Presidential’s Message

Kimberly B. Rosenberg

It is no secret that 2008 has been a challenging year for the title industry. The North Carolina Land Title Association has been busy working on several initiatives that will curtail some of the types of losses we are all experiencing and serve to protect consumers in North Carolina.

To further these initiatives, we have formed a Loss Prevention Committee. This committee has joined with the leadership of the Real Property Section of the North Carolina Bar Association to form a joint Loss Prevention Task Force. In addition to working with the Real Property Section, our committee has met with the North Carolina State Bar and the North Carolina Department of Insurance. Working with these organizations, we believe that we will be successful in implementing some measures that will reduce our losses, protect consumers in North Carolina, and bolster our approved-attorney system.

I would like to thank the other members of the Loss Prevention Committee—Nancy Ferguson, Steve Brown, Candice Williams, and Jeff Hrdlicka. The work this committee is doing requires lots of emails, conference calls, and trips to Raleigh. It has truly been a group effort, and it is a great example of why NCLTA is so important to the title industry in North Carolina. It would be very difficult for any one company to try to push through these initiatives. Lobbyist David Ferrell is also assisting with our efforts with the Department of Insurance and is working with us on the legislative front.

It has been a pleasure serving as your President this past year. I have really enjoyed working with and getting to know a lot of our members. I would like to extend a special thank you to Penney De Pas for all her help during my presidency. Our Association is what it is today in large part because of Penney.

I would also like to thank and recognize Ned Manning for serving three years on our Executive Committee as the Attorney Section Representative. Although we hate to see Ned go off our Executive Committee, we know that asking him to stay for a fourth term is really pushing our luck. Ned has made many trips from Kinston to Raleigh to attend our meetings. He has worked our booth at the Real Property Section meetings every year and is responsible for signing up lots of new attorney members. He has served our Association well. Thanks Ned for all your efforts on our behalf.

As I write this, many of us are packing our bags for the NCLTA Annual Convention at the Grove Park Inn, but by the time this newsletter gets into print, it will all be over and you will have a new Executive Committee installed. For both of you who will be at the convention and those who cannot make it this year, thanks for a great year!
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New Committees Formed During May Executive Committee Meeting

During the May 13 Executive Committee meeting, the officers discussed setting up a meeting with the North Carolina Department of Insurance (NCDOI) to discuss the rewrite of the title agent's licensing exam, mortgage impairment, continuing education opportunities for title personnel (including NCLTA's Study Guide), and issues related to the credit crunch and increasing claims. Sales of the Study Guide were steady. The Preliminary and Final Opinion on Title form revisions were reviewed for additional input.

Legislative Committee Chair Chris Burti went over the most significant legislative issues—railroad corridor rights of way, tax liens on mobile homes, and a re-recording statute update. The proposed HUD changes to RESPA were also considered. Several new member applications were approved (see related article on page 5).

President Kim Rosenberg appointed an NCLTA Regulatory Committee whose charge would include reviewing the ALTA Regulatory Survey and to monitor the regulatory environment. A committee was also appointed to work with the RPS Council to devise an improved plan for the Real Property Section Convention sponsorship procedures. Finally, Rosenberg also appointed a Loss Prevention Committee to work with the State Bar, Real Property Section, Lawyers Mutual, Department of Insurance and title underwriters to develop ways to mitigate the increasing losses being experienced.

The next Executive Committee meeting was scheduled for Thursday, August 14, at the Grove Park Inn.

Subsequently, three special Executive Committee teleconference meetings were called by President Rosenberg, on June 12, July 16, and July 30, respectively. During these conference calls, the Executive Committee voted to submit an *amicus curiae* brief filing in the case of *Johnson v. Shultz* and approved hiring attorney Rob McNeill of Horack Talley Pharr and Lowdnes, Charlotte, for the *amicus* filing preparation. The Executive Committee also approved the hiring of an anti-trust attorney to advise the Loss Prevention Committee on information sharing, approved the proposal of the Real Property Section Convention Committee that title company representatives would plan the social events for the RPS Convention, and authorized staff to pursue a contract with the Hilton Garden Inn Kitty Hawk for the 2010 annual convention. Finally, the Executive Committee authorized President Rosenberg and Executive Director De Pas to encourage the North Carolina Congressional delegation to sign the “Dear Colleague” letter objecting to RESPA reform as currently proposed by HUD.

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**Convention Calendar**

**2008 ALTA Annual Convention**

October 15-18, 2008
Hyatt Kauai Resort and Spa, Koloa, HI

**NCLTA 2009 Annual Convention**

September 17-19, 2009
Wild Dunes Resort
Isle of Palms, SC
www.wilddunes.com

**2009 ALTA Annual Convention**

October 21-24, 2009
The Breakers, Palm Beach, FL

**NCLTA 2010 Annual Convention**

September 16-18, 2010
Hilton Garden Inn
Kitty Hawk, NC

**2010 ALTA Annual Convention**

October 13-16, 2010
Manchester Grand Hyatt, San Diego, CA
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Coverage counsel, reformation actions, lien priority disputes, complex foreclosures, mechanics’ lien issues, contract disputes, restrictive covenants, zoning disputes, bankruptcy implications, easements, and access issues.

2600 One Wachovia Center • 301 South College Street • Charlotte, NC 28202
704.377.2500
www.horacktalley.com
Welcome New Members

Agencies

Commonwealth Land Title of the Triad, LLC (A)
Patrick Jackson
514 South Stratford Rd.
Winston-Salem, NC 27103
Forsyth
Phone: (336) 714-0417; (866) 959-7050
Fax: (866) 662-2035
Email: Patrick.jackson@atcmail.com

Morehead Title Company (A)
*Michael L. Burt
1805 East Blvd.
Charlotte NC 28203
Mecklenburg
Phone: (704) 716-1230; (800) 671-7086
Fax: (704) 716-1231; (800) 671-7089
Email: mburt@moreheadtitle.com

Terry Evans
214 East Jefferson St.
Monroe, NC 28112
Union
Phone: (704) 283-9800; (800) 671-7086
Fax: (704) 283-9880; (800) 671-7089
Email: tevans@moreheadtitle.com

Attorneys

Elizabeth L. M. Cramer
Goosmann Rose, P.A.
P.O. Box 7436
Asheville, NC 28802
Buncombe
Phone: (828) 258-0150
Fax: (828) 258-1305
Email: ecramer@grlawpa.com
Web: www.grlawpa.com

MarJORIE R. Mann
Roberts & Stevens, P.A.
One West Pack Square, Ste. 1100
Asheville NC 28801
Buncombe
Phone: (828) 252-6600
Fax: (828) 210-6554
Email: mmann@roberts-stevens.com

Neale T. Johnson
Smith Moore, LLP
P.O. Box 21927
Greensboro NC 27402
Guilford
Phone: (336) 378-5319
Fax: (336) 433-7442
Email: neale.johnson@smithmoorelaw.com

J. Patrick Stutts
Jones, Childers, McLurkin & Donaldson, PLLC
P.O. Box 3010
Mooresville, NC 28117
Iredell
Phone: (704) 664-1127
Fax: (704) 663-0939
Email: patrickstutts@jcmdlaw.com
Web: www.jcmdlaw.com

Associate-Individuals

Evan Fels
4924 Cruz Bay Drive
Monroe NC 28110
Union
Phone: (516) 902-5088
Fax: (704) 218-6600
Email: evanfels@yahoo.com

Joyce A. Sapp
8612 Barrister Way
Charlotte, NC 28216
Mecklenburg
Phone: (704) 819-6224
Email: jas224@carolina.rr.com

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North Carolina Land Title Association
1500 Sunday Drive
Suite 102
Raleigh, NC
27607-5151
(919) 861-5584
(919) 787-4916 Fax
www.nclta.org

Editorial Committee Chair
Tabatha L. Cruden

Executive Staff
Penney De Pas, CAE
Executive Director
pdepas@firstpointresources.com
Nicole Shore
Membership Services
nshore@firstpointresources.com

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