

## Letter from the President

I wanted to take this opportunity to thank you for electing me President of the Maryland Land Title Association, for the November 2007 – October 2008 term. It was only 6 years ago, for the 2001-2002 term, that I was first elected President. At that time, I thought, “maybe I’ll try this again in 15-20 years, or so,” never imagining that I would be back in only six years. To be the first member of the MLTA to be elected President a second time is an honor and a privilege.

The MLTA would not be what it is, today, without the dedication of its Officers, Directors, Executive Director, Committee Chairs, Committee Members, and YOU. Throughout my years of participation in the MLTA, I’ve had the pleasure of working with some of the most distinguished members of our industry. I’d like to personally thank each and every one of you for your commitment to our industry.

As a special “thank you” to the long-term supporters of our Association, for the upcoming 2007 – 2008 year, the Board of Directors has agreed to waive Membership Dues for those who have been consecutive members of the MLTA for 5 or more years.

During my first two weeks in office, we have already been facing challenges in our industry. With a Special Session of the Legislature, several bills have been presented that impact us. We are fortunate that Bill Pitcher (our lobbyist) and Jim Cosgrove (Chair of the Legislative Committee) have been actively monitoring proposed legislation and sending out notices to our membership. Their hard work and dedication is keeping us all up-to-date with the most recent actions on the Hill. If you receive a “Call To Action,” please take it to heart, and act accordingly.

There are several other initiatives that will be happening this year.

Our website is in the process of a complete overhaul. Watch for significant changes, including a member-interactive website that will allow you to make changes to your membership information “on the fly.”

In addition to our ongoing commitment to pre-licensing classes, the Education Committee has arranged for Continuing Education Classes to be presented each and every month at various locations throughout the

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#### CHAIRPERSON NEEDED

Are writing and editing among your many skills? Interested in showing off your accomplishments? A Chairperson is needed to take over the MLTA Newsletter.

Anyone interested in the Chairmanship should contact MLTA President: [Jeffrey E. Margolies, Esq., CLTP](mailto:Jeffrey.E.Margolies@nat.com)

## Letter from the President *continued*

state. You can view the upcoming schedule (which is constantly being updated) at our Website. Additionally, as locations are being selected, and classes are being arranged, you will receive e-mailed updates.

The Convention Committee is well on its way preparing for our Convention in Ocean City Maryland, which is scheduled for September 11 – 14, 2008 at the Clarion Resort, Fontainebleau. They have just told me their “theme”, which I’ve been asked to keep “hush”, and some of their other plans. All I can say is that this is going to be a Convention not to be missed, so mark your calendars now!

In addition to our “thank you” to “5+ Year Members”, the Membership Committee is working diligently on providing our membership with a Health Care Plan for those members who are currently not covered under an Employer’s Plan; a Cellular Telephone Plan; and other new initiatives for this year.

The Board also recognizes that further inclusion, recognition and understanding of the needs of the Title Insurance Producer Independent Contractors (TIPIC) is essential to the health and growth of the MLTA. To help me achieve this goal, we have established a TIPIC sub-committee to specifically address the needs and concerns of our newest influx of members. This sub-committee will work directly with the Membership Committee and allow us establish a better line of communication with the TIPICs.

These are just a few of the objectives for this year. If anyone has any other suggestions for what we can do for you, please contact the Committee Chair, get involved and let yourself be heard. If you’d like, CALL ME. Let me hear your thoughts... your ideas. It may just be the next task that we accomplish for YOU.

Again, thank you for allowing me the opportunity to work with you this upcoming year.

Jeffrey E. Margolies, Esq., CLTP  
President, Maryland Land Title Association  
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## Education 2008

**The MLTA Nuts & Bolts** 3-part course is getting rave reviews. Classes, scheduled every month, are filling up fast. Those who complete all 3 courses receive a **Certificate of Completion**. Check the MLTA website ([www.MDLTA.com](http://www.MDLTA.com)) for dates and availability.

The Education Committee plans a big year for 2008. We will be providing 4 hours of CE each month through June 2008 spread throughout the state. Most of the courses have been outlined, but have not yet been assigned a topic and/or speakers. The schedule is as follows:

January 2008 - Pikesville Hilton—*Commercial Transactions*—FULL

February 2008 - Harford County – 4-hour panel discussion on *Bankruptcies & Foreclosures*

March 2008 - Frederick County - *Liens* - Mike Schlepner on *Liens, Judgments and Tenancies*; John Gilbert on *Decedents' Estates, Conveyances, and Death Taxes*; *Tax Sales* - speaker to be determined

April 2008 - Towson Area

May 2008 - Howard County

June 2008 - Title Cruise

Topics for 2008 include

Loan Issues:

*Complying With the Terms of the ICL and Lender's Issues Involving Title Insurance*

Bankruptcy & Foreclosures:

Liens:

*Liens, Judgments, and Tenancies, Tax Sales, Decedants' Estates Conveyances and Death Taxes*

Commercial:

*Commercial Documentation, Business Entities, 1031s, and Commercial Closings*

Miscellaneous:

*Conveyances, Authorization and Signatures, and How Civil Actions Affect Real Estate Transactions*

Ethics:

*Ethical Responsibilities of the Title Agent and Red Flags for the Professional to Look out for in the Title Industry and Fraud & Forgery*

MLTA provides a 30-hour, MIA-approved pre-licensing class. For complete information and a registration form, visit [www.MDLTA.com](http://www.MDLTA.com) and click on "Education." Pre-licensing is at the top of the page.

### MLTA 2008 Pre-licensing Course Schedule

January 9, 15

March 5, 10

May 7, 12

August 13, 18

October 1, 6

December 3, 8

### Take Home Courses

MLTA offers several Take Home Courses that are available from our website. Individuals may take up to 8 hours of their required 16 hours in the "take home" format.

To select courses, go to [www.MDLTA.com](http://www.MDLTA.com) and click on "Education." Then, click on "CE/CLE." Take Home Courses are listed there. Submit the registration form and payment. The course will be e-mailed to you. Read the materials and complete the enclosed test. Return the test for credit. You must achieve at least 70% to earn credit. We offer one-hour and two-hour courses.

## Condominium Association Receiverships

As the next session of the Maryland General Assembly figures to be dominated by solutions for the state's impending fiscal crisis, it is time to take a final look at a piece of legislation from the previous legislative session that impacts homeowner and condominium associations alike. The new laws, indexed in the *Annotated Code of Maryland*, Real Property Article, §11-109.3 and §11B-111.5, became law on October 1, 2007. The statutes deal with the appointment of receivers for homeowner and condominium associations failing to appoint a governing body or board of directors as a result of a deadlock or some other unforeseeable situation that would inhibit the ability of the homeowner or unit owner to sell their property.

The new law stipulates that if the homeowner association's governing body or the condominium association council of unit owners fail to fill vacancies on the board of directors sufficient to constitute a quo-

rum in accordance with the bylaws of either the homeowner or condominium association, respectively, three (3) or more lot owners in a homeowner's association or three (3) or more unit owners in the case of a condominium association may petition the circuit court of the county in which the community is located to appoint a receiver to manage the affairs of the homeowner's association or council of unit owners. At least thirty days before petitioning the circuit court, the lot owners must mail a notice to each lot owner in the community enumerating the action they plan to take. In the case of a condominium association, the unit owners are required to mail to the council of unit owners a notice describing the relief that they will be asking for from the court. The notice must be placed in a prominent location within the community.

If the homeowner or condominium association fails to appoint a governing body or board of directors

within the thirty-day period, the lot owners or unit owners, as the case may be, can then proceed with their petition to the circuit court, and ask for a receiver to manage the affairs of the association. In the case that the court grants the petitioners' request for a court appointed receiver, the designated individual will have the power and authority of a regularly-appointed governing body or board of directors, and will serve until the governing body or council of unit owners appoints a new board of directors.

With so many Marylanders now living in communities with homeowner or condominium associations, it is of great importance to take note of this new legislation that will certainly impact many individuals in the coming years.

Steven Greenwald may be reached at [sgree010@aim.com](mailto:sgree010@aim.com)

## Eric Schneider's Message to the 2007 Fall Convention

Thank you and welcome to the MLTA Convention-2007 in beautiful Williamsburg, VA. Owing to the fact that the housing market has slumped over the past several months, and the fear of some of our members to venture outside the State of Maryland, this is a slightly smaller convention than that of years past. I am grateful for the opportunities that a smaller gathering offers – to actually chat with a lot of those who attend, rather than just waive as you rush down the hallways.

In putting together my thoughts for this evening, I looked back at the comments I made at last year's convention – my goals for the Association. I was struck by the fact that we really did accomplish a lot in a very short period of time – and there are a lot of folks who worked hard to make that happen. I announced two major goals last September – I want to share with you what happened to each of them.

**Goal Number One** was “to work with the Board on finding ways to increase the benefits to our members while not increasing the financial burden.” Through the outstanding efforts of **Tobie Jacobs** and **Nancy Gusman**, our chairs of Membership and Education respectively, we have made substantial movement in that direction. Tobie has spent significant time and effort in putting together a health insurance option for those members who are not covered through their employer. The Board this week heard from that provider, and will shortly notify the membership of this opportunity. We attempted to put together a leadership conference this spring; however our timing couldn't have been worse: it coincided with the beginning of the housing slump, and our members were nervous about leaving their offices. Not to be discouraged, Tobie helped to incorporate the concepts of the leadership conference into our convention. As such, this morning we had two options – one of credit hours and the other addressed to owners of companies who need to find out more about our industry. We were lucky indeed to have Mr. Ken Harney from the Washington Post to bring a perspective that not all of us have been exposed to. Also, our own Maryland Insurance Administration was represented, and gave us a peek into their expectations of our industry. For those who were not able to attend this outstanding program, we had it taped, and CDs will be available shortly after the convention. Tobie has agreed to stay on as Membership Chair for another year, and I am hopeful the committee will consider offering some discounts or other benefits to those companies or individuals who provide their time to volunteer on committees or at functions on behalf of the MLTA. I also hope that she will be able to help forge a closer relationship between MLTA and our national counterpart, ALTA. Thank you **Tobie** for all you have done this year.

**Nancy Gusman and Rick Harvey** served this past year as chairs of our Education Committee and have done an outstanding job in putting together a wide range of offerings to our membership at unheard-of discount prices. Nancy, together with the assistance of an excellent subcommittee cemented the “Nuts and Bolts” program – a series of courses geared more towards those new to the business or who are independent closers – which bridges the gap between our pre-licensing course and some of the more advanced offerings. Not to sit back on their successes, the Education Committee has already scheduled the entire next twelve months of classes – both *Nuts and Bolts* series, and advanced courses. There should be continuing education classes available nearly ever month from now until next year's convention. Rick will be honored tomorrow evening as a member of the existing Board, however **Nancy's** recognition comes this evening. Thank you for all your efforts this year and congratulations on being invited to sit on next year's Board of Directors.

My second goal was “to increase the diversity in our membership by reaching out to all who are involved in our industry.” Many of the things I just discussed, from membership opportunities for insurance and discounts on education, to classes, such as *Nuts and Bolts*, are examples of how I believe we met this goal head-on. I have also been thrilled to see the involvement of many independent closers – TIPICs – on our committees. Most of us on the Board had our beginnings in the committees of MLTA. I am hopeful that those of you who have showed your interest in the Association through your participation this past year will continue to “move up the ladder” and someday be committee chairs or Board Members. Then we will truly become representative of our entire membership.

Speaking of our independent members, I would like to present the first of several special awards this evening to a gentleman who has become the “poster-child” for participation by TIPICs. Last year he was somewhat shy in his participation in the Association, but I think he was spurred on by the excitement of winning a big-screen TV in last year's drawing. Since last September, **Ganiyu Raji** has been everywhere – attending membership committee meetings, education committee meetings, even a Board meeting. He has eloquently expressed the frustrations and concerns of other independent closers; but rather than complaining, has put his energies into making the Association better, and making the rest of us aware of how we can improve ourselves. One of his most recent suggestions will be put into practice starting with membership renewal this fall: any member who so desires will have the

## Eric Schneider's Message to the 2007 Fall Convention *continued*

opportunity to indicate on our membership roster that they are licensed through the MIA. This will give corporate members who are seeking employees or independents the opportunity to make an informed choice when they are looking for someone who holds a title insurance license. Thank you **Ganiju** for all you have done over the past year. It is my privilege to share with you our "Unsung Hero" award.

Under the direction of my predecessor, Jeff Thompson, this Association embarked on a project to give back to the community. Jeff turned to **Michele Blanco** to coordinate the efforts of MLTA with the needs of Habitat for Humanity. Not only have we helped build several projects throughout the state, but we have made financial contributions as well. Our Association, our Foundation, and our members have all contributed to this great cause. And our enthusiasm has spilled over to our parent association, ALTA, which this year for the first time, will be asking its members to help build a home during the ALTA convention in Chicago this October. The success we have had in this project would never have come about were it not for the tireless efforts of Michele Blanco. She certainly has had some help from other members throughout the year, but her efforts were instrumental in putting it all together and making it a success. **Michele**, it is my privilege to share with you our second "Unsung Hero" award.

We are fortunate to have several of our committee chairs serve on our Board of Directors as well. Tomorrow evening we will be expressing our gratitude to all those who served on the Board during the past year. Tonight I want to recognize those committee chairs who have not served on our Board. Tobie, Nancy, and Michele have already received our appreciation, however there are other chairs whom not everyone knows as well. Take for example **Katie Turner**: I don't know if everyone here is aware that without Katie we would have no newsletter. Four times a year, she puts together articles and information useful to our membership and posts it on our website. This next year, the newsletter will also become available in hard-copy. Thank you **Katie** for all your work this year.

**Joe Blume and Jim Cosgrove**, also known as the "Bobsie-Twins" have worked together on our Legislative Committee and the MLTA-PAC for as long as I can remember. The only thing that gets confusing each year is which one is going to head up which entity – or will they be co-chairs – or one assist the other. The bottom line is that neither the Legislative Committee nor the PAC would run as smoothly without the efforts of these two gentlemen: Thank you **Joe and Jim**.

A Committee which has yet to receive full "committee status" is the brand-new "Chapters" committee – for now it remains under the Membership and Education committees. The goal was to create sub-organizations of the MLTA that would be regional or county oriented. **Jan Lynch**, who has already been recognized tonight for her work on CLTP, jumped in with both feet this year when asked if she would help us create our first such chapter in Southern Maryland. She has had an organizational meeting, found volunteers, and is working with the Education Committee in putting together a class convenient for those in the chapter area. Jan is well known to this Association having served on various committees, as well as the Board, and she is a Past-President of MLTA. Jan has taken on this assignment just as she does every task asked of her – with enthusiasm and zeal. Thank you **Jan**.

When Jan agreed to take on the "Chapters" project in addition to being integral in the MLTA Foundation, I asked **Peter Smith** to chair the CLTP committee that she had chaired since its inception. Peter had some tough shoes to fill; but as we learned earlier, we continue to have members apply for and receive certification. Peter is another one who just gives and gives to this Association. He has put together many of our conventions, served on our Board of Directors, and now chaired this committee. Peter, I know you didn't want it to get out, but I also want to give you credit for all the work you did on tomorrow's game show. These types of educational presentations would not be the same without you. And **Peter**, thank you for all your work on CLTP.

These conventions are more and more work each and every year. An entire committee works for nearly ten months to put together what you see here this week. This year two women stepped up to the plate to chair the convention: **Roberta Parrish and Jeanne Shawahin**. I can't thank the two of them enough for all the coordination, hard work, and tireless effort put into making this a success. Some of you may have noticed that recently Roberta changed her last name – yes, she and I were married this past July. And I have the MLTA to thank: the first time we met was at an MLTA convention nine years ago. After many years of working together on committees, and now working for the same company, a wonderful friendship had the opportunity to grow into something more. Thank you Roberta for being my wife, for serving on the Board, and for chairing this committee. Your gift will be presented tomorrow evening when the new Board is sworn in. I must share with the committee chairs and everyone here tonight a complaint I did receive earlier this evening about our convention here in Williamsburg: the rooms are too spacious, there is no sand in the hallways or bathrooms, and the service is second to none. I guess that means you both were successful! Jeanne, are an outstanding co-chair and I thank you for all your work on the convention this year.

## Eric Schneider's Message to the 2007 Fall Convention *continued*

There is one chairperson who deserves some special recognition. When most of us take vacation time from work, we go to an island, to Europe, or just the mountains or the beach. When **John Gilbert** took his week's vacation at Land America, he spent the time at home re-writing the pre-licensing book. What had been a 300-page manual used to prepare students to take a simplified exam on the 1992 policy form had to be nearly completely re-written and expanded to incorporate new policy forms – enhanced and 2006 – as well as many other subject matters that were added to make the licensing examination more comprehensive. The result was a work of art – at 500 pages, nearly twice the size (and weight) of the previous version. John, there are not many who would give up their entire vacation for a project such as this. And you still had time to coordinate the ongoing class schedule, and teach the title policy section. Because of all of his efforts throughout this past year, I would like to present **John** the “MLTA 2007 Outstanding Achievement Award”.

Although I have gone on much longer than I did last year, there are two more special recognition awards I would like to give out before leaving you to a fun evening. Unless you have served on a committee or the Board, you would have no idea that we lack a home office in Maryland. Sure, from time to time a committee chair or a President will offer up their office for meetings while they are in office, but then we scurry around the following year looking for a place to meet. And then came Sally. **Sally McCash** worked for the law firm “O'Malley, Miles” (which later adopted “Nylen and Gilmore”), who had their office near the intersection of I-495 – the Washington Beltway – and I-95. What could be more central to the state (unless you are from Baltimore and consider I-695 and I-95 to be central)? Somehow even after Sally concluded her Presidency of MLTA and all her chair-ships, she and her firm were still kind enough to let us use their conference room every month for our Board and Education meetings. They provide us coffee, phone lines, and a wonderful facility – all out of the goodness of their hearts – never asking for anything in return. I don't know that there is anything the Association could really do to repay this generosity, but I would like to at least recognize their contribution. This crystal plaque is engraved: “In appreciation for the many years of making your home our home. Special thanks to Sally Presler McCash and O'Malley, Miles, Nylen and Gilmore, P.A., for your hospitality. MLTA 2007” Sally, I would be honored if you would accept this token from the Association and share it with your firm. Thank you, **Sally**.

Which brings me to the “last-but-not-least” portion of this evening. A number of years ago, this Association realized it needed someone who was not rotating in-and-out every year. Board members, committee chairs, and Presidents come and go – changing each year. But there needed to be one stabilizing force that would be constant from year to year. We tried a company – too impersonal. And then we heard that this lady who was the Executive Director of our sister association in Virginia might be interested in doing the same for Maryland. The rest, as they say, is history. For years, **Margaret Webb** has been the face and voice of the MLTA. The first contact for most of our members, especially those needing to take the pre-licensing course, is Margaret. Need to sign up for the convention, call Margaret. Got a question on your dues, call Margaret. Need directions to a meeting, call Margaret. And not only is she there for all our members, but she gives the committee chairs and Board members the support they need on a day-to-day basis. Unlike John Gilbert, most of us are just volunteers who actually have full time jobs outside MLTA. We don't have time for the administrative tasks that accompany the ideas we conceive. Need a contract with MITAGS for next year's pre-licensing, call Margaret. How do we handle the paperwork at Kingsmill for convention, call Margaret. Need to schedule a special meeting of the Board of Directors, call Margaret. For years, Margaret has worked basically month-to-month. Well during my tenure as President, I made sure that we have her under contract – a sign of the faith we have in her, and our appreciation of how much she gives of herself to this Association. Whether it be driving two hours to help sign-ins at an educational event, or returning emails after midnight (her favorite time to work), Margaret is there for all of us. It is truly my great privilege to bestow on Margaret this year's “President's Award” – in appreciation for years of tireless effort on behalf of the MLTA. This is a long time in coming. Thanks Margaret.

I know I promised to get down after that last gift – but I do have one more thank you. Thank you to the Association – all of you here tonight and those who could not join us – for giving me the opportunity to serve this Association for the past 14 years. Being the President has been a wonderful experience for me – and I hope I have fulfilled at least some of the expectations the Association had for me. Thanks to Shelly and crew for dressing me up this evening, and I hope everyone has a wonderful evening and enjoys the rest of our convention. Thank you.

**Eric M. Schneider, Esq.**  
Agency Counsel  
Immediate Past President, MLTA

## **MLTA Adopts ALTA Principles of Fair Conduct**

### **ALTA PRINCIPLES OF FAIR CONDUCT**

- 1. To engage only in business practices that are lawful and consistent with a high standard of ethical behavior.**
- 2. To encourage a culture of compliance within their organizations for federal and state laws that govern the title insurance business and for these Principles.**
- 3. To treat consumers in a fair and ethical manner.**
- 4. To provide consumers with timely and comprehensive information regarding their policies, services, products, and prices so as to enable consumers to shop effectively among providers of title-related services.**
- 5. To encourage and assist consumers to be educated purchasers of title insurance and title-related services.**