



# NALTEA

The National Association of Land  
Title Examiners and Abstractors

## Message from the President

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Now that the holiday season is officially over, many of us will take a moment to reflect on the past year. For others, it is time to look ahead to a brighter future and forget about the past. I am certain that the majority of abstractors are probably happy that 2008 is over, at least from a business standpoint. To say that it was a difficult year, for many in our industry, would be the understatement of the century. At the very least, 2008 was certainly a year of change & challenge.

Personally, I have given a great deal of thought to both the past and the future that lies ahead. I, too, have had a difficult year, however being an eternal optimist I still have not lost hope that our economic futures will improve throughout 2009. No one really knows what is going to happen down the road therefore it appears to be a waste of time and energy trying to figure it all out, at least in the first month of the year. The one thing that I do know is that I, personally, need to refocus my energies in the upcoming months. That being said, it is with mixed emotions that have chosen not to re-run for a seat on the Board of Directors later this month. I am proud to have served as your president the last two years and feel equally privileged to have worked with so many wonderful, committed professionals whom I now consider friends. Since I have been active with NALTEA from its very first conference, I have seen so much

accomplished over the past few years! I was lucky enough to have a "front row seat" serving as Secretary for two presidents, prior to my election to a seat on the board. It seems like yesterday that the newly elected board was taking volunteers to form the very first committees for the association.

Since that time, all of the committees have worked tirelessly to achieve their individual goals for your benefit. Many times, over the past couple of years, the board liaisons ended up filling in as the committee chairs in order to complete their tasks at hand. I would be remiss if I did not thank each and every one of them. Patrick Scott, board member and liaison to the Public Relations Committee. With Pat's "gift" of the written word, press releases were not so scary after all. They certainly would have been for the rest of us. Pat was, and still is, committed to presenting pertinent information to the industry, in a proficient, professional manner. On top of that, Pat is forever "volunteering" to take on other projects, as the need arises. Thanks Pat, although at times I am sure he wishes that he could "take it back"! Lynn Hammett, board member and liaison to the Education Training Committee. Lynn's passion for the certification program, it's integrity & importance to our industry, has yet to waiver. Lynn has worked tirelessly to see this through. The Education Committee has some exciting work to be completed this year. Thank you

Lynn! Jay Duncan, board member and liaison to the Membership Committee. As a former NALTEA President, and one of the "founders", Jay has always been committed to NALTEA. Over the past year, Jay has done a terrific job in picking up the Membership Committee, and working jointly with the Public Relations Committee, creating a membership drive. He was also instrumental in creating a supportive position to assist the committee's work. Jay has also decided not to re-run for a seat on the board this year. You will certainly be missed and we wish you much success Jay!

Vikki Moffitt, board member and liaison to the Publications & Benefits Committee. This past year was Vikki's first year as a board member and has done a great job. She has made many contributions and is working very closely with the Publications/Benefits Committee to be able to offer some additional benefits this upcoming year. Thank you Vikki! Also, many thanks go to our officers: our Vice President, Ed Gunther, our Treasurer, Wanda Steudel and to our Secretary, Jill Kissell, all of whom have contributed to NALTEA's wellbeing.

Later this month, January 19<sup>th</sup>, there will be a general meeting, during which elections will be held to fill two (2) seats on the NALTEA Board of Directors. You should have received an email announcement, in addition to a separate article announcement in this newsletter, which provides the details of this very important meeting. ALL members are invited to participate. This would be a great opportunity to take an active roll in NALTEA's future. Please consider running for the board! It is a terrific experience, one you will certainly walk away from with a greater respect for those individuals who have accomplished so much. Everyone interested in running will have an opportunity to introduce yourselves, along with a brief statement, at this meeting. Run today – make a difference tomorrow! I look forward to speaking with everyone.

I appreciate being given this opportunity to serve you and wish NALTEA great success in the future!

## **Board of Directors Report**

Vikki J. Moffitt

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The following is a brief summary of the items that were discussed at the most recent NALTEA

Board of Directors meeting, held on Monday December 15<sup>th</sup>, 2008. The NALTEA board of directors provides this information to the membership as well as to prospective members, in order to maintain a transparent board that welcomes comments, suggestions and input.

NALTEA President Mary Mitchell is in discussions with Robert Franco about a possible NALTEA Blog on Source of Title. Several ideas have been talked about at this point and before anything is finalized it will require a board vote. This may be an outstanding opportunity for NALTEA to share ideas, industry updates and educational opportunities with a large community of title professionals.

### Committee Reports

The Membership Committee discussed several options to allow better correspondence between members or prospective members who have questions or comments. Several individuals have attempted to contact the membership committee through the NALTEA email system with no response or acknowledgement. There have been issues in the past with SPAM filling up the mailbox which would then bounce any legitimate correspondences. Pat Scott will continue to volunteer when needed on the membership committee.

The Public Relations committee had no meeting scheduled for the month of December. They are still waiting to hear the final word on certification and testing, along with the potential E & O carriers that are attempting to provide NALTEA membership with optional E & O insurance coverage at very competitive rates. When these issues have been addressed and are voted on, the committee will then complete the informational packets or email correspondence that will be sent out to all of the Land Title Associations.

The Publication & Benefits Committee are still in negotiations with several E & O carriers, who would like to offer optional E & O coverage to the NALTEA membership. The committee is working very hard to obtain competitive rates and feel that this is one of the most important benefits that can be provided at this time in our industry. Not only does this have the potential to save our membership hundreds or thousands of dollars, it is a vital aspect of doing business in the market today. When more information is available for the

carriers involved, it will be presented to the board again to discuss.

The Planning & Events Committee discussed the possible use of a Hub airport location for the next conference. This information was presented by committee member and NALTEA Vice-President Ed Gunther. It was also discussed that while those locations are very convenient, they are also typically more expensive and carry a higher cost to hold an event such as a conference. More research will be done and presented back to the board.

The Education Committee shared information on the Louisiana Land Title Associations conference that Jeanne Johnson was invited to attend for her company. While there she was given the opportunity to share information with their membership about NALTEA and what our organization is trying to accomplish through the certification and testing that we offer. Mr. Larry Galpern with TitlePac was very interested in NALTEA and is now one of NALTEA's newest members. The Louisiana Land Title Association may work with NALTEA in the future in regard to the certification and testing process, with board approval. Also, the membership committee has a new member, who is no stranger to NALTEA. Mr. Smitty Strickland has volunteered his services. The committee was scheduled to meet December 16th to discuss some issues with the certification exam and process. Also, the committee will work on developing an e-book with procedures for the Board, such as housekeeping, accessing NALTEA email accounts, etc. which will require a board vote to gain approval.

The Ethics Committee discussed a complaint concerning a member of NALTEA. The board has contacted the member and as the board guidelines dictate, allowed the member 15 days to respond to the allegations. Also, Mary Mitchell NALTEA President sent notice to the complainant notifying them that pursuant to NALTEA procedure, we have notified the party in question and informed them that the accused party has 15 days to respond. Once the board has received a response, if warranted a special meeting may be called to review and discuss the issue before taking a vote, if one is required of the board. All information from all the parties must be in hand before the issue will be discussed and what form of action will take place, if any.

The next board meeting is scheduled for January 19th, 2009.

## Your Association Needs You

Pat Scott

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NALTEA has made significant strides over the past year on several different fronts. We have a top-notch certification program nearly ready to go full-scale. Several land title associations have already expressed an interest in taking a closer look at the program. We are gathering information in order to launch a large-scale membership drive. We are in talks with Errors & Omissions providers to offer discounted rates to our members. We have two industry white papers nearly ready for release to the public.

These things don't just happen. They require the time, efforts, and dedication of a number of volunteers. And the larger the numbers, the quicker the goals are realized. That's why we need you. We need you to throw your hat in the ring, to offer your time and talents as a board member. We will be electing two board members at our general membership meeting on January 19<sup>th</sup>. You can be one of them.

NALTEA has several committees in need of members. Indeed, some are in need of permanent chairpersons. Do you have a knack for public relations? Have a desire to express your opinions in a way that could actually influence your industry? Get off of that sagging fence now and join a NALTEA committee! The call for committee members will go out during the January 19<sup>th</sup> meeting. You can reserve your spot on the committee of your choice by acting before the call goes out. Contact us at [info@naltea.org](mailto:info@naltea.org), or contact one of the current committee chairpersons through our website at [www.naltea.org](http://www.naltea.org).

## What to do in times like these?

Vikki J. Moffitt

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In today's slumping market, independent abstractors and examiners must learn to excel in the areas of locating other opportunities to keep their businesses afloat. If you look back in history, many times in adversity the economic downturns that often occur have traditionally brought with them a long list of strong opportunities to perhaps grow business. In keeping growth in the forefront for the next few months NALTEA members along with non-members should seek out opportunities

for them to become more diverse and to implement plans that can tide them over until the market settles down and becomes more stable.

Diversity is the name of the game. Just for a moment, think back to the last time you added a new service? Or have you ever notified your clients that you are thinking of expanding and would like to find out what other services you could offer them that they are not currently receiving at the present time, at least from your company? In a service environment, abstractors and examiners should all seek to cater to your clients and customers needs, and then develop ways in which to improve upon them.

Many times abstractors and examiners may be tempted to lower the price of their product or service during tight economic times. But by lowering your price, it traditionally tends to hurt your brand (*remember branding?*). That is, unless you can find a way for the price reduction to make sense to your clients and customers. If you must lower prices in order to bring in new business or simply to keep the doors open, do so with a rationale that your particular market can embrace and that when the market settles, as it will do, that you can live with that new price.

It is almost always a better decision to add value to your product than to lower your price. During times like these it is far wiser to avoid taking actions that will deflate the value of your product and your company's overall quality. As suggested earlier, try and create new value that may make your prices appear lower. A lower price is not the only way to gain new business or to maintain the business that you have now in these times and it may be extremely difficult to raise your prices later on when the market recovers, and it will recover.

Finally in closing, remember that your product, the service that you give to your clients and customers is attached to you. It is a reflection and an extension of you and of what you stand for and believe in. As professionals in a volatile market environment, who deal with clients, customers and other abstractors and examiners that may not always be upfront and honest with you, make sure that you are with them always. Don't be tempted to promise things that you cannot back up, or promise deadlines that you have no intention of meeting, or be tempted to gossip or spread untruths about your competitors. Many times, when the economy takes a hit like it has in the past few months, the

ugliness of competition arises and those who lack integrity and business ethics will use whatever methods they can to bring in new business. Bring in that new business, however do so by your expanding your quality products, continuing outstanding customer service and last but certainly not least, your business ethics.

## Benefits Committee Report

Doug Gallant

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Please take time to check out the NALTEA blog on Source of Title. The membership committee recently started it with comments from the candidates for the two open board seats. Moving forward, it should allow the organization to present information to not only the membership at large, but potential members as well. It will also allow another form of feedback, which the board certainly encourages.

As always, submissions for the newsletter are encouraged. It is important that the members let their thoughts and concerns be known. In addition, we look forward to articles of general knowledge that the members may wish to share.

As is suggested on the following page, please plan on dialing into the general meeting January 19, 2009 at 6 PM (EST). We will be electing two new members to the board and your participation is important. It will also be an opportunity to voice concerns without resorting to written correspondence., and get immediate reaction from other members .

I don't think there is much that is more enjoyable than speaking with abstractors and examiners from the various areas of the country. It is a great opportunity to share national concerns and come to understand regional differences in the problems we face.

I thank Mary and the board members for all the work they have done in 2008. With the active participation of the general membership, the work of the committees, and the fresh ideas of the two incoming board members, I anticipate a great 2009 for NALTEA.

It is a true pleasure to work for the betterment of our industry as a group. NALTEA was a long time coming and I appreciate the opportunity to help in any way possible. I look forward to hearing from everyone on Monday.

## Date Set For General Meeting and Elections

A general meeting of NALTEA members will be held on **January 19, 2009 at 6 PM (EST)** via telephone conference call. Each active member has received an individual invitation to the meeting by email. The invitation contained the toll free phone number and access code needed to attend the meeting. Any members who have not received an invitation by now please contact the Membership Committee at [membership@naltea.org](mailto:membership@naltea.org) to verify that the email address we have on file is current.

Voting NALTEA members will have the opportunity to elect two new members to the board of directors at this meeting. The new board members will serve until the annual conference in October of 2010, when the seats will once again become available for (re)election.

Voting will take place using an electronic ballot on the NALTEA website. The ballot will only be available through a link that will be sent to each voting member as they announce their presence at the meeting. Since the link will only be sent to the email address on file, upon confirmation of voting status, it is imperative that all voting members wishing to vote by electronic ballot have access to the email address on file with NALTEA. Those who are without such access may make arrangements to receive a paper ballot and vote by fax. Members who are unable to attend the meeting may request a proxy form to allow a designee to vote in their place. To receive a proxy form, please send a request to [info@naltea.org](mailto:info@naltea.org).

**All voting members will need their membership number in order to cast a vote.** Any members who do not know their membership number should send an email request to [membership@naltea.org](mailto:membership@naltea.org) at least two days prior to the meeting time.

At this time, both incumbents, **Mary Mitchel**, current president of NALTEA, and **Jay Duncan**, a founding member of NALTEA, have both announced that they will not be running to retain their seats. The remaining officers and board members offer our heart-felt gratitude to both for their outstanding service to NALTEA, and best wishes to both in their future endeavors.

### Meeting Agenda

- Roll Call
- Opening Statement by Mary Mitchel, president
- Statements by candidates for board of directors
- Election via electronic ballot
- Approval of minutes from last board meeting
- Committee Reports
- Floor is opened to member concerns
- Election results are announced (if available)
- Committee assignments (and call for volunteers)
- Closing statement from president

We look forward to the participation of all NALTEA members at this meeting!

The NALTEA Officers and Board of Directors