

# The ADVOCATE

New Jersey Land Title Association

## President's Message

By: *Beth A. Way, NJLTA President*

To say that my term as President has started out with a flurry of activity would be an understatement. My hopes of continued prosperity and few or little issues were quickly dashed, as just 3 short weeks into the year the new Executive Board found itself facing the first of several issues that directly affected our industry. Potential changes to the Open Records Act and increases in transfer tax and recording fees that were forced upon us with little or no notice found the board members conferring on daily conference calls with Ed Eastman. This Association worked diligently to make sure that the implementation of the Governor's legislative actions took into consideration the work in process and the County backlogs. As I took pen to paper to write this article I expected it would come easily with so much to talk about.

The reality is, however, that by the time this article is printed, all of that would be old news to anyone who has at least one of his or her 10 fingers on the pulse of this industry. By now, all of us have been dealing with the new recording changes for approximately a month, and except for a few minor incidents, caused mostly by uninformed county workers, the changes have been implemented smoothly.

So what does that leave me with to talk about? I can tell you that I am looking forward to my term as your President with both excitement and trepidation. I am encouraged by the offers of help and assistance I have received from everyone I have spoken with and appreciate the willingness of all of my committee chairs to step back up to the plate and go another round with me. I appreciate the tireless efforts of Ed Eastman and his staff as these first several weeks have been especially time consuming for them. I would also like to commend Maureen Crowley-Unsinn for a terrific job in running this past year's convention and providing such a memorable event for my installation. As a hands-on owner of a title agency, time management will be my biggest hurdle to overcome and delegation of responsibilities the hardest lesson for me to learn. I have a tendency to overburden myself in order to "keep the peace and sanity" of others and I know, that if I hope to do half the job that my predecessors of this office have done, that will need to change.

My hope is that the responsibility of overseeing this Association for the next year and the lessons I learn along the way will also carry through into my daily life. As I look back over the past several weeks since I took office, the most disconcerting aspect of the summer has been the fact that it has disappeared without any recollection of where it went. Market conditions being what they are, long hours have left me counting on one hand the number of meals I have cooked for my family and the amount of quality time I have spent with my kids. As I watch both of them head back to college – one for his final year – it has really hit me that my job responsibilities have been a double-edged sword.

Yes, the prosperous times have allowed and afforded us opportunities that a less profitable market would have restricted, but I wonder at what price did they come? Have I missed out on more of those "special moments" while I was glued to my desk until the wee hours of the morning? I like to think that we are a close family and the time that we do spend together is measured in quality, not quantity, but as I look at my boys, now both adults, I can't help but wonder where the time went and how they could have possibly grown up so quickly. Sometimes, I wish I could turn back the clock, to a more innocent time, but the reality is that I am the type of person that needs to work and can't do anything halfway. I doubt that I would have done things a whole lot differently, but now that I realize the times that I missed, it is too late.

The message here??? Don't let this industry and the stress that it generates overshadow the most important things in life – friends and family. Take time or make time for those who mean the most to you...the work will be there in the morning. We have all enjoyed the good times and the economic benefits we have derived from them, but when I think back about my own childhood, it is the family memories I cherish the most, not the new toy that my parents had bought me. Hug someone you love today for no other reason than the fact that tomorrow is unknown! ■

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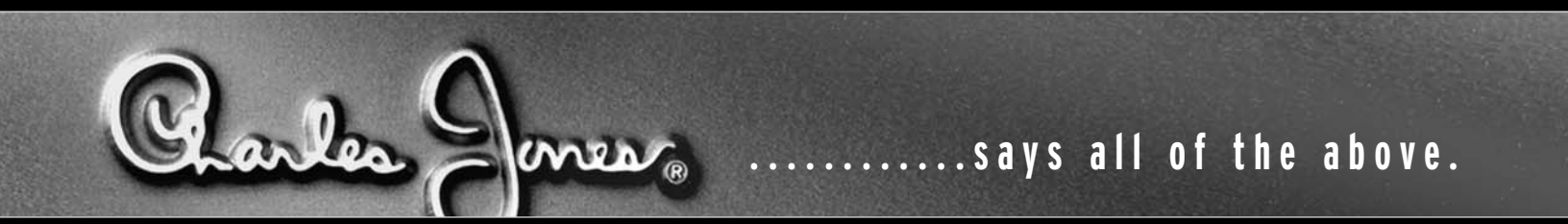
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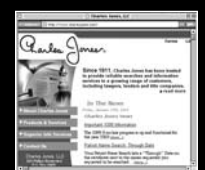
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## The following remarks were delivered by Larry Fineberg (Chicago Title Insurance Company) at the induction of Joseph M. Clayton, Jr. into Honorary Membership in the NJLTA

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President Ham, President Way, Officers and Delegates to the Board of Governors, Managers and Members of the Agency Section, Distinguished Guests and Friends:

It is both an honor and a privilege to deliver these remarks on the occasion of the induction of Joseph M. Clayton, Jr. into the ranks of an exclusive club – the honorary members of the New Jersey Land Title Association.

Joe Clayton is well-known to all of us in the title industry. He formerly served as Executive Director and General Counsel of the NJLTA and is now the Deputy Director. He has also acted as General Manager of the Rating Bureau. His law practice has focused primarily on real estate and land use, with a special concentration in matters relating to tidelands. In fact, he is New Jersey's pre-eminent authority on riparian issues, and he has been a frequent lecturer at seminars sponsored by the Land Title Institute, Institute for Continuing Legal Education, and other organizations. He has represented many New Jersey title insurers and their insureds in various matters, frequently in tidelands-related cases.

Joe was educated at Drew University, from which he received a B.A. in political science and economics in 1966, and at Duke University School of Law, from which he received a J.D. in 1969. From 1969 to 1970 he served as law clerk to the Hon. Donald G. Colleser in the Appellate Division of Superior Court. From 1970 to 1974 he served as a Deputy Attorney General, where he represented the State in connection with matters involving the Department of Environmental Protection, Hackensack Meadowlands Development Commission, and the Sports & Exposition Authority.

From 1974 until the end of 1999, Joe was in private practice in Princeton, New Jersey. He shared an office with John Weigel, known to all of us as the long-time Executive Director and General Counsel of the Association, and as General Manager of the Rating Bureau. Joe ably assisted John in these endeavors. When John was compelled to retire in 1992, owing to illness, Joe stepped into the breach and carried on the work of the Association and the Rating Bureau. In January, 2000, Joe relocated his practice to Freehold, where he became "of counsel" to the firm of Lomurro, Davison, Eastman & Munoz and began a close association with Ed Eastman, our current Executive Director. This elevation to "senior status" allows Joe more time to pursue his interest in riparian issues from the vantage point of a fishing boat in the waters near Avalon.

Over the years I have been privileged to work closely with Joe on many matters involving the Association and the title

industry. In cases such as Unauthorized Practice Opinion No. 26 (defining settlement practices); Ethics Opinion No. 682 (regarding a bar-related title company); Aldrich v. Hawrylo (involving land use and title insurance); and Cox v. RKA (discussing the vendee's lien), as well as many others, the industry has been able to utilize Joe's formidable legal skills in order to protect its interests. My understanding of title insurance and real estate law, as well as that of every other member of the Association, has been greatly increased through collaboration with him.

I have some very fine memories of meetings and discussions, both formal and informal, at Fisher Place and at the old Landmark Inn. And let's not forget the countless hours spent at the Department of Insurance, or at the Legislature, lobbying for or against a regulation or bill which would affect our ability to do business in this State. And then there was the time I convinced Joe to try a glass of Celery Tonic at Weinstein's Delicatessen in Lawrenceville. Now he's addicted to the stuff.

In all the years I have had the privilege to know Joe Clayton, I cannot recall a single instance where he lost his temper or his sense of humor, or acted other than judiciously and prudently to protect the interests of his clients – usually the people gathered in this room. He always carried with him an aura of equanimity and quiet dignity which compelled even his adversaries to treat him with respect, whether in a legislative committee hearing, or in oral argument before our Supreme Court, or in a meeting with the Insurance Department's bureaucracy.

The Association's Constitution defines "Honorary Member" as "those individuals designated by the Board of Governors for the performance of distinguished and meritorious service to this Association or to the field of land title evidencing". The drafters must have had Joe in mind when that section was written; I cannot think of a person who better fits the definition.

In conclusion, I would like to take this opportunity, both individually and on behalf of the Association, to express our appreciation to you for your unstinting devotion to the title insurance industry in New Jersey. Winston Churchill once said: "We make a living by what we get, but we make a life by what we give." Joe, you are not only one of the finest lawyers I have had the privilege to work with, but one of the finest gentlemen I know. Please accept this plaque as a token of our recognition of your "distinguished and meritorious service". Best wishes for the future. ■

# Introduction to The New NJLTA Board of Governors

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**Beth Way, CTP, President.** Beth is Vice-President of Fidelity Title Abstract Co. in Cherry Hill, NJ, which serves both New Jersey & Pennsylvania. She began with Fidelity in 1979 becoming a principal of the agency in 1993. She is a past President of the Association of Title Insurance Agents and a member and former Chairperson of the NJLTA's Agency Section. Beth and husband, Linn, have two children. Andrew is a senior at Cabrini College and works part-time as a abstractor in Montgomery County, PA. Brian is a sophomore at Rowan University, currently majoring in Soccer. Beth can be reached at [bway@fidelitytitlenj.com](mailto:bway@fidelitytitlenj.com) or 856-428-6880.

**Maureen Crowley Unsinn, CTP, Vice-President.** Maureen started her path into the title insurance industry in 1979 as a Real Estate Paralegal for the law firm of Primavera and Mullaney. In 1983, she headed for the bright lights of the big city and worked for ten years for Preferred Land Title Services which was merged into First American Title Insurance Company of New York in 1992. During this time she handled many multi-site, multi-state transactions in the National Accounts Division. In 1993, Maureen headed to First American in New Jersey to continue her work in National Accounts. In 1995, she accepted the challenge of Agency Representative for Fidelity National Title helping to grow that Company. In 2001, Maureen returned to First American to continue her work as an Agency Representative. Recently, Maureen joined Stewart Title Guaranty Company. Maureen is active on the Convention, Advocate, Scholarship and Tech

Expo Committees. She can be reached at [mcrowley@stewart.com](mailto:mcrowley@stewart.com) or 908-902-2475.

**Elissa Buonarota, Esq., Second Vice-President.** Elissa has been a member of both the New Jersey and New York bars since 1985. At that time she began her career with Chicago Title Insurance Company serving as Underwriting Counsel, Regional Claims Counsel and Assistant Regional Counsel. Elissa has also served in similar positions with Lawyers Title Insurance Company and Commonwealth Land Title Insurance Company. She is currently co-owner and co-president of Esquire Title Services, LLC, which was formed in October 1997. Aside from her continuing education lectures, Elissa is a past member of the Management Board of the NJLTA's Agency Section, the Chair for the Legislative Committee, the Chair of the Convention Committee and a member of other various committees. She can be reached at 973-560-0636 or [elissab@titleesq.com](mailto:elissab@titleesq.com).

**Carl R. Samson, Esq., Secretary.** Carl is the President and General Counsel of New Jersey Title Insurance Company where he has worked since November of 1999. Prior to that time he was engaged in the private practice of law for 20 years. He has been an active member of the New Jersey Land Title Association since accepting his position with New Jersey Title. Carl and his wife, Ellen, have two daughters, Alison and Erica. He can be reached at 973-331-1888 or [csamson@njtic.com](mailto:csamson@njtic.com).

## Interview with Joe Clayton

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Joe Clayton served as Executive Director of the New Jersey Land Title Association from 1992 until 2001. He was made an Honorary Member of the Association at the Annual Convention in June. Nancy Koch conducted this e-interview with him in July.

**Congratulations on recently being made an Honorary Member of the New Jersey Land Title Association. How and when did you become involved with the NJLTA?**

Thank you. It was a surprise, and truly an honor, to be so-chosen. As I said at the Convention, it has been an honor for me to have been associated with such a fine group of people for 29 years, and to have had the wonderful professional opportunities my affiliation with the title industry has given me.

I first became involved with the title industry when John Weigel and I opened up our law offices in Princeton in 1974. John was the Executive Director of the Land Title Association, and he asked me to become the Deputy Director. I started attending meetings at that time, and took on specific tasks as they arose, such as the preparation of amicus briefs on legal issues of interest to the industry.

**What are some of the highlights of your work with the Association over the years?**

Any discussion of the highlights of my work for the Association would have to include two specific projects: the development and enactment of the Title Insurance Act of 1974; and the

Opinion 26 litigation, which resulted in a State Supreme Court opinion upholding the South Jersey settlement practice from a charge by the State Bar that it represented the unauthorized practice of law.

Immediately after I joined John Weigel in Princeton, a Joint Legislative Study Committee issued a report recommending the regulation of the business of title insurance, including the elimination of the then-common rebate to attorneys for the referral of business. I worked closely with the Insurance Department to revise the draft legislation the Joint Committee produced, and then lobbied the Legislature with industry representatives to get the bill enacted. I think it took about a year from the time the report was issued until the bill was signed in May of 1975.

The Opinion 26 matter was a unique piece of litigation. The State Bar Association petitioned the Supreme Court Committee on the Unauthorized Practice of Law to outlaw the so-called South Jersey settlement practice. The Committee, not surprisingly, agreed with the Bar and issued the requested opinion, which became known as Opinion 26. Both the Title Association and the New Jersey Association of Realtors petitioned the State Supreme Court for a review of this opinion. Following full briefing and oral argument, the Supreme Court appointed a Special Master to take testimony and build a record on the subject. The hearing before the Special Master lasted about one month, after which he found that the South Jersey practice was not the unauthorized practice of law. The matter returned to the Supreme Court for further briefing and

*continued on page 7*

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oral argument. The result was a Supreme Court opinion upholding the South Jersey practice, but requiring a special disclosure outlining the importance of legal representation in real estate transactions. All in all, it was a nice victory for the title industry, removing a cloud that had hung over the South Jersey settlement practice for decades.

**You are the Manager of the New Jersey Land Title Insurance Rating Bureau. What does that entail?**

The New Jersey Land Title Insurance Rating Bureau is an organization of title insurance underwriters specifically authorized by the provisions of the Title Insurance Act of 1974 to file rates, rules and forms on behalf of its members. Such filings must be “justified” by common experience, and must result in rates that are reasonable, not unfairly discriminatory, and adequate for the safeness and soundness of the insurers. In addition, the Rating Bureau functions as “statistical agent” for the Department of Banking and Insurance, and in that capacity it collects financial and statistical data from the entire industry. That data is compiled into annual financial and statistical reports which are sent to the Department, and which become the basis of any request for rate increases.

As Manager of the Rating Bureau, I am responsible for the administration of the Bureau’s work. I prepare filings on behalf of the Bureau as authorized by its Governing Committee, and represent the Bureau in all dealings with the Department of Banking and Insurance.

**Please tell us about your life outside the NJLTA.**

I’m a New Jersey native. I graduated from Red Bank High School, Drew University and Duke Law School. I clerked for Judge Colletter in the Appellate Division for one year after Law School, and then spent almost four years with the Attorney General’s office, where I became head of the Environmental Section. After joining John Weigel in 1974, in addition to the title industry work, I developed a practice in environmental matters, and particularly tidelands claims and other waterfront regulatory issues.

Anne and I were married in 1966 right after college. We have two sons, Joe and Mike, both married and doing well. We are not grandparents yet.

Since retiring and moving to Avalon, I have become an avid fisherman. I used to fish quite a bit with my father before high school, but the Navesink River became quite polluted in the late fifties/early sixties, and as a teenager I developed other interests. I remained interested, but never really got back into it until we bought our present home in Avalon in 1994. Now I have a 21 foot center console and fish every opportunity I get.

I have also, since about 1957, held a license as a ham radio operator. I have always enjoyed tinkering with radios and electronics, but living in a townhouse does impose some limitations on the size of the antennas I can put outside! I still manage to get “on the air” now and then and talk to other hams all over the world.

**In your opinion, what are some of the challenges our industry is facing right now?**

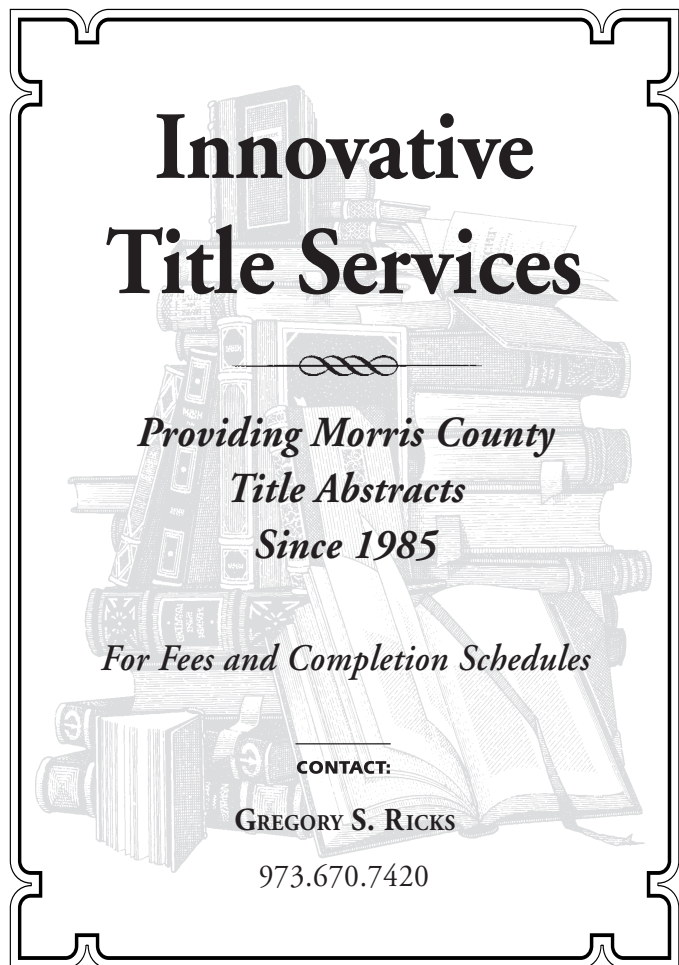
I think the challenges facing the title insurance industry are many. Obviously, there is great attention given to the integration of information technologies into the title

recordation, examination and production processes. The recording system needs to be rationally brought into the digital age. There is a never-ending search for a “better,” faster and less-expensive product such as “mortgage impairment” insurance. Inevitably, such products come closer to being a casualty product, which from a public policy perspective is probably not the best way to insure title to real estate. Will the title industry and the public records keepers be able to take advantage of information technology to help defeat the arguments that such products are faster and less expensive? Finally, there are business issues - banks and others wanting to acquire title insurers and producers in an effort to vertically integrate and capture additional profits - that pose a threat to the “independent” agent in particular, and perhaps to smaller underwriters.

**What can individual members of the title industry do to positively influence the outcome of these challenges?**

If nothing else, these are interesting times in our business. Individuals must educate themselves about both advances in technology as they apply to the business, and regulatory issues that arise at both the State and Federal levels. I believe that members of our industry must support collective efforts to address these issues through organizations such as the New Jersey Land Title Association and the American Land Title Association. An educated and informed industry, acting collectively through such organizations, has the best chance to survive these challenges and perhaps even profit from them.

*Thank you, Joe, for your many years of service. We are proud to call you “our own”.* ■



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# Sun Shines on the NJLTA!

*By: Maureen Crowley Unsinn, Chair*

The New Jersey Land Title Association's annual convention was held June 1 through 4 at the Equinox Resort and Spa in Manchester, Vermont. While the weather on Sunday was overcast and foggy, it didn't rain! The rest of our time in Vermont was sunny and mild.

Sunday's registration welcomed our attendees to the Equinox with gift bags, snacks and beverages. Our opening cocktail party and barbecue was held in the spacious Taconic Tent with an Eagle and a Hawk in attendance. Many guests were able to experience the thrill of having a hawk land on their arm.

It was down to business on Monday morning. The ten sponsors lined the exhibit area with their booths. As there were many new sponsors to the convention, they were given the opportunity to introduce themselves to the attendees. The Annual Meeting of the NJLTA Board of Governors was followed by our ALTA Representative, Mike Wille of The Title Company located in LaCrosse, Wisconsin. Mike reported to us the status of title insurance on the national level. David Ewan, our title consultant, then updated us on the status of the recording situation in the 21 counties of New Jersey. Lastly, the Agency Section held their meeting. Monday afternoon, the golfers enjoyed the beautiful Glen Eagles Golf Course for the annual golf tournament. Non-golfers enjoyed the shopping and tours of Manchester, off-road driving and scenic Mt. Equinox.

Tuesday morning saw the return of a Continuing Education Class to the Convention. Entitled "Fraud", guest speakers included Sean McCarthy and Eileen McCarthy of the FBI and Kevin McDonough of the U.S. Postal Inspector's Office. Sean McCarthy gave us the perspective of crime from the investigative side and told us various tales involving fraud and flipping. His wife, Eileen, also an FBI Agent, regaled us with the victim's perspective and how the FBI keeps them informed as to the progress of the cases. Agent McDonough from the Postal Inspector's Office kept us riveted with stories of identity theft through the mail and how to protect ourselves. It was great to see Sue Loughman out of retirement (for one class anyway!) stamping our cards at the end of class. Tuesday afternoon we had time for a tennis tournament.

After the President's Reception in the Lincoln Garden, the gala was held Tuesday evening in the wonderful Colonnade Room at the Equinox. Mike Wille installed the new Executive Officers of the Board of Governors, and President Beth Way installed the new Management Board of the Agency Section. Honorary Membership to the NJLTA was bestowed upon Joe Clayton by Larry Fineberg, who was amusing and enlightening with his stories and reminiscences.

Our Wrap-Up breakfast on Wednesday morning was headlined by the winners of the recent American Idol contest. Yes, Clay Aiken (portrayed by Mike Grant) and Ruben Studdard (portrayed by Joe Grabas) were in attendance to sing us a song and give the golf awards to our extraordinary golfers. It was great to see Amy Holder become the first two time winner of the coveted green plaid jacket. While lamenting the mean old Simon, Ruben and Clay got some advice on how to handle him by none other than Cher (portrayed by Beth Way)! Beth then gave out the tennis awards. Lastly, Phil Oltz of

digitalfun.com presented his famous photo montage of the convention. Getting ready to leave the Equinox on Wednesday was difficult. Most, if not all, of the attendees seemed to be leaving with quite a bit more than they arrived. Bags from the various outlets in Manchester were seen going into more than one car on the lot.

Once again, special thanks to our sponsors: Platinum Level - The Agency Section, Accu-Search Inc., Charles Jones LLC, Data Trace (formerly Current Status), State Capital Title and Abstract Co.; Gold Level - Certified Municipal Searchers Inc. and Tyrell Segal Research Associates LLC; Silver Level - On Staff, SMS, Soft Pro, We Scan Paper. These sponsors were responsible for a total sponsorship contribution of \$72,000. Please show your support and appreciation for all they do for the NJLTA.

Congratulations to the new Executive Board of the NJLTA - President Beth Way, First Vice President Maureen Crowley Unsinn, Second Vice President Elissa Buonarota and Secretary Treasurer Carl Samson. Additional Congratulations to the new Management Board of the Agency Section - Chair Stephen Whitney, Vice Chair William DeAscentiis, Treasurer Robert Palmisano, Secretary Jean Temple, and Board Members John Cannito, Thomas Rafferty and George Watson, Jr.

Special congratulations to Joe Clayton for his Honorary Membership and many thanks to him for all that he has done for our Association over the years. As he said during his speech, he will still be around, just not as much.

As you know, the Convention is a work by many. I would be remiss if I did not thank the outstanding committee that helped make this convention a reality. Please join me in thanking Elissa Buonarota, Joe Grabas, Mike Grant, Nancy Koch, Tom Rafferty, Jean Temple and Beth Way for their support, guidance and assistance in making this one of the best attended conventions ever!



*EEEEK!*





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*What do you mean fault?!*



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# Legislative Comments

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*Submitted by: Elissa Buonarota, Esq. / Esquire Title Services, LLC*

We were having a fairly quiet Spring, as far as the legislature was concerned. The Predatory Lending Bill (A75) passed both houses and was signed by the Governor in early May. The other bills we were monitoring and supporting were moving through slowly, with the changes we wanted as an industry intact. We were also working on drafting language for other bills affecting our industry.

Then, on July 1, 2003, a fairly quiet Spring turned into a flurry of a Summer. The budget bill was passed and signed by the Governor after the legislators worked into the wee hours of the night. The legislative committee was aware that there might be increases in fees included in the bill, but were not sure what they would be until we received a copy the signed legislation.

As an industry, we usually do not take either a supporting or opposing position on the fees and charges of the State when recording or transferring title. Occasionally, we request that the increases be allocated to the upgrade or improvements to the recording offices but otherwise, the changes in fees and taxes charged usually do not have a direct impact on how we do business. However, this time was different.

Problems came up very quickly when title agents, underwriters and county clerks realized that the legislation was effective on July 1, 2003, but the increases still were unclear and confusing on July 3, 2003. Also, some very serious and imposing questions arose: "What happens to the documents that the counties had in their office that were sent for recording but

were still not 'recorded' or 'indexed' as of July 1?" or "What happens to the documents that are on their way to the counties but have not yet arrived?"

Fortunately, what could have shut down the real estate industry in New Jersey for quite a while only became a slow-down of sorts, that, looking back at a month later, does not look as bad now as it seemed to be in the first week of July.

A big reason for the slow down instead of shut down was the quick and efficient work of the members of this industry and the Land Title Association. What followed was a series of conference calls, e-mails, faxes and memos that would impress anyone. Our industry came together very rapidly in an effort to get as much information as possible from the counties and the State, and then to get the word out to attorneys, lenders, realtors and other professionals. Within a time frame of about two weeks, the business of real estate was, for the most part, back to normal, with some, but comparatively few glitches.

Let's hope we go back to a fairly quiet Autumn!

On a personal note, I will not be serving as Chair of the Legislative Committee this year, so this may be my last Legislative Comments for now. This position is sometimes an awesome task and I would like to take this time to thank all of the members and contributors to the Legislative Committee and to Mr. Eastman. I have served as chair for quite a while, and could not have done so without the valuable help of others.

## The Agency Section

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*By: Steve Whitney, Chairman*

A number of years ago my now nineteen year old son said : "Dad, too bad you have such a boring job". Undoubtedly, this was an understandable reaction to my explaining the details of examining a title and issuing a commitment. Meanwhile my brother was designing sophisticated software for the telephone company and my cousin was designing PCs with wireless infrared cameras and other gizmos. And here I was looking at old maps, deeds, mortgages, and easements.

It's a worn-out story about how our industry is viewed with bewilderment, skepticism, and downright distrust by the general public. When organizations such as ours speak of protecting the integrity of the recording system and seeing to the orderly conveyance of real property, the home buyer is at best nodding-off and at worst yelling "Rip-off".

All of which leads me to ask two questions: 1. How do we convey to the insured party the value of our product? and 2. How do we both protect and enhance the value our product has?

The first question lends itself to easier answers. As title people we need to take the time to explain our product at every opportunity and to educate our employees on the product they are producing so they can explain it as well. As an industry we need to be involved in public relations campaigns such as the one that ALTA is currently running with

Ervin/Bell Communications. I would like to see our association take part in this campaign and Lorri Ragan of ALTA is in contact with me to this end.

Enhancing the value of our product (and services) is more problematic. Although many of us may think of enhanced value as the Castle or Eagle policy or even the short form policy, our lender customers probably care most about the value our product adds in the secondary market. Without our policies, mortgage-backed securities would not be as liquid; it is this liquidity that has allowed all this refinancing to take place. According to Freddie Mac net homeowner equity now exceeds 7.7 trillion dollars; and homeowners have withdrawn 50 billion in the first half of 2003, compared with 96 billion for all of 2002 and 83 billion for 2001. The homeowner's ability to tap this equity for capital improvements, investments, and even everyday expenses has fueled an otherwise sluggish economy. It has also undoubtedly led to a higher standard of living for the average homeowner.

So while my bother and cousin are doing all this high tech work I'm helping the average American to acquire what is generally their largest investment in their lifetime, tap equity for college and home improvements, and provide investors with the opportunity to acquire one of the most stable sources of income. ■



## Stars in Motion

Ever on the move, Data Trace is advancing in its quest to establish the nation's preeminent title automation platform. With the acquisition of Tyrrell Segal Research Associates, we have again extended our market presence in the northeast.

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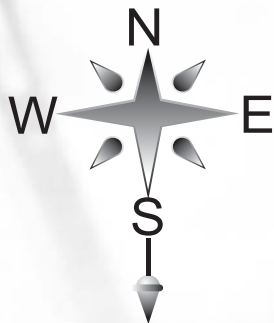
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Data Trace Abstractor Services, LLC is an equal opportunity employer.

## Welcome

The NJLTA would like to welcome the following new Agency Section members:

### **SPRING VALLEY TITLE AGENCY, INC.**

Maywood, NJ (Delegate: Edwin A. Luff)

### **ALL AMERICAN ABSTRACT, INC.**

Hillsdale, NJ (Delegate: Julia Salomon)

### **EVERGREEN LAND TITLE SERVICES, INC.**

Hackensack, NJ (Delegate: Dun Liang)

### **ABL TITLE INSURANCE AGENCY, LLC**

Springfield, NJ (Delegate: Kathy Esposito)

### **BENCHMARK TITLE SERVICES, LLC**

Clinton, NJ (Delegate: M. Barbara Jensen)

## COMING EVENTS

### **NJLTA Board of Governors Meeting**

September 17, 2003, 10 AM  
Sheraton at Woodbridge Place • Iselin, NJ

### **Title Abstracters' Association of NJ**

September 25, 2003, 7 PM  
Hilton Garden Inn • Edison, NJ

### **NJLTA Agency Section Meeting**

October 9, 2003, 4 PM  
Holiday Inn – Jamesburg • Monroe, NJ

### **NJLTA Agency Section Free Seminar**

October 9, 2003, 6 PM  
Holiday Inn – Jamesburg • Monroe, NJ

### **Tech Expo**

October 14, 2003, 8 AM to 5 PM  
Forsgate Country Club • Jamesburg, NJ

### **ALTA Annual Convention**

October 22-25, 2003  
Arizona Biltmore Resort & Spa • Phoenix, AZ

### **RESPRO Fall Conference**

October 29-30, 2003  
Ritz Carlton • San Francisco, CA

### **NJLTA Board of Governors Meeting**

November 12, 2003, 10 AM  
Sheraton at Woodbridge Place • Iselin, NJ



## Bold Concepts for Challenging Times

\*\*\*JUST ADDED\*\*\*

New Session

ALTA Public Awareness Campaign Update  
Thursday, October 23 • 11:45am-12:30pm

\*\*\*WIN A PLASMA TV\*\*\*

Be in the Exhibit Showcase Friday, October 24, between  
9:45am and 10:15am for your chance to win a  
42" PLASMA TV sponsored by Reconveyance Services, Inc.

September 26 is the deadline for Early Registration and rooms  
at the Arizona Biltmore (1-800-950-0086)

Save time and money! Register online TODAY at [www.alta.org](http://www.alta.org)  
Questions? Call ALTA at 1-800-787-ALTA

## ***On the Move***

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Stewart Title Guaranty Company announces that **Maureen Crowley Unsinn, CTP**, has joined the company.

**Marci Lerner** has re-joined Chicago Title Company. She will be working as a Sales Associate in the East Brunswick branch.

First American Title Insurance Company has announced the addition of **Lisa J. Aubrey** to the State Staff as Director of Agency Training, a resource to their New Jersey agents.

**Kenneth P. O'Brien** has joined Conestoga Title Insurance Co., as Regional Representative. His territory encompasses the State of New Jersey and southeastern Pennsylvania. He is a graduate of the University of North Carolina at Greensboro with a BA in History. His professional background includes marketing and business development in the mortgage, financial services and title services industry.

Charles Jones, LLC, has announced several promotions. **Patrick Roe** has been promoted to Vice President of Marketing & Business Development. He has been with the company since 1996, most recently serving as Manager & Director of Marketing and New Business Development. **Michael Kennerley**, who has been with the company since 1996 as Manager of Sales, has been made Vice President of Sales. **Mark Holder** has been appointed Vice President of Operations. Mark joined the company in 2001 and has been responsible for directing the operations of the core business lines.

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.

## ***New and Noteworthy***

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Charles Jones, LLC, has announced the acquisition of **Certified Municipal Searches, Inc.**, (CMS) effective as of August 1, 2003. CMS provides Tax & Assessment Searches in addition to Flood Zone Determinations for all of New Jersey and Southeastern Pennsylvania. According to **Stephen Phillips**, President of Charles Jones, LLC, "Our commitment and resources will stand behind every order."

**Tyrrell Segal Research Associates, LLC**, has been acquired by Data Trace, says **Donald Tyrrell**. Mr. Tyrrell, the current President of Tyrrell Segal, will continue in that position.

## ***New Jersey Land Title Association Committees and Committee Chairs***

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### **Standing Committees**

CTP – Joseph A. Grabas, CTP  
Convention – Elissa Buonarota  
Education – Terry Gupko Swope  
Executive – Beth A. Way, CTP  
Finance – William O. DeAscentiis  
Law Evaluation – Frank A. Melchior, CTP  
Liaison – Lydia Fowler, CTP  
Legislative – Frank A. Melchior, CTP  
Planning – Gary M. Ham  
Recording Practices – Nancy L. Koch, CTP

### **Special Committees**

Abstractors Liaison – Neil Savad, CTP  
Advocate Editorial – Michael Kehoe  
Budget – William O. DeAscentiis  
Constitution & By-Laws – Lydia Fowler, CTP  
Directory – Lydia Fowler, CTP  
Grassroots Advocacy – Michael Grant  
Scholarship – Nancy L. Koch, CTP  
Surveyor Liaison – Laurence J. Usignol, CTP  
Web Site – Robert Palmisano

### **Other Related Entities**

NJ Dept. of Insurance Liaison Committee – Richard A. Wilson, CTP  
NJ/TIPAC – Michael Grant

## ***ADVERTISE HERE***

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## Rock Solid

It takes more than promises to build solid business relationships with title companies. It takes years of experience, trust and performance. We were the first to automate title plants more than 40 years ago. As we led the initiative to develop new and more flexible search systems, we learned a great deal by working closely with our customers. And we demonstrated, through hard work as well as innovative ideas, that leadership is not merely claimed, but earned.

Today, we are pursuing our goals to expand coverage and improve title operations through technology. We accept the responsibility of leadership as part of our commitment to explore the unlimited possibilities for innovation and efficiency.



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bway@fidelitytitlenj.com  
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908-902-2475  
mcrowley@stewart.com  
Elissa Buonarota, 2nd Vice Pres.  
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Carl R. Samson, Secretary  
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eeastman@lomurrolaw.com

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swhitney@accusearchtitle.com  
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wodeascentiis@servicetrak.com  
Robert Palmisano, Treasurer  
908-298-9090  
rpalmisano@stgeorgetitle.com  
Jean L. Temple, Secretary  
609-654-6196  
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973-248-9533  
titleguy@optonline.com  
Thomas J. Rafferty, Trustee  
908-526-2565  
TJR1022@aol.com  
George Watson, Jr.  
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## **Advocate Committee**

Michael Kehoe, Chair  
732-389-0009  
mkehoe@khov.com  
Nancy Koch  
973-515-0033  
nkoch@landam.com  
Kevin Cairns  
732-462-6442  
kcairns@firstam.com  
Maureen Crowley-Unsinn  
908-902-2475  
mcrowley@stewart.net  
Michael Huddleston  
732-846-0600  
hud@transcounty.com  
Frank Melchior  
973-331-1888  
fmelchior@njtic.com  
Linda Martin  
800-792-8888  
lmartin@superiorinfo.com

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## ***Changes?***

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

**Robert Palmisano**  
908-298-9090/rpalmisano@stgeorgetitle.com  
or  
**Steve Whitney**  
201-488-5777/swhitney@accusearchtitle.com

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

## ***Article Submission***

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 November 10, 2003. All submissions for our regular columns should be received by November 10, 2003. Please forward all submissions to Mike Kehoe at mkehoe@khov.com