



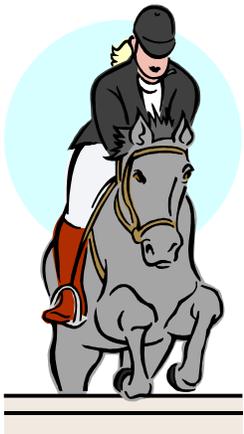
The Titleman

Winter, 2014

A Day at the Races!

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SAVE THE DATE

Please join us on **Saturday, February 22, 2014**
at Oaklawn Park in Hot Springs, AR.

We have reserved the Arkansas Room and seating
to spend a day of fun with fellow title associates.

Registration will be open at www.arlta.org begin-
ning Friday, January 31st, 2014.

Arkansas Land Title Association will be sponsoring
the 3rd race of the day.

Congenial Competition

Part of my duties as president of ARLTA include member outreach, which I have to squeeze into my spare time (of which there has been very little). A couple of weeks ago, I called an old friend who owns a title company in southeast Arkansas. I had not spoken to him in many years, but jumped straight in and asked him what he felt the Association could do to help him and his company. Not knowing I was going to call and ask him this question, he was a bit blindsided and said "Well, I don't know."

We talked about educating members on Best Practices and CFPB, as those are obviously the current hot topics for the industry. He then brought up something I felt was far more profound. It was something I whole heartedly agreed with, and have personally experienced and worked for myself: We need more congeniality among members in the industry.

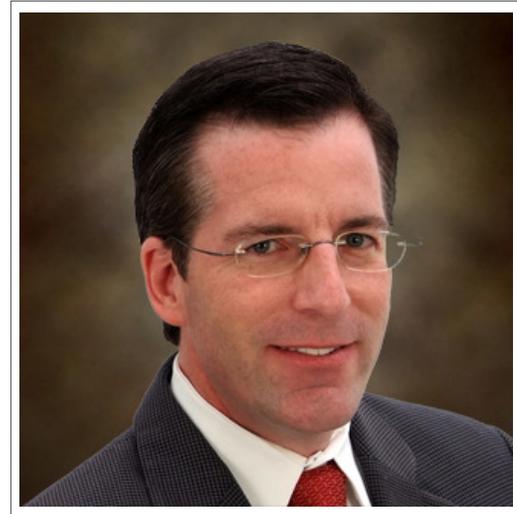
Obviously, we all need to work together to ensure our industry is well represented to the public. I think the vast majority of us do a good job in that respect. However, I have had experiences over the years where companies are unnecessarily cantankerous with one another. As my friend said, some people seem to be out to do what they can to make another company look bad, even if they are not a direct competitor in the other person's market, or they make no effort at all to be helpful when it would be easy to do so. I have to admit, there have been times in the past when I fell into that last group.

I started my company in 1999. In 2001, we were awarded the HUD contract for the entire state. As part of the contract requirements, we were required to review all of the foreclosure documents in great

detail. As you can imagine, we had some rocky relationships with some foreclosure attorneys, especially in the early months of the contract. Being the largest foreclosure shop in the state, Wilson and Associates fell into that category. Several months into the contract, Jennifer Wilson called and asked if we could have a meeting to try to foster a better working relationship. In that meeting, she said something that made an impression on me, and I have quoted her many times over the years: "We are competitors, not enemies." I realized there were some easy things my company could do too. As a result of that meeting, our companies came to have a very good working relationship. My approach to dealing with other companies was changed from that point on. As my friend would say, my relationships have been far more congenial.

My serving on the ARLTA board has led to the building of some very strong working relationships with board members and others in the industry. We are comfortable bouncing operational ideas off one another, such as how we are approaching the ACH transactions for revenue stamps (some have a separate account, and some added an exception for DFA to the ACH block on their escrow account). We have shared some internal closing documents when we heard someone had better language to help protect against potential liability. While we are competitors, we have built good working relationships, and we recognize sharing some information is not going to hurt any of us.

This is a service industry. The front line service we each give our customers is what makes or breaks us. The language we have in our privacy policies, or



the internal escrow fraud prevention policies we have in place are not going to get us additional business over any competitor. However, something along the lines of not knowing you should have an ACH block on your escrow account could result in some really bad press. In the current environment our industry is operating in, bad press for one of us is bad press for all of us. The fact ARLTA has a document on their website titled "Responding to Negative Defalcation Media Reports" speaks volumes to that point.

We are all facing new regulations and requirements in the coming months. More than ever, now is a time we all need to be working together and reaching out to one another. We all have to invest a lot of time and effort into developing written policies for CFPB compliance. We have to make sure we have ever growing cyber threats minimized, and we have to start dealing with secure email. These are not things we will advertise to the public to get more business, but they are things we need to know how to address so we don't end up in the press for being fined by the CFPB.

The challenge we face is building those working relation-

ships, and that is an area where the Association can play a role. In addition to our Annual Convention, which will include the above mentioned Best Practices and CFPB topics, the Association has numerous educational events throughout the year. Unfortunately, sitting in a seminar for 4-6 hours is not an environment conducive to networking. Last spring, the board had a meeting in Hot Springs at Oaklawn Park. The time we spent after our meeting was one of the best times we have had as a group. This year we are going to expand on that idea and have an ARLTA day at the races. We will have food and a reserved seating section, but there will be no CE seminars. It will just be a day for people in the industry to come together, have some fun, and build some new relationships. I hope to see you there!

Jay Orsi
 President/CEO
 Three Rivers Title Services

MEET OUR LOBBYISTS—CAPITOL PARTNERS

David co-founded CAPITOL PARTNERS after an extensive career in both the public and private sector. At the end of 2010, David wrapped up his six-year tenures as executive director of the Forrest City Chamber and Arkansas State Representative. His business and legislative background guarantees the best analytical perspective for Capitol Partner's clients, especially on the city and county level.



David began his career in the banking and insurance business and moved from there to work with the Arkansas Industrial Development Commission where he served as a Community Development Consultant. This position afforded David the opportunity to travel across twenty-two counties in the northeast corner of the state, working with them to prepare for industrial prospects, develop industrial parks, create collateral material, and provide the general awareness of what it takes to be ready for industrial development.

As co-author of the Arkansas Community of Excellence Guide, David designed a step-by-step preparedness manual, known as the ACE Community Designation to help cities become fully prepared to take a pro-active approach to economic development and the recruitment of jobs.

From there, David became the industrial prospect manager, where he worked with industrial prospects and cities and counties throughout Arkansas. In this position, David was able to work

with railroads and utilities, Arkansas Capital, Arkansas Development Finance Authority, USDA, EPA, Historical Preservation, and many cities and counties to manage projects.

David has spent his professional career working on taxation issues. First he worked with then-Governor Jim Guy Tucker to establish tax incentives for new and existing industries that expanded or invested in Arkansas. As a legislator, David carried the consolidated incentive act for the AEDC the past three sessions. This act outlines all incentives the state offers in order for Arkansas to be competitive with surrounding states when it comes to industrial and economic development, and he was instrumental in the reduction in the tax on utilities used in the manufacturing process for the past two sessions.

David is a member of the Arkansas Chamber of Commerce Executives, Crossroad Economic Development Coalition, Council for Economic Education, Arkansas, and Forrest City Rotary Club.



Melissa co-founded CAPITOL PARTNERS after a varied and distinguished career of more than 14 years in public service. Most recently, Melissa served as Chief of Staff to Attorney General Dustin McDaniel. In that role, she had oversight of all aspects of the Attorney General's legislative priorities, communications, public affairs, and community relations agenda.

During her tenure as Chief of Staff, Melissa managed the legislative team for the Attorney General, including directing more than twenty attorneys in analyzing, advocating, and monitoring the daily activities of the Arkansas General Assembly, as well as ensuring the successful execution of the AG's legislative

priorities. She monitored legislative activity year-round for possible impact and effect on the AG's office, and served as liaison between the AG's office and government officials, advocates and constituents, meeting with external parties to resolve grievances and advance positions. Additionally, Melissa established and oversaw the communications, public affairs, and community relations strategy for the AG's office, including an extensive seventy-five-county outreach effort. Prior to being chief of staff, Melissa served as McDaniel's campaign manager on his successful campaign to be Attorney General in 2006. Prior to her joining McDaniel, Melissa served as executive assistant to U.S. Senate Mark Pryor. She has also worked for Sen. Pryor in a number of capacities, beginning in his Attorney General's office and then on his first campaign for U.S. Senate in 2002.

Melissa is a member of the Arkansas Bar and the United States District Courts for the Eastern and Western Districts of Arkansas. She also serves on the board of the Arkansas Society of Professional Lobbyists.



2014 MEMBERSHIP DIRECTORY

The 2014 directory will be printed in the spring. One copy will be mailed to each Active Member. If you would like to have any extra copies for your office the price will be \$10.00 each.

For more information contact Kim Majors.

2014 MEMBERSHIP DUES

2014 is here and that means Membership fees are due. Current members should have received an email with a link to pay dues online, we strongly encourage this method. If you did not receive an email please contact us and we will gladly provide an invoice.

2013-2014 BOARD OF DIRECTORS



President - Jay Orsi
Three Rivers Title Services

Vice President - Jimmy Dill
Pine Bluff Title Company

Secretary-Treasurer - Jim Pender (Not Pictured)
First National Title Company

Immediate Past President - Van Winton
Clay County Abstract & Title Insurance, Inc.

Billy Roehrenbeck - Pulaski County Title
Amy Williams - Grand Prairie Title Company
Katy Sager - WACO Title Company
Blake Hanby - City Title & Closing, LLC
Steve Demott - Garland County Title Company
Tammy Robbins - Chicago Title Insurance Company



Incoming President **Jay Orsi** presents Past Presidents Plaque to **Van Winton**..

Craig Gill presented **David Drake** as the 2013 Title Man of the Year.



Craig Gill presented **Wes Lasseigne** the 2013 Outstanding Leadership Award.



CELEBRATING 40 YEARS IN THE TITLE INDUSTRY!

Independence County Abstract Company is happy to announce that on December 4, 2013, from 2:30 p.m. to 4:30 p.m. we will be celebrating with **Cynthia Nicholson** with a drop-in reception in honor of her 40th anniversary with the company. Over the years Cynthia has come into contact with almost everyone who has come to Independence County. She is a dependable “can do” person and will stay the course until all requirements are met to close a deal. If there is a way she will find it! Cynthia was hired on December 1, 1973, by Fred J. Livingston, Jr., who was a well known attorney in Batesville,

Arkansas, and whose office was located in the Independence County Abstract Company building. In July of 1987, Cynthia Nicholson, Dean Nicholson and Glen McMullin and Mary Ann McMullin acquired the Company. Cynthia became President of the business and her journey continued in the same location in which she had already been accustomed. Over the past 40 years Cynthia has held positions as a receptionist, legal secretary, a State licensed Abstractor, a State licensed Title Insurance Agent, and President of Independence County Abstract Company, Inc. Cynthia has been an active member in her community of

Pleasant Plains, Arkansas, and also in the Batesville area. With her outgoing personality and know how, she has become a well known figure with local attorneys, banks and businesses. During her time with Mr. Livingston, and with his cooperation, she was recognized for her ability to raise money to help restore “Old Main” located on the campus of the University of Arkansas in Fayetteville. After her hometown school was declared in distress by the State she was one of the key individuals who helped to raise funds in order to save the school. She continues to be an active member of Mt. Calvary Baptist Church in Pleasant Plains, and has been the

sole piano player there since she was 9 years old. Cynthia is married to Dean Nicholson and they have two grown children, Treasure Nicholson Lemons and Luke Nicholson. Treasure is married to Loren Lemons, and Luke is married to Ashley Craig Nicholson. She also has eight wonderful grandchildren, Maggie, Macie, Mareila, Lucas, Ava Grace, Laci, Ashdan and Haley, whom she loves and worships dearly.

Cynthia continues to be a force in the business of closing of sales, bank loans, title searches and title insurance products at Independence County Abstract Company.

ARLTA STANDING COMMITTEES 2013-2014

ADVERTISING AND PUBLICITY

Jay Orsi, Chairman, Three Rivers Title Services, Inc
Kim Majors, Stewart Title Guaranty Company

EDUCATION

Linda Merrell, Chairperson, Southwest Title Company
Dick Levin, Hall & Estill
Fran Curtis, Realty Title
Jennie Bailey, West Little Rock Title Company

JUDICIARY AND LEGISLATIVE

Billy Roehrenbeck, Chairman, Pulaski County Title Company
Blake Hanby, City Title & Closing, LLC
Wes Lasseigne, Lenders Title Company
Van Winton, Clay County Abstract & Title Insurance, Inc.
Brian Blackman, WACO Title Company

LIAISON

Billy Roehrenbeck, Chairperson, Pulaski County Title Company
Wes Lasseigne, Chairperson, Lenders Title Company
Van Winton, Clay County Abstract & Title Insurance, Inc.
Blake Hanby, City Title & Closing, LLC

FINANCE & AUDIT

Jim Pender, Chairman, First National Title Company
Jimmy D. Dill, Pine Bluff Title Company

MEMBERSHIP

Craig Gill, Chairman, Stewart Title Guaranty Company
Dan Pryor, Old Republic National Title
Tammy Robbins, Chicago Title Insurance
Susie Mitchell, First American Title

NOMINATING

Van Winton, Chairperson, Clay County Abstract & Title Insurance, Inc.
Wesley Lasseigne, Lenders Title Company
Joey Benton, Ozark Abstract Company

STRATEGIC PLANNING

Wes Lasseigne, Chairperson, Lenders Title Company
Van Winton, Clay County Abstract & Title Insurance, Inc.

SUB-COMMITTEES

Young Title People—David Drake, Chairperson, North Arkansas Abstract Company
Special Service Awards—Jennie Bailey, Chairperson, West Little Rock Title

Convention 2013 - Jonesboro, AR



ARLTAPAC

The ARLTAPAC is the Political Action Committee of the Arkansas Land Title Association. ARLTAPAC is a non-profit organization made up of volunteers who are concerned with the welfare of the title industry. ARLTAPAC is part of ARLTA's effort to ensure that any legislation affecting the title industry reflects your concerns. ARLTAPAC is not affiliated with any political party.

Your contribution to ARLTAPAC helps open doors for us to educate Legislature about the unique qualities of and issues related to title insurance. Political contributions to candidates are determined by the officers of ARLTAPAC.

To make a contribution to ARLTAPAC please send a check (personal or business) to:

Kim Majors
ARLTAPAC
Arkansas Land Title Association
124 W Capitol Ave Suite 875
Little Rock, AR 72201

Suggested contribution levels are:

\$5,000	\$1,000	\$250	\$50
\$2,500	\$500	\$100	Other

If you have questions or would like more information, please contact Kim Majors, ARLTAPAC Secretary/Treasurer, 800-530-8237.

The contribution classifications are merely suggestions. A donor may give more or less without regard of favor or disadvantage. Contributions to ARLTAPAC are not tax deductible.

THE TITLEMAN

The columns of The Titleman are open at all times for the publication of letters and articles, which would be of interest to the title professional. Articles and comments can be directed to:

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Little Rock, AR 72201
kmajors@arlta.org

HELPFUL LINKS

Arkansas Insurance Department - License Division
<http://www.insurance.arkansas.gov/License/divpage.htm>

Arkansas Insurance Department - Checking your CE hours
<http://www.insurance.arkansas.gov/License/CEProducerSearch/ProducerCESearch.asp>

Arkansas Insurance Department - Forms & Filings
<http://www.insurance.arkansas.gov/License/forms.htm>



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Fax: 888-643-2586
E-mail: kmajors@arlta.org

We're on the web!
www.arlta.org

ARLTA ANNUAL CONVENTION



2014 Annual Convention

Wednesday, May 14th - Sunday, May 18th

The Austin Hotel & Convention Center

305 Malvern Ave

Hot Springs, Arkansas 71901

Phone: 501-623-6600 Toll Free: 877-623-6697

UPCOMING CONTINUING EDUCATION

2014 SEMINAR DATES

Saturday, February 15, 2014
Hilton Garden Inn, Jonesboro, Arkansas

Saturday, March 8, 2014
Holiday Inn Presidential Downtown, Little Rock, Arkansas

TITLE BASICS SCHOOL

Thursday & Friday, May 15 & 16, 2014
The Austin Hotel & Convention Center, Hot Springs, Arkansas

2014 SEMINAR DATES

Saturday, August 16, 2014
Double Tree Suites, Bentonville, Arkansas

Tuesday, October 7, 2014
Holiday Inn Presidential Downtown, Little Rock, Arkansas

TITLE BASICS SCHOOL

Wednesday & Thursday, November 5 & 6, 2014
Double Tree Suites, Bentonville, Arkansas

We Want to Hear From You!

Please send us your suggestions for
topics to include in future seminars.

kmajors@arlta.org