



# THE KANSAS ABTRACTOR

The Official Publication of The Kansas Land Title Association

FALL 2011

SHAWN HERRICK, Editor

## PRESIDENT'S REPORT: *Getting to know our new president*

Roger Hannaford III of Marion, Kansas was installed as President of the Kansas Land Title Association on August 6, 2011 at the KLTA Convention held at the Prairie Band Casino and Resort in Mayetta, Kansas.



Roger Hannaford III

Roger is the President of Hannaford Abstract & Title Company, Inc. located in Marion, Kansas. The business was established in 1871 and is celebrating their 140th Anniversary this year. Roger is proud to be the fourth generation to serve as President of the company.

Roger graduated from Kansas State University in 1976 with a degree in journalism and mass communication. Roger is a licensed Abstractor and Title Insurance Agent and began working at the Hannaford office in 1980, joining his father and grandmother.

Roger and his wife, Sally, have been married for 32 years. Sally works for Central National Bank in Marion, Kansas as a loan officer. They have three children: Mike and his wife, Kristina, Scott and his wife Karen, and their daughter Jill and her husband Joel. He is also a proud grandpa of Anderson, 3 and Carson 4 months.

Roger has been an active member and leader in his community. He has served on the Marion USD 408 school board for eight years, President and

state of Kansas Lt. Governor of Kiwanis, member and elder of the Presbyterian Church, Marion Chamber of Commerce member and board member, and board member of the Marion Country Club.

When Roger does have free time, he enjoys golfing, attending sporting

events (especially K-State Wildcat football games), riding his Harley, traveling and spending time with his family.

Roger's father served as KLTA President in 1986-1987 and he is proud to be following in his father's footsteps.

### *A word from Roger —*

The duties of the president are to visit and speak at neighboring state conventions as well as represent our Kansas Land Title Association at ALTA events throughout the year.

It is an essential part of the leadership role of the president to:

1. Be visible and accessible to others for leadership and guidance—
2. To network with fellow abstractors in other states and in Kansas –
3. To collaborate with others on issues that impact our industry and find ways to resolve those issues—
4. To share the important role our industry provides to the real estate transaction and encourage everyone to share that value with legislators, regulators and the media.
5. The result of this participation will strengthen the advocacy of the entire land title industry.

This fall I plan to attend the Missouri Land Title Association in St. Louis in September, and the American Land Title Association 2011 Annual Convention in Charleston, South Carolina in October. Our president elect, Karen Panter, will be representing our Kansas association at the Nebraska state convention in September. All of our visits are sure to be highly beneficial and informative. This is an exciting and important opportunity for me to be with fellow professionals to talk shop. I will report in the next Kansas Abstractor on the conventions and issues that face our industry.



Roger and Sally Hannaford

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## Meet the KLTA President Elect

Karen Panter, President of Collier Abstracts, Inc., Smith Center, KS, is proud to be a licensed abstracter, along with being a title insurance agent and closer. Prior to being hired by Collier Abstracts, Inc. in January 1999, Karen worked for 8 years in the Smith County Register of Deeds Office and the Smith County Treasurer's office, which proved to be very beneficial to learning the title business. Karen and her husband, Dean, purchased the business in August of 1999.

Karen and Dean have been married for 33 years and they have lived for the past 24½ years on the farm north of Athol where Kansas' state song, "Home on the Range", was written. Dean farms full-time and frequently does mechanic work in his farm shop. Karen helps out on the farm by being the "go-for" (to get parts) and driving a truck during harvest; she even bought a semi and trailer recently. She and Dean have 2 children. Their son, Eric, lives and works in Manhattan; and daughter, Dena Hiller (who works part-time at Collier Abstracts) and her husband, Zack, and son, Caleb live on a farmstead they recently purchased near the Panter farm.

Karen's community involvement includes: having served as a teacher and Financial Secretary for First St. John Lutheran Church; a former USD #238 School Board member; and is a member of the American Legion Auxiliary, all in Kensington. Also, she is a current member and previous officer of the Smith Center Rotary Club and past Financial Director for Stone Post Chapter of Thrivent Financial. Although there is limited time for hobbies, Karen has found she likes participating in trap and sporting clay shoots. Plus, she and Dean often host meals for their hunter-farm landlords and the occasional card party.

Karen has enjoyed the fellowship and support of KLTA members and values the resulting friendships. Having served as KLTA District Chairperson and on various KLTA Committees,



*Karen and Dean Panter*

including the Executive Committee, Karen looks forward to continuing to represent KLTA as an officer and welcomes your input.



*Dean and Karen Panter and Mike Malone at the Nebraska Convention*

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## CFPB Unveils Latest Round of Disclosure Prototype; Turns Sights to Closing Document

The Consumer Financial Protection Bureau (CFPB) released its fifth round of draft mortgage disclosure prototypes, this time comparing a **fixed-rate** (Pinyon Bank) and an **adjustable-rate** (Yucca Bank) loan.

The CFPB said it will test this version of the disclosure with consumers and industry in Albuquerque, N.M. ALTA encourages members to provide feedback by either posting a comment to the CFPB's "**Know Before You Owe**" webpage or send an email directly to the **CFPB**.

Despite conversations with ALTA's RESPA Task Force, the CFPB continues to include the word "optional" on the Owner's Title Insurance line item. The Task Force will meet by phone Thursday, Oct. 20 to discuss concerns they have with the latest round and next steps.

So far, the Bureau has tested a disclosure that combines the Truth in Lending form and Good Faith Estimate. The CFPB has indicated it will release the first draft of a revised HUD-1 before Thanksgiving. The CFPB has called this prototype a closing disclosure. The Bureau also indicated that this isn't the last time the application disclosure will be reviewed.

"It needs to work together with the closing disclosure, so we'll be asking for your feedback on both in the future," the Bureau said in a blog post.

During ALTA's Annual Convention, the Task Force held a conference call with CFPB staff, which was seeking information on when data for different line items on the GFE and HUD-1 become available including:

- When are the premiums for insurance (homeowner's, flood, etc) known/knowable?
- When are the final numbers for all tax-related items (property tax, assessments, etc) known/knowable?
- When are items like HOA Dues known/knowable?
- When are the seller's contributions known/knowable?
- When do lenders finally choose how many months of escrow they want?

The Task Force explained how many of these costs are only known with certainty late in the process, usually after the lender prepares its final closing package. They also highlighted how differing practices across the country lead to different timings for this information in different states. The Bureau was thankful for the information and is looking to meet with the Task Force in person later this year to work through more issues.

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Marsha Ericson  
Lisa Henry  
Eric Schibi  
Stacy Schriever  
Debbie Wing

## KLTA Convention

By Shawn Herrick

“History never repeats itself, but it does kind of rhyme.” Bruce Sterling. The quote rang true with me when I was trying to come up with a new spin on writing another article on an event. I went to Google for inspiration, which I often do. I found that the International Cuff Link Association just had their convention in Chicago. You’re thinking that has got to be a very old and nearly dead association...you know with the invention of buttons and all! Nope just started a little over a year ago. It doesn’t matter the industry, there is an association holding a meeting and succeeding at the concept that founded our nation...the right to come together as peers and associate. Our 2011 Convention was by all definitions a



The St. John Family at the convention.



Doug Simmons receives his 40 years of service certificate from Chris St. John, KLTA President and ALTA Representative

success. We ordered beautiful weather and the counts were up in attendees, vendors, dollars and fun. We learned a little, laughed a little (at Brandon on the bus that is), and some of us even won a little money at the casino. Be sure to thank all the underwriter sponsors, other sponsors and vendors for helping pull it off again. Thanks to the convention committee for all of their hard work too. Mark your calendars now for the next convention  
Wednesday  
August 1, to  
Saturday  
August 4th,  
2012 in  
Overland Park  
Kansas.

### Years of Service Awards

Doug Simmons 40 years  
Steve Wilkin 36 years  
Craig Burns 30 years  
Kim Burgett 25 years  
Judy Argyle 25 years  
Donna Osterman 25 yrs  
Barbara Bay 32  
Steve Lewis 35

Thanks!

## Vendors and Sponsors

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### Other Sponsors and Vendors

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Title Industry Assurance Company

**Prize Drawing Winners of \$25 Gift Certificates** at the convention were;

Friday Winners – Patty Holle and Joe Shields

Saturday Winners – John Black, Denise Finley, and Jill Isernhagen

The ASAP Drawing was won by Barbara Bay and the SoftPro drawing was won by Kim May.

**Sporting Clay Results** – Dean Panter 1st, Mike Axtell 2nd, E. Jay Deines 3rd

Submitted by Karen Panter: The Sporting Clay event was held at Cokeley Farms and the results were as follows:

Ladies round: Karen Panter - 1st, Deborah Lewis - 2nd, Shelly Axtell - 3rd.

Men's results were: Dean Panter - 1st; Mike Axtell - 2nd; E. Jay Deines - 3rd.

(Guest shooters joining the group from Overland Park were: Jamie Walker, former left-handed specialist relief-pitcher for the Baltimore Orioles and his son, Ross.)

This year's more-seasonable weather, along with the pleasant lay-out of the course, made the event very enjoyable!

## American Land Title Association Announces Membership Surpasses 4,000 to Set New Record

Washington, D.C., Oct. 13, 2011 — The American Land Title Association (ALTA), the national trade association representing members of the title insurance industry, reported today during its Annual Convention in Charleston, S.C., that membership has surpassed more than 4,000 member companies to set an all-time record.

“Despite the prolonged economic downturn, professionals in the title insurance industry understand the value of association membership,” said Anne Anastasi, ALTA’s president. “It’s with this increased support from our members that we strengthen the advocacy of the land title insurance industry. If we have learned anything from the foreclosure crisis, it is that title insurance is an important product that protects consumers, investors and lenders. It’s through strong membership that we can promote an industry that legislators, regulators and other policymakers have come to know and respect.”

ALTA boasts a diverse membership base, with the majority of our members being small-sized title agents that rely on the benefits provided by ALTA to succeed in the marketplace.

“ALTA membership has increased more than 90 percent since 2001,” said Jim Stipanovich, chair of ALTA’s Membership Committee. “While attaining record membership is a significant milestone, it should be noted that we are not only attracting new members, we also retain a high percentage of members, illustrating that professionals in the title insurance industry value the advantages of being an ALTA member.”

ALTA advocates on behalf of its members on a variety of issues while looking for ways to assist consumers. Over the past year, ALTA has worked closely with the Consumer Financial Protection Bureau (CFPB) as it attempts to create a single, simpler mortgage disclosure form to help consumers comparison shop. The association also has worked closely with state land title associations to ban private transfer fees.

“We have helped provide model legislation that prevents the spread of private transfer fee covenants, a predatory financial scheme that increases risk for homeowners, lenders, land title professionals and makes the transfer of property more costly,” said Michelle Korsmo, chief executive officer of ALTA. “ALTA is also a proponent of creating a mortgage

disclosure that includes accurate itemized estimates of costs allowing consumers to receive a complete view of their transaction. When you go out to dinner, your check doesn’t list a total price. Each item is listed giving you a breakdown of what you purchased. Consumers should have the same transparency when they obtain a mortgage.”

### *On The Light Side*

- The economy is so bad I got a pre-declined credit card in the mail.
- The economy is so bad, if the bank returns your check marked “insufficient funds”, you call and ask if they meant you or them?
- The economy is so bad, I ordered a burger at McDonalds, and the kid behind the counter asked, “Can you afford fries with that?”
- The economy is so bad, Motel Six won’t leave the light on anymore.
- The economy is so bad, a truckload of Americans was caught sneaking into Mexico.
- The economy is so bad, Exxon-Mobil laid off 25 Congressmen.
- The economy is so bad, CEO’s are now playing miniature golf.
- The economy is so bad, Congress says they are looking deeper into the Bernie Madoff scandal. Well ain’t that just great. The guy who made \$50 Billion disappear is being investigated by the people who made \$1.5 TRILLION disappear!



## RESPA/GFE CD Order Form

### Closing Panel Review CD Order Form

Company Name: \_\_\_\_\_

Contact: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/St/Zip: \_\_\_\_\_

I would like the RESPA/GFE by Jeff Amrein and Tanya Haga CD for \_\_\_\_ qty @ \$20 ea. \$\_\_\_\_\_

I would like the Closing Panel Review CD for \_\_\_\_ qty @ \$20 each \$\_\_\_\_\_

OR...I would like both the RESPA/GFE CD and Closing Panel Review CD for \_\_\_\_ qty for \$35/pair \$\_\_\_\_\_

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# 2011-2012 KLTA Committee Assignments

## PUBLICITY

Shelly Axtell  
Chairperson  
Kim Burgett  
Patty Holle  
Polly Epting  
Karen Panter  
David St. John  
Deborah Lewis  
Suzan Kimball

## GRIEVANCE

Glen McQueen, Chairperson  
Sondra Bracelin  
Paul Pendry  
Steve Lewis  
Jeryl Stull

## BY LAWS

Hayden St. John, Chairperson  
Sam Sheldon  
Eric Schibi  
Lisa Henry  
David Scott  
Paul Pendry  
Randy Barbour  
Doug Simmons

## EDUCATION

Roger Hannaford,  
President-Elect, Chairperson  
Mike Malone,  
Vice - Chairperson , Exp. 3/2012  
Richelle Axtell, 3/2014  
John Duckworth  
Exp. 3/2012 (resigned)  
Fawn Eck Fox, Exp. 3/2014  
Carol Foltz, Exp. 3/2012  
Lisa Henry Exp 3/2012  
Mike Hoppock Exp. 3/2012  
Joyce Huddleston, Exp. 3/2013  
Ty Lewis, Exp. 3/2013  
Brandon Knowles, Exp. 3/2014  
Amber McDowell Exp 3/2012  
Karen Panter, Exp. 3/2013  
Doug Simmons, Exp. 3/2014  
Eric Schibi, Exp. 3/2014  
David Scott, Exp. 3/2012  
Chris St. John Exp. 3/2014  
Jean Tharp, Exp. 3/2012  
Kim May Exp. 3/2013  
Judy Argyle

*Additional Appointments in March 2012*

## MEMBERSHIP

Kris Hanzliczek, Chairperson  
Janis McDill  
Brandon Knowles  
Mike Malone  
Rick Pierce  
Greg Haehl

## LEGISLATIVE

Kellee Dunn-Walters, Chairperson  
Roger Hannaford, Pres.  
Karen Panter, Pres.-Elect  
Joyce Huddleston, Vice Pres.  
John Dozier  
Roy Worthington  
Steve Lewis  
Hayden St John  
Matt McBride  
Todd Sheppard  
Doug Simmons  
Brad Farney  
Kim May  
Chris St. John  
Denise Robinette

## MEMOIRS

Jean Tharp, Chairperson, District 4  
Carol Foltz, District 3  
Jill Isernhagan District 1  
Lisa Henry, District 2  
Connie Dellinger, District

## YOUNG TITLE PERSON

Chris St. John – Immediate Past  
President  
Karen Panter – President-Elect  
Dave Scott  
Ty Lewis

## PAC

Chairperson:  
Pres. Roger Hannaford III, District 4  
Treasurer: Deborah Lewis – District 5  
Legislative Committee Chair:  
Kellee Dunn-Walters, District 2  
Appointment: Eric Schibi District 1  
Appointment: Polly Epting District 3

## PLANNING

Karen Panter,  
Chairperson, Pres. Elect  
Joyce Huddleston  
Vice President  
Eric Schibi  
Cissy Jennings  
Amber McDowell  
Scott Hannaford  
Brandon Knowles  
Jeff Amrein  
Suzan Kimball

## NOMINATING

Roger Hannaford III,  
Chairperson  
Chris St. John  
Doug Simmons  
Jeff Amrein  
Susan Kimball

## EXECUTIVE SECRETARY SUPERVISORY BOARD

Chris St. John,  
Immediate Past President  
Roger Hannaford, Pres.  
Karen Panter, President-Elect  
Joyce Huddleston,  
Vice President  
Deborah Lewis, Treasurer

## CONVENTION

Lisa Henry, Chairperson  
Judy Argyle  
Karen Panter  
Matt McBride  
Scott Hannaford  
Kristy Bailey  
Shawn Herrick

## ABSTRACT STATUTE REVISION COMMITTEE

Chairman, Steve Kimball  
Karen Panter  
Roy Worthington  
Polly Epting  
Glen McQueen  
Joyce Huddleston  
Steve Lewis  
Kellee Dunn-Walters  
Chris St. John  
Hayden St. John  
Roger Hannaford III  
Jeff Foster

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## Abstracters Board Review

*By Steve Kimball, Chair*

The KLTA Executive Committee voted to authorize KLTA's support of legislative action to allow the Abstracters Board of Examiners to increase License Fees. If this is successful the Board could vote to increase fees that would become effective January 1, 2013. We felt this was necessary due to state budget cutbacks.

Glen McQueen and I met with the Department of Administration regarding the abstracters Board of Examiners budget for the next two fiscal years. We are optimistic about the continuation of the Board as an Independent Body if the following three things occur: (1) The State allows the Board to keep more of "our" fee generated funds for our expenses, (2) we secure Legislative Approval to Increase License Fees and (3) we maintain the current number of Licensees.

The Executive Committee authorized committee member Polly Epting to contract ALTA regarding presentation of a Title 101 Training session for the Kansas Insurance Department. ALTA is willing to provide this training for free. The Insurance Department informed me they did not have time for the presentation.

## Report of Abstracter Board of Examiners

Since the last exam Sept. 8, 2011 there was one new application and no retakes and no one passed the exam.

The next exam is tentatively scheduled for the first Friday in September.

Contact the Kansas Abstracter Board of Examiners for more information at 620.544.2311 and ask for Glen.

# THE KANSAS ABTRACTER

The Official Publication of The Kansas Land Title Association

Shawn Herrick, Executive Secretary  
7321 NW Rochester Road  
Topeka, Kansas 66617

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## www.klta.org

Be sure to visit our website on a regular basis as current information is posted in a timely manner. If you ever have questions about KLTA check the website first.

## KLTA Association Office

(785) 286-1110  
herrick.shawn@gmail.com

## KLTA PAC

\_\_\_\_\_ Yes, I pledge to support the Kansas Land Title Association PAC in the below amount.

\_\_\_\_\_ \$25 \_\_\_\_\_ \$50 \_\_\_\_\_ \$75

\_\_\_\_\_ \$100 \_\_\_\_\_ \$Other

\_\_\_\_\_ check enclosed.

\_\_\_\_\_ I will send the amount by (date) \_\_\_\_\_

Signed by: \_\_\_\_\_

email: \_\_\_\_\_

Please send to KLTA PAC • 7321 NW Rochester Rd. • Topeka, KS 66617 or deliver to the registration desk.

## KLTA Kalendar

### KLTA Continuing Education

February 8-10, 2012  
Wichita Marriott  
Wichita, Kansas

### KLTA Title School

February 9, 2012  
Wichita Marriott  
Wichita, Kansas

### 2012 ALTA Federal Conference

May 6-9, 2012  
Hyatt Regency on Capitol Hill

### KLTA District Meetings

April 11, 2012  
Dodge City, Kansas

### KLTA District Meetings

April 12, 2012  
Colbert Hills Golf Course  
Manhattan, Kansas

### 2012 ALTA Federal Conference

May 6-9, 2012  
Hyatt Regency on Capitol Hill

### KLTA Convention

August 1-4, 2012  
Overland Park Marriott  
Overland Park, Kansas

### KLTA Continuing Education

August 3, 2012  
Overland Park Marriott  
Overland Park, Kansas

### ALTA 2012 Convention

October 17 – 20, 2012  
The Broadmoor  
Colorado Springs, CO

## Memorial

Roger W. "Bud" Hannaford Jr.  
October 1, 2011 Marion, Kansas

Charles N. Brown  
October 23, 2011 - Hutchinson, Kansas