

# The ADVOCATE

New Jersey Land Title Association

## President's Message

*By: Maureen Crowley-Unsinn, CTP, President*

Recently an episode of the "West Wing" showed Leo McGarry (played by John Spencer) emphasizing to the White House staff that they had 100 days left before it was time for them to leave. What did they do that day was the question posed. Various staff members offered what they did that particular day and how important it was for the good of the nation. Leo said that was wonderful, but what did they do toward the long term goals of the administration. Unfortunately, another day was lost and the goals, none of which were even articulated until the closing scene, were any closer than when the day began.

Somehow, we all fall into that category. We all have long term goals – whether they are personal or professional. We all want to lose 10 pounds, get more organized, have more time for the family, get more involved in the professional or civic organizations we belong to, go to the gym more, etc. Unfortunately, the days, weeks, months, and years go by even more quickly as we get older, and the status quo remains the same.

As your President, I had two major goals and many more ideas. Those goals were to get the ALTA Public Relations campaign going and get more people to volunteer to assist the Association. But alas, I lived for today. I took care of the problem right in front of me and at the end of the day was too tired to focus on the big picture. The daily grind of running a title office was a daunting task and it caused me to put a lot of items on the back shelf. Personal and professional goals were sacrificed while I worked 10 to 14 hour days.

Now, at the end of my term, what did I accomplish? I can say I managed to keep the status quo. No new initiatives were introduced, the County Clerks did not catch up on recordings in every jurisdiction (but in a lot of cases are

improving), and the Governor's office still looks at the Realty Transfer Fee as being a cash cow. I did try tilting at windmills when Mr. Eastman and I spent the day in Trenton trying to get a Judge to understand that if the County Clerks weren't ready to accept both the new and the old transfer tax as of August 1, all hell would break loose. Fortunately, no real recording disasters occurred, and we live to fight the battle again this year.

So what have I learned as your President? That, my friends, I can say was a lot. I learned that we have many talented and knowledgeable people already involved in this great Association; that running a title office is a difficult and time consuming task; that people who run title offices all day for a living just might not have the time or the energy to focus on one more volunteer position. However, in order to grow, the Association does need all of you to help.

We need you to encourage other agents to join the Association. We need to see better attendance at the Agency Section meetings, not just at the Continuing Education Classes. We also need to see more volunteerism. A few hours every quarter giving your input at the Agency Section meeting or at the Board of Governors meeting could give us a better perspective of the needs of the members in order to set realistic goals for the President and the Association as a whole.

I want to thank you for the privilege of being your President. I have been truly honored and humbled by the position. Please know I will not fade away into the sunset, but will still be volunteering my time and resources toward the good of the Association. To my successor, I wish you much success, and hopefully the time to look at the big picture. ■

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# ALTA Federal Conference – March 7-9, 2005

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*By: Elissa Buonarota, Esq., Esquire Title Services, LLC*

Approximately 150 ALTA members attended the 2005 ALTA Federal Conference at the Willard Hotel in Washington DC in March, where issues such as HUD Enforcement activities, the SMART Act, RESPA reform and others were discussed. What is being done in Washington today will determine what changes are in store for the title industry, or even if title insurance will exist as we know it tomorrow.

Does this sound alarmist? It is meant to. Let's look at just some of the programs held at the conference.

## **State Based Regulation of Insurance**

Two competing legislative proposals were discussed in this session. First, the Optional Federal Charter Law favored by the American Insurance Association would bring all insurance companies under Federal Control unless they specifically opted out of the law. The proposal is sought by the Property & Casualty carriers to make transacting business across State lines more efficient. The AIA argues that State control has left the insurance industry stagnant and denies the consumer the benefit of the free market.

Not surprisingly, the NAIC favors continued State Control arguing that the business of insurance is fundamentally local.

The SMART Act, (State Modernization and Regulatory Transparency Act) would effect a major overhaul of the current State based regulatory scheme by establishing legislative and regulatory goals and preempting state law. Among other things, the SMART Act would encourage states to allow streamlined licensing for out of state insurers.

But there is a fundamental lack of understanding about our business. When Robert Gordon, Sr. Counsel, United States House of Representatives commented that the proposal would make it easier to insure a train carrying cargo across the country, he was reminded that land in one state seldom moves in that fashion!

ALTA has taken the position that title insurance is fundamentally local and should not be included in the SMART Act proposal. While most agents take this position as well, some large agents and title underwriters see a major benefit in facilitating access to markets across state lines without regard to local regulations and oppose the opting out of these rules.

## **RESPA Reform and HUD Enforcement Activities**

One year ago, it was proclaimed that the ill-conceived RESPA reform proposals that we fought so hard as an industry were dead. Some thought that further tinkering with bundled services, affiliated business and guaranteed closing and mortgage packages so detrimental to the small title agent and in many case to the consumer, were over. Not so!

HUD is again revisiting the need for RESPA reform. Clearly, much of the impetus for renewed interest in RESPA comes from the Mortgage industry. However recent high profile State and Federal actions in catching and penalizing alleged RESPA violations in States such as Colorado, California, Oklahoma and Texas have added to the legislative and regulatory focus on our industry.

Ivy Jackson, Director of RESPA and Interstate Land Sales at HUD has implemented a new task force to concentrate on RESPA violators, particularly with respect to sham affiliated businesses and illegal captive reinsurance arrangements. One thing we all learned, HUD enforcement is coming to a state near you.

Other topics of discussion included reform of Fannie Mae and Freddie Mac, Identity Theft, Uniform Closing Instructions and changes to 1031 Exchange Transactions.

All of the seminars and break-out sessions were not only informative, but gave everyone in attendance the opportunity to voice their opinions, both in favor and, more importantly, those in opposition. It also gave everyone an opportunity to learn that the same issues we are facing in New Jersey are also being faced in those states around us, and, in fact, across the country. The break-out sessions and social settings were very important in finding out how others are trying to deal with those issues, from lender pressures and unfair competition to keeping costs down while continuing provide good service to our clients.

While it's good news that over 150 were in attendance, the bad news is, "only 150 ALTA members attended!". There is nothing more vital to our industry today than having your views on these issues made known to our representatives in Washington and to the ALTA leadership. Your business may be at stake.

Plans are already being made for next year's conference. If you are not a member of ALTA, plan on joining. If you are a member, plan to be at the next conference and to participate in all ALTA meetings this coming year. ■

## ***New and Noteworthy***

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**First American Title Insurance Co.**, has acquired **United General Financial Services, Inc.**, and its subsidiary companies, including **United General Title Insurance Co.** First American officials said that the acquisition closed February 18, 2005. It was reported that the price paid ranged from \$65 million to \$85 million. John Dwyer, the driving force behind the growth of United General, will remain on president.

# ALTA Tech Forum – Staying Connected!

By: Alfred D. Santoro, Jr., CTP, - ALTA Tech Committee

Look! Up in the sky! It's a bird! It's a plane! No! Its Captain Connectivity and his trusty dog Byte, the superhero mascots of the 2005 ALTA Tech Forum held at the Portofino Bay Hotel in Orlando's Universal Studios. This April, 450 attendees gathered at this three-day meeting to discover the best technology available for our industry. However, even this "techie" themed meeting could not completely escape the shadows of the State and Federal investigations or economic realities that are facing our industry.

The meeting began on Sunday with a presentation by noted author Arthur Esch, Jr. examining "Cutting Edge Technology Trends in the Title Industry" and how advancements in technology have and will continue to shape our industry. This was followed by a reception in the Exhibitors Hall where over 40 vendors assembled to show the best they had to offer the title industry.

The Exhibitors Hall was abuzz with other intrigue as well. A major Exhibitor and Sponsor, Zenodata, abruptly ceased operations and closed its doors just prior to the shows opening. Zenodata was one of several companies seeking to develop and market a fully indexed land title database. Its demise was reportedly due to a failure to receive additional venture capital funding to support its operations.

Further controversy was stirred at Monday morning's General Session, where a panel of title CEO's discussed "Succeeding in the E - Marketplace: Lessons Learned and Future Plans." Commenting on a question concerning competing demands from lenders and consumers, Frank Wiley, Vice Chairman of Fidelity National Financial reprised recent testimony before the California Department of Insurance, indicating that the consumer is not our customer, the lender is. This left the audience, and even some of the panel, in stunned silence, contemplating what our role as title professionals in the industry is, and where it is going.

The balance of the meeting was broken into four educational tracks: The Competitive Edge; Technology for the Owner/Manager; What's Hot for 2005 and Technology and the Title Industry. Presentations included seminars on Reengineering Your Business Process, Outsourcing, Bundling Strategies, Electronic Security, How to Choose Technology and the Transformational technologies that will shape our futures.

Of note, local faces from DataTrace and Charles Jones, Inc. were among the major exhibitors at the meeting. New Jersey's Amy Holder was on hand for DataTrace while Mike Kennerly and Mike Connors represented Charles Jones, Inc.

While some attendees voiced concern over programs that were geared toward selling one product, it is important to point out that there were opportunities to view both educational sessions as well as expositions, which served as product showcases. The exposition sessions are important to allow individuals the

opportunity to get more in-depth information on a product or service than would be available standing at a booth.

The goal of the ALTA Tech Forum is to make the selection of new technology less of a "superhuman" effort and to make it more accessible to the "mild mannered" title professional. Perhaps some of Universal Orlando's Superheroes can be enlisted to uplift our beleaguered industry.

The ALTA's Tech form is held annually in April. Next year, the Tech Forum will be returning to Las Vegas, Nevada. It promises to be an even more exciting and educational event. Details will be available soon so make plans to join us. ■

## The Annual NJLTA Convention June 5 - 8, 2005 Skytop Lodge ♦ Skytop, PA

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# NJLTA Schedules Fifth Annual Tech Expo

*By: Maureen Crowley-Unsinn, CTP, President*

The fifth annual NJLTA Tech Expo has been scheduled for Thursday, September 22, 2005 at the Forsgate Country Club in Jamesburg, New Jersey. Hours for the Expo are 8:00 AM to 5:00 PM.

This year's Expo includes vendors from all aspects of the title office. From title programs to telephones to computers to gift baskets for the clients, there will be something for everyone. Previous Expos were attended by many who wanted to gain knowledge and information about the ever changing title insurance industry demands. Vendors at the Expo will display a wide range of products and services that meet the needs of our industry on a daily basis.

In order to grow the Tech Expo, the Committee is pleased to announce a new initiative. Anyone who provides us with a solid lead which results in a new vendor exhibiting at the Expo will receive a free admission to the Expo including the Continuing Education Class – a \$100.00 value. So look in your rolodex and see how you can help us help you. Please provide the leads no later than July 1, 2005 to either Beth Way or Maureen Crowley Unsinn.

As usual, this year's program includes a continuing education class. Tee times will also be available. Additional information, including a vendor list and registration forms to attend, will

be posted at [www.njlta.org](http://www.njlta.org). For additional information please contact Beth Way at [bway@fidelitytitlenj.com](mailto:bway@fidelitytitlenj.com) or 856-428-6880 or Maureen Crowley Unsinn at [unsinn@comcast.net](mailto:unsinn@comcast.net) or 908-902-2475.

Be a part of an exciting and growing tradition for the NJLTA by planning to attend the fifth annual New Jersey Land Title Association Tech Expo.

## COMING EVENTS

### NJLTA Annual Meeting and Convention

June 5-8, 2005  
Skytop Lodge  
Poconos, PA

### Second Annual NJLTA Picnic

September 17, 2005  
Black Bear Lake  
Jackson, NJ



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# Pamela Kubinski Wins Weigel Scholarship

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*By Nancy Koch, Esq., CTP*

The New Jersey Land Title Association is pleased to announce that Pamela Kubinski of Jackson, New Jersey is this year's winner of the John R. Weigel Scholarship Award. Named in honor of the Association's Director Emeritus who served the title insurance industry with great distinction for over twenty years, this award will provide Pamela with an \$8,000.00 scholarship which will be paid over 4 years.

A senior at Jackson Memorial High School in Jackson, New Jersey, Pamela's passion is science and she looks forward to pursuing that passion at Rowan University as she begins her study of Chemical Engineering this fall. An honor student and member of the National Honor Society and the Science National Honor Society, Pamela was also a Governor's School for Chemistry finalist. An all-around student, Pamela participated in various clubs and sports at Jackson Memorial High. She was also voted Homecoming Queen by her peers this year. Pamela's mother, Laurie Bournique, is employed by Agency Section Member, Pinnacle Title Agency, Inc.

"I am in awe of the caliber of applicants for the Weigel Scholarship this year," stated NJLTA President Maureen Crowley Unsinn when the award was announced. "Pamela exemplifies everything the Association seeks to support and encourage in making this award."

The John R. Weigel Scholarship, which was inaugurated in 1998, is awarded once per year to a qualified candidate for higher education arising out of a title industry connection. Academic achievement, extracurricular activities and public service experience are all required of eligible candidates. In addition, award winners must continue to satisfy the eligibility requirements throughout the four-year period during which their scholarship is paid. The scholarship is underwritten by both the Underwriter and Agency Section members of the New Jersey Land Title Association. ■

# Weigel Scholarship Winners Continue to Excel

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*By Nancy Koch, Esq., CTP*

As the list of the winners of the John R. Weigel Scholarship continues to grow, so does the pride of the Association in being able to support the academic achievements of this group of remarkable students. The past winners of the Scholarship continue to evidence the high standards required of them when they received their awards as they continue to pursue their educations. As with past articles, this report updates the progress of the four current recipients and the most recent graduate.

Elliot Fineberg (2000) graduated from Ohio State University in Columbus, Ohio in 2004 with a degree of Bachelor of Arts, magna cum laude, in Aviation Management. He currently resides in Columbus and is pursuing career opportunities there.

John Wenzel (2001) will be graduating this May from Villanova University with a Bachelor's of Science in both Biology and Honors, as well as a concentration in Ethics. Preparing for graduation, John recently completed his second and final term as Captain of Villanova EMS, the university's ambulance squad. John plans on staying active as an EMT after graduation as well. He is also in the process of completing a senior biology thesis in the field of parasitology, to be presented before the department. Next year, John will be attending Drexel University College of Medicine in Philadelphia, pursuing a Master's of Medical Science (M.M.S.) degree before starting an M.D. program. Four years of college have flown by, and John wants to offer his heartfelt thanks to NJLTA for all of their support and good wishes over the past few years.

Kate Cannito (2002) spent the first semester of this academic year in Berlin as part of an American University exchange program. She will be entering her senior year in September as a history major, with plans to pursue her Masters afterward, after which she hopes to pursue a career in teaching. She will be spending most of the summer in Washington, DC taking classes.

Lauren Usignol (2003) continues to enjoy her studies at the University of Notre Dame. She is enrolled in the very challenging College of Arts & Letters, majoring in Political Science. She hopes to follow her undergraduate studies with law school. During this academic year, Lauren participated in a tutoring program for underprivileged children in South Bend, Indiana. This summer she will be an intern with Project H.O.M.E. which provides advocacy and outreach for homeless people in Philadelphia. Proving that there is more to the college experience than academics, Lauren celebrated Mardi Gras this year in New Orleans.

Alex Fineberg (2004) is finishing his freshman year at Brandeis University in Waltham, Massachusetts. His name was placed on the Dean's List (1st semester). He presently plans on a double-major in English and History or English and Political Science.

The Weigel Scholarship is awarded annually by the New Jersey Land Title Association and is underwritten by the generosity of the Underwriter and Agency members of the Association. ■

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# The Agency Section

By: *Steve Whitney, Chairman*

The Agency Section held its last meeting April 14<sup>th</sup> at the Holiday Inn at Jamesburg.

A few of the issues discussed were:

**Financial Report:** While the Agency Section continues to have a surplus, this will not last since we have been running a deficit budget for the last few years and will continue to do so for the foreseeable future. Ongoing new expenses include the addition of a third continuing education seminar and the annual picnic.

**Liaison Report:** Bill DeAscentiis reported that the DOBI issued a letter in early March to all property and casualty insurance companies reminding them they are not authorized to issue non-title mortgage products determined to be title insurance. This is very welcome news. If anyone has any evidence of these products being issued in New Jersey, please contact Bill DeAscentiis, Rick Wilson, or your underwriter. On another note, the Department is also apparently interested in discussing the regulation of processing.

**Education:** There was a lively discussion concerning the fact that the Agency Section hired the Title Academy of New Jersey to put on the seminar following the meeting. Since I have been on the management board the issue of whether the New Jersey Land Title Institute should be our only seminar provider has been broached every year. While this management board feels, for a large number of reasons not the least of which is the excellent quality of seminars, its primary allegiance is to the NJLTI, it nevertheless feels it is important to our members to be open to additional providers occasionally. These other companies provide a valuable and necessary service to the ever increasing number of licensees in the state.

**Convention:** By now, I hope we are all sitting around either the pool or a fireplace at Skytop Lodge enjoying an appetizer and a cocktail. Congratulations to Carl Samson and his committee.

**Picnic:** This year's picnic will again be at Black Bear Lake on September 17<sup>th</sup>. Save the date. Please log on to [www.blackbearlakefun.com](http://www.blackbearlakefun.com) and click on NJLTA.

**Abstractors:** Ron Axelrod was nice enough to attend our meeting and reported the Abstractors Association has adopted rules for the designation "Professional Land Title Abstractor". The requirements are quite stringent- twelve years experience, five years as a member of their association, and two letters of recommendation. The agents and underwriters should welcome this effort. Any of us who has read a title appreciates the work a good searcher does. A uniform report (and index?) sheet would also be welcome additions.

**New Business:** Joe Grabas reported that he attended the RESPRO conference in Washington and urged other agents to get involved in national issues and organizations.

Since this is my last report on Agency Section matters, I would like to thank all the other management board members for their time and efforts in making my duties easier. Each and every one of them has given of their time and talents and should be commended. I would also like to thank my friends and colleagues on the Board of Governors for their support. If I can be of any assistance to any of my friends at NJLTA, please let me know. Thank you . ■



## SAVE THE DATE

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# Report from the Legislative Committee

**By: Frank Melchior, Esq., Chair**

The report from the last issue of The Advocate would again be appropriate as the current report. Not much has happened since then and the same bills are still of importance to us. One bill indirectly affecting real estate closings was recently enacted. This Act requires that one or two-family residential buildings (with some minor exceptions) must be equipped with fire extinguishers prior to sale or rental. The onus for compliance is on the seller/landlord and, thankfully, we are spared the burden of verifying compliance.

Real estate transfer taxes will undoubtedly go up again, but nothing is pending at this writing. It is a handy hidden tax and is used to balance the budget without creating too much of a political uproar.

It is extremely important to the industry that we use every effort to get S-1800 (electronic recording) enacted. The political pressures, particularly from the County Officers and the Secretary of State's office (who just don't "get it") in opposition to the bill in hopes of getting their own, ineffective proposals enacted require us to utilize every opportunity to talk with legislators so that they will understand the issues.

The committee asks, and strongly urges, you to assist in any way possible. Please contact any member of the committee or Mr. Eastman, for further details and talking points. ■

# Executive Director's Report

**By: Edward C. Eastman, Jr., Esq.**

## Update on Amicus submission in Boe v. NJ Dept. of Human Services

Mary Boe and her son Harold owned real property in Kenilworth, New Jersey as joint tenants with right of survivorship. After Mary was involuntarily committed to a state-run psychiatric hospital, the State of New Jersey (through the Department of Human Resources) placed a lien on Mary's interest in the Kenilworth property to cover her hospitalization costs. Before the State executed on the lien, however, Mary died.

Courts across the nation hold that death of a joint tenant with right of survivorship extinguishes any liens on the deceased's jointly held property. Despite other avenues of recouping the State's costs, the New Jersey Appellate Division held that the lien here was not extinguished because to do so would frustrate the statutory scheme. 367 N.J. Super. 572 (App. Div. 2004). Harold Boe appealed to the New Jersey Supreme Court. The NJLTA was permitted to file a Brief as an Amicus Curia.

The New Jersey Supreme Court vacated the Appellate Division decision. 182 N.J. (2005).

On March 24, 2005, Acting Governor Richard J. Codey signed A-779 into law as L. 2005, c. 55 which, in Section 8, extinguished all liens filed against a person treated at a psychiatric facility as defined in N.J.S.A. 30:4-272.

Thus, Mary Boe's realty had indeed passed to her son free of the psychiatric hospital lien of the State. ■

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## *A Word from Our Consultant*

*This issue focuses on our recording data collection project.*

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**By: Dave Ewan, Esq.**

### **Background**

As anyone who has been involved in the closing end of the title insurance business for a substantial amount of time can tell you, one of the biggest problems faced by the industry is the “lag” between the closing date and the date that the deed or mortgage is recorded. An unchangeable part of the problem has been the need to conduct the closing before recording documents – in other words, the horse must be before the cart. Accordingly, there will always be some lag between the closing and the recording of documents, even in an electronic age (although the lag would become much smaller in an all-electronic environment).

With an increase in the lag between closing and recording comes an increase in risk that there will be a claim on the transaction. Some years ago, the Legislature recognized this dilemma and enacted our Notice of Settlement Act to help ameliorate the consequences. However, even acts such as this do not eliminate the problem or the associated risk when the period between closing and recording becomes unfathomable.

The reason such a gap exists in varying extents in each of our counties is largely due to scale: the more closings there are (refinances and sales), the more documents are required to be recorded; the more documents that are recorded strains the somewhat limited resources of the County Clerk’s office, and hence a lag develops. The more documents that are submitted for recording, the larger the lag becomes, unless additional resources are allocated to deal with the influx.

A couple of hundred years ago, the number of mortgage transactions was very small, and the number of conveyances was nowhere near what it is today. It was reasonable then to assume that a conveyance would be recorded in the public records the same day as the conveyance occurred. Today, nationwide, our recording jurisdictions are faced with recording more and more documents due both to economic growth as well as increased requirements from other governmental entities that require their documents to be recorded in the land records (e.g. IRS Tax Liens). So, in modern times, the question is not “will there be a lag,” but is “how much of a lag would be acceptable?”

## **Article Submission**

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The Advocate welcomes articles dealing with the title insurance industry and real estate practices. All submissions must be in electronic format. Anyone wishing to submit an article for the next edition should do so by August 26, 2005. Please forward all submissions to Mike Kehoe at [mkehoe@khov.com](mailto:mkehoe@khov.com)

### **Recording Data Project**

In October 2003 we started to assemble data on a bimonthly basis to try to get an accurate picture of what the lag was in each of our counties. Beginning in January 2004, we enlisted the assistance of Association members and asked for data to be submitted monthly to get an even better picture. While initial submissions did not meet expectations, over the last several months, we have been accumulating much data.

Currently, we are tracking or have tracked approximately 2000 recordings throughout the state. This has enabled us to predict (with a fair degree of accuracy in counties with numerous transactions being tracked) what will happen over the next couple months with the lag. Using this type of prediction tool, we can detect problems earlier and monitor them to prevent them from becoming catastrophic. Rather than being reactive to a problem, we can be proactive and help prevent the problem from occurring.

The Recording Data Project also serves an historical function. Because the data is cumulative, we can look back to January 2004 to see what the lags looked like then as compared to the present day. Or we could select any other date between January 2004 and the present to see the difference as well. We can also do a county-by-county comparison for any range of time. Since the data collected utilizes dates which can be confirmed, our data modeling is based on real-world times and not on conjecture or speculation.

I would like to take this opportunity to thank everyone who has submitted data. Your assistance has been invaluable, and will continue to be invaluable in the future. Please keep up the good work.

For those who have not sent in any data yet, please do so. The more transactions we track, the better our understanding of the dynamics of each county will be. There is no limit to the number of transactions you can report. Please report as many as you can, at any time. Reports can be submitted via email to [dewan@speakeasy.net](mailto:dewan@speakeasy.net) or via fax to 856-616-9269. ■

## **Changes?**

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If you have moved, changed phone numbers, e-mail address, etc. please notify either

**Robert Palmisano**

908-298-9090/[rpalmisano@stgeorgetitle.com](mailto:rpalmisano@stgeorgetitle.com)

or

**Steve Whitney**

201-488-5777/[swhitney@accusearchtitle.com](mailto:swhitney@accusearchtitle.com)

The information will be placed on the web site immediately and in the next annual directory.

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## Welcome

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**TITLE CONSULTING SERVICES, LLC**  
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## On the Move

Stewart Title Guaranty Company is pleased to announce that **Lydia Fowler**, CTP, has accepted the position of New Jersey State Manager. Ms Fowler is a past President of the New Jersey Land Title Association and is a current delegate to its Board of Governors and the New Jersey Land Title Insurance Rating Bureau.

Charles Jones, Inc., has announced that **Kenneth P. O'Brien** has joined the company as a Senior Account Executive. Mr. O'Brien is a licensed Pennsylvania title insurance agent and possesses extensive experience in title insurance and financial services.

**Richard Holder** has joined Charles Jones, Inc., as a Senior Account Executive. Mr. Holder graduated from Radford University in Virginia with a B.A. in Human Resources Management. He previously worked for a title underwriter in New Jersey as a State Agency Representative.

If you have a promotion or new hire that you wish to be listed, please contact Mike Kehoe at [mkehoe@khov.com](mailto:mkehoe@khov.com) or fax to 732-389-9023.