



THE TITLE EXAMINER

A PUBLICATION OF THE MICHIGAN LAND TITLE ASSOCIATION

SUMMER 2007

Hello MLTA Members,

I have been appointed by Mary Lou Hartwell to be the successor editor to Kathy Savich, who retired from the position. Kathy and her team did a great job creating a good foundation on which to build. You will notice a few new features and sections in this edition, as well as it being in full color. As a recent MLTA Director, I am aware of the fiscal responsibility and our budget, so I am pleased to let you know that these full color newsletters are printed at no difference in cost. Please feel free to email me any comments regarding this edition!

Sincerely, Bob Wuerfel
bwuerfel@lighthousegroup.net

WHAT'S INSIDE

Board of Director Info.....	2
Member Spotlight	3
In Memory	3
Spring Seminar.....	4
Construction Lien Act	5
Summer Convention	6
PAC Awards	7
Welcome New Members.....	7
Convention Photos.....	8
MLTA PAC Jump	9
Computer Technology.....	10
Committee Focus	11
Document Imaging	12
Marketing Focus.....	13
MLTA Audit.....	15
<u>Advertisers:</u>	
ASK Services	2
Real Estate eTax Services.....	7
McClimans Insurance	11
ALTA.....	14
Rhoades McKee	14
TSS Software.....	15
SoftPro.....	16

Mary Lou Hartwell, MLTA's 55th President

by Catharine B. LaMont - President, LaMont Title

On July 16, 2007, Mary Lou Hartwell was installed as Michigan Land Title Association's 55th President. As a member of MLTA for decades, she is well known as a veteran of the title insurance world and a loyal friend to the membership. As she begins her year as President, she shared some of her personal and professional background as well as some thoughts about the challenges facing our industry and MLTA's role in meeting those challenges.



Incoming Officers:
Doug McFarlane, Mary Lou Hartwell & Tony Viviani

As a veteran of the industry, Mary Lou began work with Van Buren County Abstract office on March 17, 1979 typing abstracts and commitments. "In those days, we had to use 5 carbons and white-out in every color of the rainbow, and I used a lot of it! Some legal descriptions were three pages long and if a lender came in and changed the loan amount, the whole thing had to be retyped. I remember those days fondly." The labor intensive nature of the abstract business has evolved into a streamlined process requiring a smaller office staffed with just a few key professionals. "Because abstracts were so labor intensive, we had 25 employees when I started. Now we are down to 4. It was like going from a Model T to a Mustang in a span of twenty years. This was attributable primarily to technology and changes in the industry, such as the shift from abstracts to title insurance, and the evolution of centralized title sourcing, not to mention the difficult economy."

Her progression in Van Buren County Abstract reflects a curiosity that has served her, her employer, and our industry well. When asked why she stayed with the job in light of the tedious days of typing, she described the mysterious vault where the title documents were kept. "We had a big vault where all the records were kept – the title plant. I wasn't allowed in the vault because I wasn't an examiner and it drove me crazy. I wanted to learn how to examine so I could get into that vault. Over the years, I taught myself. As time went on, I moved up to Assistant Manager of the office and then became Manager in 1991 or 1992. That's been my job ever since."

Mary Lou's curiosity led her to the MLTA. She began attending the seminars in Mount Pleasant in the early to mid-80's and found the networking to be as valuable as the seminar content. She met many people who were informed and willing to share their knowledge of the title world and how to negotiate its challenges. While much of that knowledge was shared in the bar over drinks, Mary Lou became active in various committees where she became a contributor of knowledge, as well as its recipient.

Mary Lou sees the benefits of education and networking to be the key reasons why someone should join MLTA. "It's very difficult to do your job and to do it well without knowing the answers to the questions and sometimes even what the questions are themselves. This is particularly crucial today when our industry is under attack by regulatory authorities and the media.

(Continued on page 2)

MLTA

Michigan Land Title Association

Board of Directors 2007-2008

Officers:

President: *Mary Lou Hartwell*

VanBuren County Abstract Office

207 Paw Paw Street, Paw Paw, MI 49079

Phone: 269-657-4250 Fax: 269-657-3207

vbaoc@aol.com

President-Elect: *Anthony Viriani*

Philip F. Greco Title

118 Cass Avenue, Mt. Clemens, MI 48043

Phone: 586-493-5560 Fax: 586-463-9703

aviviani@grecotitle.com

Secretary-Treasurer: *Douglas D. McFarlane*

IBT Title, Inc.

209 East Broadway, Mt. Pleasant, MI 48858

Phone: 989-773-3241 Fax: 989-773-6221

dmcfarlane@ibttitle.com

Directors:

Timothy J. McDonnell

Stewart Title Guaranty Company

26555 Evergreen, Suite 410, Southfield, MI 48076

Phone: 248-368-9900 Fax: 248-368-9951

tmcdonnell@stewart.com

John Tacia

Stewart Title Guaranty Company

26555 Evergreen, Suite 410, Southfield, MI 48076

Phone: 248-368-9900 Fax: 248-368-9951

jtacia@stewart.com

Catharine B. LaMont

LaMont Title Corporation

500 Griswold, Suite 2100, Detroit, MI 48226

Phone: 313-963-3100 Fax: 313-963-5488

clamont@lamonttitle.com

Kathleen H. Savich

Thunder Bay Title

621 W. Chisholm St., Alpena, MI 49707

Phone: 989-356-6080 Fax: 989-356-6362

ksavich@thunderbaytitle.com

Marcy Welburn

LandAmerica Transnation Title

1675 Watertower Place, Ste. 200, East Lansing, MI 48823

517-318-4390 Fax: 517-318-4381

mwelburn@landam.com

Allan Dick

The Talon Group

22260 Haggerty Rd., Ste. 180, Northville, MI 48167

248-348-0508 Fax: 714-824-5750

adick@talongroup.biz

Past President: Robert Meredith

LandAmerica Financial Group

2525 East Paris Avenue SE, Suite 170,

Grand Rapids, MI 49546

Phone: 616-942-2250 Fax: 616-942-5735

rmeredith@landam.com

Lobbyist: Tim Ward

Michigan Legislative Consultants

222 North Chestnut, Suite 200, Lansing, MI 48993

Phone: 517-372-2560 Fax: 517-372-0130

tward@lmcmi.com

Executive Director: Christian H. Kindsvatter

Kindsvatter & Associates, Inc.

1000 W. St. Joseph Highway, Suite 200

Lansing, MI 48901-5339

Phone: 517-374-2728 Fax: 517-485-9408 mta@

KindsvatterAssociates.com

Derek Dalling

derek@KindsvatterAssociates.com

Mary Lou - Continued

It's so important to be able to answer questions articulately when people are asking what we do and why we do it. People don't understand what we do and it takes all of us to explain just how much we bring to a real estate transaction. MLTA offers us the tools with which to do that."

Although busy at Van Buren County Abstract and Title Agency, Mary Lou leads an active and rich social life. She and her husband David are entranced by their 7 grandchildren. They have three grown and married children and Mary Lou is delighted that three of her grandchildren live across the street! The attendees of the summer convention were given the opportunity to meet Mary Lou's proud mother who has moved back to Paw Paw. She reports that she had a ball! In addition to work and time with her grandchildren, Mary Lou has been on the Village Council for 12 years, with the last 8 as President. She's still active on the Downtown Development Authority, the Chamber of Commerce, and Kiwanis. She is very active in her church and is on the vestry.

Mary Lou is excited about her Presidency of MLTA. She is committed to its mission and feels that we are at a crucial stage in our industry. "I think that our industry is threatened. The Association is the organization that has to stand up and protect us. We need to have a voice in the legislature, the courts, and the public. MLTA is that voice. This is a huge challenge but I believe this organization is up to it. I want people to get excited about our future. I'm a fighter with a positive personality and I think we can get it done!" ☺



Land lots more customers this summer!

You'll never say no to another deal outside your area when you bring ASK Services on board. We have title professionals in all the right places throughout Michigan, Ohio and Indiana—giving you ready access to their local knowledge and expertise.

With ASK Services, you'll get up-to-date information without leaving your office or tying up your examiners with time-consuming legwork. To say yes to more new business, call Michigan's #1 real property abstracting service at **888-416-1313** or visit www.ask-titleservices.com.

Personal service. Progressive technology.™ 42180 Ford Road, Canton, MI 48187

THE TITLE EXAMINER STAFF

Editor: Bob Wuerfel - Lighthouse Title Group

Publisher: Laura Veldhof - Lighthouse Creative Services

Board Representative: Kathleen Savich - Thunder Bay Title

Photographer: Derek Dalling - Kindsvatter & Assoc., Inc.

CONTACT

Jill Smalldon 616-820-7282

jsmalldon@lighthousegroup.net or

MLTA 517-374-2728

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

MLTA Member Spotlight

Get to know some of your fellow MLTA members! Get ready, you might be chosen to be highlighted next!

Our MLTA President-Elect

Anthony J. Viviani

Senior Vice President & General Counsel

Philip F. Greco Title



Anthony has worked in the land title industry since 1992 in a variety of capacities including: escrow, examining, and underwriting for national title underwriters, as well as 1031 Exchange Counsel for major 1031 Exchange companies. Mr. Viviani is the Chair of the Legislative Committee, a member of the Legislative Steering Committee, recipient of the Robert J. Jaye Award and President-elect of the Michigan Land Title Association. Additionally, he is Chair of the Residential Transactions Committee of the State Bar's Real Property Section and a member of the Michigan Land Title Standards Committee, having also written a number of articles for the Real Property Section, Michigan Real Property Review, and has also authored the 2004 Supplement for Michigan Residential Real Estate Transactions, Remedies Chapter published by ICLE. He is a frequent speaker at statewide seminars, a faculty member of the Institute of Continuing Legal Education, an adjunct faculty member of Madonna University where he teaches a course on Real Property law. Tony is an active member of the Italian American Bar Association of Michigan, acting as Treasurer, and a member of the Italian Chamber of Commerce, Macomb County Bar Association, Catholic Lawyers of Michigan, Macomb County Habitat for Humanity and other church and civic organizations.

Jerome E. Jelinek, President

Corporate Title Agency, LLC

Traverse City Office, Grand Traverse County

Involvement: Current chair of Legislative

Committee; Past President (2005-2006)

Personal Interests: Athletics including tennis, running, swimming and biking



Something About You: "I've enjoyed serving as a board member and officer of the Traverse Symphony Orchestra, which is a professional orchestra of exceptional quality located in Traverse City. Fund raising is a big part of those responsibilities, so if you would like to contribute, our website is www.TSO-Online.org. Thanks."

Dawn M. Patterson

Regional Counsel & Vice President

United General Title Insurance Company

Northville Office, Oakland County

MLTA Involvement: Education Committee

(2001-present)MLTA Presentations: Fall Education

Seminar 2004 (October 20, 2004): Michigan Dower and Homestead interests Spring Education Seminars 2007 (April 11 and May 9, 2007): 2006 Base Policies, 2006 Commitment and 2006 Endorsements

Personal Interests: MSU Spartans, gardening, volleyball and travel.



Something About You: Dawn was admitted to the Michigan bar in 1995. She has published two title insurance articles in Laches, a publication of the Oakland County Bar Association (OCBA) and two IRC 1031 articles in the Michigan Real Property Review. She currently serves as a member of the MLTA Education Committee, the 2007-2008 Chairperson for the Real Estate Committee of the OCBA and as the Chairperson for the 2008 State Bar of Michigan Real Property Law Section 33rd Annual Summer Conference. She is married to Reggie Pacis who is an immigration attorney. Their son, Isaiah, was born on March 26, 2005. They live in Ferndale, Michigan.

Walter D. Quillico, President and Counsel

Home Title Connect DBA Title Connect, LLC

Bingham Farms Office, Oakland County

MLTA Involvement: Education Committee, Legislative

Committee (Member and Chairman), Legislative Steering

Abstractor Agent Committee (member and Chairman), PA

KEGS, Board of Directors, Secretary/Treas

President-Elect, President



Personal Interests: Golf, softball and travel

Something About You: I have been on 2 TV talk show representing the title industry - due process, a legal panel setting, and the real estate insider, a real estate industry program. The experience was fun.

IN MEMORY: Gary Kaiser 1949-2007

by Vicki Kaiser

Gary passed away on June 24, 2007. Anyone who spent more than two hours with Gary, knew Gary. He was a big man with a big heart. All of us whom he loved received the benefit of his generosity with his time and talents. He built, repaired, jerry-rigged and duct taped something for almost everyone he knew. Gary remembered fondly growing up with his 4 brothers and sisters, and spending time with his grandparents in Lansing. Gary had 3 children, Kristen, Jim and Kathryn, and 1 grandson, Lucas. He valued the times he, Jim and his father were able to hunt together. The new family he acquired when we married bought him much joy and support. He loved all of us as his own. He loved to play golf, anything outside, fishing, boating and being in the woods. Gary considered himself very lucky to have had 3 true friends in his life, Jim Frisosky, Pete Sabo and Jerry Provost. He knew you guys were always there for him. He started the in Title Insurance business in 1967 drawing maps for Burton Abstract. He had every job in this industry at one time or another. He did them all with hard work and integrity. He was proud that whenever he left a job, he had prepared someone to replace him. The best thing he did in his career was learn the business and then generously share that knowledge with those he worked with. He was so proud that his daughter, Kristen, became an attorney and is now working in the same industry. As much as Gary meant to all of us, we meant to him. Remember him with a story and belly laugh.



Construction Instruction Kicks Off Spring Seminar

by Jilanne Z. Scholtz, VP/State Manager - United General Title Insurance Co

The annual Spring Education Seminars took place on Wednesday, April 11, 2007 in Mt. Pleasant with a turnout of 157 members; while the Livonia session, held on Wednesday, May 9th had 98 in attendance. The two spring seminars saw a total of 255 attendees, which is a great turnout by our membership!

Allan Dick and his Band of Brothers (Gregg Nathanson, Tony Viviani and Gary Kaiser) offered an insightful program on the nuances of insuring new construction transactions. Allan gave us an overview of the industry citing that new construction is traditionally a high-risk area for both underwriters and agencies resulting in large dollar losses. **Gregg Nathanson**, Esq. discussed the lenders expectations in the construction process and reviewed the fundamentals of the Construction Lien Act in Michigan. He reiterated to the audience in the words of Ronald Regan “trust but verify” when working in the new construction arena.

Tony Viviani presented the “nuts and bolts” of working with developments in a challenging market, or, as he put it, “New Construction, Profitable Playground or Landmine?” He told the audience, “never fill out the sworn statement for the builder”, “spot check your waivers” and to make sure “you have a process for processing draws”. In addition, Tony pointed out the following Danger Signals on a construction project:

1. Draw Requests out of Sequence
2. Sworn Statement out of order or doesn't make sense
3. General Contractor or sub-contractors fired/walked off job
4. Verbal Change Orders

Gary Kaiser completed the morning session with a very informative and personal account of a claim on condominium development project. Gary discussed the importance of physical inspections to determine the progress of the project. He suggested that agencies and underwriters audit constructions files on a regular basis and verify the notary on all sworn statements. He disbursed some pertinent advice to his students, telling them to put effort into the project ahead of time or explain later why the project failed. [Editors Note: Please see In Memory Article on Gary also included on page 3.]

Tim Ward of Michigan Legislative Consultants presented some frightening information on HB 4582 regarding a proposed increase for copies of documents from the Register of Deeds Offices. The proposed increase is 700%, increasing the fee to \$7.00 per copy from the current \$1.00 fee. Patricia Irving Cwiek, MLTA General Counsel further discussed this issue and what a detriment this bill would be to our industry. [Editors Note: This HB has been dismissed since this was first reported at the Spring Seminars].

Dawn Patterson, Esq. began the afternoon discussing the New 2006 ALTA form. Dawn quickly reviewed the new forms and the additional coverage given the consumer in these new policies. Gap coverage is automatically included in the new policies (except coverage for real estate taxes or assessments) and should alleviate the necessity for a Gap Letter. She pointed out a key revision in the owner's policy in the definition of Insured; this now includes Single Member LLCs and Living Trusts. Dawn also introduced the policy schedules and noted the endorsements that can be incorporated into the loan policy by “checking to appropriate boxes” on the new Schedule A.

Sarah Maddox Sutton rounded out the day by reviewing the coverage of the ALTA Homeowner's Policy and the ATLA Extended Coverage Loan Policy. She pointed out that this policy was introduced in 1998 and is known in different circles by various names (i.e. Eagle Policy, Advantage Policy, etc). Sarah discussed how this product can increase revenues, and give the lender and consumer much more coverage than the standard policy used in most transactions. She pointed out that this is the first title policy to incorporate deductibles and caps into the policy, a common practice in other lines of insurance. Rates vary by underwriter, so please check with your underwriter(s) to determine the correct fee for these policies and additional requirements necessary for issuance. 

Recent Revisions to the Michigan Construction Lien Act

Since 1980, the basic requirements and procedures of the Construction Lien Act have remained largely intact, but recently there have been some significant changes to the documents and processes required for an owner to prevent the attachment of a construction lien.

Many owners and lenders have been able to establish a relatively efficient process by which the documentation required under the Construction Lien Act could be processed so as to protect the property from liens while at the same time not unduly delaying the payment to the contractors. The owner posts and records a Notice of Commencement pursuant to MCL 570.1108 at the outset of the project identifying the person to whom notices should be sent. Subcontractors and suppliers should timely serve a Notice of Furnishing upon that person as described in MCL 570.1109. The Contractor provides a Sworn Statement with each pay application pursuant to MCL 570.1110. The owner was obliged to make certain that those subcontractors providing a Notice of Furnishing received payment, and a prudent owner required a lien waiver to be submitted pursuant to MCL 570.1115 to verify and acknowledge payment. *Vugterveen Systems, Inc. v Olde Millpond Corp*, 454 Mich 119,122; 560 NW2d 43 (1997). Again, the process is largely document driven using derivations of the forms described in the Construction Lien Act.

That documentary process was apparently not sufficient for the legislators. PA 572 of 2006 requires an owner who receives a Sworn Statement to "give notice of its receipt, either in writing, by telephone or personally" to each subcontractor providing a Notice of Furnishing. While other sections of the Construction Lien Act specify the manner of service and the proof of such service, PA 572 provides no direction to the owner as to how to demonstrate compliance. While the revised Sworn Statement form requires the contractor to provide the addresses and telephone numbers for each subcontractor, there is no description of the consequences of incorrect information from the contractor. Likewise, PA 572 provides no time period by which the subcontractor is to respond to such notice from the owner, yet the owner is required to provide a copy of the Sworn Statement to the requesting subcontractor within ten days of receiving the request. It is not clear whether the subcontractors are allowed an opportunity to object to the Sworn Statement, nor does it indicate what actions at all can be taken by the subcontractors. Similarly, it does not indicate the ramifications to an owner of not being able to provide the notice to a subcontractor because of inaccurate or incomplete information.

The language in PA 572 with regard to the lien waiver is more precise, but is also unnecessary. In an attempt to prevent a contractor from submitting fraudulent lien waivers, PA 572 now imposes a further obligation on the owner to verify "the authenticity of the lien waiver with the lien claimant either in writing, by telephone or personally.

"Once again, there is no direction as to how that can be done reliably for the protection of the owner. Lien waivers are not as powerful as a Sworn Statement precisely because a forged lien waiver provides the owner with no real protection. *Horton v Verhelle*, 231 Mich App 667; 588 NW2d 144 (1998). PA 572 creates a greater burden on the owner to document attempts at verification, without providing clear direction as to the form or proof of any such verification. PA 572 provides no clear standards by which the owner can conduct its business so as to adequately protect itself from the claims of liens. Assume that the owner receives a lien waiver and makes a telephone call to the person whose name is purportedly on the lien waiver, and the person assures the owner that he did in fact sign the lien waiver. Over the telephone, there is no reliable and clear method by which the owner can accurately verify a signature or even that such a conversation took place or that the person is in fact who they represent themselves to be. That telephone call, while required and recognized by PA 572, provides no real benefit or protection to either the owner or the subcontractor.

Several industry and trade groups objected to this revised process since it applied to every non-public construction project in Michigan. Many owners with larger projects could have more than 30 subcontractors identified on the contractor's monthly application for payment and Sworn Statement, and many of those subcontractors provide a Notice of Furnishing. Several owners were faced with adding staff in order to contact all of the subcontractors. As a result of the objections, the Legislature passed Public Act 28 of 2007 to limit the application of PA 572 to residential projects only. On commercial projects, the procedures remain the same, even though the Lien Waiver forms in MCL 570.1115 have been revised slightly to address the changes of PA 572; however; those revisions do not apply to commercial projects.

Based on the activity so far this session, the Legislature may be proposing additional modifications to the Act. Currently, House Bill 5051 introduced on July 24, 2007, proposes, among other things, to eliminate completely the ability of a subcontractor or supplier to record a construction lien on a residential project. This bill is still early in the legislative process.

In short, the documentary process outlined above to take full advantage of the protections of the Construction Lien Act is no longer sufficient. Now the owner must also in some verifiable way notify select subcontractors of the submission of a Sworn Statement and provide copies of that Sworn Statement upon request. Further, an owner receiving a lien waiver from a subcontractor or supplier must also develop a verifiable process that will satisfy evidentiary requirements to validate executed lien waivers. In the early days of the Construction Lien Act the Court of Appeals noted in *Renshaw v Samuels*, 117 Mich App 649, 656; 324 NW2d 117 (1982), "If the owner is responsible for ensuring the accuracy of the sworn statements, the statements serve no purpose." However, PA 572 and PA 28 certainly seem to be moving in the direction of requiring an owner to do just that. 

MLTA Summer Convention

by Bob Wuerfel - President, Lighthouse Title Group



Over 130 MLTA members, guests and speakers gathered July 15-17 for the MLTA Summer Convention in Boyne Mountain at the beautiful Mountain Grand Lodge.

Sunday Evening began with the Icebreaker Reception on the Vienna Patio overlooking the Boyne Mountain slopes. Mardi Gras was the theme for the evening and there were several MLTA members and guests dressed for the occasion. We had Fortune Tellers, Middle Eastern Oil Barons, Radical 70's attire and Jokers, just to name a few. The winners of the best costume for the evening were George "The Shiek" Amar and his wife Nancy.

Monday morning began with the Election of Officers with Bob Meredith presiding on his last day as President. Marcy Welburn of Landamerica along with Allan Dick of the Talon Group were elected as new directors to the MLTA. Mary Lou Hartwell was elected as the new President; Tony Viviani as President-Elect and Doug McFarlane as Secretary/Treasurer. Congratulations!

After the officers were elected, we were privileged to hear from Greg Kosin, current ALTA President. Greg admitted that he is a diehard Cubs fan and that it's been 99 years too long since the last time the Cubs won the World Series. Greg also shared with us that the title industry is not well understood by many outside our industry, which has contributed to the scrutiny our industry is undergoing. He mentioned that we need to do a better job of communicating to the public and our customers the value of the service we provide!

Representative Barb Byrum (D-67th District, Onondaga) then took to the podium. She asked if anyone had heard of the town where she was from, and only Bill Robinson knew that this was a quaint village between Lansing and Jackson! Representative Byrum can relate to many of us who are owners of title agencies, as she is an owner of a hardware store in Charlotte. She has to look at balancing the budget in her role as representative, yet put on the hat of an owner to wonder what effect the replacement of the small business tax plan has on small businesses. Representative Byrum also indicated that she understands the title industry's viewpoint on the redacting of the Social Security numbers from original documents.

Our last keynote speaker of the morning, Tony Rubleski of the Mind Capture Group, intrigued the MLTA members with *"Seven Secrets to Improve Your Marketing and Get More Sales"*. Mind Capture is the ability to stand out, get attention and win title business in a market with too many choices. Tony indicated that customers we work with are cynical, time starved and overloaded. A couple of the secrets that Tony shared to build up the customers trust include: use of client testimonials, with permission of course, and to create a one page document of all the clients that use your title agency.

Monday afternoon consisted of the opportunity to participate in the Annual Golf Outing held at The Monument Golf Course at Boyne Mountain. There were over a dozen teams that enjoyed the weather and the golf course's rolling terrain and views. Others from the MLTA took opportunity in the afternoon to relax at the resort or drive up to Petoskey for shopping and casino fun.

In the evening, the President's Reception was held at the Boyne Mountain Airfield to welcome the new president Mary Lou Hartwell, and to observe one of our very own members, Tim McDonnell, jump from 10,000 feet in the air as the "winner" of the MLTA PAC fundraiser.

Greg Kosin and Ed Miller from ALTA can not recall any other state doing such crazy things in the name of raising monies for the PAC. Greg later joked that he'd get Ed to do this in Chicago at the ALTA 100th Anniversary this fall [Editor's note: See extensive article on page 9]

MLTA-PAC ANNUAL GIVING AWARDS

Each year the MLTA-PAC recognizes members who made contributions during the prior year that exceed designated giving levels. The five levels are:

LIFE: \$1000+
PRESIDENT: \$500—\$999
GOLD: \$350—\$499
SILVER: \$250—\$349
BRONZE: \$150—\$249

We'd like to thank the following members and recognize them for their support of the MLTA-PAC in 2006! If you were not present to receive your award at the summer convention, it will be forwarded to you by the MLTA office.

LIFE:
Pat Cwick
Kevin Kossen

PRESIDENT:
Jerome Jelinek
Tim McDonnell
Tony Alcala
Don Schultz, Jr.

GOLD:
Sarah Maddox Sutton
Jill Scholtz
Margo Hannum
John D. Tacia

SILVER:
Kim O'Connor
Alice Cook
Debbie Fitnich
Allan Dick

BRONZE:
Ethan Powsner
Tony Viviani
Sharron Ardanowski
Bill Robinson
Brian Dishaw
Tom Leavitt
Michael Cuschieri
Ken Lingenfelter
Kay Kossen
Gordon Marcinak
Doug McFarlane
Dan Lievois
Brian Heath
Dennis Bila
Bob Meredith
Marcy Welburn
Dan King

(continued next page)

The evening wrapped up with the Annual Banquet where ALTA President Greg Kosin swore in the new officers and directors. Bob Meredith took a few minutes to give an overview of the past year as President of the MLTA before handing over the reigns to Mary Lou Hartwell. Mary Lou is looking forward to taking on the challenges our title industry is facing as well as to build on the foundation laid by the presidents before her. Tim McDonnell then recognized all of the 2006 Contributors to the MLTA PAC with pins. Douglas McDougal was awarded the distinction of Honorary Member as he retires to spend more time with his wife in Florida. To cap the evening, Gregg Nathanson was awarded the Robert J. Jay plaque, which recognizes outstanding leadership and contributions to the MLTA!

Tuesday morning's session brought us our last Keynote Speaker, Dana Johnson – Financial Analyst for Comerica Bank. Dana's message was clear: Michigan is indeed stuck in a recession while the other 49 states are seeing moderate growth. He mentioned that less than 3 years ago 7.5% of our state's employment was automotive related, and it is now down to 4.5%. In 3 years we've seen significant downsizing in the automotive sector which dominoes down to the vendors and suppliers. This affects homeowners who need to relocate to other states for employment, pushing up the inventory of homes and the sales prices down. The GOOD NEWS... Dana indicated that he envisions the automotive employment to bottom out around 3%, or another 1.5% decrease at the pace of the past 3 years, that would lead to this occurring in late 2008. By 2009, we would see stable or even minimal growth in other sectors, which would lead to increased housing demand as well! ☺

Convention Sponsors:

Gold Sponsors:
Comerica Bank
SoftPro

Silver Sponsors:
Corporate Title Agency

Chicago Title Insurance Company
Fidelity National Title Insurance
IBT Title, Inc.
LandAmerica
Lighthouse Title Group
Old Republic National Title Ins.
Stewart Title Guaranty Company

Supportive Sponsors:

Kitch Drutchas Wagner Valitutti & Sherbrook
Philip F Greco Title Company
Ethan Powsner - Ticor Title Insurance
VanBuren County Abstract & Title Agency
Williams Williams Rattner & Plunkett, P.C.

Coming this Fall your updated MLTA Website

This is a preliminary snapshot of the website's new look that will be launched in Fall 2007. The MLTA Board is currently finalizing the design, format and details. Any questions, comments or input may be directed to Derek Dalling at derek@KindsvatterAssociates.com

www.MiLTA.org



Welcome New Members

David Nichols  America's One Title Agency (*Grand Rapids*)

Ronald Ellison  American Title Company of Jackson (*Jackson*)

Karen Benton & Patricia Kulikauskas  Commercial Title Services (*Bloomfield Hills*)

Carolyn M. Lawson  Crown Title Agency, LLC (*Bad Axe*)

Laura McMahon Lynch  Law Office of Laura McMahon Lynch, PLC (*Grosse Pointe Farms*)

Moshe Shapiro  M.S. Title Agency, LLC (*Southfield*)

Douglas McFarlane & Robert MacLeod  Pere Marquette Abstract & Title Agency, LLC (*Reed City and Baldwin*)

Chad Muncy  Title Support Services (*Livonia*)

Real Estate eTax Service

Daily Property Tax Searches

REETS performs the daily tax searches for over 100 Title companies throughout the State of Michigan! We search all 83 counties each and every day.

 www.reets.net

Michigan's #1 Tax Search Company

 24-Hour Service

 jmaniaci@reets.net

Office Locations:
• Detroit
• St. Clair Shores

To test our 'Web-Based' tax service, please call:
Joe Maniaci
(586) 773-7043

Summer Convention - Boyne Mountain

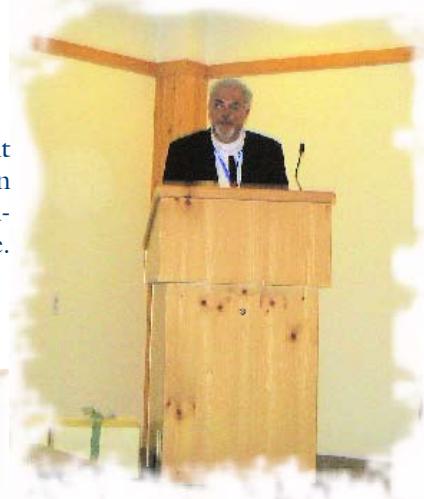


President's Reception at Boyne Mountain Airfield prior to the "JUMP".

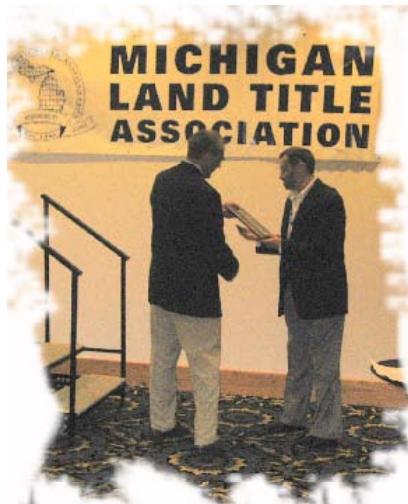
Tony Rubleski, one of the keynote speakers, addresses ways to improve marketing.



ALTA President Greg Kosin discussing the national scope.



Mary Lou Hartwell, accepting the Presidency from Past President, Bob Meredith.



Gregg Nathanson accepting the Robert J. Jay Award from Kevin Kossen.



Tim McDonnell discussing PAC and telling the members about his JUMP experience.



ALTA President, Greg Kosin swearing in the new officers and directors.



MLTA-PAC "JUMP"

Raises Funds and Fun at Summer Convention

by Tim McDonnell - Agency Operations Manager, Stewart Title

The Pennies from Heaven fundraiser was quite a success, raising close to \$7,500 for the MLTA PAC! The fundraiser involved five candidates: **Allan Dick** (The Talon Group), **Dan King** (Data Trace), **Eric Manley** (Three Lakes Abstract and Title/Mount Pleasant Abstract and Title), **Ethan Powsner** (Ticor Title Insurance Company), and **Tim McDonnell** (Stewart Title Guaranty Company). MLTA members were asked to contribute funds to the PAC and designate one of the candidates to take a flying leap! When the checks and pledges were tallied, the winning candidate was Tim McDonnell; although the rest of the candidates probably considered themselves the winners because they did not have to jump out of a plane!

At that point, Tim signed a release that contained language that would rival a title insurance policy! He then went through a short class of instruction on how to jump out of a perfectly good plane. While the rest of the crowd was enjoying a cocktail by the air-strip, Tim was strapped into a harness and prepped for the tandem parachute jump. A short time later a plane landed, Tim said his goodbyes to his family and friends and headed toward the plane. The plane took off and ascended to over 10,000 feet, the door opened and GERONIMO!!! Tim and his new best friend were descending toward Mother Earth at approximately 120 miles per hour. This drop lasted approximately 30 to 40 seconds and at 5,000 feet the parachute was deployed. Tim thanked his jumping partner for packing a good chute and after a few spirals of the parachute, they slid in for a soft landing near the airstrip to the applause of the assembled crowd.

Tim's family rushed out to meet him, his wife Andi holding back tears of relief that he was safely back on the ground (or was it because she would not be able to cash in on all that life insurance?). Tim was quoted as saying, "That was quite a rush!!! Unbelievable!!! It was quite an experience; but, I don't think I will do it again!!! I can't wait to see the video!!!"

The two youngest members of the PAC Committee, Tim (13) and Joey (12) McDonnell were hard at work selling cigars for the PAC during the cocktail hour on Sunday and Monday evenings. Armed with 4 different brands of cigars at \$10.00 each, they raised \$300.00!!! They earned a few tips along the way and honed their sales skills a bit more! Anyone looking for a couple of good salesmen?

Derek Dalling assisted PAC fundraising once again this year by providing and selling the Golf Survival PAC's for the annual golf outing. The Survival PAC's are a collection of items that will assist each team in improving their game. In other words, it is a bag of cheats! All teams took advantage of the cheats and this raised an additional \$180.00 for the cause. Thanks again, Derek!

In all, the Pennies from Heaven fundraiser generated close to \$7,500 for the PAC! Combined with the cigar sales and the golf Survival PAC's we raised close to \$8,000. When we add in the funds raised earlier this year, we have raised approximately \$10,000 for the MLTA PAC. This puts us at 50% of our annual goal of \$20,000.

There is still time to make a contribution to the MLTA-PAC, and if you want, you can still tell any of the Summer Fundraiser volunteers to take a flying leap! We would ask that all members consider making an annual contribution to the MLTA-PAC. Our PAC has raised an average of \$15,000 per year over the last few years. As an industry, I know we can do better than that. **Please support the MLTA-PAC—remember no contribution is too small!!!**



Pictures by John Voso, Jr., Vice President & Agency Sales Manager of Old Republic Title

Computer Technology:

Is it Compatible with Michigan's Recording Scheme?

by Patricia Irving Cwiek J.D., M.U.P., General Counsel and Director of Public Policy for the Michigan Land Title Association

There has been considerable debate lately regarding the need to change Michigan's recording system and why. The debate has been fueled by some registers of deeds who mistakenly assume that computer processes may be substituted for statutory recording processes. While it is true that Michigan's recording laws are some of the state's oldest statutory provisions, the purpose of the recording laws remains the same: to provide a mechanism for posting public notice of private claims against property. Indeed, the recording process is the cornerstone of private property ownership and is necessary to order the priority of any competing interests. Given the constant purpose of the recording laws, the statutory processes have remained relatively unchanged despite the fact that typewriters, photocopiers and other "new technology" have come and gone. Fortunately, many registers do understand the objectives of the recording statutes in Michigan, and have not permitted computer technology to dictate which processes and functions they perform.

Michigan's Recording Scheme and Processes

Michigan's recording statutes are really nothing more than a series of legislative directives to the registers of deeds, whose duties and functions are defined by state statute. The Michigan Constitution provides that the duties of registers of deeds shall be provided by law.¹ The duties of registers, as set forth in the Michigan statutes, are essentially those of a public librarian. The principal functions performed by registers are to receive, organize, catalog and provide facilities for the public to examine copies of documents and papers authored by private parties.

The main difference between a register of deeds and other public librarians is that registers are *required* to organize and provide notice of the documents they receive in a particular way. These mandated processes are designed to protect and prioritize the private property interests created or extinguished by documents submitted for recording. The purpose of requiring registers to follow specific processes is best explained by reference the "race-notice" recording scheme.

The "Race-Notice" Recording Scheme

Michigan, like many states across the country, has adopted a "race-notice" recording system. The primary objectives of the "race-notice" scheme are to: 1) provide prompt notice of competing claims against real property in order to both protect those who have acquired or seek to acquire an interest in property; and 2) order the priority of those with competing claims. Constructive notice of a claim is provided when an instrument of conveyance or encumbrance is delivered to the county register of deeds office for recording.

Like most "race-notice" schemes, Michigan's recording laws deny priority to a second grantee *with notice* of a prior claim.² When parties claim competing interests in real estate, the party who has "won the race" by first presenting his or her claim to the register of deeds for recording acquires superior rights in the property. Of course, the burden is on the claimant to "race" to the courthouse to file his or her notice of a claim against real property. Once the claimant has done so, it is the duty of the register of deeds to "record" or publish notice of the claim to the public. As explained by the Michigan Supreme Court in *People v Madigan*, 223 Mich 86; 193 NW 806 (1923), an instrument is filed or "recorded" so far as the rights of the parties are concerned, *when it is delivered* to the proper officer.

Steps in the Recording Process

The recording functions required to be performed by registers of deeds may be broken down into five basic steps. Each one of the steps, and the order in which they are required to be performed, is designed to assure that constructive notice of a transaction is provided to the public as quickly as possible. The five basic steps outlined in the Michigan's Compiled Laws include:

- 1) **Reception** of instruments and notation of receipt in an "entry book". MCL 565.24 and 565.25; MCL 565.27;
- 2) **Review** of instruments after receipt and *in the order of receipt*, to determine whether they are in "recordable" form. MCL 565.201 and 565.491;
- 3) **Record at length**, or transcribe the full content of the instrument into pages of books or "libers". The instruments must be transcribed onto sequentially numbered pages in the order of receipt. MCL 565.491; MCL 53.94;
- 4) **Index recorded** instruments promptly to provide a directory so that a title examiner may find the book and page where a particular instrument is transcribed. MCL 565.28 and MCL 565.501.³
- 5) **Post and provide** facilities to the public to permit examination, transcription and reproduction of recorded instruments, indexes and other files. MCL 565.551.

It is essential that each of the steps outlined above is performed in the order contemplated by the recording statutes. The omission of any of the steps, particularly the first step, could undermine the objectives of the "race-notice" scheme. Computer systems or any other technology used to facilitate the recording process must not force the register to omit any these steps, or to use processes that will force them to perform any step out of order.

Several recent decisions by state and federal courts in Michigan underscore the problems caused when registers fail to perform required recording processes in the proper sequence. As Michigan Supreme Court Justice Young noted in *Central Ceiling and Partition, Inc, v Dep't Commerce*, 474 Mich 990, 990-992, 709 NW2d (2005), (Young, J., concurring):

I wish to emphasize the Register's current and ongoing noncompliance with this state's recording statute, which compromises and jeopardizes the interests of tens of thousands of Wayne County property owners... The Register did not maintain an entry book recording the day, hour and minute of receipt... as required by statute

The failure by certain registers to maintain an entry book and comply with mandated "reception" processes also resulted in a marked increase number of "preference claims" filed in the United States Bankruptcy Court for the Eastern District of Michigan. Specifically, mortgages obtained by banks and other lending institutions to secure loans were being "avoided" because the registers of deeds failed to certify the proper time of receipt on instruments submitted for recording, or note the receipt of such instruments in entry books. The frequency with which preference claims were being filed in the Eastern District of Michigan was so alarming that the Bankruptcy Court requested an advisory opinion from the Michigan Supreme Court relative to the duty of county registers to maintain entry books.

¹ 1963 Mich. Const. Art. 7, § 4 provides: "There shall be elected for four-year terms in each organized county a sheriff, a county clerk, a county treasurer, a register of deeds and a prosecuting attorney, *whose duties and powers shall be provided by law*. The board of supervisors in any county may combine the offices of county clerk and register of deeds in one office or separate the same at pleasure". [Emphasis supplied] ² John Cameron, *Michigan Real Property Law*, 2d Ed., Volume I, Sections 11.18 and 11.19 (ICLE, 1985). ³ There appears to be a great deal of confusion regarding the nature and purpose of a general index. Contrary to popular belief, it is not intended to provide notice of the receipt of an instrument for recording, nor is it supposed to serve as a summary or abstract of a recorded instrument.

Computer Technology - Continued

When the Michigan Supreme Court declined the Bankruptcy Court's request to respond to its certified question in October, 2006, the Bankruptcy Court and Judges decided to hold a special, *en banc* hearing to decide the issue. In a published opinion issued on February 27, 2007 in *Gold v. Interstate*

Financial Corp (In re Schmiel), Case No. 03-66533, Judge Phillip Shefferly concluded that:

"[E]ven absent the maintenance of an entry book by a county register of deeds, under Michigan law a mortgage is recorded at the time it is received by the county register of deeds for recording, provided that it is in recordable form when received and the statutory recording fee paid when the mortgage is left for record".

The decision recognizes that review of instruments by the register or check for compliance with recording requirements should occur until after *the register certifies the date and time of receipt* and the proper fee was tendered. Thus, the Court determined that the statutory processes, not the "computer" processes used by various county registers, determined the validity and priority of valuable property rights.



ABSTRACTOR/AGENT COMMITTEE ***NEEDS YOU***

by Walt Quillico

We are looking for a few good agents to commit some time to the MLTA. The ABSTRACTOR/AGENT committee has been one of the mainstay committees for the MLTA. This committee is for agents to voice their thoughts and concerns to their fellow MLTA members and the MLTA Board of Directors. I am asking each agent to strongly consider participating in this committee in order to make the agent voice stronger in the MLTA.

If you would like to sign up for this committee, e-mail me at wquillico@title-connect.com and I will be sure to put you on the list. I am in the process of planning our first meeting. We can't get out of the MLTA what we don't put into it.

This committee will be meeting more often and will start to take on more substantial issues. The MLTA needs your input. If you are not contributing to the dialogue then your thoughts are not being heard. Please join me in making this committee the voice that it should be. We won't take much of your time. You will, however, get much back in return. 

PROFESSIONAL LIABILITY INSURANCE and BONDS

- Title Insurance Agents & Bonds • Mortgage Brokers
- Real Estate Agencies & Appraisers

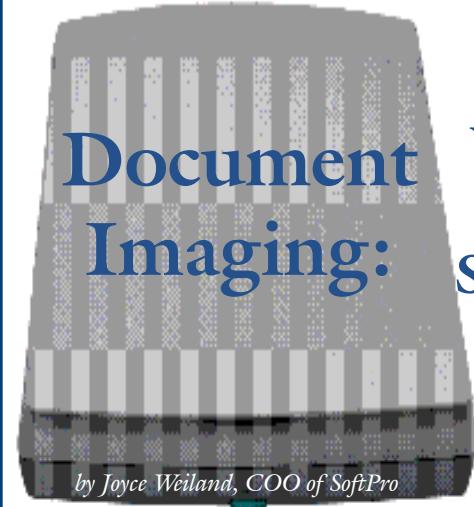
Competitive Rates Prompt Response



...We'd like to
hear from YOU,
TODAY!

McClimans Insurance

P O BOX 1325, MECHANICSBURG, PA 17055
717-612-9426 or 1-800-555-1191
Fax: 717-612-9427 or 1-877-791-6375
www.mcclimansinsurance.com



Document Imaging:

Why Your Company Should Get On Board

by Joyce Weiland, COO of SoftPro

There's no doubt the title industry is moving in a "paperless" direction. With this in mind, the title industry continues to generate, file and archive mountains of paper each year. Many title companies are sitting on the fence, waiting for a good time to jump into document imaging. After all, what's the rush?

Here's some math that might spur some action. In the eight years, since the "paperless transaction" was heralded everywhere from CNN to *Realty News*, an average, mid-sized title company handling a couple hundred files per month would have created almost 20,000 files. How much does it cost each month to warehouse those files? How safe are they from fire, flood and other environmental hazards? (Hurricane Katrina destroyed not just hundreds of thousands of properties but also hundreds of years of records related to those properties.) How many employee hours are wasted traveling back and forth to the back title plant to search for needed priors?

Whether or not you're ready to convert your back title plant to a digital format, if you wait another eight years to jump into document imaging, you'll not only add another 20,000 files to your storage overhead — but you'll also miss the opportunity to radically improve productivity and customer service. The reality is that electronic imaging provides a number of significant business advantages:

- **Instant Accessibility** - Once a document is scanned and indexed, it can be accessed instantly. There's no need to rifle through boxes or filing cabinets to locate documents.
- **Faster Turnaround & Improved Customer Service** — Electronic documents let you respond by email to document requests from any party involved in a transaction within minutes rather than hours.
- **Reduced Copying & Mailing Costs** - Electronic documents can be attached to emails for distribution or uploaded to secure websites and transaction management platforms. You can dramatically reduce copying and shipping costs.

• **Improved Productivity** — Electronic documents are always available, so there's no more searching for a missing manila file, a misfiled document or a document left at home and no more trips to remote warehouse facilities.

There's a common misconception that document imaging technology is prohibitively expensive — and at one time it was. In the last few years however, the cost of storage hardware has fallen by almost 60%. In addition, there's a wide range of imaging software now available, some quite affordable, depending on the number of "bells and whistles" you need.

Here are some factors to consider when selecting your digital imaging software:

1. **Networkability.** Is your imaging software scalable across a network or do you need to buy a license and scanner for every workstation? (Can an entire office or five employees share one scanner?)
2. **Title Software Integration.** Can you scan files directly into your closing software or do you have to "go outside" of your main application to grab the document? (Even if it only takes an extra 30 seconds, once you multiply that times the number of your employees and the number of times they'll repeat that action, it becomes a significant amount of time)
3. **Bar-Code Recognition.** How does the software make your documents "recognizable"? Look for a system that generates barcodes specific to each file.
4. **Multiple Levels of Indexing.** Without robust indexing, a scanned image is no easier to file or find than a paper document. Make sure your software lets you search on single and multiple fields.
5. **Support For All File Types.** Look for software that lets you attach any type of file, from PDFs and e-mails to Excel files and PowerPoint presentations.

For most title companies, making the decision to get started is actually harder than truly getting started. Bill Blincoe, of W. Blincoe Enterprises, Inc., says getting started was incredibly easy and that document imaging exceeds all his company's expectations, "Capturing documents is as easy as putting a bar code page on the front of a document and all it takes to retrieve them is a search for a pertinent word. This was exactly what we needed and at a price we could afford."



MIND CAPTURE MARKETING:

The Power of Headlines In Your Marketing Messages

by Tony Rubleski - President, Mind Capture Group

There's a major crime committed thousands of times each day. Existing and new companies write checks in the millions of dollars for various forms of ads on-line and off-line with "hopes" that someone will notice what they're offering and contact them. Imagine a TV crew stopping at the landfill each morning and catching a well dressed man lighting up huge stacks of \$100 bills in containers clearly marked "Advertising Contracts." Strange visual, but hopefully it left a burning impression on your mind. This is essentially what happens day after day to the tune of millions of dollars that are essentially wasted, and disappear up in smoke. Is it bad advice, lack of knowledge, trickery, ignorance or something else?

The missing component a huge amount of ads foolishly neglect is not using a powerful headline!

I know it seems obvious. But they're CRITICAL to include in your marketing efforts to even give you a fighting chance in the daily battle of advertising overload where thousands of ads are competing each day in print, on-line, in the airwaves, on billboards and every other imaginable nook and cranny to differentiate, engage you and bottom line: get noticed.

The legendary copywriter David Ogilvy said it best, "*On the average, five times as many people read the headline as read the body copy. If you haven't done some selling, you have wasted 80 percent of your money.*" Imagine that a well written, targeted headline is the ad for your ad. No, this isn't a play on words. It's the simplest way I know to describe why headlines are of major importance. There are volumes of great books purely written on this subject. Remember, if you're lucky and someone stops, looks at your message, you now have about 1-3 seconds to quickly telegraph why they should continue to read what you're sharing.

***Today's North American Has
The Attention Span Of A Fly!***

The clues are everywhere. Turn on any news program and you'll see it clearly demonstrated on your TV. You have the commentator rambling on over a slew of ads that scroll left to right, meshed in with a corporate logo, and updates or alerts popping in and out on the right and left sides of the screen, adding even more chaos to the visual circus. It's enough to cause a headache just trying to read, watch and oh, I almost forgot, listen to the happy, smiling male or female super model speaking to you about the recent tragedy, scandal, gimmick or occasional good news story which is given about seven seconds of coverage before a hard commercial break.



Here are 7 'Mind Capture' Rules for creating great headlines to immediately improve your marketing messages:

- 1. Your headline must appeal to your reader's self interest.** Communicate the strongest benefit to your prospect. It should give the other person a compelling reason and clearly telegraph the benefit of spending time with your marketing message.
- 2. Attract the attention of the prospect you'd like to target.** If your headline doesn't attract the right people, it has failed. Your headline must reach out to your prospect, grab them by the throat and say, "Hey!!! I'm talking to you!"
- 3. Your headline must deliver a clear and understandable message.** Most people read only the headlines as they scan a magazine, website, email subject line, sign or direct mail piece. Because of this, your headline must make a complete statement and compel the prospect to continue reading the body copy.
- 4. Include the words "quick" and "easy" if it fits what you're communicating.** People are busier than ever and human nature always seeks the path of least effort or resistance.
- 5. Use specifics in your headlines, not generalities.** For example, "Make an Extra \$3417.00 in 30 Days" is a better headline than "Make Money Fast". Specifics are always more believable.
- 6. Always test two headlines against each other to see which one pulls best.** This is the quickest way to determine if a communication piece can be improved by seeing a bump in response versus an existing headline.
- 7. When it's time for you to write a headline for your ad, write at least 40-50 headlines.** Sounds like a lot, but that's how important headlines are. Some direct marketers spend days writing hundreds of headlines in search of the right one and others to be used as sub-heads in their copy.

(Continued on next page)

(Continued from previous page)

Headlines Should Be Given Even Higher Priority On-line.

Strong headlines are essential in your on-line messages too. The subject line of your email messages have to build interest and curiosity immediately. With the avalanche of email clogging up most people's inbox, good headlines are a must. If the prospect or your customer gets confused or senses the message isn't customized to them, or from someone they know, your message is history. In online search campaigns short, highly targeted headlines are the number one area of importance to make or break your chances at getting traffic to your site. In addition, you need a well thought out strategy to attract good traffic versus click-throughs that have little or zero interest in what you're offering.

“Great Headlines Are All Around You”

Here are some resources to find great headline ideas from: Reader's Digest; Cosmopolitan Magazine; Men's Health Magazine; The National Enquirer; Boardroom Reports; Good Housekeeping and USA Today.

Remember, your headline is the critical key to your entire marketing and communication success. If you don't tell your prospect what's in it for them, you won't get their attention. If you don't get their attention, they won't read your ad. If they don't read your ad, you've wasted your time and money. ☺

FIFTY states. THOUSANDS of members. ONE voice.
A United Title Industry Stands Together.



The title industry has recently been challenged by potentially harmful RESPA reform, threats from mortgage impairment products, and much more. The American Land Title Association was a major force in securing victories for our industry on these issues.

Now, we need to continue to show the strength of the title industry to members of Congress. You can do your part by joining ALTA today. By combining the power of corporate members representing hundreds of thousands of individuals, we can achieve our goals. Your membership in your state land title association is vital, but our national organization can help all of us speak with a clear and united voice in the halls of government.

One of the immediate benefits you'll gain through ALTA membership is your free copy of the Title Industry Marketing Kit. Your kit will contain a video, brochures, ads, and articles to help you communicate our industry's consistent messages with your local lenders, real estate professionals, builders, and consumers—your tools to share information about the true value of title insurance. Add your voice to our national efforts through your involvement with ALTA. Contact Alice Baldwin at 1-800-787-2582 or alice_baldwin@alta.org for more information.

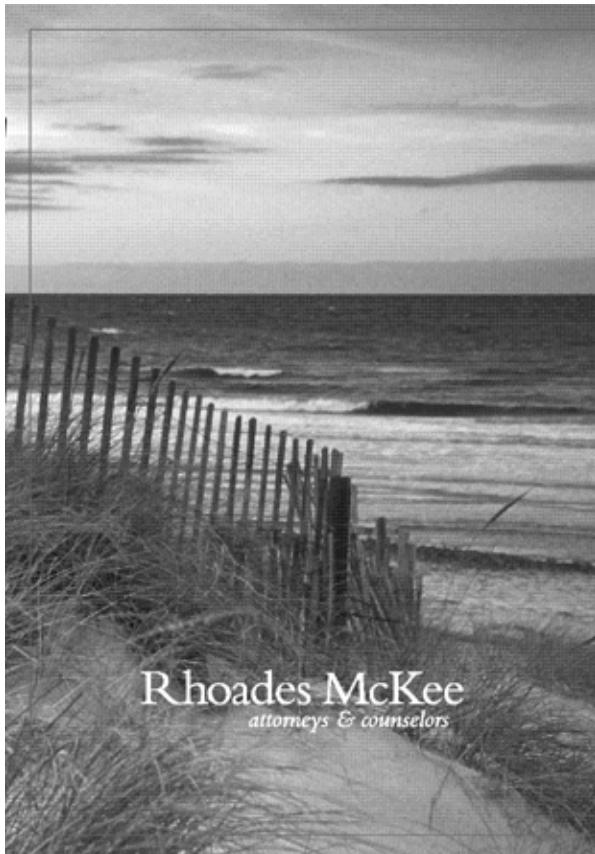
AMERICAN
LAND TITLE
ASSOCIATION



(800) 787-ALTA • www.alta.org

TITLE INSURANCE. PROTECTING THE AMERICAN DREAM, ONE HOME AT A TIME.

©2004 American Land Title Association



Rhoades McKee
attorneys & counselors

FENCES ARE NOT THE LAST WORD IN PROPERTY DISPUTES.

When property issues arise it is important to work with experienced attorneys who know the territory. Our real estate practice group is fully integrated with the disciplines of property rights, construction, law use, environmental law, municipal approvals and financing.

Mike Walton has been handling real estate property disputes on behalf of title insurance companies for more than 25 years. Contact Mike at 616.235.3500 to learn how his expertise can help you.



FINDING THE WAY

MICHAEL C. WALTON
RHOADES MCKEE PC
161 OTTAWA NW SUITE 600
GRAND RAPIDS, MICHIGAN 49503
616.235.3500
RHOADESMCKEE.COM

June 11, 2007



Dear MLTA Membership:

On June 8, 2007, the Michigan Land Title Association Audit Committee conducted a review of the Association's balance sheet related statements of revenue and expense for the calendar year ending December 31, 2006. The Committee was comprised of the Association's Treasurer, **Mr. Tony Viviani**, its' President, **Mr. Bob Meredith**, and member, **Kim Harper**.



The Committee was also aided by its' Executive Director, **Mr. Christian Kindsvatter**. Our review included examining, on a test basis, evidence further supporting the amounts and disclosures on the financial statements. We further examined the method by which entries were categorized to assure that the financial statements were free of material misstatement.

Based upon this review, it is the opinion of the Audit Committee that the Statement of Assets, Liabilities and Fund Balances accurately reflects the financial position of the Association as of December 31, 2006.

Very Truly Yours, Michigan Land Title Association Audit Committee

“I run an independent title agency. Our TSS system software makes it easy to work with the industry's leading underwriters. And compete with larger title agencies.

I'm glad we chose TSS.”



Reliable Solutions for Your Business
Personal Service for You
TSS wants to be your title technology resource.
Call 888-268-0422
or visit [iwanTSS.com](http://www.iwantTSS.com)



**Underwriter neutral
Underwriter friendly**

MLTA Calendar of Events

2007

Date Event

October 16-17 Fall Education Seminar
 Holiday Inn,
 Mt. Pleasant

November 7 Fall Education Seminar
 Radisson, Livonia



Them. You.

It is much better being you, especially since you chose SoftPro.



SoftPro is the most advanced, comprehensive title and closing automation software on the market. Complete with industry-leading technical support, training and services, SoftPro will allow your company to utilize the greatest in technology available today. With over 11,000 sites across the country, our software allows our customers to process more closings, generate more revenue and grow their client base. Case closed.

Offer more for your customers by contacting SoftPro at [800-848-0143](tel:800-848-0143) for your free trial today.



Closing and Title Software Solutions

333 EAST SIX FORKS RD. / RALEIGH, NC 27609
PHONE: [800-848-0143](tel:800-848-0143) / WWW.SOFTPROCORP.COM



The Title Examiner
c/o MLTA
1000 W. St. Joseph Hwy, Suite 200
Lansing, MI 48915

PRSR STD
U.S. Postage
PAID
Lansing, MI
Permit #515