



FOR LAND'S SAKE

Issue 1, March 2006

INSIDE THIS ISSUE:

Past President's Report 3

New REET Regulations: WAC 458 – 61A 4

Judiciary Case Report 6

2006 Legislative Session 7

Revised ALTA/ACSM Standards 8

WLTA Appoints New Management 8

Featherstone Named Executive Director 9

Calendar of Events.. 10

MESSAGE FROM THE WLTA PRESIDENT

March 2006

by Dwight Bickel, WLTA President

I am so happy to see this first publication of our newsletter. This and future publications will provide value to members as a resource for current developments that affect our industry, including legislation, education opportunities and underwriting practices. I congratulate and thank all who contributed to this launch, especially George Peters as the leader of an energetic Publications Committee, and Eric Featherstone, our new Executive Director.

Like the title and escrow business, the association has adapted to the digital age. Eric Featherstone and his staff are developing a significantly expanded web site, including a searchable database to locate members and to seek the services of our affiliated members. The WLTA web site will soon be a valuable resource for our members and the public.

What's new in the title industry?

Title companies in Washington State and the entire nation are facing new challenges. State regulators and the public are questioning our pricing methods and even our role in the transaction. Large-scale inquiries, legislation and class action lawsuits are putting pressure on us to change. Our members should work together within the WLTA, and join with the ALTA, to provide a clear message to consumers about the value provided by our products and services.

We are monitoring several national issues. HUD continues to develop new RESPA guidelines, which seem likely to ignore the input provided by several meetings with the affected businesses. The insurance industry is pushing Congress for Federal preemption of state insurance requirements, though title companies and state regulators are seeking exemption of title insurance.

Recently, Representative Mike Oxley,

the head of the House Financial Services Committee requested the U.S. Government Accountability Office to investigate the title insurance industry. He asked that the

GAO analyze the title insurance market to determine what factors impact the price of the product, including the associated claims, title search, overhead and marketing costs, and to determine the number of title insurers, their market share, how the product is marketed and sold, the extent to which title insurance is a nationwide business, and to what extent consumers benefit from a competitive title insurance marketplace.

Rep. Oxley also asked the GAO to examine the relationship between title insurers, real estate agents, lenders and home builders for anti-competitive practices and investigate potential barriers to entry in the market. "Other investigations have revealed abuses of reinsurance agreements that have forced title companies to pay millions of dollars in settlements, and have uncovered anti-competitive practices within the title industry," Oxley said.

Many states are also actively investigating the title industry. The entire nation is watching the escalating discord between the California Department of Insurance and the land title industry. In response to burdensome demands for data, the CLTA filed a legal action against the CA Commissioner seeking a decision that the request was too broad. In December, the CA Department of Insurance filed a large scale report compiled by Birny Birnbaum, a Texas economist, at the request of its Commissioner, regarding competition and rates within the industry. The report is entitled "*An Analysis of Competition in the California Title Insurance and Escrow Industry.*"

The CLTA Executive Vice President said, "It is simply the product of a politically connected insider hired to help the Commissioner achieve a



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Message from the President...continued from previous page

predetermined, media-friendly outcome." It contains many conclusions that will surprise those familiar with the title and escrow business. At page 33, it concludes, "We do not believe the availability of skilled personnel for title examination and escrow services is a barrier to entry" for new title and escrow companies to enter the market.

The economist author devotes considerable effort to reach the surprise conclusion that "the marketing of products is directed at the real estate agents, mortgage brokers and lenders who steer and direct the home purchaser or borrower."

A more industry-friendly report was prepared January 23, 2006, by Analysis Group, Inc., entitled "Competition and Title Insurance Rates in California." Its exhibits comparing the changes in coverage and the trend of pricing compared to other industries are very interesting.



Internationally famous climber, Ed Viesturs, the only American to climb all 14 8,000-meter peaks.

Fair and Legal Competition

Though some state regulators are not convinced the industry is competitive, many others believe the industry is too competitive. The WLTA supports competition that remains fair and legal according to Federal RESPA and all Washington statutes and regulations. The WLTA web site now contains a resource page where all may easily find guidance from many years of opinion letters and rulings from the Washington Insurance Commissioner.

The ALTA Convention

At the ALTA annual meeting in New York last October, I learned a lot about the challenges in our industry and brought back some ideas for our Association. When the state associations meet, we find that we are all experiencing similar challenges, and we benefit by learning about solutions that succeeded elsewhere. The highlight of the convention for me was a speech by former New York Mayor Rudy Giuliani on "*The Characteristics of a Great Leader.*" He said a leader must possess a sense of optimism, live by guiding principles, and must work with a team. He only mentioned the World Trade Center terrorism incident occasionally to illustrate his elements of leadership.

Tri-State Conventions

The Executive Committee continues to support conventions that join with Oregon and Idaho. Last year's convention at Bend was quite successful, with interesting speakers and active sponsorship. John Martin provided a recap of the activities there. We will continue this successful partnership joining with Idaho at Coeur d'Alene in 2007. As a joint venture, the speakers and events are getting better every year.

The convention this year will be at Seattle's Olympic Hotel, from August 17 through 19. Chet Hodgson and Charisse Collins are already hard at work planning for the event. Robin White, who organized the Bend convention, has agreed to work with affiliated members to give them significant exposure at the convention.

Steve Green has organized a superior day for golfing on Saturday at Newcastle. Designed by Bob Cupp and Fred Couples, it is ranked in the November 2005 *Golf World* as the 4th most difficult course in Washington. "But keep your head up as you stagger off with your double bogey – the view is awesome."



We'll enjoy a presentation by internationally famous climber, Ed Viesturs, the only American to climb all 14 8,000-meter peaks. He claims credit that his inspirations regarding teamwork led to the Seahawks climb to the Super Bowl. Later we'll savor a banquet dinner while entertained by a professional comedian.

Success by Teamwork

Rudy Giuliani and Ed Viesturs both stressed the importance of teamwork. Our

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Message from the President...continued from previous page

Association only accomplishes its goals to provide value for us by group effort. This year, we added the strength and guidance of professional leadership to accomplish more, and to consider new goals for further member benefits. I am proud to report that the WLTA committees are working hard for us.

The most important work of the WLTA is done by a large Legislative Committee, led by co-chairs Gary Kissling and Betty Schall. You'll appreciate that work when you read their summary of the issues this year at Olympia. Our lobbyist, Stuart Halsen, already demonstrated his value to give the WLTA an effective voice in that hectic process. Thank you to the many who volunteered their time and energy to review legislation, to draft position letters and proposals, and to travel to Olympia for testimony and meetings to guide us through another legislative session.

George Peters announced the Education Committee has plans for an expanded seminar on Saturday, June 3rd, including more topics and a separate track to satisfy requirements for our limited practice officers. The topics and speakers will be very valuable to increase our skills and professionalism.

The Membership Committee, led by Brenda Rawlins, is seeking ways to provide further benefits for the WLTA affiliate members. In addition to the benefit of rights to the examiner's manual, our affiliated members will receive value from our web site directory listing indexing affiliated members in service categories where members can easily seek their assistance. They will also receive value from these newsletter updates, our expanded commitment to their marketing at conventions, and their right to advertise in the newsletter

You may have noticed a lot of inaccurate publicity about title and escrow companies. It is increasingly important for the land title industry to ensure good communication with the Office of the Insurance Commissioner. How can we find ways to help the public and the state regulators understand our business and recognize our value?

The WLTA has organized a revitalized Customer Community and Insurance Commissioner Liaison Committee, led by co-chairs Gene Kennedy and Gretchen Valentine, to focus on that task. Other states are similarly looking for ways to help communicate our message to the public. If anyone has an idea how to accomplish that goal, or learns of an opportunity for us to speak to a related industry group, please tell us.

There are many other committees and members assisting this team effort that I haven't mentioned. For instance, this newsletter includes a report by Derek Matthews, the Chair of the Judiciary Committee that monitors and reports anything happening in our courts that may affect our business.

Join with me to extend thanks and gratitude to our committee chairs and members who accepted the challenges and responsibilities of completing these important programs. If you believe you might be able to help with these tasks, please volunteer. Assistance is primarily needed to help our publications, education and affiliated membership tasks.

Appreciation for George and Carolyn Finney

As you can see, there are many people working for the members of the WLTA. Often, there is little recognition. At the January Executive Committee meeting, we recognized Carolyn and George Finney for their overwhelming efforts over many years devoted to the Association's progress, by delivery of a Lifetime Achievement Award. After Carolyn accepted the beautiful crystal glass award, the committee members added several testimonials of thanks, and we all agreed that we miss George.

In addition to the benefit of rights to the examiner's manual, our affiliated members will receive value from our web site directory listing indexing affiliated members in service categories where members can easily seek their assistance.

PAST PRESIDENT'S REPORT

by John Martin, Past President 2004-2005

I want to thank every one for all their help in the past year of my Presidency. I cannot believe how fast three hundred sixty five days can fly by. It seemed as though I had just gotten sworn in as President and the next thing I knew, Dwight was in the hot seat.

This past year was a good one for our industry and the WLTA. First and foremost, through the efforts of the Legislative committee and Stu Halsan, we were able to suggest and shepherd through Olympia, legislation regarding the bond required for title companies doing escrow. The prior version of the statute mandated a bond that was not commercially available. This placed most title companies into the unsettling position of trying to comply with a statute, with no reasonable commercial option. The amended statute permits underwriters to provide the bond for their agents, thus allowing agents to comply with the statute. Quite a relief for me personally and, I'm sure, all the agents in the state.

Another exciting development this year was the WLTA engaging professional management. This will allow the association to better communicate with and serve its members. This newsletter is one the benefits to come from the management company.

For me the only down side this year was the passing of George Finney. I was really looking forward to working with him and Carolyn and, like the rest of you, was very saddened by his death. George was a great gentleman, and will be missed. Through it all, Carolyn was gracious and helpful. She is a wonderful woman and I greatly admire her.

The convention in Bend this year was exceptional. Joining with Oregon and Idaho has made this a very special event. The sponsors were all first rate and the speakers interesting and informative. I am looking forward to this year's convention in Seattle.

Finally, I want to welcome Dwight to the Presidency. He is a seasoned title guy and will do a great job this year. The Association is in good hands with Dwight and I am looking forward to what this year will bring.

NEW REET REGULATIONS: WAC 458 – 61A

by Gretchen L. Valentine, LandAmerica Financial Group, Inc.



Effective December 17, 2005, the Department of Revenue (the "Department") promulgated new real estate excise tax ("REET") rules under WAC 458-61A and repealed the old rules under WAC 458-61. The new rules, located at <http://www1.leg.wa.gov/documents/wsr/2005/17/05-17-025.htm>, provide clearer language, additional definitions, and more examples. Though the Department made limited substantive changes, the Department completely reformatted and renumbered the rules, as shown in the "REET Disposition of Rule", located on the Resources page at WLTA Online. The notable changes, alphabetized by topic, are highlighted below.

Assignment of indebtedness/Servicing agent/Trustee's deed/Foreclosure.

WAC 458-61A-208(5). No excise tax is due upon the transfer from a servicing agent who acquired real property during foreclosure to the actual owner of the indebtedness that was foreclosed upon. To claim this exemption, a copy of the assignment of indebtedness or a copy of the trustee's deed identifying the servicing agent as an agent for the actual owner must be attached to the REET affidavit provided to the department.

Bankruptcy.

WAC 458-61A-207(2). To claim the exemption for a conveyance of real property by a trustee in bankruptcy or debtor in possession under a confirmed chapter 11 or chapter 12 plan, a copy of the Order of Confirmation

New REET Regulations...continued from previous page

or an extract from the Confirmed Bankruptcy Plan must be attached to the real estate excise affidavit provided to the department.

Community property.

WAC 458-61A-202(4). The transfer of real property to a surviving spouse in accordance with a community property agreement or survivorship clause is not subject to the REET. See also WAC 458-61A-203(1).

Condemnation proceedings.

WAC 458-61A-206(4). Defines inverse condemnation. To claim an inverse condemnation exemption, the seller must have a judgment against the governmental entity or a court approved settlement based upon inverse condemnation.

Date of sale, interest, and penalties.

WAC 458-61A-306. The expanded rule explains the application of interest and penalties when the tax is not paid within one month of the date of sale and explains how to determine date of sale. Also discusses the evasion penalty.

Dissolution, legal separation, decree of invalidity.

WAC 458-61A-203(3). The REET does not apply to any transfer, conveyance, or assignment of property from one spouse to the other in fulfillment of a settlement agreement incident to a decree of dissolution, declaration of invalidity, or legal separation.

Former Spouses.

WAC 458-61A-203(4). Transfers of real property between ex-spouses that are independent of any settlement agreement incident to their decree of dissolution or decree of invalidity are subject to the REET, unless otherwise exempt under this chapter.

Gifts – Documentation.

WAC 458-61A-201(5). A completed REET affidavit for transfers by gift must be signed by both the grantor and the grantee.

Gifts - Refinance transactions.

WAC 458-61A-201(4)(a). There is a rebuttable presumption that the transfer is a sale and not a gift, if the grantee refinances

debt on the property within six months of the time of the transfer. There is a rebuttable presumption that the transfer is a gift and not a sale, if the grantee refinances debt on the property more than six months from the time of the transfer. WAC 458-61A-201(4)(b).

Government transfers.

WAC 458-61A-205(4). Transfers to a governmental entity are not subject to the REET, if the transfer is for a public use in connection with the development of real property by a developer and the transfer is required for plat approval.

Inheritance or devise.

WAC 458-61A-202. Transfers by inheritance or devise are not subject to the REET, whether or not the real property transferred was encumbered by underlying debt at the time it was inherited or devised. WAC 458-61A-202(1).

Subsequent transfers. A transfer of property from an heir to a third party is subject to the REET. WAC 458-61A-202(3).

Documentation. To claim the inheritance or devise exemption for community property agreements, trusts, probates, joint tenancies, remainder interests or court orders, specific documentation must be provided. See WAC 458-61A-202(7).

Joint tenants.

WAC 458-61A-202(5). The transfer of real property upon the death of a joint tenant to the remaining joint tenants under right of survivorship is not subject to the REET. See also WAC 458-61A-204.

Life estates and remainder interests.

WAC 458-61A-202(6). The conveyance of a life estate to the grantor with a remainder interest to another party is not a taxable transfer if no consideration passes.

Mere change in identity or form – Family corporations and partnerships.

A distribution of real property is subject to REET, to the extent that the distribution or transfer is disproportionate to the interest a grantee partner has in the partnership or a grantee shareholder has in the corporation. WAC 458-61A-211(2)(b).

New REET Regulations...continued from previous page

Disparate treatment of ownership interests. Where the ownership of real property is different for financial accounting purposes than for federal tax purposes, the beneficial ownership interest in the real property is deemed the entity which is the owner for financial accounting purposes. Any transfer from the entity that is the owner for federal tax purposes to the owner for financial accounting purposes, or vice versa, is subject to the REET. WAC 458-61A-211(4).

Grantor and grantee are the same. When John and Megan, tenants in common, convey property to John and Megan, joint tenants with rights of survivorship, the transfer is exempt from REET. WAC 458-61A-211(6).

Option to purchase.

WAC 458-61A-107. The REET does not apply to the grant or sale of an option and no REET affidavit is required for that transaction. However, the sale of an option is subject to business and occupation tax under the service and other category and should be reported on the combined excise tax return. See RCW 82.04.290.

Refunds.

WAC 458-61A-301(12). Taxpayers or their authorized representatives may request a refund of REET paid in error within four years of the date of sale. The party requesting the refund must submit a completed refund request form, together with supporting documentation.

Relocation service.

WAC 458-61A-110(4). Explains the requirements for transactions involving only a single deed. Even though there is only one deed, two taxable transactions have occurred, and REET is due on both.

Reporting requirements.

WAC 458-61A-101(8). The transfer of a controlling interest in real property must be reported to the department when no instrument is recorded in the official real property records. The sale must be reported by the seller to the

department within five days from the date of the sale on the department of revenue affidavit form, DOR Form 84-0001B. The affidavit form must be signed by both the seller and the buyer, or their agent, and must be accompanied by the payment of the tax due. If the affidavit form is also used to disclose the sale, it must be signed by the person making the disclosure. The affidavit must be accompanied by payment of the tax due only when submitted by a seller reporting a taxable sale.

Rescission of sale.

WAC 458-61A-209. See WAC 458-61A-301(12)(d) for refund procedures with respect to REET paid on the original transfer when the sale is later rescinded.

Signatures.

The affidavit form must be signed by both the seller and the buyer, or their agent. WAC 458-61A-101(8). In some circumstances, an agent's signature is not sufficient. See WAC 458-61A-101(8) (affidavit to disclose sale when no instrument is recorded); WAC 458-61A-201(5) (gifts).

Timber, standing.

WAC 458-61A-113. New subsection (2) discusses "taxable value".

Trading/exchanging property and boundary line adjustments.

WAC 458-61A-109. The REET applies when real property is conveyed in exchange for other real property or any other valuable property. Tax is due on the true and fair value for each individual property. WAC 458-61A-109(1). Defines "boundary line adjustments". Boundary line adjustments made to settle a boundary dispute are not subject to REET if no other consideration is present. The REET applies to boundary line adjustments if there is consideration, such as in the case of a sale or trade of property.

For additional information, please refer to the codes cited above.

*See REET Disposition of Rules
continued on next page...*

New REET Regulations...continued from previous page

REET Disposition of Rules

Old	Topic	New	Old	Topic	New
015	General information	100			
	Transfer or acquisition of the controlling interest of an entity with interest in real property	101	375	Exemption - Mere change in identity or form	211
025	Definitions	102	376	Exemption - Transfers (gain not recognized under IRC)	212
030	Payment - County as agent for state	301	400	Creation, assignment and release of security interests	102(15)
050	Disposition of proceeds	302	410	Gifts	201
060	Affidavit batch transmittal	302	411	Exemptions- Irrevocable trusts	210
070	Affidavit	303	412	Exemption- Inheritance	202
090	Date of sale – Interest and penalty	306			205
100	Refunds	301	420	Government transfers	206
120	Evasion penalty	306	425	Growing crops	102(13)
130	Department audit responsibility	301	430	Sale of improvements to land	106
150	Supplemental statements	304	450	Sales in Indian country	100
200	Apartments	102(13)	470	Irrigation equipment	102(13)
210	Assignments - Purchasers	104	480	IRS "tax deferred" exchange	213
220	Assignments - Sellers	104	510	Leases	106
225	Assumption of debt	103	520	Mineral rights	112
230	Bankruptcy	207	540	Mobile/floating home sales	105
235	Boundary line adjustments	109	545	Mortgage insurers	216
250	Cemetery lots and graves	102(15)	550	Nominee	214
255	Clearing title	215	553	Nonprofit organizations	100
290	Contract	102(15)	555	Option to purchase	107
300	Contractor	108	590	Rescission of sale	209
330	Foreclosure - Deeds in lieu	208	600	Relocation service	110
	Easements, development rights, water rights, air rights	111	610	Rerecord	217
335	Community property - Divorce	203	640	Sheriff's sale	208
340	Exchanges - Trades	109		Tenants in common and joint tenants	204
370	Exemption - Transfers "subject to"	103	660	Timber, standing	113
			670	Trade-in credit	305

JUDICIARY CASE REPORT

by Derek Matthews

Van Dinterv Orr (Wash App July 28, 2005 – Not Published) 2005 Wash. App. LEXIS 1887

Spokane County passed an ordinance calling for sewer construction and other street improvements in a particular area of the county. The County established a Capital Facilities Rate ("CFR") to be assessed against each benefited parcel. The CFR is not an assessment and does not show up in a title search. Instead, the CFR is an addition to the monthly sewer charge. The County can file a lien to collect, but only for delinquent payments.

The County's work on the sewer project was completed in 2001, and in 2003 the Orrs listed their property for sale and disclosed that

the property had sewer service. However, the Orrs did not disclose the CFR nor that any amount was still owed for sewer construction.

When the County sought payment from the Van Dinters for the CFR, the Van Dinters sued the Orrs for negligent misrepresentation. They also sued First American Title for breach of contract after the title insurer denied their claim under their owner's policy. The Court of Appeals returned the case against the Orrs to the lower court for factual



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Judiciary Case Report...continued from previous page

determinations, but upheld the trial court's dismissal of the Van Dinter's suit against First American. The court's decision focused on whether the CFR constitutes an encumbrance, which the court defined as having two elements: (1) a "right to, or interest in, land which may subsist in third persons" and (2) a diminution of the value of the estate of the tenant caused by such right or interest.

The court correctly concludes the CFR is not an encumbrance because the CFR ordinance does not place an immediate lien on the property to secure repayment. On the other hand, the court's analysis of the second element is questionable. The court concludes that the CFR did not cause a diminution in value. However, the opinion expressly notes that the Van Dinters probably overpaid for the property since the purchase price assumed a paid-for sewer - yet they had to pay the CFR to pay for the sewer's construction.

2006 LEGISLATIVE SESSION

Synopsis of WLTA Legislative Committee Activities in 2006 Legislative Session

by Betty Schall



The WLTA Legislative Committee has reviewed numerous bills and is following those that appear to impact our business. We encourage all WLTA members to take an interest in legislation and determining

the status of bills is very simple. At www.leg.wa.gov/legislature you may enter a bill number or search by subject to determine the status of a bill and to print a copy. HB denotes a House bill and SB a Senate bill. This is a public site and there is no charge to use it.

The 2006 Legislative Session is the second of the two year cycle and is a "short" session. In short sessions, budgetary matters usually dominate the attention of both houses but some bills of concern to us are always introduced. The following is a brief synopsis of the major bills reviewed to date. But this changes daily as we become aware of new issues or the status of monitored bills changes. We will try to keep you informed. We encourage you to be active members and to talk with your legislators about issues of concern to our industry. Also, if you are aware of other bills or proposed bills that are not mentioned, please contact Gary Kissling or Betty Schall, Co-Chairs of the Legislative Committee.

Here are the bills we are actively monitoring at this time:

- **SB 6169/HB 2801 Discriminatory CC & Rs –neutral (may oppose as written)**

These companion bills are "fast tracked" to pass. The intent is to allow a homeowner's

association to amend their governing documents to remove discriminatory covenants that are void and/or unenforceable under the federal Fair Housing Amendments Act of 1988 and /or RCW 49.60.224. While the goal is admirable, the Legislative Committee consensus is that the bill as written will not achieve that goal because the offensive language will remain in the recorded documents. To date, attempts to work with drafters have been rebuffed. Dwight Bickel, Gary Kissling and Suzanne Larsen have testified and/or talked with sponsors about this issue. The bill does not impose any duty on title insurers as it is currently written and does not appear to change our practices.

- **SB 6209 Utility Bill Payments by Third Parties-no formal position**

This bill is intended to standardize application information and who is obligated to pay utility charges. Our only concern is the added language that no utility company "shall charge, demand, collect, or receive compensation for any service from any person who has not entered into a written contract with such company for the provision of such service." The concern is that this may limit the ability of a utility to accept payment from escrow. However, in reading the Senate Report this does not appear to be the intent and for such purpose escrow may be considered to be only an agent of the owner.

- **HB 2750 Disclosure of Federal Social Security Numbers in Recorded Documents (Dead)**

This bill would require county auditors to prevent public disclosure of social security numbers

2006 Legislative Session...continued from previous page

in any recorded document unless the holder of that number has given written consent for its disclosure or it is requested by a governmental agency. A fee of one dollar per document would be added to the fee for each document recorded to cover the costs of removing or redacting social security numbers from documents. Similar bills have been proposed before and have failed due to the opposition of the county auditors.

The county auditors asked for our industry's support in the hearing on this bill on February 7th. Ashley Callahan of Stewart Title Guaranty testified at the hearing emphasizing the problems that would be created in access to existing public records. The sponsor of the bill withdrew it and agreed to work with the auditors and other stake holders to craft a workable solution.

- **HB 2338 Mortgage Lending Fraud Protection**

We are monitoring this bill. It would impose a \$1.00 fee on recording a mortgage or deed of trust for increasing state investigations of mortgage fraud.

- **HB 2354 Surveying Practices**

This bill defines surveying practices and does not appear to impact our industry as currently written.

- **SB 2379 Non-Probate Assets Disposed Under a Will**

This bill has no direct impact on our industry. However, we are monitoring because if it passes there will be some changes in time periods for will challenges and other procedural matters.

- **HB 2607 Vacating Roads Abutting Waterways-support**

This bill would allow counties to vacate public rights of way in waterfront roadways if there is a finding that the vacation does not undermine the public's right of access to the waterway.

We have reviewed many other bills that are too numerous to summarize. If you have particular concerns, please contact us.

REVISED ALTA/ACSM STANDARDS

by Dwight Bickel

Effective January 1, 2006, the National Society of Professional Surveyors (NSPS) and the American Land Title Association (ALTA) have adopted newly revised general ALTA/ACSM standards for surveys. Last revised in 1999, both groups worked together for two years to develop revisions to the standards, based on comments, concerns, and questions from surveyors and title people. The most significant change is a further revision in the accuracy portion of the Survey Standards. These standards have been substantially revised to eliminate the so-called "Urban" survey standards in favor of a revised "Positional Accuracy" standard, which has meaning within the engineering world of surveyors. The revised standards document and links are accessible at the WLTA web site.

WLTA APPOINTS NEW MANAGEMENT FIRM

The Washington Land Title Association has approved a contract for management services from Melby, Cameron & Hull (MCH), an association management firm headquartered in Edmonds, WA.

The concept of utilizing an association management firm for administrative staff and executive functions is well-accepted in the association community. Using an association management firm means WLTA has access

to a broad range of skilled professional staff and shared office resources. For example, MCH employs staff specialists in the areas of organization management, event planning, finance, communications, technology, membership and marketing. WLTA is able to utilize these specialists at levels and during times that are most effective and economical.

WLTA is currently working with a team headed up by Eric Featherstone, CAE

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WLTA Appoints New Management...continued from previous page

as Executive Director. Other team members include Chas Johnston (finance), Ryan Rodruck (administration), Brooke Smith (publications/communications), and Patrick Szarek (reception). (See related article).

"We're so happy to have WLTA on board and are excited about the future of the organization. You have a terrific group of current and past volunteer leaders who have built a strong and vibrant community of practice," said MCH CEO Lynn Melby, CAE. "And, Eric Featherstone will bring a new level of staff leadership to the table. He is an experienced and proven innovator with a focus on member service and increasing membership value."

Melby, Cameron & Hull provides full management services to 15 international, national, regional, and state associations along with four foundations. Founded in 1978, the firm is accredited by the American Society of Association Executives (ASAE) and all five principles of the firm hold credentials as Certified Association Executives by ASAE.

For additional information on the company, you can visit its website at www.melbycameronhull.com.

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ERIC FEATHERSTONE NAMED WLTA EXECUTIVE DIRECTOR

Eric Featherstone, CAE, has been appointed Executive Director of the Washington Land Title Association, according to Dwight Bickel, President of WLTA. He is an association executive and partner with the management firm of Melby, Cameron & Hull.

Featherstone has been in the association management field for over 7 years and also manages the Washington State Chapter of the National Association of Industrial and Office Properties and the Washington State Chapter of the Commercial Real Estate Women. In addition, he also sits on the Executive Board of the Washington Construction Industry Council and was a recent Chapter Liaison to the National Association of Industrial and Office Properties' Board.

A native of California, Featherstone was with the California Army National Guard for over seven years. He attended California State University of Chico in Business Management, and received his bachelors in Information Systems from the University of Phoenix. Featherstone received the "Certified Association Executive" (CAE) credentials from the American Society of Association Executives in 2004. Featherstone is also a recent graduate of the Institute for Organization Management at Notre Dame. He now serves on the Board of Regents for the U.S. Chamber of Commerce's Mid-West Institute for Organization Management. Featherstone holds certificates of many types in Land/Bridge construction from the Military, where he served

as Platoon Sergeant of an Engineer Battalion. He rounds out his experience with over 14 years in personnel management with west coast shipping and receiving companies. Featherstone lives in Marysville, WA with his wife, Justine, and daughter, Olivia.



Featherstone noted that there is a strong team approach to staffing WLTA and the support staff is experienced and committed to quality service. Chas Johnston brings more than 16 years of accounting experience in associations and the hospitality industry for such companies as Hyatt Hotels. Ryan Rodruck is a graduate of Central Washington University and has worked with members of the state legislature in recent years. Brooke Smith holds a bachelor's degree in print production from Western Washington University and did a marketing internship in Germany prior to joining MCH. Patrick Szarek is a graduate of Cornish School of the Arts with a bachelor's degree in studio guitar.

"I am looking forward to getting more acquainted with WLTA members and more involved in helping the Association achieve its goals," Featherstone said. "So far, the experience has been totally positive and I'm looking forward to a long and beneficial relationship with WLTA."

FOR LAND'S SAKE

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Calendar of Events

WLTA Educational Seminar

Saturday, June 3 – Location TBD

The WLTA is preparing another outstanding program for its annual Educational Seminar, for all WLTA members and affiliate members. There will be information of interest to all, including breakout sessions especially for title (whether you are an examiner or title officer) or escrow (from assistant to escrow officer) personnel. Speakers from all title companies and some affiliate members are represented on the program. Each brings a wealth of expertise and useful every day advice. Topics include:

1031 Exchanges

ALTA Forms

Authority Issues

Bankruptcy

Claims

Fraud & Embezzlement

Homeowner's Policies

LPO Issues

Mineral Interests

Mobile Homes

Notary Issues

Real Property Taxes

RESPA

LPO credits will be available.

Please note the date on your calendar.

More information, including registration forms, will be sent out by the WLTA.

2006 Tri-State Convention

August 17-19 – The Fairmont Hotel, Seattle, WA



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