

VATC's "Last Call for 2018 CLE" Real Estate Seminar

VATC will host its popular "Last Call for CLE Seminar" on June 12, 2018 at Capitol Plaza in Montpelier. Registration and continental breakfast will take place between 8:30 a.m. - 9:00 a.m. with the program beginning at 9:00 a.m. At press time, the agenda looks like:

9:00 - 10:30	VT Dept of Taxes: Land Gains; PTTR; MyVTax; other
10:30 - 12:00	New Legislation & Current Topics
1:00 - 2:00	Ethics with Michael Kennedy
2:00 - 2:30	Title Teasers
2:30 - 4:00	Blockchain: Hear how the first in the nation blockchain transaction went down (yes, in Vermont); Gravel & Shea - Propy - So. Burlington City Clerk

6 Vermont CLE credits, including 1 hour of ethics.

Cost: Members and member staff: \$45.00 per attendee; Non-Members \$250 per attendee (\$225/attendee for 2 or more)

Click [here](#) to register.

After a Year Off - It's Back!

JOIN US FOR A NIGHT OF FUN AT THE BALL PARK FRIDAY, AUGUST 3

To: VATC Member Attorneys, Real Estate Support Staff and Families

Come see our Vermont Lake Monsters will take on the Hudson Valley Renegades (Tampa Bay Rays affiliate).

We'll provide tickets to the game and ballpark spending money for food, libations or other!

Gates open at 6 pm and game time is 7:05 pm. The VATC team will meet you at the gate with your tickets. Please [click here](#) for more information about parking and/or about the Lake Monsters.



"Take me out to the
ball game,
Take me out to the
crowd.
Buy me some peanuts
and cracker jack,
I don't care if I ever get
back,

Tickets are limited and reserved for *real estate attorneys, their staff and families*.

Email [Katie](#) on or before Friday, July 27 with the number of Adults and Children in your party.

CATIC Pamphlets

Want some marketing material to disseminate in your waiting room or say, at a home buying seminar?

CATIC has digital and hard copy pamphlets which can be edited to add your logo (click [here](#) to see a sample). These digital versions contain the same text but are in a slightly different format than those on the website.

If you provide us with your logo, we'll get it added to the brochure. You simply need to get the brochure to the printer and pay for the number of copies you want (hint Staples will do it).

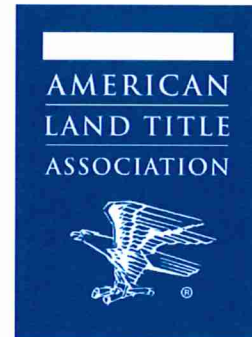
CFPB Updates TRID Guides for Forms and Small Entity Compliance

To support implementation of the recently issued 2018 TILA-RESPA Integrated Disclosure (TRID) rule on May 15, the Consumer Financial Protection Bureau (CFPB) published updates to both versions of the Small Entity Compliance Guides (versions 4.1 and 5.2) and Guides to Forms (versions 1.5 and versions 2.1).

Due to the optional compliance period, which ends Oct. 1, the bureau has kept an old version and new version of each guide to provide implementation support during the optional compliance period.

However, the CFPB has updated all versions for the finalized 2018 TRID rule, which is effective before the optional compliance period is over and would apply whether or not you are choosing to comply early with the 2017 rule.

Click [here](#) to access the updated guides.



Non-public Personal Information (NPI)

Be careful out there! Don't forget that NPI should only be delivered via a secure method. The most common breaches of NPI that we see in the VATC office include:

1. Attaching or forwarding PDFs which contain NPI via unsecured email. Obviously, the PDF attachment is not itself secure.
2. Forwarding a long email chain which, somewhere therein, contains NPI. That NPI may have been appropriate among the original parties but is now inappropriate when shared with someone who should not have the NPI.

Tip: When forwarding an email to a NEW party, take a few seconds to scroll down and read the mail. If it contains NPI (or even if it contains extraneous information) edit it

by cutting out the NPI/extraneous information!

Permit Tips

1 Acre Commercial or Industrial Development under Act 250

Municipalities without zoning and subdivision bylaws are not the only towns where the "1 acre rule" for commercial and industrial development applies.

Act 250 jurisdiction is triggered when development occurs as defined under Title 10 V.S.A. § 6001(3)(A).

Generally, when a municipality has adopted permanent zoning and subdivision bylaws, Act 250 jurisdiction is triggered when land developed for commercial or industrial purposes involves more than 10 acres (see 10 V.S.A. § 6001(3)(A)(i)). Such a municipality, however, may also choose to adopt by municipal ordinance, the 1 acre rule for land developed for commercial or industrial purposes (see 10 V.S.A. § 6001(3)(A)(iii)). See e.g. Manchester (District 9); Brandon and Benson (District No. 1); Waterbury (District No. 5)

However, when a municipality has not adopted permanent zoning and subdivision bylaws, Act 250 jurisdiction is triggered when land developed for commercial or industrial purposes involves more than 1 acre (see 10 V.S.A. § 6001(3)(A)(ii)).

Click [here](#) to find a list by county of all those municipalities where more than 1 acre of commercial or industrial development will trigger Act 250 jurisdiction (i.e. those municipalities without permanent zoning and subdivision bylaws). The list also provides those municipalities which have elected to be "1 acre towns," designated by *.

If you are heading to the Hartland Land Records, please check the VATC website for an update on the new hours.

The Hyde Park Town Clerk will begin summer hours on Monday June 4th. The summer office hours will be Monday through Thursday from 7:30 a.m to 4:00 p.m. and Friday 8 a.m. to 1 p.m. Please note that summer hours will end on August 24, 2018.

As always, if you are out and about and notice any changes in the Town Offices, please note the changes and email them to [Katie](#).