



President's Message to the Membership
November 1st, 2010

As I said in my 'inaugural' address at the Annual Convention "downy Ocean," it is my opinion that a president is, at best, a 'cheerleader' and a 'consensus builder.' As such, this message will be written with that same tenor.

All the real 'grunt' work is done by the Board, the Executive Director, our lobbyist, the various committee chairs, and the many individuals who serve on those committees, tirelessly giving of their time and effort for the greater good of our association and the industry as a whole. Our association is fortunate, indeed, to have such a constituency. These individuals have done a tremendous amount of good - behind the scenes- and we are all the better for it. For example, when the situation involving Private Transfer Fees arose, the association was able to quickly quash it in Maryland, before it could even take hold. Unfortunately, it has not been so in many other states. This is just one of many examples I could give as to the invaluable service that the association has provided for its membership, and for the good people of the state of Maryland.

It is no secret that we face many challenges as we move forward from day to day - the economy as it impacts the real estate title industry, legislative and regulatory concerns, and the unforeseen 'crises' that seem to appear out of nowhere (*i.e.*, the foreclosure crisis and the 'robo-signing' aspects that have broadened that issue) - will keep turning up like a bad penny. Your association stands ready to meet these challenges, and with your help, we can collectively overcome them.

We are title professionals. It is our duty to hold ourselves and our industry to the highest professional and ethical standards. We are tasked, by occupation, to provide the products and services that allow many Marylanders to attain a much cherished goal - homeownership. We are entrusted by lenders and consumers to handle millions of dollars in escrowed funds, and to disburse them as appropriate. We owe them all the duty of showing ourselves and our industry worthy of that public trust. We infuse millions of dollars in revenue to the state coffers, in the form of collected taxes, assessments, fines, liens, and fees. We satisfy long-overdue creditors in satisfaction of outstanding judgments. We pay off 'mortgages' so that new loans can be made. We clear the 'clouds on title' as they are uncovered... and we do this every day. We have every reason to be proud of what we do.

Over the past 25 years, our association has been perceived as being primarily responsible for providing continuing education opportunities, and providing a great convention! While still holding true to these tasks, we have continued to evolve during that time into the greater role of what I would call political advocacy - promoting and protecting the industry, responding to the issues brought to us by the membership whenever possible - helping to form or provide information in the formation of legislation, or supporting the initiatives given by our state regulators. The ultimate success of such initiatives depends on YOU - to 'answer the call,' when asked - to contact a legislator, to join a committee, send an e-mail, write a letter. Our collective

voices can only become a roar that cannot be ignored IF each one of us does their part, and makes it so.

What we have strived to achieve on the state level, the American Land Title Association attempts to do at the national level. As the MLTA attempts to be the voice of our industry in Annapolis, so ALTA does in Washington, in the halls of Congress and the Senate. For example, ALTA was instrumental in helping to carve out a niche in the new Consumer Financial Protection laws and regulations for our industry, to protect us from regulations that were not applicable, and would likely have been harmful to our industry. Besides this 'intangible' benefit, membership in ALTA provides you with daily e-mail information, pertinent to the industry, as well as the waiver of the ALTA forms licensing fee that is currently be collected. If price is an issue, I encourage you to call ALTA to discuss your unique financial situation. I am confident that they will have alternatives that you will find acceptable.

It is my hope that this message will encourage you to consider 'getting off the bench' and getting 'into the game!' You CAN make a difference. Join a committee - get involved in your particular area of interest - convention, education, legislation, industry enhancement initiatives, or membership benefits. New blood is the very life of an organization - and frankly, a lot of us "old timers" are 'wearing down with age!'

My personal best wishes for your continued personal and professional success!

Regards,

John P. Micciche, CLTP
President
Maryland Land Title Association