated to breakfast continental style before a full day.

During our opening business session, committee chairs gave their reports. All the committees do an outstanding job during the year. Some quick notes on progress this year include:

- Communications: The Title Examiner gained \$3,000 in ads
- Education: Fall Seminar will be October 24th in Mt. Pleasant and November 7th in Livonia
- Legislative: fantastic job of reviewing all and any bills that might affect our industry
- Steering: working on lost document affidavits and construction lien act
- Membership: retaining and gaining members
- PAC: silent auction at the convention
- Professional Designation: we have two this year – Sarah Sutton and Mary Lou Hartwell
- Habitat for Humanity: has raised \$8,000 in last couple of years
- Treasurer's Report: did not need to increase dues this year

Changes in our MLTA Bylaws were passed, which had been sent out to the membership earlier.

Our newly elected Board of Directors will be Allan Dick as President, Bob Wuerfel as President-Elect, Lisa Cincinelli as Secretary-Treasurer and Jon Bommarito and Debbie Bartlett as brand new Directors. Returning Directors are Marcy Welburn, Jeff Basil, Debbie Wiley and David Martyn. Retiring Director Meredith Weingarden was congratulated on her term in office. Now Past President Cathy LaMont will continue to serve on the Board another year.

Our ALTA President Chris Abbinante gave us the most important news of the day with a full account of how our settlement business might be changing within the next year. With a right to legislate anything that touches consumers, the Consumers Financial Protection Bureau

(CFPB) has become a very powerful force in Washington according to Abbinante. Please check out the article elsewhere in this issue to be informed on the importance of this new direction our business could take.

The Human Side of Business presented by Tim Cusack brought us back to thinking about how we can be better leaders. Asking us to "live in your heart - that's where all the action is" Cusack took us through several steps and exercises that helped us focus on just that.

Monday's afternoon, hot and humid, saw attendees heading out to Torch Lake to the beautiful A-Ga-Ming Golf Resort, to the Grand Traverse Resort Spa and to the Nauti-Cat cruise on gorgeous Grand Traverse Bay. Others took advantage of the many activities around the Traverse City area including a wonderful downtown shopping district.

The top of the Grand Traverse Resort found our membership gathering for the President's Reception that evening. A fantastic view from the 17th floor and wonderful tidbits had everyone moving around the room to talk with old friends and hoping to shake the hand of Mr. "X".

Thanks to President LaMont, the dinner was moved inside from the extreme weather conditions. The evening's banquet and program were much more comfortable. After dinner, President LaMont took the podium for her farewell speech. She thanked the membership and said it was an honor and a privilege to serve. "The MLTA exists, thrives and succeeds due to talented people. No one on the Board of Directors phones it in". One of the great benefits is representation at the Capitol. We have "powerful" advocates in Tim Ward and Cami Pendell of Michigan Legislative Consultants. "Now the MLTA is being sought out and asked for advice," she continued. She is proud of the vitality of the committees and all the work they do. While our industry is contracting, they remain active and strong. LaMont also took the time to thank our wonderful support staff headed up by our Executive Director Marcy Lay.

After our ALTA President Abbinante installed the new Board of Directors it was newly-minted President Allan Dick's turn at the podium.

Stating that he was very honored, President Dick also reminded the audience that he attended the Bill Robinson school of brevity. He started in the title business in 1970 and attended his first convention at Boyne. He remarked on how those attending were fiercely competitive but also title professionals and how important it is to maintain that professional image. He also recognized the work of Michigan Legislative Consultants and stressed the need for new contributors to the MLTA PAC reminding the audience that you don't have to be an owner and attorney to contribute.

President Dick presented outgoing President LaMont with a plaque and flowers for her service this past year and the previous years on the Board. He also recognized Tim McDonnell and Doug McFarlane for their many years of service. Twelve Past Presidents in the audience were also recognized.



Mr. X at the President's Reception turned out to be MRS. X, Marion Gilhool. In a very old tradition at MLTA conventions, the 25th person to shake the

*continued on page 16*

# Thank you to our Convention Sponsors & Exhibitors!

## A Million Thanks

The Michigan Land Title Association wishes to thank all of our sponsors and exhibitors for their participation in the 2012 Summer Convention.

The convention simply could not be as successful as it was without their support.

Our Sponsors and exhibitors bring a variety of services to our industry. Please take the time to reach out to them to learn about their company and the services they provide. They have dedicated both their time and their financial support to the MLTA. We encourage you to utilize their services whenever possible. Again thanks a million to all of our 2012 sponsors and exhibitors for making the Summer Convention a wonderful event. You played a key role and we thank you.



First American  
Title Insurance Company



stewart title®



Comerica Bank

PLUNKETT COONEY  
ATTORNEYS & COUNSELORS AT LAW

SCHNEIDERMAN  
& SHERMAN, P.C.

**NATIC**  
NORTH AMERICAN TITLE INSURANCE COMPANY



MILLER  
CANFIELD

**KITCH**  
Attorneys & Counselors

ATTORNEYS TITLE AGENCY  
LIMITED LIABILITY COMPANY

Trott & Trott

A PROFESSIONAL CORPORATION



BERNARDI, RONAYNE &  
GLUSAC, P.C.

**COUZENS  
LANSKY**  
ATTORNEYS & COUNSELORS

**GARAN  
LUCOW  
MILLER P.C.**

HERTZ SCHRAM PC



**M|L|C**

MICHIGAN LEGISLATIVE CONSULTANTS

**[r]require**  
RELEASE TRACKING

**propertyinfo**®

**TitleWave**  
REAL ESTATE SOLUTIONS

Angi Closing and Title Services

**RamQuest™**

**SMS**  
35 Years of Serving Our Industry

ePN  
RECORDING PARTNERS

July 15-17, 2012

# SUMMER CONVENTION





## TOLERANCES

Similar to existing law, the proposed rule would restrict the circumstances in which consumers can be required to pay more for settlement services than the amount stated on their Loan Estimate. Unless an exception applies, charges for the following services could not increase:

- (1) the lender's charges for its own services;
- (2) charges for services provided by an affiliate; and
- (3) charges for services for which the lender does not permit the consumer to shop. Also unless an exception applies, charges for other services generally could not increase by more than 10 percent. The rule would provide exceptions, for example, when:

- (1) the consumer asks for a change;
- (2) the consumer chooses a service provider that was not selected by the lender;
- (3) information provided at application was inaccurate or becomes inaccurate; or
- (4) the Loan Estimate expires. When an exception applies, the lender generally must provide an updated Loan Estimate within three business days.

"This increased liability could force lenders to limit the number of settlement agents that they conduct business with for fear that it will be necessary to limit their liability for tolerance violations," said ALTA President Chris Abbinante. "We urge the CFPB to work with us to ensure that settlement agents still provide the settlement statement and conduct the closing."

## ALL-IN APR INCLUDES TITLE FEES

The Bureau is planning to eliminate the many exemptions to the annual percentage rate (APR) calculation for residential mortgages. Under this plan, title fees, lender's premium and closing agent fees would be included in the APR. The owner's title premium would still be excluded.

unknown Mrs. X hand will win a prize. Done to promote interaction among the participants this year's prize went to Rocky Zelman.

President Dick also brought to our attention that several members have been in the business over 40 years. These include in no particular order: Pres. Dick, Bill Hassett, Connie Curio, Marion Gilhool, Gary Jackson, John Luxon, and Diana Parker. If someone else is still active in the business over 40 years please let us know.

Darlene Wilsey is this year's winner of the Robert J. Jay Award given for outstanding leadership and service to the Michigan Land Title Association. Tim McDonnell finished the evening with a presentation to the PAC donors, also mentioned elsewhere in this issue.

Tuesday morning saw the return of one of MLTA's favorite speakers, Tim Skubick. He is anchor and producer of the weekly public TV series "Off The Record". Skubick brings a bit of humor and insight to the inner workings of the Lansing political scene. Always entertaining, Skubick told a tale about Gov. Rick Snyder growing up bullied in school and how Snyder decided no one would ever beat him, which could have resulted in his mantra "Relentless Positive Action". Mrs. Snyder is known for not giving interviews, yet appeared for 20 minutes on Skubick's show. Skubick also had the presidential race in a nutshell: Obama – slick, Romney – bland. Skubick also commented on the power of TV, saying the public doesn't do due diligence anymore and that it was a sad commentary on where we are. He tries to get his audience to think and doesn't try to tell them what to think which is a huge difference, according to Skubick.

The Convention wrapped up with a short presentation from all our vendors. They had sponsored a treasure hunt which required participants to get a form signed by all vendors. Eileen LaPlante won third prize, Marion Gilhool won second prize and Mary Lou Hartwell captured the first prize. There were also several door prizes given out by the vendors.

# eRecording Made Easy

eRecording Partners Network (ePN) is not just an eRecording service provider, we are your eRecording partner. Since our launch in 2008, ePN has built a network of hundreds of counties located across the country to receive electronic recordings. With a business strategy based on technology leadership, competitive pricing and outstanding customer support, ePN has quickly become the vendor of choice for a growing number of title companies, banks, law offices, and other submitters.

- **No set up fee**
- **No annual fee**
- **Only pay for the documents you record**

For more information, contact:

**Jerry Lewallen**

[jerry@erecordingpartners.net](mailto:jerry@erecordingpartners.net)

**512.590.2733 or 888.325.3365**

[www.erecordingpartners.net](http://www.erecordingpartners.net)



# MLTA - PAC ANNUAL GIVING AWARDS

Each year the MLTA-PAC recognizes members who have made contributions during the prior year that exceed designated giving levels. There are five different award levels and they are:

|                  |                      |
|------------------|----------------------|
| <b>LIFE</b>      | <b>\$1000+</b>       |
| <b>PRESIDENT</b> | <b>\$500 - \$999</b> |
| <b>GOLD</b>      | <b>\$350 - \$499</b> |
| <b>SILVER</b>    | <b>\$250 - \$349</b> |
| <b>BRONZE</b>    | <b>\$150 - \$249</b> |

The following members were recognized at the Summer Convention, but, you can never say "Thank You!" enough. We would like to thank the following members and recognize them for their support of the MLTA-PAC in 2011!

*Awards were presented to these members at the 2012 Summer Convention. If you were not present at the convention, your award will be forwarded to you by the MLTA office.*

**LIFE**  
Bill Robinson

**PRESIDENT**  
Cathy LaMont  
Bob Wuerfel  
Tim McDonnell  
Doug McFarlane  
Allan Dick  
Jermone Jelinek

**SILVER**  
John Bommarito  
Cindy Immonen  
Jim Lanzetta  
Peter Schneiderman  
Darlene Wilsey  
Julie McKee  
Marcy Welburn  
Colleen Devlin  
Dan Lievois  
Ron Ellison

**GOLD**  
Neal Sherman  
Meredith Weingarden  
Rob Wineman  
Debbie Wiley  
Lisa Cincinelli  
Diana Parker  
Jeff Basil  
Rich Lauber  
Sarah Sutton

**BRONZE**  
Jeff Hana  
Jan Frank  
Dave Martyn  
Tim Ward  
Ray DeBates  
John Voso  
Ann Wegener  
Eileen La Plante  
Lori Nehring  
Terri Voss  
Tom Richardson

## MLTA-PAC Auction A Big Hit!

The MLTA-PAC Silent Auction was a big hit with those in attendance at the Summer Convention. In total, the auction raised **\$2,450** for the PAC. There were a lot of great items and we would like to thank the people who donated those items:

Debbie Bartlett, Corporate Settlement Solutions  
Bill Robinson, Attorneys Title Agency  
Cindy Immonen, DataTrace  
Diana Parker, First American Title Insurance Company  
Jill Scholtz, First American Title Insurance Company  
Sharron Ardanowski, First American Title Insurance Company  
Debbie Wiley, First American Title Insurance Company  
Neil Sherman, Schneiderman and Sherman, PC  
Allan Dick, Best Homes Title Agency, LLC  
Sarah Sutton, Fidelity National Title Insurance Company  
Amy Wright, Stewart Title Guaranty Company  
Meredith Weingarden, Chicago Title Insurance Company  
Dwayne Ruszala, Best Homes Title Agency, LLC  
Lisa Cincinelli, Old Republic National Title Insurance Company  
Brian Potestivo, Potestivo & Associates  
James Casson, First American Title Insurance Company  
Mary Lou Hartwell, Van Buren County Abstract Office

We would also like to  
thank the successful bidders  
on those items:

Debbie Wiley, First American Title  
Insurance Company  
Amy Peterson, ASK Services, Inc.  
Diane Forro, Fidelity National Title Insurance Company  
Rich Lauber, Fidelity National Title Insurance Company  
Terri Renker, Lighthouse Title Group  
Cathy LaMont, Lamont Title Corporation  
Julie McKee, Parks Title  
Eileen LaPlante, CFC Title Services, Inc.  
Bob Wuerfel, Lighthouse Title Group  
Michael Cook, Chicago Title Insurance Company  
Marcy Welburn, Transnation Title Agency of Michigan  
Tim McDonnell, Old Republic National Title Insurance Company  
Jerome Jelinek, Corporate Settlement Solutions  
Janet Angi, Angi Notary



The MLTA-PAC is still in need of funds for the important elections that are just a few months away. Please contribute to the PAC to help us support candidates who understand the importance of our industry.

# MLTA-PAC 200 MLTA Members Who Care Update

The MLTA-PAC launched the 200 MLTA Members Who Care Campaign earlier this summer. The premise of this drive was simple: The MLTA-PAC is looking for 200 or more MLTA Members to make a contribution of \$100 or more to the MLTA-PAC before the November elections. To date, 34 members have joined the campaign and have made contributions totaling \$4,950. Those members are:

*Allan Dick, Best Homes Title Agency, LLC  
Amber Verburg, Safe Title  
Anthony Viviani, American Title Agency  
Bob Wuerfel, Lighthouse Title Group  
Byron P.Gallagher, Gallagher Law Firm  
Connie Curio, Lighthouse Title Group  
Curt Dinklemeyer, Devon Title Agency  
Darlene Wilsey, Fidelity National Title Insurance Co  
David Martyn, Stewart Title Guaranty Company  
Debbie Bartlett, Corporate Settlement Solutions  
Debbie Wiley, First American Title Insurance Co.  
Diana Parker, First American Title Insurance Co.  
Doug McFarlane, MLTA Past President  
Douglas Smith, Stewart Title Guaranty Company  
Dwayne Ruszala, Best Homes Title Agency, LLC  
Eileen LaPlante, CFC Title Services  
James Casson, First American Title Insurance Co.,  
Jeff Basil, Safe Title  
Jerome Jelinek, Corporate Settlement Solutions  
Jill Scholtz, First American Title Insurance Company  
Jim Lanzetta, Stewart Title Guaranty Company  
John Bonmarito, Attorneys Title Agency  
Kathleen Andersen, Lighthouse Title Group  
Lisa Cincinelli, Old Republic National Title Insurance  
Marcy Welburn, Transnation Title Agency of MI  
Mary Lou Hartwell, Van Buren County Abstract  
Meredith Weingarden, Chicago Title Insurance Co.  
Michael Cook, Chicago Title Insurance Co.  
Michael Hagerty, Plunkett Cooney, PC  
Neal R. Sherman, Schneiderman and Sherman, PC  
Rob Wineman, Fidelity National Title Insurance Co.,  
Sarah Sutton, Fidelity National Title Insurance Co.  
Tim McDonnell, Old Republic National Title Ins  
Tobias Lipski, Schneiderman and Sherman, PC*

The MLTA-PAC would like to thank those people who have made a commitment to assisting the PAC. We would like to see your name added to the list of Members Who Care!

Over the past several years, the integrity of our industry and the value of the work that we do every day has been called into question. The industry faces many challenges on a number of different fronts. We are currently under tremendous scrutiny from a number of governmental and regulatory agencies: including the Consumer Protection Financial Bureau (CFPB) and the National Association of Insurance Commissioners (NAIC). Your contribution to the MLTA-PAC will allow us to support candidates who know and understand the value of our industry and who will help us to maintain our important role of protecting the American Dream of Homeownership!

Please add your name to the list of MLTA Members Who Care by directing your contribution of \$100 or more to the MLTA-PAC.

All contributions must be in the form of a personal check and can be directed to the MLTA offices in Lansing. Thank you in advance for caring about our industry!



*Real Property Affidavits continued from page 10*

November 2005.

A second mortgage in favor of JBN was granted by O'Conner in 2006. In April 2009, O'Connor conveyed his interests in the property to JBN in lieu of foreclosure and a deed in lieu of foreclosure was recorded.

Subsequently, in 2009, Cordes sought to foreclose his earlier mortgage against the property and a priority dispute commenced between Cordes and JBN. After some discovery, Cordes moved for summary disposition and the trial court ruled that the O'Conner affidavit nullified the discharge between Cordes and O'Conner, thereby placing JBN on notice of the Cordes mortgage. JBN appealed the trial court's decision arguing that the O'Conner affidavit had no effect because it presented information outside the scope of the statute governing affidavits affecting real property, MCL 565.451a.

The Court of Appeals rejected the arguments of JBN and found that the affidavit recorded by O'Conner indeed presented information within the scope of subsection (b) of the statute: "knowledge of the happening of any condition or event which may terminate an estate or interest in real property". The Court further rejected JBN's argument that the O'Conner affidavit is merely *prima facie* evidence that the discharge was erroneous and that the affidavit could not effectively resurrect the recorded mortgage after the discharge was recorded. This portion of the opinion is the most encouraging discussion concerning the race notice laws:

The recording statutes establish a system that enables persons to search and rely upon the public records to verify property interests. See *Savidge v Seager*, 175 Mich 47 (1913). In this case, the recorded documents (and in particular the affidavit) were sufficient to put interested persons on notice that the parcel was encumbered by a mortgage and that Cordes' discharge of the mortgage was erroneous... JBN's premise misconstrues the purpose and effect of recording statutes. "Under Michigan's recording statutes, all subsequent owners or encumbrances take subject to recorded liens, rights, or interests". *Johnson Family Ltd. Partnership v White Pines Wireless, LLC*, 281 Mich App 364 (2008); see generally MCL 565.25. The O'Conner affidavit was duly recorded and made part of the public record. Specifically, paragraphs 3 and 4 of the affidavit informed interested persons that (the discharge was erroneous and the lien should not have been discharged). Therefore, all subsequent encumbrances to the parcel were subject to the interest recorded in the affidavit, i.e., the outstanding Cordes mortgage.

The reasoning of the Court of Appeals, albeit unpublished, is consistent with the function of the recording statutes (properly interpreted by the bankruptcy court in *In re Stephens*) - the purpose of which is to place third parties on constructive notice of interests and claims in real property. Likewise, the information found within the affidavit signed by Mr. O'Conner could be analogized to other types of affidavits affecting real property that are recorded with the register of deeds, including affidavits regarding lost instruments.



*Adam Kutinsky is a shareholder at the Kitch Law Firm and chairs the firm's title litigation practice. He may be reached at 313.965.6731 or adam.kutinsky@kitch.com*



# Strategic People Reminders for the Busy Executive

by Scott Patchin, The trU Group

## What I'm hearing

I want to establish a leadership-development program. How do I build one from scratch?

## What it means

The true expense of developing your future leaders will impact your most valuable resource: your time. You will need to spend time selecting, mentoring, teaching and providing feedback to your future leaders. Also consider the two things that participants in leadership development programs consistently rank as the two most valuable takeaways from the programs: a greater knowledge of themselves and the relationships they build with peers and senior leaders. Building a program with limited resources means having a rigorous selection conversation, committing time to spend with the participants, and fostering ownership and community within your leaders.

## What you should do

Here is an outline of some simple steps you can take to start developing your next generation of leaders.

**1. Selection:** With your leadership team, brainstorm a list of characteristics you look for in a leader, ultimately settling on the five to seven most important items. Next, create a list of people in your organization who you believe would make good leaders. Include both those expressing interest in leadership and those identified by the leadership team. Finally,

evaluate each candidate based on your criteria and pick the top five to ten.

**2. Create a community:** Bring the group of leadership candidates together monthly for check-ins, group activities, and learning from senior executives.

**3. Assign a Mentor:** Assign a mentor — a current leader within the company — to each future leader. Future leaders should meet monthly with their mentors.

**4. Focus learning on three areas:**

- **Build Self-Knowledge:** Use the Harvard Business Review article "Managing Oneself" by Peter Drucker to structure the conversation. Have the leadership candidates read and answer all of the questions presented in the article and review the results with their mentors.

- **Lead:** Each future leader should seek out two opportunities to lead something — one within the organization and one outside — such as volunteering, not-for-profit work, coaching, etc. Mentors and candidates should review these leadership experiences to expand self-understanding, discuss what was learned and identify future development needs.

- **Join Toastmasters:** All leaders have to be great communicators. This is the most effective way to build communication skills.

Follow up your leadership development program by (1) finding ways for each of your current leaders to spend time with each candidate throughout the year and (2) repeat the yearly conversation to review and revise the list of candidates. When a candidate is promoted to a leadership role, use the steps above to create a new development experience for your new leader. Your time is the most valuable currency you can use to show your future leaders they are valued. Invest well.



Need help building a leader-development program within your organization? Looking to enhance your own abilities as a mentor to your people? Contact [Scott@thetrugroup.com](mailto:Scott@thetrugroup.com).

© 2012, Scott Patchin



## Residential Sales Statistics August 2012

| Local Association                                 | 2012 Aug Sales | 2011 Aug Sales | 12-11 % Change | 2012 Aug Avg Price | 2011 Aug Avg Price | 12-11 % Change | 2012 YTD Aug # Sales | 2011 YTD Aug # Sales | 12-11 YTD % Change | 2012 YTD Aug Avg Price | 2011 YTD Aug Avg Price | 12-11 YTD % Change |
|---|----------------|----------------|----------------|--------------------|--------------------|----------------|----------------------|----------------------|--------------------|------------------------|------------------------|--------------------|
| Ann Arbor Area Board of REALTORS®                 | 370            | 322            | 14.91%         | \$220,738          | \$203,061          | 8.71%          | 2,264                | 2,098                | 7.91%              | \$210,708              | \$194,422              | 8.38%              |
| Antm Charlevoix Kalkaska Association of REALTORS® | 62             | 65             | -4.62%         | \$218,368          | \$165,104          | 32.26%         | 378                  | 353                  | 7.08%              | \$180,751              | \$153,006              | 18.13%             |
| Battle Creek Area Association of REALTORS®        | 141            | 144            | -2.08%         | \$91,768           | \$74,060           | 23.91%         | 931                  | 865                  | 7.63%              | \$79,425               | \$80,504               | -1.34%             |
| Bay County REALTOR® Association                   | 147            | 142            | 3.52%          | \$77,136           | \$75,585           | 2.05%          | 935                  | 972                  | -3.81%             | \$76,207               | \$70,123               | 8.68%              |
| Branch County Association of REALTORS®            | 29             | 54             | -46.30%        | \$116,580          | \$75,646           | 54.11%         | 306                  | 283                  | 8.13%              | \$80,977               | \$77,622               | 4.32%              |
| Central Michigan Association of REALTORS®         | 89             | 86             | 3.49%          | \$117,190          | \$98,600           | 18.85%         | 733                  | 609                  | 20.36%             | \$93,389               | \$86,248               | 8.28%              |
| Clare-Gladwin Board of REALTORS®                  | 91             | 90             | 1.11%          | \$73,128           | \$58,571           | 24.85%         | 481                  | 427                  | 12.65%             | \$64,904               | \$68,520               | -5.28%             |
| Detroit Board of REALTORS®                        | 570            | 494            | 15.38%         | \$18,047           | \$16,659           | 8.33%          | 4,317                | 4,510                | -4.28%             | \$16,401               | \$15,180               | 8.04%              |
| Down River Association of REALTORS®               | 107            | 154            | -30.52%        | \$99,867           | \$99,266           | 0.60%          | 987                  | 993                  | -0.60%             | \$81,678               | \$75,012               | 8.89%              |
| Eastern U.P. Board of REALTORS®                   | 47             | 48             | -2.08%         | \$93,399           | \$91,417           | 2.17%          | 283                  | 261                  | 8.43%              | \$86,872               | \$90,005               | -3.48%             |
| Emmet Association of REALTORS®                    | 81             | 64             | 26.56%         | \$226,745          | \$443,598          | -48.89%        | 407                  | 331                  | 22.96%             | \$229,219              | \$287,577              | -20.29%            |
| Genesee County                                    | 617            | 546            | 13.00%         | \$86,392           | \$75,541           | 14.36%         | 4,243                | 3,729                | 13.78%             | \$77,950               | \$70,370               | 10.77%             |
| Grand Rapids Association of REALTORS®             | 1,069          | 941            | 13.60%         | \$136,425          | \$122,922          | 10.99%         | 8,320                | 7,179                | 15.89%             | \$131,191              | \$120,772              | 8.63%              |
| Greater Kalamazoo Association of REALTORS®        | 398            | 349            | 14.04%         | \$150,975          | \$140,430          | 7.51%          | 2,551                | 2,095                | 21.77%             | \$139,269              | \$136,445              | 2.07%              |
| Greater Lansing Association of REALTORS®          | 575            | 538            | 6.88%          | \$110,085          | \$96,702           | 13.84%         | 4,089                | 3,411                | 19.88%             | \$103,064              | \$103,583              | -0.50%             |
| Greater Wayne County                              | 1,614          | 1,497          | 7.82%          | \$113,251          | \$102,372          | 10.63%         | 10,893               | 10,251               | 6.26%              | \$96,507               | \$87,711               | 10.03%             |
| Hillsdale County Board of REALTORS®               | 45             | 39             | 15.38%         | \$83,557           | \$65,580           | 27.41%         | 227                  | 223                  | 1.79%              | \$78,963               | \$73,622               | 7.26%              |
| Huron County                                      | 19             | 19             | 0.00%          | \$132,395          | \$130,499          | 1.45%          | 94                   | 69                   | 36.23%             | \$109,708              | \$104,951              | 4.53%              |
| Jackson Area Association of REALTORS®             | 213            | 195            | 9.23%          | \$97,586           | \$93,903           | 3.92%          | 1,397                | 1,199                | 16.51%             | \$91,586               | \$78,436               | 16.77%             |
| Lapeer County                                     | 113            | 87             | 29.89%         | \$106,943          | \$100,800          | 6.09%          | 694                  | 602                  | 15.28%             | \$109,059              | \$101,100              | 7.87%              |
| Lenawee County Association of REALTORS®           | 115            | 95             | 21.05%         | \$117,850          | \$92,061           | 28.01%         | 723                  | 624                  | 15.87%             | \$94,739               | \$85,790               | 10.43%             |
| Livingston County                                 | 311            | 261            | 19.16%         | \$178,731          | \$159,182          | 12.28%         | 1,799                | 1,597                | 12.65%             | \$170,721              | \$158,223              | 7.90%              |
| Oakland County                                    | 2,002          | 1844           | 8.57%          | \$186,559          | \$165,039          | 13.04%         | 12,349               | 11,647               | 6.03%              | \$171,169              | \$152,979              | 11.89%             |
| Macomb County                                     | 1,144          | 983            | 16.38%         | \$102,034          | \$95,832           | 6.47%          | 7,804                | 6,849                | 13.94%             | \$97,768               | \$89,637               | 9.07%              |
| Mason-Oceana-Manistee Board of REALTORS®          | 88             | 91             | -3.30%         | \$104,146          | \$101,085          | 3.03%          | 578                  | 489                  | 18.20%             | \$110,680              | \$107,289              | 3.16%              |
| Midland Board of REALTORS®                        | 102            | 86             | 18.60%         | \$148,200          | \$143,577          | 3.22%          | 640                  | 574                  | 11.50%             | \$136,987              | \$143,988              | -4.86%             |
| Monroe County Association of REALTORS®            | 144            | 104            | 38.46%         | \$131,361          | \$120,865          | 8.68%          | 875                  | 794                  | 10.20%             | \$119,753              | \$111,992              | 6.93%              |
| Northeastern Michigan Board of REALTORS®          | 96             | 58             | 65.52%         | \$92,016           | \$90,486           | 1.69%          | 440                  | 400                  | 10.00%             | \$85,014               | \$76,472               | 11.17%             |
| Paul Bunyan Board of REALTORS®                    | 167            | 139            | 20.14%         | \$98,530           | \$90,423           | 8.97%          | 974                  | 829                  | 17.49%             | \$84,121               | \$84,416               | -0.35%             |
| Saginaw Board of REALTORS®                        | 190            | 194            | -2.06%         | \$76,018           | \$72,054           | 5.50%          | 1,280                | 1,304                | -1.84%             | \$78,411               | \$75,627               | 3.68%              |
| Sanilac County                                    | 16             | 17             | -5.88%         | \$79,244           | \$57,929           | 36.79%         | 114                  | 87                   | 31.03%             | \$66,119               | \$56,521               | 16.98%             |
| Shiawassee Regional Board of REALTORS®            | 63             | 79             | -20.25%        | \$72,315           | \$59,751           | 21.03%         | 320                  | 562                  | -43.06%            | \$70,695               | \$64,163               | 10.18%             |
| Southwestern Michigan Association of REALTORS®    | 250            | 256            | -2.34%         | \$175,939          | \$164,452          | 6.99%          | 1,865                | 1,562                | 19.40%             | \$162,766              | \$156,140              | 4.24%              |
| St. Clair County                                  | 141            | 123            | 14.63%         | \$115,627          | \$109,705          | 5.40%          | 927                  | 773                  | 19.92%             | \$104,447              | \$101,397              | 3.01%              |
| St. Joseph County Association of REALTORS®        | 56             | 74             | -24.32%        | \$113,284          | \$102,927          | 10.06%         | 416                  | 421                  | -1.19%             | \$105,955              | \$89,565               | 18.30%             |
| Traverse Area Association of REALTORS®            | 285            | 247            | 15.38%         | \$212,170          | \$209,828          | 1.12%          | 1,686                | 1,409                | 19.66%             | \$191,745              | \$177,241              | 8.18%              |
| Tuscola County                                    | 21             | 26             | -19.23%        | \$72,594           | \$80,039           | -9.30%         | 177                  | 145                  | 22.07%             | \$62,073               | \$70,630               | -12.12%            |
| Upper Peninsula Association of REALTORS® *        | 248            | 205            | 20.98%         | \$106,447          | \$94,330           | 12.85%         | 1,305                | 1,180                | 10.59%             | \$101,181              | \$97,059               | 4.25%              |
| Water Wonderland Board of REALTORS®               | 215            | 175            | 22.86%         | \$109,948          | \$89,690           | 22.59%         | 1,207                | 1,002                | 20.46%             | \$93,221               | \$88,684               | 5.12%              |
| West Central Association of REALTORS®             | 128            | 96             | 33.33%         | \$87,286           | \$85,513           | 2.07%          | 758                  | 649                  | 16.80%             | \$79,740               | \$76,121               | 4.75%              |
| West Michigan Lakeshore Association of REALTORS®  | 399            | 336            | 18.75%         | \$146,399          | \$134,808          | 8.60%          | 2,619                | 2,156                | 21.47%             | \$136,633              | \$126,102              | 8.35%              |
| <b>TOTALS</b>                                     | <b>12,578</b>  | <b>11,363</b>  | <b>10.69%</b>  | <b>\$119,446</b>   | <b>\$113,412</b>   | <b>5.32%</b>   | <b>83,386</b>        | <b>75,513</b>        | <b>10.43%</b>      | <b>\$108,824</b>       | <b>\$104,030</b>       | <b>4.61%</b>       |

Reprinted with permission from [www.mirealtors.com](http://www.mirealtors.com)

TAKE ANOTHER LOOK AT OLD REPUBLIC TITLE.



Chances are you've heard of Old Republic Title, but we encourage you to take another look. For over 100 years, we've been supporting the American dream of property ownership, honoring our commitments and standing behind our obligations. Our underwriting expertise, exceptional service, and commitment to sound and ethical business practices guide you through market and industry changes. For proven financial strength and long-term stability you can count on, call us today!

Strength and Stability for Over a Century



Old Republic Title  
4000 Main Street, Suite 150  
Bay Harbor, MI 49770  
(800) 554-5557

*Proudly  
Supporting*

**The Michigan Land Title  
Association 2012 Convention**

A rare combination of industry knowledge, specialized experts and professional agility makes us a versatile and valuable part of your toolkit.

**Trott & Trott**

A PROFESSIONAL CORPORATION

248.642.2515

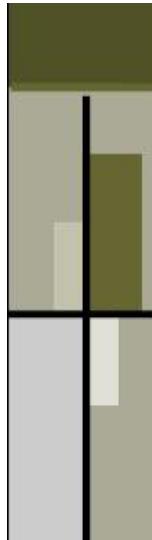
## Sponsorship Showcase for the



### **YOUR TITLE INSURANCE AND REAL PROPERTY LAW EXPERTS**

- Title Insurance Coverage & Claims
- Settlement and Escrow Claims
- Construction Disputes
- Real Property Matters of all Types

**David E. Hart, Esq.**  
**deh@maddinhauser.com**  
**Direct Dial: (248) 827-1884**  
**Direct Fax: (248) 359-6184**



**BILA & ASSOCIATES, PLLC**

ATTORNEYS & COUNSELORS

**DENNIS W. BILA II**

**321 SPRING STREET**  
**HARBOR SPRINGS, MI 49740**  
**PHONE (231) 526-9678**  
**WEBSITE: [WWW.BILALAW.COM](http://WWW.BILALAW.COM)**

**[DENNIS@BILALAW.COM](mailto:DENNIS@BILALAW.COM)**

# How often do you have to teach your business banker, your business?

There's only one way for a bank to thoroughly understand your business. Spend years on it.

That's why Comerica Bank business bankers have been with Comerica for an average of 12 years. So you always know they know you and your business.

**Just another reason why we're the leading bank for business.\***

\*Based on commercial and industrial loans as a percentage of total assets. Data provided by Highline Financial LLC, a Thomson Reuters Company, December 2011.

**Comerica Bank**

PERSONAL \ SMALL BUSINESS  
CORPORATE \ WEALTH MANAGEMENT

MEMBER FDIC. EQUAL OPPORTUNITY LENDER. NATIONAL SBA PREFERRED LENDER.



First American  
Title Insurance Company

Every day, across Michigan and beyond, First American Title Insurance Company provides underwriting expertise coupled with leading industry technology to provide accurate and efficient title solutions for our valued agents and attorneys.

- » First American Title is backed by the financial strength of First American Financial Corporation
- » One of the nation's leading, most experienced providers of title insurance
- » Nationwide presence focused on local expertise
- » Dedicated Michigan underwriting team supporting our extensive agency network; helping our agents facilitate transactions

*First American...financially strong  
and customer-focused.*

**First American Title Insurance Company**  
5910 Tahoe Drive SE, Grand Rapids, MI 49546  
Phone (800) 399-3003 • Fax (866) 907-5034

First American Title Insurance Company makes no express or implied warranty respecting the information presented and assumes no responsibility for errors or omissions.

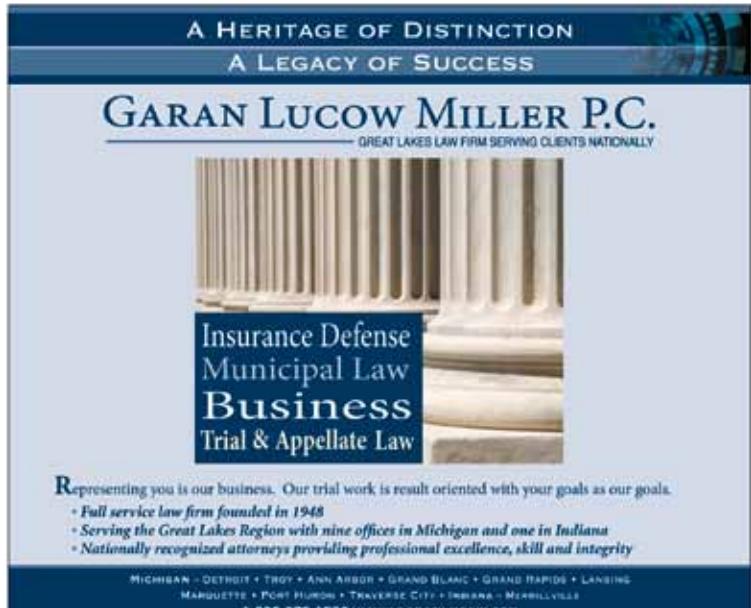
© 2011 First American Financial Corporation. All rights reserved. ▼ NYSE: FAF

## Convention Sponsors - Thank You!



**Strength. Expertise.  
Service.™**

**HERTZ SCHRAM PC**



Representing you is our business. Our trial work is result oriented with your goals as our goals.  
• Full service law firm founded in 1948  
• Serving the Great Lakes Region with nine offices in Michigan and one in Indiana  
• Nationally recognized attorneys providing professional excellence, skill and integrity

MICHIGAN - DETROIT • TROY • ANN ARBOR • GRAND BLANC • GRAND RAPIDS • LANSING  
MARGUETTE • PORT JUERGEN • TRAVERSE CITY • TRIBRIDGE • MICHILLVILLE  
1-800-873-1530 | [www.garanlucow.com](http://www.garanlucow.com)



The law firm of Couzens Lansky is pleased to announce that as of August 1, 2012, Nadis & Neuman, P.C. has joined Couzens Lansky.

Our firm specializes in title insurance and handling title claims, as well as:

- Real Estate
- Employment and Labor Law
- Taxation
- Business and Corporate
- Contracts
- Estate and Gift Tax Planning
- Litigation
- Bankruptcy

For more information contact Gregg Nathanson or Phil Neuman:

39395 W. Twelve Mile Road, Suite 200  
Farmington Hills, Michigan 48331  
248-489-8600

Gregg.Nathanson@Couzens.com  
Philip.Neuman@Couzens.com  
www.couzens.com



## The Kitch Firm Knows Title

The Kitch firm's expertise in real estate and insurance makes us uniquely qualified to handle complex title litigation and escrow claims. We routinely represent those insured by the nation's top title insurance underwriters, the underwriters themselves as well as title agencies, and pride ourselves on offering the most cost-effective and smart legal representation available.

|                     |                            |
|---------------------|----------------------------|
| Title Claims        | Mortgage Fraud Litigation  |
| Escrow Claims       | Agent Errors and Omissions |
| Quiet Title Actions | Subrogation                |
| Reformation Actions | Lien Priority Disputes     |
| Recording Errors    | Restrictive Covenants      |
| Coverage Disputes   | Construction Liens         |

Contact: Adam Kutinsky  
adam.kutinsky@kitch.com  
313.965.6731



## Sponsorship Showcase for the



Integrity. *Responsibility.* Service.

Miller Canfield  
- proudly supports the -

MICHIGAN LAND TITLE ASSOCIATION

MILLER  
CANFIELD

LeRoy L. Asher Jr.

313.496.8441 • asher@millercanfield.com

Representing underwriters, agents and insureds throughout Michigan.

## Done with your old Underwriter?

*Strike a new relationship with us!*

Now that you've weathered the stormy market, and you're planning for a fresh start, why not move away from your old underwriter?

North American Title Insurance Company is now accepting applications for agents in Michigan. Isn't it time for an underwriter relationship you can count on?



To find out more about North American Title Insurance Company please contact us today.

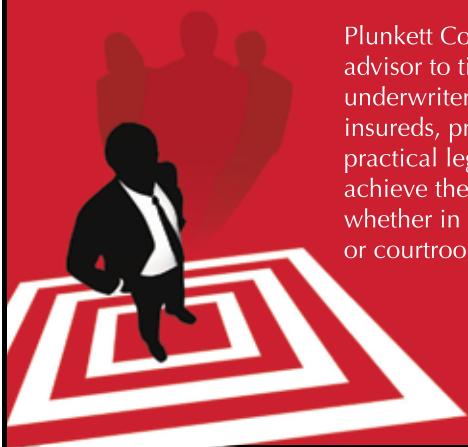
**Michael Holden**  
State Agency Manager, Ohio & Michigan

t: 440.725.8973  
f: 866.216.4381

[www.natic.com/MichaelHolden](http://www.natic.com/MichaelHolden)  
mholden@natic.com

The strength behind our clients.®

Plunkett Cooney is a trusted advisor to title insurance underwriters and their insureds, providing timely, practical legal services to achieve the right result whether in the boardroom or courtroom.



**PLUNKETT COONEY**

ATTORNEYS & COUNSELORS AT LAW

**KURT E. RIEDEL**

Title Insurance Law Practice Group Leader  
(248) 901-4043 | [kriedel@plunkettcooney.com](mailto:kriedel@plunkettcooney.com)

[www.plunkettcooney.com](http://www.plunkettcooney.com)

# BERNARDI RONAYNE & GLUSAC P.C.

ATTORNEYS AND COUNSELORS

*Specializing in matters of*

Real Estate • Bankruptcy • Media Law

*Recognized by*

U.S. News and World Report  
Best Lawyers – Best Law Firms in America

1058 Maple Street, Suite 100, Plymouth, MI 48170

(734) 416-1780 • [joeb@brgpc.com](mailto:joeb@brgpc.com)

## Convention Sponsors - Thank You!

Schneiderman & Sherman P.C.

— proudly supports the —

Michigan Land Title Association

*Thank you for helping to insure the American Dream.*



**SCHNEIDERMAN  
& SHERMAN P.C.**

[www.sspclegal.com](http://www.sspclegal.com)

A Michigan Law Firm Serving  
the MORTGAGE INDUSTRY  
For Over 30 Years

**NEIL R. SHERMAN**  
PHONE: 248.539.7400  
[NSherman@sspclegal.com](mailto:NSherman@sspclegal.com)



Expert underwriters to help you  
navigate complicated transactions

Another reason why  
we are the right underwriter for you.  
Visit [stewart.com/michigan](http://stewart.com/michigan) or contact us today  
to learn more about our underwriting expertise.  
Stewart Title Guaranty Company  
(734) 469-9450

**stewart**

© 2012 Stewart.



The Title Examiner  
c/o MLTA  
124 W. Allegan, Suite 1700  
Lansing, MI 48933

PRSRT STD  
U.S. Postage  
PAID  
Holland, MI  
Permit #66

## *MLTA Upcoming Events*

October 23      Legislative, Membership &  
                    Convention Committee  
                    Meetings

\*October 24      Fall Education Seminar  
                    *Mt. Pleasant, MI*

November 7      Fall Education Seminar  
                    *Livonia, MI*

July 14-16, 2013 MLTA Summer Convention  
                    Crystal Mountain Resort

## *ALTA Events*

October 12-15      2011 Annual Convention  
                    Charleston Place  
                    *Charleston, SC*

**Don't Let Property Taxes Delay Your Commitment...**



- \* to your deadlines
- \* to your closer
- \* to your customer

Contact Mario Castillo  
[mcastillo@ask-services.com](mailto:mcastillo@ask-services.com)  
877-883-1392