

Past President's Message
November 11, 2011

Dear MLTA Member,

It is a bittersweet duty to write my last letter to the membership as its President. I am pleased to continue to serve the organization as its Immediate Past President, as well as to work on the Industry Enhancement Committee and the MIA Liaison Committee. I wish the incoming administration the best of luck as they begin their service to you, our Association membership.

As I said in my speech at the Annual Meeting and Fall Convention in Hershey, I will use this space, in lieu of a lengthy speech, to outline the accomplishments of our Association during the past year.

Where does one begin to summarize the accomplishments of the last year?

Membership: While the industry continues to contract, the MLTA maintained its base by 'attracting back' many former members, as well as reaching out to new entrants in the industry. The Association has nominated and recruited many new faces to serve on the Board (a 25% turnover) and on various committees. Our Fourth Annual Crab Feast was a huge success, with more than 200 in attendance. Attendees donated non-perishable goods to the Maryland Food Bank in tangible support for the needy. Many thanks to Kathee Brown, Sherry Blyton, and their committee for a job well done. Also of note are the continuing efforts to maintain the success of the Southern Maryland Chapter under Connie Fuksa and her committee. The 'Chapter' concept was employed to further allow the Association to more effectively serve the needs of our membership in specific geographic areas where there is a significant number of Association members. With the addition of Ilene Seidel and John Fleming as co-chairs of the TIPIC subcommittee, we expect to see continued growth and participation by our members who work as independent contractors.

By-Laws: The By-Laws of the Association have served for approximately 26 years. Under the last administration, a committee was formed to begin a comprehensive re-write, and I am pleased to report that work has come to fruition, and will be voted upon by the membership prior to November 1st. This task began in 2009, with the formation of a committee composed of (former President) Eric Schneider, (newly-elected Secretary) Joseph Shepherd and (incoming President) Nancy Gusman. Such tasks are truly 'Herculean,' and numerous hours were devoted to the task over the course of two years. The Association owes these devoted individuals a huge debt of thanks.

Legislative: In the last session of the Maryland General Assembly, the MLTA introduced SB 941; it provided for a fee for the issuance of Insured Closing Protection Letters. It became necessary to withdraw the bill; however, we anticipate introducing the bill in

the upcoming session. We have begun to work on an initiative that may result in the establishment of statutory title search parameters in the state of Maryland, which was approved for study at the August meeting of the Board of Directors. On the Federal level, (former President and current ALTA Liaison) Sally McCash and I went to the Capitol in March to lobby for GSE (Government Sponsored Enterprises; Fannie Mae and Freddie Mac) reform. Given the fact that the entities still exist, I would say that efforts of ALTA were successful. The value and service provided to the Association by our Legislative Committee [led by (former President) James F. X. Cosgrove, (former President) Joseph Blume, and (MLTA Lobbyist) William Pitcher] was second to none. A special note of thanks goes to J. Paul Rieger, who has been the 'tip of the spear' with regard to the CPL Legislation.

Regulatory: The MLTA has seen tremendous growth in a cooperative relationship with the Maryland Insurance Administration (MIA). We continue to offer support and guidance as requested. We are working with the MIA to improve agent compliance with Maryland Affordable Housing Trust (MAHT) requirements. Deputy Commissioner Karen Steckem-Hornig addressed the membership in Hershey, and the MLTA will provide FAQ information on the website, as well as helpful links. Thanks go out to (former President) Thomas Gibbons for his service as the MIA Liaison for our Association. Our Industry Enhancement Committee, under (Immediate Past President) Nat Finkelstein is working on its 8th draft of the Consumer Bill of Rights Regarding Title Insurance, which we were invited to construct for the MIA and the Department of Labor, Licensing, and Regulation. This directive came from the Commission to Study Title Insurance- another instance that illustrates the credibility and respect the MLTA has achieved. The formation of a subcommittee to complete this task was chaired by (incoming Agents' Section chairman) Lawrence Arch. Kudos to the swift and effective work done by this energetic subcommittee.

Legal: The MLTA had provided a few amicus ('friend of the court') briefs during the year. The most pertinent was with regard to Guttman, Trustees et al. v. Wells Fargo Bank, et al. heard in the Court of Appeals. The result was the upholding of existing curative statutes with regard to matters that could have resulted in new challenges to previously perfected foreclosures. This was of critical importance to our industry, from both the settlement services providers and insuring perspectives.

Technology/Website: Under (incoming Treasurer) Shelly Fears, the Association's needs to continually keep up with technology and social media have been more than adequately addressed. There are plans already in motion to improve our website's appearance and interactivity. Kris Sleeth has done an exceptional job on taking our newsletter, The MLTA Commitment, to the next level. It is informative, appealing to the eye, and has provided the opportunity for vendors to be able to reach out to our membership, informing them of a myriad of products and services.

Education/Pre-Licensing: Historically, one of the hallmarks of this Association has been the presentation of educational opportunities that were of the highest caliber- and that fine tradition has been upheld under the watchful eyes of (former President) Roberta Schneider and (second term Director) Ruth Kohl, as well as the many individuals who worked on their committee. Offerings were well-attended, and reviews proffered thereafter by attendees were consistently most favorable. Of critical importance, entrance into our industry requires many to attend a Pre-Licensing Course, which task has been admirably administered by (incoming Executive Vice-President) John G. Gilbert, Sr. The efforts of this committee have resulted in consistently higher success rates and exceptionally better follow up support than any other provider. It is also important to note that our educational offerings are one of few sources of revenue for the Association; so your continued support is essential!

CLTP Program: The designation, 'Certified Land Title Professional' was meant to be bestowed upon those who have exhibited the highest degree of professionalism in the title industry. Under the watchful eyes of (former chair, Agents Section) Mike Schleupner and Stuart Resnick, potential candidates were provided with the requirements to attain the designation. We currently have one member completing the pre-requisites towards achieving the designation.

The MLTA Foundation: The Foundation was founded approximately 6 years ago, to provide the industry and the Association with another separate entity to engage in charitable and philanthropic works for worthy causes that have an affiliation with our industry. Recently, the Foundation made a donation to the Sotterly Plantation for historic preservation, and also had sponsored internships in the Hall of Records in Annapolis. Directors (former Presidents all) Janice Lynch, Mark Lynch, and Joseph Blume have served in this capacity. I am also pleased to inform the membership that I have been invited to serve a one-year position as a Director on the Foundation's Board.

Convention: In the fine tradition of the Association, another successful convention was hosted at the Hershey Lodge, in Hershey, PA. Attendees were delighted with the accommodations, food and beverage, four star service, and local attractions. Continuing Education and information on the use of Social Media were both informative and entertaining- yet, I was partial to the 'Title Match Game' on Saturday morning. A good time was had by all! Many thanks to its chair, (current Director, Agents' Section) Jeanne Shawahin, and her 'right hand' Diane Sheckells. It was exceptional!

Executive Director: there is so much that could be said of our Executive Director, Margaret Webb- and those words would not even begin to do justice to the invaluable service that was rendered to our Association! I can honestly say that no President could effectively discharge their duties without her support, insights, and 'corporate memory' of the history of this Association. Thank you!

To those of you who have had the strength to continue reading this missive from start to finish - my thanks and congratulations! Can you imagine if I had tried to read this at the Convention! Tomatoes and sharp objects surely would have been hurled in my general direction!

It has been my honor to serve the MLTA and the title industry during this past year- but any credit due rightly belongs to the many members who have served on the Board and various committees. "The whole is greater than the sum of its parts..."

Regards,

John P. Micciche, CLTP
President, Maryland Land Title Association