**MLTA 2024 Convention Education Schedule**

**SCHEDULE AS OF TUESDAY AUGUST 20, 2024**

**SUBJECT TO CHANGE**

**CE Track**

**Saturday September 21:**

**2:00 – 3:00 pm “*Ethical Dilemmas Surrounding Reverse Mortgages”*** (approved: 1 hour of MD Title Ethics CE; 1 hour of Delaware CLE and 1.5 hours of MD Real Estate CE)

Reverse Mortgages are expected to soar in the coming years and could be the answer to diminishing senior financial security. Are you prepared to assist your clients and colleagues in making the right decision? This class explores the Ethical Question of offering Reverse Mortgages, understanding the basics, their impact on Senior Finances while exploring alternative lending options. Several case studies will be discussed to highlight the challenge in today’s housing environment.

Speaker: Tim Murphy  
 Annie-Mac Home Mortgage

**3:30 – 4:30 pm “*Marketing Your Business: What’s Acceptable Under RESPA”***

(approved: 1 hour of MD Title Ethics CE; 1 hour of Delaware CLE)

This session will provide attendees a refresher on the anti-kickback requirements under RESPA and focus on the exceptions to this prohibition that permit marketing, promotional and educational activities.  Using hypothetical factual situations, the objective of the course is to illustrate how RESPA's exception for marketing and promotional activities can and cannot be used in a title entity's day-to-day business.

Speaker: Jack Carter, Esq.

The Title Company

**Sunday September 22:**

**9:00 – 10:00 am “*Riparian & Littoral Rights”***

(approved: 1 hour of MD Title CE; 1 hour of Delaware CLE; 1.5 hours of MD Real Estate CE)

This seminar will introduce participants to the various terms one encounters when a property to be insured borders on or contains a body of water. They will learn about exceptions created for commitments and policies insuring or excepting to the various rights associated with bodies of water and review cases and statutes that govern rights and obligations of land owners to their neighbors and to the public at large.

Speaker: Stephanie Marcello, Esq., CLTP

Westcor Land Title Insurance Company

**10:30 – 11:30 am “*Navigating the Digital Closing Landscape”***

(approved: 1 hour of MD Title CE; 1 hour of Delaware CLE)

As RON inches closer to legalization nationwide and increasing investor and insurer acceptance of digitally-executed mortgage closings, the “flavors” of eClosings (hybrid, full, iPEN, RIN, etc.) can be confusing to navigate for even the most seasoned title/settlement professional. This session will update attendees on the current status of eClosing adoption and acceptance, break down the various types of eClosings lenders are deploying today, explain the factors that influence the decision on lenders’ choice of closing and outline how title/settlement agents can leverage eClosings to eliminate confusion, reduce errors and ensure a seamless, compliant signing ceremony.

Speaker: Suzanne Singer

Notary Cam

**11:45 am – 12:45 pm “*Claims Stories”***

(approved: 1 hour of MD Title CE; 1 hour of Delaware CLE)

Learning about claim trends and hearing stories that lead to claims are important to the title professional as they are a valuable teaching tool.  It’s nice when we learn from our own mistakes, but it is even better when we learn from the mistakes of others!  They also help us illustrate the value of our product to our customers by demonstrating that title insurance mitigates risks during the purchase, selling and lending process. In this session, you learn the top five trends, the most common process errors that lead to them, and stories you can use to illustrate some of them.

Speakers: Dan Lutz, Esq. & William O’Connell, Esq., CLTP

First American Title Insurance Company

**2:00 – 3:00 pm “*Commercial Real Estate Transactions & Title Endorsements”***

(approved: 1 hour of MD Title CE; 1 hour of Delaware CLE; 1.5 hours of MD Real Estate CE)

This session will consist of several topic areas: defining some of the differences between commercial and residential transactions, a discussion of four common ownership types in commercial transactions, how to review entity creation documents for the title agent, and examples of other documents that do not often apply in residential or consumer transactions. Finally, the session will conclude with a presentation on a variety of commercial title policy endorsements, many relating to surveys and specifically an overview of survey coverage under ALTA. The objective of this session is strengthen the title professional’s understanding of the nuances in commercial real estate transactions vs. residential property transfers and to provide specific tools to help them manage related documents.

Speaker: John Papoutsis, Esq.

Conestoga Title Insurance Company

**3:30 – 4:30 pm “*The Sins of Title- A Look at Title Claims from the Loan Policy Perspective ”***

(approved: 1 hour of MD Title CE; 1 hour of Delaware CLE)

When title companies make mistakes, they usually learn about them from a claim on the Owner's Policy.  However, there are many mistakes made by title companies that can slip through the cracks unless a homeowner goes into default.  Hear the most common issues that impede a Lender from foreclosing because a title company error failed to perfect the lenders lien.   Learn the common mistakes made and how they are corrected. This class will help you understand how these errors affect the lenders, delay their ability to foreclose and how we can avoid them.

Speaker: Reese Lesko, Esq., CLTP

Stewart Title Guaranty Company

**4:45 – 5:45 pm “*Ethics & Well-Being: Relating Legal Definitions of Ethical Requirements to Employee Engagement and Loss Avoidance”***

(approved: 1 hour of MD Title Ethics CE; 1 hour of Delaware CLE)

This session will discuss establishing criteria for competency, proper communication and safekeeping of property that interplays with ethics and well-being.

Speakers: Nicole Timpanaro

Fortune Title Company

Paula Zwiren, Esq.

Zwiren Title Agency, Inc.

**Monday September 23:**

**8:30 – 9:30 am “*Seller Impersonation Fraud Prevention”***

(approved: 1 hour of MD Title CE; 1.5 hours of MD Real Estate CE; 1 hour of Delaware CLE)

Seller impersonation fraud has increased over 400% across the United States since 2022. Underwriters are experiencing claims costs that are significantly higher than other types of claims. This class will dissect two recent claims and discover where intervention by the title agent could have prevented the claim. The class will go over the available technology to prevent seller impersonation fraud, and how to deploy best practices in your agency so your agency is not caught with one of these claims. As a bonus: this will include a live demo of one of the technologies available to agents to verify seller identification. In just 2 minutes during class we will verify someone’s identity live!

Speaker: Michael Holden, NTP

DOMA

**10:00 – 11:00 am “*The State of Wire Fraud in the Title Industry”***

(approved: 1 hour of MD Title CE; 1.5 hours of MD Real Estate CE; 1 hour of Delaware CLE)

Security has become a permanent requirement of every title agency. Your systems, customers, and transactions are constantly being targeted. In this session, we'll share how cybercrime is impacting our industry. We’ll cover data from the FBI, ALTA, and a survey of 650 U.S. home buyers & sellers. You’ll learn:

Cybercrimes trending in the U.S., based on sources & types of losses

Specific threats for title agencies to prepare for

Consumer education and expectations of their title agencies and partners

Speaker: Matt Kilamrtin

CertifID

**11:15 am – 12:15 pm “*Use of AI in the Title Industry”***

(approved: 1 hour of MD Title CE; 1 hour of Delaware CLE)

This session will go over how AI is shaping our industry and the pros and cons it offers us as an industry. I will discuss RON and the potential security issues/concerns some purchasers/sellers have with the platforms. We will go over how the security questions work along with the video ID verification required by the platforms and how it can create issues before we even get to the “closing” portion of the online meeting. I want to touch on the cyberattacks experienced by First American and Fidelity as well as few mortgage lenders. It is not my goal or intention to bash any of the underwriters or mortgage lenders but more to bring light to the diligent “old school” processes that would benefit us as title agents to keep our data and funds as safe as possible. The bad actors are out there, and they are working overtime to steal from us and our clients. When we rely too much on automated systems to catch issues or mistakes we open ourselves up to loss of our finances and even our reputation.

Speaker: Michelle Woods, CLTP

Interstate Title & Escrow

**Business Education Track**

**Sunday September 22:**

**8:45 – 9:15 am “*CELEBRATE! Baltimore City Has a New Search Tool”***

Accountability, verifiability and traceability are key elements for building chain of ownership. County systems are notoriously dated and difficult to navigate because of interdepartmental disconnection. Under the lead of Ebony Thompson, City Solicitor of Baltimore, Baltimore County has launched their new search tool for public and private enterprise connecting property transactions from multiple departments such as Maryland State Archives, and DHCD Department of Housing. Baltimore County is moving away from siloed property recording and creating a unified permanent, immutable single record of ownership which can be verified with every transaction fully traceable. The future of county records has arrived.

Speakers: Ebony Thompson

City Solicitor, City of Baltimore

Josh Hanks

Medici Land Governance

**9:30 – 10:30 am “*Mergers & Acquisitions: Designing Your Exit Strategy”***

(approved: 1 hour of Delaware CLE)

Are you prepared to transition your title company? Better understanding today’s market for mergers and acquisitions and planning a custom solution now will help ensure a successful shift to new leadership. We will address key aspects such as: What is the value? How will you remain involved, if at all? What happens to your staff and brand? A tailored succession plan allows you to address every aspect of your business as well as present to buyers most accurate value for your years of hard work. Speakers will discuss the multiple variables in today’s M&A market and walk through the multiple succession options, methods for increasing value prior to selling, and how to attractively position your title company in today's market.

Speakers: Marcus Hunt & Pat Smith

Title Success Solutions

**11:00 am – 1:00 pm “*How AI Can Work for Your Business & Pitfalls/Policies to Consider”***

(approved: 2 hours of Delaware CLE)

This session will review the integration of Artificial Intelligence (AI) in the title industry, we delve into the area of what are large language models (LLM) and their transformative potential for businesses. The presentation highlights its practical applications in the title industry, demonstrating how these technologies can streamline operations, enhance accuracy, and revolutionize customer interactions. The highlight of the presentation is a live, interactive workshop designed to empower participants with the skills to create no-code AI solutions that are immediately implementable in their businesses. This session guides attendees through the process of identifying specific business needs within the title industry and selecting appropriate AI tools to address these requirements, all without the need for extensive technical expertise. In addition, the presentation addresses critical considerations surrounding the limitations of AI, such as data dependency, bias, and ethical concerns. To equip organizations for success, we conclude with an in-depth discussion on formulating effective policies for handling sensitive data. These policies encompass compliance with data privacy laws, employee training on data security, and establishing robust protocols for data sharing and usage in AI systems, ensuring organizations stay ahead in the ever-evolving landscape of AI and data management.

BRING YOUR LAPTOP OR TABLET AS WE WILL DO HANDS-ON DEMONSTRATIONS.

Speaker: Sam Chawkat

Dynamic Network Solutions

**Monday September 23:**

**8:15 – 8:45 am “*Doing Business with the State of Maryland”***

The Maryland Department of Natural Resources Office of Land Acquisition and Planning oversees Real Property Acquisition and Management group administers Program Open Space Stateside, the Survey and GIS Team, and Real Property Management. They are looking for settlement companies to work with them to help them achieve their goals. This session will provide you with the opportunity to learn more about what they are doing and help potentially expand your business portfolio with steady business from the state.

Speakers: Reps. from MD Dept. of Natural Resources

**9:00 – 10:00 am “*How to Build Your Social Media Presence & Grow Your Business”***

(approved: 1 hour of Delaware CLE)

By implementing the strategies presented in our session, you will be able to establish a comprehensive and effective approach to connecting with prospects and clients on social media. Through a combination of thoughtful content creation, active engagement, and strategic partnerships, we seek to not only strengthen existing relationships but also forge new connections that contribute to the overall success and growth of your business.

Speaker: John Brueske

APO

**10:15 am – 12:15 pm “*Leading Through Change & Tough Times – How to Create a Culture of Resiliency”***

Rapidly-changing AI trends, real estate industry lawsuits and new business challenges (to name a few) - how do we keep our team grounded and focused while willing to try new things, stay agile and evolve?

Speakers: Tim Hooper

FNF Family of Companies

Andrew Hooper

FNF Family of Companies