



# For Land's Sake

## President's Message – Bill Ronhaar

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I've just returned from ALTA's Federal Conference and have never been more impressed with ALTA staff and leadership! Informative sessions concluded by a day "on the hill" in which we visited with 7 of our state's delegation or their staffs! I was joined by WLTA members Maureen and Jason Pfaff from Olympic Peninsula Title and together we met with Senators' Murray and Cantwell's staff and the staff of

Congressmen McMorris-Rodgers, DelBene and Herrera-Buetler, and met personally with Rep. Kilmer and Rep. Heck. Together we advocated ALTA's position on the CFPB's proposed rule, GFE reform and ALTA's "Best Practices." I strongly encourage you, and each and every member of your organization, to join the Title Action Network (TAN) if you haven't done so already. Simply go to



[www.titleactionnetwork.com](http://www.titleactionnetwork.com) and join today. Together we can be a unified voice for our industry in the "other Washington!"

## What is the WLTA?

The Washington Land Title Association (WLTA) is a non-profit corporation composed of trade professionals that promote high quality land title evidencing and title insurance services in the State of Washington. We actively promote sound and ethical business practices; provide educational opportunities for our membership in all areas of title evidencing and insurance and facilitate effective communication within our industry.

Our Legislative Committee continuously monitors proposed legislation in order to propose, promote and support legislation that meets the high professional standards of the association, and to oppose legislation that does not. We work closely with other professional organizations to promote these aims.

Formed in 1905, principal membership is composed of national title insurance underwriter companies and independent agents, as well as

affiliate members including professionals and vendors from related fields of endeavor. Governance is by a Board of Directors comprised of underwriters and agents and an elected President and Vice President.

Members also participate in an active committee structure covering areas of interest such as: Agents, Legislative, Judiciary, Customer / Community / Insurance Commissioner Liaison, Indian Affairs, Publications and Training & Education (including an Examiners Manual).

The exclusive rights given to a member include:

- the right to access the Examiners Manual,
- the right to be listed as an members on the WLTA website,
- the right to receive newsletters,
- the right to attend the seminars and conventions at member rates,

See Page 4 for a list of recent members

## The 2013 Legislative Results for the WLTA

The regular session of the Legislature comes to a close on April 28. This interim report describes three Bills that have been signed by the Governor. All these statutes become effective on July 28, 2013.



### Escrow Reconveyance Authority (Reconveyances)

#### **SHB 1435**

Clarifying agency relationships in reconveyances of deeds of trust.

**House 3/11; yeas, 95; nays, 0**

**Senate 4/15; yeas, 48; nays, 0**

Click here for the [Bill as Passed](#)

**May 1 Signed by Gov. Inslee**

This Bill amends a statute to provide additional procedures to ensure the release of a Deed of Trust after it has been paid in full. [RCW 61.16.030](#) is unchanged that the Beneficiary has 60 days after receipt of payoff to complete the Deed of Reconveyance. The first new alternative is provided by expanding [RCW 61.24.110\(2\)](#). After the initial 60 days, if the reconveyance is not done, an escrow agent that paid the indebtedness pursuant to a payoff demand is authorized to request the Trustee of that Deed of Trust to sign and record the Deed of Reconveyance. The second new alternative is provided by [RCW 61.24.110\(3\)](#). If the Beneficiary and the Trustee have not acted 120 days after the payoff, that escrow agent may record a Declaration of Payment and give notice to the

Beneficiary and the Trustee. If no Notice of Objection is recorded within 60 days from the Declaration of Payment, then the lien of the Deed of Trust expires. The new escrow agent authority applies to attorneys, title companies and independent escrow companies in Washington and becomes effective as of July 28, 2013.

### Reporting Title Company Costs

#### **HB 1035 [SB 5269]**

Addressing title insurance rate filings.

Sponsors: Representatives Kirby, Ryu, Nealey

**House 3/7; yeas, 93; nays, 4**

**Senate 4/12; yeas, 48; nays, 0**

Click here for the [Bill as Passed](#)

**Apr 25 Signed by Gov. Inslee**

This new statute was sponsored by the WLTA. It requires the Insurance Commissioner to designate a neutral “statistical reporting agent” to act for the Commissioner to gather information about title company income and expenses. Thereafter, by May 31 of future years, each title insurer and title company agent will provide information to the statistical reporting agent. Then that company will compile the information to present a confidential report to the Commissioner. The Commissioner will thereafter utilize that report to analyze requests by title insurance companies for approval of title insurance rates.

### Redemption Procedures

#### **SB 5541**

Concerning the redemption of real property.

Sponsors: Senators Hobbs, Fain, Hatfield, Harper

**Senate 3/11; yeas, 47; nays, 2**

**House 4/9; yeas, 93; nays, 0**

Click here for the [Bill as Passed](#)

**Apr 23 Signed by Gov. Inslee**

This statute allows a prior lender to redeem after the judicial foreclosure of a homeowner’s association lien. Due to the super-priority given by [RCW 64.34.364](#) to condominium HOA liens, the prior mortgage lien is junior to the homeowner’s association lien for six-months of prior assessments. This reverses the *Summerhill* decision [[166 Wn.Ap. 625 \(2012\)](#)] that denied redemption by the lender because its lien was not subsequent in time. As of July 28<sup>th</sup> the statute will allow redemption by parties subsequent in lien priority.

*Dwight Bickel, Co-Chair, WLTA  
Legislative Committee*

*Special thanks for all the members  
of this year’s*

#### **WLTA Legislative Committee:**

*Gary Kissling, Co-Chair*

*Dwight Bickel, Co-Chair*

*Bill Ronhaar*

*Derek Matthews*

*Gretchen Valentine*

*Dave Lawson*

*Don Riley*

*John Lancaster*

*Rush Riese*

*And of course, Stu Halsan*

## SAVE the DATE!

### PACIFIC NORTHWEST LAND TITLE CONVENTION

August 15-17, 2013

**Embassy Suites Hotel  
319 SW Pine Street  
Portland, OR**

Registration details will be coming soon – also, keep an eye out at:

<http://oregonlandtitle.com/pacificnwtitleconvention.php>

In the meantime, you can reserve your room now! Go to:

<http://embassysuites.hilton.com/en/es/groups/personalized/P/PDXPSES-PAC-20130814/index.jhtml>

The Hotel will hold rooms for the Convention only until July 17<sup>th</sup>

Conveniently Located in the Heart of Downtown Portland.

Close to Light Rail, Shopping, & Voodoo Doghnuts!

Highlights will include:

- Golf at Pumpkin Ridge
- 6.5 Hours of Educational Sessions

- Icebreaker at the Lan Su Chinese Gardens
- Special Sessions aimed with Agents in mind!



### Speaking of Agents:

AGENTS!! We need your ideas! Saturday, August 17, two breakout sessions will be dedicated to issues specific to Agents. The first hour will feature representatives from different Underwriters who

will field a Panel Discussion about trends, forecasts, current issues and ideas surrounding the Agent/Underwriter relationship. As a follow up a number of large and small agency owners/managers will field a second Panel Discussion about successful strategies and ideas to improve the relevance of Agent services in this dynamic market. During Registration, we will be asking for your input; What topics or specific questions would like discussed? Best Practices, Claims and CPL issues, Human Resources, Training....?



## WLTA 2013 Fall Education Seminars



We are planning the fall seminars, and want all to know when and where, so that you can save the dates.

- Saturday, September 7 – Wenatchee Convention Center
- Saturday, November 2 – Everett Convention Center (Edward D. Hansen Conference Center, next to the Comcast Arena)

John Martin, Chair of the Education Committee will be putting together another agenda that will prove valuable to our members.

Keep on the lookout for registration information as the dates approach.

## Welcome New Members!



The WLTA is pleased to recognize the following members in 2012-13

- Central Washington Title Services (Agent)
- Catherine Clark, Attorney, Seattle (Affiliate)
- Columbia Gorge Title (Agent)
- Columbia Title Agency (Agent)
- CW Title (Agent)
- Brian Dano, Attorney, Moses Lake (Affiliate)
- Grant County Title Company (Agent)
- Hanson Baker Law Firm, Bellevue (Affiliate)
- Inland Professional Title (Agent)
- Integritech (Affiliate)
- Jessica Jensen, Attorney, Olympia (Affiliate)
- Larry Lacombe, RE Professional, Irvine, CA (Affiliate)
- Hugh Lewis, Attorney, Bellingham (Affiliate)
- Nextitle (Agent)
- North American Title Insurance Company (Insurer)
- North Meridian Title & Escrow (Agent)
- Ryan Swanson Cleveland Law Firm, Seattle (Affiliate)
- Simplifile (Affiliate)
- Title Resources Guaranty Company (Insurer)
- Tri-City Title & Escrow (Agent)
- Wahkiakum Title & Escrow (Agent)
- WFG National Title Guarantee Company (Insurer)

The WLTA offers many benefits to its members. Most title insurers are already members and many agents enjoy the benefits. Of course, this past legislative session showed how the WLTA works for its members in presenting important bills and getting two of them adopted.

If you know someone who would be a good fit for membership in the WLTA, contact them and invite them to join.

Contact George Peters at 206-437-5869 ([execdirector@wltaonline.org](mailto:execdirector@wltaonline.org)) or Paul Hofmann at 253-284-3832 ([paul.hofmann@mbs-law.com](mailto:paul.hofmann@mbs-law.com)) for an application or more information.



### 2012-2013 Officers

**Bill Ronhaar, President**

**Derek Matthews, Vice President**

**John Lancaster, Immediate Past President**

### 2012-2013 Directors

**Ray Davis**

**Ed McFerran**

**John Martin**

**Rush Riese**

**Brenda Rawlins**

### 2012-2014 Directors

**Del Ames**

**Marci Dray**

**Dave Goddard**

**Gale Hiekok**

**Curt Johnson**

**Gary Kissling**

**JP Kissling**

**Chuck Trafton**

**Kris Weidenbach**

### Committee Chairs

**Steve Green-*Agents***

**Gretchen Valentine-*OIC Liaison***

**Dwight Biekel-*Legislative***

**Gary Kissling-*Legislative***

**Derek Matthews-*Judiciary***

**Ray Davis-*Indian Affairs***

**John Martin-*Education***

**Paul Hofmann-*Membership***

**JP Kissling-*Technology***

**Chuck Trafton-*Grievance***

**Kris Weidenbach-*TITAC***

**(Board member)**



Earlier WLTA Logo



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