



Washington Land Title Association

<http://washingtonlandtitle.com>

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Minutes Board of Directors Meeting August 21, 2025, Zoom Meeting

Board & Committee Chairs and others in attendance. Quorum met; see attached list of voting Board members in attendance.¹

1.0 General Business

- a. The meeting was called to order by President Ashley Callahan at 11:05 am.
- b. Minutes from the May 19, 2025, Board of Directors meeting.

Action: The Board approved the minutes.

c. **President’s Report** – Ashley Callahan.

Ashley noted that she was chairing her first meeting. With a host of new business matters, her report was “let’s get down to business.”

d. **Executive Director Report** – George Peters.

Financial Report: George referred to the financial report, showing bank balances of \$80,000. Almost all the dues have been collected. Income has been exceeded by venue costs and expenses.

Action: The Board approved the financial report.

2.0 Continuing Business

a. **Executive Director Search Committee** – JP Kissling, Gerry Guerin, & Bill Ronhaar

JP reported that the committee had recommended that Sean Holland be the next executive director. George stated that Sean’s appointment had been approved by vote.

b. **Committee to review dues structure and allocation among members** – Paul Hofmann

First committee meeting to follow board meeting. Goal will be to simplify dues and make them more equitable. Consolidation of agent community has resulted in fewer agents having to bear the agent portion of member dues. Jim Blair had appointed committee members at the annual meeting, Paul Hofmann and Roger Johnson, representing agents, and Chris Rollins and



2025-2026 Officers

Ashley Callahan, President

Anthony Carollo, Vice President

Jim Blair, Immediate Past President

2024-2026 Directors

Ben Case

Lindsay Doucette

Gerry Guerin

Gale Hickok

Paul Hofmann

Peter Johndrow

Dan MacMillan

Maureen Pfaff

Jensen Salisbury

2025-2027 Directors

Lori Bullard

Bernt Nessel

Chris Rollins

Erin Stines

Craig Trummel

Committee Chairs

*Marcella Carey-Agent Section

*Megan Powell-Underwriter Section

*Sari-Kim Conrad-OIC Liaison

*Michelle Taylor, *JP Kissling & Maureen Pfaff-Legislative

Allison Davis-Judiciary

Megan Powell-Native American Affairs

Gerry Guerin & Rick Randall-Education

Lori Bullard & Allison Davis-Examiners Manual

Paul Hammann-Membership

Paul Hofmann-WTP, TITAC, TAN, Technology

Jim Blair-Nominating

Craig Trummel, Grievance

(*Automatic Board Member)

¹ *Note:* See attached roster, which shows attendance of Board members & others interested in attending Board meetings.

Megan Powell, representing underwriters. Anthony Carollo and Marcella Carey volunteered at the August meeting.

SB5794 – Repeal of Tax Preferences – Carrie Tellefson

Carrie reported that the bill repealed several tax preferences, including one that title agents were not using. The Legislative Committee did not weigh in on the bill and it passed.

- c. **DOR – Taxation of Recording Fees Collected in Escrow – Chris Gorton** from Pioneer Title reported on Department of Revenue’s ruling that Pioneer Title owed sales tax on recording fees for the escrow parties. Jesse Hamilton from Pioneer Title reported that DOR was seeking to enforce the same position against other title companies. Pioneer Title was going to appeal to the Tax Board of Appeals, and if unsuccessful there, bring an action in Whitman or Lincoln County Superior Court. Fidelity and another Fidelity brand had experienced similar outcomes with DOR. Fidelity was bringing an action in Thurston County Superior Court. Another agent was not as far along in the process. Anthony moved that we engage with a law firm to get a sense of the cost of filing a brief in the Fidelity case.

Discussion: Bill Ronhaar recommended Tom Peterson, currently completing term as chair of the Limited Practice Board. Ashley, Anthony, and Maureen to reach out to Tom Peterson. Erin Stines recommended first talking to Fidelity’s counsel. Lindsay Doucette said that Scott Edwards is Fidelity’s attorney.

Action: Motion approved. **DOR – Taxation of the new \$80 Mortgage Foreclosure Prevention Fee.** Concern was expressed about the possibility DOR would hold that the new \$80 fee was also subject to sales tax and B&O tax. Anthony Carollo raised the possibility of requesting a ruling from DOR to eliminate the uncertainty. DOR has to date provided no useful guidance. Pioneer Title has begun charging sales tax on the new \$80, but has faced tremendous lender resistance. George raised the possibility of getting \$80 checks from each customer, but objections included (a) county refusal to take checks, (b) inability to e-record if individual checks are used, and (c) county refusal to record if a customer’s check can’t be negotiated. County auditors are looking to title companies for guidance. Anthony said the auditors are meeting in September and he will ask them what WLTA can do. Carrie said the bankers association is another client of hers and they have expressed a lot of confusion on the sales tax issue. Jesse raised possibility of obtaining an Attorney General opinion letter. Carrie noted that since the AG represents DOR, the opinion letter would likely support the DOR position.

- d. **New FinCEN Rules – Sean Holland**

Sean reported existing specific geographic area reporting will be replaced by nationwide reporting for all residential sales, 1-4 family residences, to include land on which such a residence will be constructed. All purchases by entities with either cash financing or non-regulated financing will be subject to reporting. ALTA had argued for a minimum dollar threshold, but FinCEN did not exempt low dollar value transactions. Rules to go into effect December 1.

- e. **Title Waiver Pilot Program – Craig Trummel.**

Not much new. Lenders moving ahead. Not aware of OIC opining on legality in Washington. David Fennell noted that some states, in particular Idaho, view these programs as an end run around state regulation. Craig will check with ALTA on what’s happening in other states.

- f. **ALTA Cannabis Workgroup – Erin Stines.**

Erin reported there may be a re-scheduling of cannabis, but no full legalization. The new administration has said action will be taken in the near term. Reclassification will reduce, but not eliminate risk to businesses that handle cannabis related funds.

g. **WATIRO** – Craig Trummel.

Craig reported that WATIRO responded OIC objections with a new filing. In July the OIC expressed dissatisfaction with the answers provided and raised additional question. WATIRO requested a meeting with the Insurance Commissioner. The Commissioner declined to meet and delegated the issue to Deputy Commissioner Todd Lovshin. Meeting to take place on September 4 and will include OIC lead actuary William Wilder and other folks. WATIRO's actuary will attend, along with Megan Powell and Dan MacMillan. Megan noted that OIC seems to be analyzing WATIRO's filings from a property and casualty perspective. At Carrie's recommendation, WATIRO's letter to the commissioner included a paragraph distinguishing title insurance from property and casualty insurance.

h. **Recording Standard Commission** – JP Kissling.

JP reported no meetings since last report. Commission continues to work on the multi-title document issue. Auditors are updating their 2016 rate manual. He spoke with new head of auditors' association, Marianne Nichols of Pend Oreille County, about a potential bill to address re-recording fees, which the auditors would support. Carrie noted that the fiscal note would likely be problematic due to objections of housing groups that rely on the fees. Housing group support might help a bill advance. She can reach out to the lobbyist for the Washington Low Income Housing Alliance. Chris Rollins has worked on a bill and had asked Dwight Bickel for drafting assistance. Carrie said that a joint bill with the auditors would have the best chance.

1. **Recording Rejection Standards.** No news.
2. **Standardization of Document Titles** – Chris Rollins. No news.
3. **Court ordered alteration in Chain of Title (Racially Restrictive Covenants).** No news.

i. **Uniform Mortgage Modification Act** – Sean Holland.

Sean reported that Carrie had been contacted by Senator Jamie Pedersen about adopting the UMMA. The act would permit certain specified modifications of mortgages for which no new recording would be required. One of the safe harbor activities would be extensions of the maturity date. We responded that we would support the bill if it required a modification if the mortgage was being extended more than six years beyond the original maturity date. Sen. Pedersen referred our suggestion back to one of the UMMA's drafters who raised concerns, in part based on the dormancy statutes that some states have. We are preparing a reply to be sent shortly.

j. **SLRAC** – JP Kissling & Michelle Taylor. No report.

k. **State LTA Leaders** – George Peters. No report.

l. **PRIA Local** – George Peters.

George recommends that we have someone participate in their meetings. Maureen said she would check with Elizabeth Blosser from ALTA. Rick Randall attended some meetings, but continued involvement was too expensive. George mentioned that WLTA could potentially fund membership.

m. **OIC Consideration of WAC 284-29 Limits** – Craig Trummel.

The WAC provisions involve the trade practice limits. When Craig was WLTA President he had suggested that individual WLTA members raise the issue with the OIC. The OIC did not like that approach, instead wanting to hear a WLTA position. The issue had appeared to die away, but there may be opportunity for OIC rulemaking with the new Commissioner. Craig encouraged individual WLTA members to contact the OIC directly. JP expressed interest in

having the numbers adjusted for inflation. George suggested that before the WLTA drops this as an agenda item that it notify all WLTA members so they would have the opportunity to consider whether to express an position to the OIC. After further discussion on whether to retain this as an agenda item, Anthony Carollo moved that it be dropped until such time as a board member felt it needed to be addressed.

Action: The motion passed.

3.0 New Business

a. **Mortgage Foreclosure Prevention Fee – Ashley Callahan.**

Washington is expanding and providing for funding the foreclosure mediation program. The fee must be assessed on residential mortgages closed within the state. The fee went into effect on July 27, then a notice was issued deferring it until August 17. Guidelines have been issued. The state will accept bulk payments. Lori Bullard said that information recently put out by Department of Commerce clarified that the fee did not apply to residential property held as an investment, i.e., occupied by the owner for less than 14 days per year. Construction loans for a personal residence would be subject to the fee. The key issue is whether the property will be owner occupied. Commerce said they will be continually updating their FAQ page. Anthony mentioned that his company had asked its underwriters to develop a borrower affidavit that could be relied upon when making decisions to collect the fee. Several members discussed sending individual checks or wires for each fee collected. Craig said that WFG has been sending individual paper checks, resulting in an e-mail from Department of Commerce indicating they were being overwhelmed with paper checks and strongly encouraging bulk payments. Craig had asked Commerce for guidance on what to do when lenders claimed that a specific mortgage is not subject to the fee. Commerce had asked Department of Financial Institutions, which said that the closer could rely upon the determination by the lender. Paul Hofmann said that his response to lenders claiming the fee does not apply is to inform them that he will be documenting the file so that the risk of non-payment will be on the lender. Nine times out of ten the lender then changes position and pays the fee. Many folks had not received notice of the Commerce meeting attended by Lori. Sean posted the link to Commerce's main page and information on subscribing to its newsletters.

b. **Minimum Standards for Claims Handling (OIC R 2025-05) – Lindsay Doucette.**

Lindsay participated in the OIC meeting on July 31. There are a lot of concerns about the new rules. Fidelity had submitted a letter, as did other underwriters, and the WLTA. Ashley discussed the new rules in Chapter 284-30 WAC. An example of concern is the rules changing the standard for bad faith claims handling from a pattern of violations to a single violation. Another concern, one addressed in the WLTA's letter, was the requirement for production of a claim file within 15 days of an insured's request.

c. **New 1% Remittance Tax (Federal Budget Bill) – Ashley Callahan.**

Federal tax bill that passed this summer has a new federal excise tax of 1% on some cross-border payments. Duty to collect falls on the remittance transfer provider. Tax is assessed on transfers in cash, money orders, or checks. Wires or interbank transfers are exempt. The tax goes into effect December 31, 2025.

d. **OIC R 2025-08 – Clarifying rules on title insurer educational programs – Ashley Callahan**

Ashley reported that objections were due to the OIC by August 20. Lindsay said that a pre-publication draft was uploaded today, with comments due by September 4. She provided the link in the chat window.

e. **Taxation of Live Events put on by Non-Profits (WSAE webinar) – Sean Holland**

Tax bill passed this year makes live events hosted by non-profits subject to retail sales tax. George and Sean attended a call hosted by the Washington Society for Association Excellence on July 30. The WSAE said if we host seminars we would owe sales tax, and possibly also B&O tax. We might need to increase our seminar costs by 10% to cover the tax. George noted that we collected about \$29,000 in registration fees, which would mean tax liability of about \$3,000.

f. **Commissioner Kuderer – People over Profits** – Ashley Callahan.

Commissioner Kuderer is holding a function on September 9. Carrie said that it's a campaign fundraiser. Regulated entities cannot contribute through their business. Individuals can contribute. She thought ALTA was going to attend. Paul Hofmann asked if there would be any benefit to attending personally. Carrie replied that it would be an opportunity to get to know the Commissioner. Ashley requested that anyone attending report back at the next board meeting.

g. **Washington State Auditors' Conference** – Sean Holland.

Elizabeth Blosser of ALTA had reached out to us about the Washington State Association of County Auditors conference to take place in Spokane in September. Lindsay said Elizabeth was going to talk about deed fraud and that Lindsay might cover for her if Elizabeth couldn't make it. Anthony has volunteered to attend for WLTA. JP brought up a possible topic of conversation at the conference: a white paper relating to deed freeze. The Thurston County Auditor, Mary Hall, is interested in legislation that would allow homeowners to freeze their property records, with a special PIN to unlock.

JP said if WLTA will be at the conference we need to be able to talk about the white paper, plus the recently issued ALTA 49 and 49.1 endorsements. Those endorsements provide post-policy coverage for fraud and forgery affecting the title. The auditors are looking at "home title lock" options and it's imperative that we give them the alternatives.

4.0 **Committee Reports**

a. **Membership Committee** – Paul Hammann.

An application has been provided to Upward Title, a new entrant to the Washington market. Once they apply, the matter will be placed on the agenda for the next meeting.

b. **Convention Committee** – Ashley Callahan.

At Craig Trummel's request he was removed from the committee. George reported the 2027 convention hosted by Idaho will be at a new location east of Coeur d'Alene with a date in July or August.

c. **Examiners Manual Committee** – Lori Bullard & Allison Davis. No new report.

d. **Legislative Committee** – JP Kissling/Michelle Taylor/Maureen Pfaff/Carrie Tellefson..

Michelle and JP said that legislative topics needing discussion had already come up earlier in the agenda. Ashley mentioned that Ben Case had wanted to discuss House Bill 1081, the bill passed in this year's session that would require independent appraisals for buyer-solicited sales of residential property. Craig noted that the folks soliciting that business are looking for workarounds prior to the appraisal requirement becomes effective on January 1, 2026. He expected many to obtain realtor licenses because the law does not apply to parties represented by a real estate agent.

e. **Judiciary Committee** – Allison Davis.

City of Sedro Woolley was related to a right of way. The court wound up interpreting a plat from the 1890s and ultimately found that one party had a prescriptive easement.

Second was a request that we file an amicus brief in a family estate dispute. The decedent had executed multiple deeds to the property, not all of which were recorded. The court found lack of agreement and thus a lack of intent to convey title. The party seeking our support made the case that we need to be able to take deeds at face value. The case was determined by the specific facts and not of general concern to the industry.

A third matter involved a California case where a wire had been sent in spite of numerous red flags. The court held that the sender had been in the best position to make sure the wire was received by the proper parties and were therefore liable for loss resulting from misdirection. If you're sending wires, be careful.

Northmark Finances v. Fidelity is a case out of Colorado, which may be the first case to consider the ALTA 32.1 endorsement. Fidelity was relying on the most recent form of the endorsement, but the policy actually contained an earlier version. The lesson is to make sure the proper form version is being used.

Finally, an Arizona case, *Centerpoint Mechanic Lien v. Commonwealth*, confirmed one of the basic differences between an owner and a loan policy: when an insured loan is paid in full, liability is gone.

f. **Education Committee** – Gerry Guerin and Rick Randall.

Gerry reported that the committee's discussion focused on declining buy-in for our seminar efforts. One concern being the drop off in attendance for our in-person seminars. Future issues: one seminar or two, east side or west side. Rick reported that underwriter employee participation had really dropped off. Committee is looking at ways to make it better. JP suggested if we went to one location that it be a little more central, Issaquah or Snoqualmie. Maureen suggested tying the seminars to the annual meeting, as a separate day. Gerry said that communication was an issue, news about seminars was not always reaching the target audience. Chris noted that much of Stewart's continuing education is now being done virtually. JP mentioned making a participant e-mail list so we can notify folks directly. A survey will be prepared to get more information from operation managers.

g. **Customer, Consumer & OIC Liaison Committee** – Sari-Kim Conrad. Report submitted in advance of meeting and attached to agenda. Key point: OIC was cancelling annual meeting with WLTA.

h. **WTP** – Paul Hofmann. No current applicants.

i. **Native American Lands Workgroup** – Megan Powell.

Lac de Flambeau case in Wisconsin where the tribe had been blocking homeowner access had resulted in a decision in favor of the homeowners. Tribe is likely to appeal.

j. **TITAC** – Paul Hofmann. Account currently has \$6,396.50.

k. **Agents Section** – Marcella Carey. No report.

l. **Underwriters Section** – Megan Powell. No report.

m. **Newsletter** – George Peters. No report.

n. **Grievance** – Craig Trummel. No report.

o. **TAN** – Paul Hofmann. No report.

p. **Technology** – Paul Hofmann. No report.

q. **Nominating Committee** – Jim Blair. There will be nothing to report until next year.

5.0 Upcoming Meetings

Upcoming Meetings for 2025-2026: (1) Thursday, November 20, 2025, (2) Thursday, February 19, 2026, (3) Monday, May 19, 2025 (Convention at Suncadia); NOTE: Change from Mondays to Thursdays

6.0 Adjournment

Meeting adjourned at 3:11 p.m.

Attested:



Sean Holland, Co-Executive Director

DRAFT

WLTA BOARD MEETING – DATE: 8-21-2025 – Quorum = 12; Board attendance = 18 (1 by proxy)

OFFICERS	Position	Company	Yes	No		Voting	Proxy To
Ashley Callahan	President	Old Republic	1	0			
Anthony Carollo	Vice President	Vista Title	1	0			
Jim Blair	Immediate Past President	Fig	1	0			
DIRECTORS	TERM 2023-2025		0	0			
Lori Bullard, WTP	Director 2023-2025	First American	1	0			
Craig Trummel, WTP	Director 2023-2025	WFG	1	0			
Bernt Nasset	Director 2023-2025	Horizon Group	0	1			
Chris Rollins, WTP	Director 2023-2025	Stewart Title	1	0			
Erin Stines	Director 2023-2025	Westcor	1	0			
DIRECTORS	TERM 2024-2026		0	0			
Ben Case	Director 2024-2026	Title One	1	0			
Lindsey Doucette	Director 2024-2026	Fidelity National Title Group	1	0			
Gerry Guerin, WTP	Director 2024-2026	Stewart Title	1	0			
Gale Hickok	Director 2024-2026	Guardian Northwest	1	0			
Paul Hofmann, WTP	Director 2024-2026	Aegis Land Title	1	0			
Peter Johndrow	Director 2024-2026	Stewart Title	0	1			
Dan MacMillan, WTP	Director 2024-2026	FNT Group	1	1			Lindsey Doucette
Maureen Pfaff, WTP-NTP	Director 2024-2026	Olympic Peninsula	1	0			
Jensen Salisbury	Director 2024-2026	Chicago Title	0	1			
CHAIRS	COMMITTEE		0	0			
Marcella Carey	Agent Section Chair	Frontier Title	1	0			
Megan Powell, WTP	Underwriter Section Chair	First American	1	0			
Michelle Taylor, WTP	Legislative Co-Chair	Fidelity National	1	0			
JP Kissling, WTP	Legislative Co-Chair	1	1	0			
Sari-Kim Conrad	CCR & OIC Liaison Chair	First American	0	1			
OTHERS		Total = 22; Quorum = 12	18	5		0	
George Peters, WTP	Co-Executive Director	WLTA	Yes			N/A	
Carrie Tellefson	Lobbyist	Sound Gov't Solutions	Yes			N/A	
Sean Holland, WTP	Co-Executive Director	WLTA	Yes			N/A	
Rick Randall	Education Co-Chair	Fidelity National	Yes			N/A	
Paul Hammann	Membership Chair	First American	Yes			N/A	
Robin Aberasturi		Futura (Alliance; AmeriTitle)	Yes			N/A	
Cynthia Simpson		Futura (Alliance; AmeriTitle)	Yes			N/A	
David Fennell		NexTitle	Yes			N/A	
Allison Davis	Judiciary Chair	Old Republic	Yes			N/A	
Cameron McFadden		Old Republic	Yes			N/A	
Bill Ronhaar		Old Republic	Yes			N/A	
Brian Fair		Pioneer Title, Wenatchee	Yes			N/A	
Bob Rice		Title Resources Guaranty	Yes			N/A	
Kitty Goodwin		Pioneer Title	Yes			N/A	
Jesse Hamilton		Pioneer Title	Yes			N/A	
Chris Gorton		Pioneer Title	Yes			N/A	
Yvonne Reppe		Reppe	Yes			N/A	
Dwight Bickel, WTP		Title Advisor	Yes			N/A	
Sam Miller	Lobbyist	Sound Gov't Solutions	Yes			N/A	
Tom Imperiale		Agents National	Yes			N/A	