

PALMETTO LAND TITLE ASSOCIATION

TITLE NOTES

APRIL 2025

From combating the rising threat of fraud to maximizing your practice's visibility, we're here to help you tackle challenges and seize opportunities in the Palmetto State. Our new and improved **monthly newsletter** is just one more way we support our members. We'll deliver useful advocacy updates, events, ways to protect and market your business and more.

We take action! Not only when it comes to the issues affecting our industry, but also the success of our local real estate professionals. PLTA is a resource for you to learn, grow your business, amplify your voice and create meaningful relationships.

Not a member yet? [Click here!](#)

SECURE YOUR SPOT!

Registration is now open for the 2025 PLTA Annual Spring Convention, happening May 14–16 at the stunning Charleston Harbor Resort and Marina. Spend three incredible days soaking up industry insights, staying ahead of key trends in real estate law and title work in our state and networking with fellow professionals—all while enjoying beautiful waterfront views. Stay tuned for more information on our speakers and get a sneak peek at our agenda in next month's newsletter.

Attendees can also earn 6 hours of CLE credit.

Register now: [Here!](#)

Meet Our Newest Members

Please join us in giving a warm PLTA welcome to:



ADVOCACY UPDATE

Here's what we're working on:

The Law Enforcement Personal Privacy Protection Act and Judicial Personal Privacy Protection Act (Act 56 of 2023)

is scheduled to go into effect on July 1, 2025. This law requires all state and local government agencies to redact personal contact information, including the home address, of eligible requesting parties from the public records. While protecting this information is critical, the availability of land records is essential to ensure clear titles and provide notice to all parties of rights in land, liens and the priority of mortgages.

As South Carolina's leading organization dedicated to the integrity and professionalism of the land title industry, PLTA has worked to improve this law by expanding definitions, refining procedures and introducing safeguards. In December, we participated in a meeting of stakeholders. Our efforts resulted in the introduction of Senate Bill 126 by Sen. Michael Johnson. The bill now includes updates that protect sensitive information while maintaining transparency and accessibility for essential services and title professionals.

Key Provisions of S.126:

- **Definition of "Disclosed records":** Mandates that restricted personal contact information remains within official records but is not publicly accessible online.
- **Access for Title Professionals:** Allows disclosure to specific parties, such as title insurers, title insurance agents and attorneys.
- **Subscription & Registration Services:** Information accessed through registration or subscription services will not be subject to these restrictions.
- **Enhanced Procedures:** Clearer procedures for restricting personal information from public records and online databases for application among the state and local agencies.
- **Effective Date:** Originally set for July 1, 2025, the bill will delay the effective date of the Act to January 1, 2026, allowing time for agencies to update their systems.

For more information about our initiatives and how we can assist you, visit our website or contact us today!



PROTECTING YOUR PRACTICE

South Carolina's real estate market, like the rest of the nation, has unfortunately become a target for sophisticated fraud schemes. In 2023, 130 victims reported fraud in our state with an average loss of \$44,270, according to data from the Internet Crime Complaint Center (IC3). That number has only increased, thanks to artificial intelligence.



The Rising Threat of AI-Driven Fraud (Click for the article)

Three Key Takeaways:

- A Deloitte study estimated that generative AI could cause U.S. fraud losses to grow by 32% each year moving forward, reaching **\$40 billion** by 2027.
- Armed with AI and face-swapping technologies, scammers can commit broader and increasingly complex types of fraud. Deepfake audio and video, for example, can be used to replicate a real estate professional or home seller's voice, facial features and expressions.
- To identify deepfakes, look for inconsistencies in blinking patterns, lip movements, reflections, shadows, skin texture and hair.

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IMPROVE YOUR SEO WITH



A [Google My Business](#) (GMB) profile is no longer something a small business should have but a must-have. Having a GMB presence will improve your visibility and help you reach potential customers searching for products or services.

Once you've created your Google My Business profile, follow these five steps to strengthen your presence.

Step 1: Complete Your Profile

Ensure your profile has accurate and up-to-date information about your business, including business hours, contact information and a website URL. Also, add photos and videos.

Step 2: Encourage Reviews

Encourage your customers to leave reviews on your listing (ask for them). Pay close attention to how many reviews your direct competitors have. If a business a few miles from you has 50 positive reviews, you should set that as your target and work toward exceeding it. The quality and quantity of reviews on your GMB listing can significantly impact your ranking.

Step 3: Post Frequently

Regularly post updates, offers and promotions on your Google My Business listing. This will help keep your listing fresh and engage potential customers.

Step 4: Respond To Reviews

Respond to reviews, especially if they are negative. While we don't think responding to all reviews is absolutely necessary, it does show that you value your customers and are committed to providing excellent customer service.

Step 5: Review Analytics

Google My Business offers insights into how customers find and interact with your business. This information is extremely valuable if you are serious about optimizing your presence.



Don't Be a Stranger!

We ❤️ our Palmetto Land Title community,

and are proud to support your success—so let us know what that looks like for you! If there's something specific you'd like to see in our newsletters that would be helpful for your business just tell us.

Otherwise, stay tuned for more event information, community growth, regulatory updates, marketing tips and more.



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