



## ***Testimony Regarding House Bill 1***

April 29, 2025

Chairman Abrams, Vice Chair Miller, Ranking Member Thomas, and members of the House Public Safety Committee. Thank you for the opportunity to provide written testimony on House Bill 1.

The Ohio Land Title Association (OLTA) is a trade association representing licensed title insurance agents, underwriters, abstractors, and real estate/title attorneys operating in all 88 Ohio counties. Our members conduct examinations of recorded documents, perform real property closings, and insure title to real property. We are charged with the speedy transfer and recording of title documents (particularly deeds and mortgages) so that we can properly insure Ohio homeowners and lenders with title insurance.

The Ohio Land Title Association (OLTA) supports the intent of House Bill 1 to protect Ohio real property. The Bill includes important provisions that help achieve this goal while minimizing unintended risks to innocent buyers and title insurance companies. Specifically, OLTA appreciates the following clarifications and protections:

1. **Clarified Responsibility:** Real estate title professionals are no longer required to determine whether a property qualifies as “protected property.” Instead, the necessary statements will be submitted directly to the county auditor along with the transfer documents.
2. **Streamlined Transfer Process:** When the required statement is submitted with the deed or other transfer documents, the county auditor must process the transfer—even if the transaction is flagged for further review. This ensures timely recording of documents and mortgages, even in cases later found to be non-actionable under the statute.
3. **Protection for Bona Fide Lienholders:** The Bill allows bona fide lienholders to assert claims against sale proceeds to satisfy valid liens, following procedures similar to those used in foreclosure cases.

House Bill 1 offers a practical solution that balances the need to regulate the transfer of protected property with the importance of providing a clear and insurable process. We respectfully request that, passage of House Bill 1 retaining the language that includes these critical protections.

Respectfully submitted,

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