



## Update on PGW Landlord Requirements

As we have advised you in our Spring 2006 issue of *Title Talk*, Philadelphia Gas Works (PGW) has been working on an initiative to collect monies owed on gas accounts opened by tenants.

In the past these accounts were not liened on the property where the rental unit was located.

Beginning August 9, 2006 monies owed for gas service provided by PGW may be liened on the property where the rental unit is located. Effectively, this means that landlords will now be responsible for their tenants' accounts.

According to PGW representatives, no such liens will be filed for tenant service prior to August 9, 2006. It is anticipated that the first liens will be filed on or after November 9, 2006.

When insuring tenant occupied property, you should try to obtain a rent roll listing all of the current tenants so that information can be provided to PGW so that they can locate all the potential lienable accounts. We have received conflicting information from PGW representatives

regarding their ability to search for accounts by property address. It appears that PGW can search by property address or name. We are awaiting further clarification on this point.

**“... you will need to obtain a copy of the landlord's e-mail confirmation of registration in the LCP in order to confirm that the landlord is exempt from having his property liened for tenant accounts.”**

PGW has initiated a one-year pilot program called the Landlord Cooperation Program (LCP). A landlord may be exempt from tenant gas service being liened if the landlord registers in the LCP for the specific property and cooperates with PGW in dealing with tenant issues.

A landlord who has successfully registered in the program will receive an e-mail confirmation of their registration. Landlords can only register over the internet and must prove that they have a business

privilege license, and renter's license for each property.

Unfortunately, the "Account Payoff Inquiry" form has yet to be revised to include a notation as to whether the landlord is a participant in the LCP. PGW has committed to make that information available by November 9, 2006. Until that time you will need to obtain a copy of the landlord's e-mail confirmation of registration in the LCP in order to confirm that the landlord is exempt from having his property liened for tenant accounts.

It should be noted that the exemption only applies for the period after the landlord has registered. Therefore, if a landlord has not already registered prior to August 9, 2006 there is that potential for tenant liens on the property even though the landlord may subsequently register.

Also, it should be noted that the LCP is a one-year pilot program and may or may not be extended for some additional time period at PGW's discretion. For further information on the LCP and gas liens in general please visit PGW's website at: [www.pgworks.com](http://www.pgworks.com). «

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# Are You Disposing Borrower Information Correctly?

This is the question one major title agency should have asked before the Federal Trade Commission (FTC) came for a visit.

Over one year ago on June 1, 2005, the FTC's Disposal Rule took effect. This rule required anyone who has access to private consumer information to destroy the documents and/or information. This rule applies to the title insurance industry.

The FTC has stated that any information that can be used to establish a consumer's eligibility for credit, employment or insurance must be destroyed. This includes documents with individual's social security numbers, work history, credit card numbers, etc.

Suggestions for destroying the documentation include: shredding, burning, erasing electronic files or contacting a third party to dispose of the documents. The FTC indicates that you should conduct due diligence on the third party provider, "including:

- Reviewing an independent audit of a disposal company's operations and/or its compliance with the Rule;
- Obtaining information about the disposal company from several references;
- Requiring that the disposal company be certified by a recognized trade association;

- Reviewing and evaluating the disposal company's information security policies or procedures."

This agent did not follow this rule and as a result the FTC has concluded that the company needs to implement proper procedures and are now subject to audits by a security professional every other year for the next 20 years.

The chairman of the FTC, Deborah Platt Majoras was quoted in an article in The Title Report regarding this agent, "Careless handling of consumer's sensitive financial information is an open invitation to identity thieves. Enforcing the laws designed to protect consumers' sensitive financial data is a priority at the FTC. This is the thirteenth case challenging faulty data security practices, and we will bring more cases if companies continue to fail consumers."

The agent was cited for not having proper security on and offline of borrower information and also for disposing of mortgage documents in a public dumpster.

You can purchase a paper shredder at any office supply store that is suitable for your office needs. Or, if you would like to contract out your shredding needs, please contact our Wayne, PA office at 800-842-2080. <



## Register now for 2006 Agents Seminar

Join us for our annual agents seminar at the Hilton Hotel in Harrisburg.

Registration begins on Sunday October 8th at 1:30 PM followed by a 3 CE/CLE seminar addressing the new rate changes, mechanics liens, insuring titles out of bankruptcies and escrow accounting issues. Everyone is then invited to cocktails and dinner at 7PM.

Another 3 CE/CLE seminar begins at 8:30 Monday morning where guest speaker Doug Pollock will address current real estate trends and mortgage fraud, followed by Dwight Edwards and Sue Swick's discussion on tax sales and foreclosures. <

# Credit Corner

**Need credits? Take a look at these quick online resources:**

[www.pltionline.org](http://www.pltionline.org) • [www.capeschool.com](http://www.capeschool.com)  
[www.agentcampus.com](http://www.agentcampus.com)

## UPCOMING SEMINARS:

**October 5, 2006**

PLTI Seminar:  
Sheraton Station Square,  
Pittsburgh, PA  
1 PM to 4:30 PM  
3 CE/CLE credits

**October 8th - 9th**

Old Republic Title Seminar  
6 CE/CLE credits  
Hilton Hotel, Harrisburg

**October 17, 2006**

PLTI-Technology Expo  
Crowne Plaza King of Prussia  
6CE/5CLE credits

**October 25, 2006**

PLTI Seminar  
Woodlands, Wilkes-Barre, PA  
3 CE/CLE credits

**November 9, 2006**

HalfMoon Seminar -  
PA Real Estate Title Issues  
Holiday Inn, Fort  
Washington, PA  
8 AM to 4:15 PM  
7 CE / 6 CLE credits  
Our very own Dwight  
Edwards is presenting!

**December 14, 2006**

PLTI Seminar  
Edgemont Country Club,  
Edgemont, PA  
3 CE/CLE credits

**February 11th - 12th, 2007**

Nemacolin Woodlands Resort,  
Farmington, PA  
5 CE/CLE credits

## KEEPING CURRENT

Act 98 of 2006 was signed by Governor Rendell on July 1, 2006. The Act amends the Probate, Estate and Fiduciary Code to incorporate provisions of the Uniform Trust Act. The Act also abolishes the Rule against Perpetuities. «



The American Land Title Association has adopted new loan and owner policy forms. These forms are designated as ALTA 2006 policy forms. The Pennsylvania Rating Bureau is reviewing the new forms. More information will be provided as it becomes available. «

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Should you need any additional information with regard to any of the above items, please contact the Wayne office.

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Log onto our exclusive agent's website StarsLink and save on office supplies and furniture. Old Republic Title has negotiated savings on some standard office supplies. The savings varies on the type of items, but agents have seen over a 67% savings on items such as binder clips and 27% savings on mailing labels. Check out the site for more items!

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Access StarsLink from our website: [www.OldRepublicTitle.com/PA](http://www.OldRepublicTitle.com/PA). You need a username to obtain access to the site. If you need assistance setting up your account, please contact Sue Morgan at [SMorgan@oldrepublictitle.com](mailto:SMorgan@oldrepublictitle.com) or 800-842-2080. Once you are logged in, click on Agent Services. Instructions are posted to view the rates for Federal Express on the site. Or just contact Sue for the enrollment form. Complete the form, fax it to Fed Ex and start saving today! Click on the Office Max logo to enter into the exclusive site. Contact Sue for the username and password. «