

MEETING MINUTES
WEST CENTRAL FLORIDA PRIA LOCAL CHAPTER

Date: Jan 17th 2020

Time: 11:00am – 2pm

Location: Nationwide Title Clearing, Inc.

2100 Alt 19 North

Palm Harbor, Florida 34683

Attendance: Registration List Attached

Host: Brian Ernissee, VP Doc Production, Nationwide Title Clearing, Inc.

Agenda

1. Welcome and Introductions
2. Reviewed, PRIA history and then PRIA Local's purpose and mission
3. Didn't go over webpage for PRIA since it's changing in February
4. Opened up the floor for local issues and concerns which resulted in a roundtable discussion on **Redactions.**
 - a. Discussion on the requests and how each county processes the redaction.
 - b. Pinellas county discussed the form they created and use. Also mention that they are not forced to redact due to local council discussion on laws that go directly against the redaction law. Everyone was interested in this legal opinion.
 - c. The people were pretty interested in the form that Nancy has on her website.
 - d. Key issue, cannot process further loans on properties with redacted documents.
 - e. % of requests are very low, in comparison to doc volume.
5. Lunch
6. Intro to the Mortgage Industry, speaker Michael O'Connell COO of NTC.
 - a. Covered the contents of a collateral file.
 - b. What a note is and its importance to the process.
 - c. What is a Title Policy.
 - d. What is a Custodian.

(not able to finish this discussion, Michael was called away, but most attendees were interested in hearing the rest of the discussion)
7. More discussion on redactions. Executive Director of FLTA asked direct questions on processes and how to find redacted data if needed.
8. PRIA Local establishment.
 - a. Chapter Name: West Central
 - b. Next meeting location: NTC (Will decide another location if next time)
 - c. How often should you meet a year? Quarterly (Set the next dates ahead of time to help prepare)
 - d. Good time of month? Mid-month
 - e. Good day of the week? Friday
 - f. Co-chairs were voted on and confirmed. Brian Ernissee, business co-chair, Nancy Dickman, government co-chair, term is 2 years.

9. Suggested agenda item: Sovereign Citizens
10. The meeting was adjourned at 2pm.

ATTENDEES:

1. Brian Ernissee - NTC
2. Nancy Dickman – Pinellas County
3. Pat Sponem – Simplifile
4. Barbara Burke – Florida Underwriting
5. Scott Merritt – FLTA
6. Tammy Kirby – Citrus County
7. Kristi Hagler – Citrus County
8. Christie Adams – EPN
9. Sheryl Beach – The Fund
10. Ellen Jackson – The Fund
11. Carol Foglesong – Orange County (retired)
12. Lindsey Harrison – FL Underwriter
13. Kathy Cremaschi – Deputy Director, Manatee county
14. Ronda Powers – Supervisor, Recording, Manatee County
15. Alicia Stevens – Team Lead, Recording, Manatee County