2023 MLTA Fall Education Seminar • Nov. 2-3 Sean Holland, Fidelity National Title Group

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NATIONAL TITLE ISSUES

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This presentation covers issues affecting the title industry at the national level. Recent emerging title challenges and their impact on Montana will be discussed.	it a
Introduction - Outline of issues	
- National and state-by-state level issues	
Attorney opinion letters (AOL) - Fannie Mae pilot program	
- Differences between AOL and title insurance	
Non-Title Recorded Agreements for Personal Services (NTRAPS) - Characteristics of NTRAPS a/k/a "homeowner benefit agreements"	,
- Litigation and legislative responses	

Impact on title and escrow

Foreign ownership restrictions	
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Foreign -	ownership restrictions Varying emphasis: agricultural land, national security concerns, specific foreign nations
-	Effect on public records and title industry
Remote	e Online Notarization Federal SECURE Notarization Act
-	Use of biometric data for identity proofing
Federal -	cannabis legalization Update on current legislation
Questic	on and Answer