**MLTA 2023 Convention Instructors**

**Richard Angelo**

Richard A. Angelo is a 40+ year veteran of the title insurance industry. He most recently served as Vice President-Risk Management for First American Title Insurance Company. His previous responsibilities at First American included serving as Eastern Region Claims Director, State Manager for New Jersey, Maryland and the District of Columbia as well as Regional Counsel. Rich earned his Bachelor of Science Degree at Saint Joseph’s University in Philadelphia and his Juris Doctorate at Rutgers University School of Law in Camden, New Jersey. He earned the Certified Land Title Professional Designation from the Pennsylvania Land Title Association in 1987 and served as its Present in 1991-1992. Rich has taught as an Adjunct Professor for many years at Saint Joseph’s University and the University of Maryland, and is a popular speaker for the Pennsylvania Bar Institute and the Pennsylvania Land Title Institute.

**Perla Aparicio**

Perla Aparicio is an experienced and innovative thought leader who brings a systematic approach to her work in the real estate technology industry. As the Industry Relations Manager for Paymints.io, Perla is responsible for building partnerships and relationships with national underwriters, tech-enabled startups, and trade groups. She is passionate about driving high-level brand awareness and articulating the story of the fintech company and its bi-directional payment software platform. Perla thrives on the energy of a fast-paced, competitive environment, where she naturally leads with a strategic purpose. In her previous role as a tech trainer with Qualia, this self-described tech buff brought her passion for technology to the table and successfully built industry partnerships by educating others on how to apply it to the real estate industry.

**Michele Blanco**

Michele has been working to support the Title and Real Estate Industry since 1996 and has become an expert in the area of insurance and bonds for this industry. She attends industry-specific seminars and education events, to keep abreast of changes so that she can provide the information and answers to MLTA members. Michele supports and stays up to date with Best Practices and how they affect the title agent.

**Holly Bunting**

Holly Spencer Bunting is a partner in Mayer Brown’s Washington DC office and a member of the Consumer Financial Services group. She practices in the areas of residential mortgage banking and consumer finance and concentrates on issues of federal and state regulatory compliance and enforcement. Holly represents companies in the mortgage lending, title insurance and real estate industries on regulatory compliance matters and defends clients subject to government audits, investigations and enforcement proceedings. She also provides counsel on federal and state consumer credit and protection laws and regulations, including the Real Estate Settlement Procedures Act (RESPA), and reviews and analyzes existing and proposed business arrangements for compliance with federal and state requirements.

**Jack Carter**

Jack Carter, Esquire is the Owner & CEO of The Title Company. His career in real estate began after finishing college and taking a job as a loan officer. He held various jobs in the mortgage business over the next 10 years before he began practicing law in 2012. After several years of managing a small title company, and with the full support of his wife, he resigned from his job on the day their first child was born. Looking at his son later that day, he thought to himself “Did I really just quit my job?” Shortly thereafter, The Title Company began operations. He’s an active member of the Maryland Land Title Association, where he serves as Director-at-large.

**Sam Chawkat**

Sam Chawkat has been working in the IT field for over 20 years in various areas starting from a young age. While in high school Sam attended AP courses in computer science and helped teach COMPTIA A+ certification classes held at his high school. At the age of 15, he started working at the United States Department of Agriculture as a technology specialist assisting on technical support needs for various departments and network support needs. In addition, volunteering at a technology nonprofit The Lazarus Foundation that focused on breathing new life into older technology by supporting underprivileged organizations. At the age of 18, Sam became a network specialist for the USDA and was deployed to foreign countries and embassies to review and assess technology operations and network infrastructure at site locations and provide support. At the age of 20, Sam left the USDA to help kickstart his organization Dynamic Network Solutions focusing on the title and mortgage industry providing technical support, network management, and IT strategic planning. Sam continues to provide strategic consulting for clients and education sessions to promote best practices in IT operations and business operations.

**Jamaica Delmer**

**April Gentry**

**Justin Gooderham**

Justin Gooderham is the Founder and President of Dalton Digital - a digital marketing agency that helps title companies grow their closing volume by getting their online marketing right.

**Cheryl Gurz**

**Andrew Hooper**

**Tim Hooper**

**Missy Johnson**

Melissa (Missy) Johnson is an educator, entrepreneur, and change agent with a knack for servant leadership. She is dedicated to enabling Remote Online Notaries (RON) with the latest and greatest information to perform services to the best of their ability with a focus on quality. Melissa is a Louisiana native, and graduated from Grambling State University with a Bachelor’s in Criminal Justice and a Masters in Criminal Law. Melissa got her first taste of the legal documents world while employed with the State Investigations department, handling court documents, reports, and affidavits. Her next experience with the Federal Bureau of Prisons added onto this, where she dealt with highly confidential court documents. Melissa had her first experience with RON as a customer and became immediately intrigued with the convenience of the service, getting her entrepreneurial juices flowing. She became a RON shortly after and worked with a major RON platform. Seeing the huge potential impact electronic and RON would have on future business transactions, and the fear presented to general notaries from the legislative verbiage of state laws, she launched NEMA Online Signing Solutions & Consultants, LLC., where she provided quality RON service and educates countless notaries on processes, as well as consult with lenders, attorney’s and titles on best practices, and business models. She released her first book, Remote Online Notary Training System VOL. I on Amazon, Fall 2019, to provide clarity and guidance to notaries on RON.

**Taylor Kitzmiller**

Taylor Kitzmiller is an experienced attorney who practiced real estate litigation prior to joining Maryland REALTORS. Taylor provides guidance to the members of Maryland REALTORS to ensure they remain in compliance with the legal and ethical responsibilities of being a Realtor. Taylor also serves as Staff Executive to the Statewide Forms Committee, leading efforts to update and enhance the Maryland REALTORS Statewide Forms library.

**Matt Lynch**

Matt joined Title Resources Guaranty Company in 2018 and currently serves as Underwriting Counsel for the Mid-Atlantic and the Carolinas. In addition to his underwriting duties, Matt develops and provides continuing education classes for both realtors and title industry professionals in MD, DC and VA. After graduating from the Loyola University School of Law, in 1993, Matt learned the title industry from the ground up. Starting out as an abstractor to eventually owning and operating his own title company for 15 years in the MD, DC and VA market. Additionally, he has managed and served as underwriting counsel several large and national title companies. His real world experiences has allowed Matt to approach underwriting from an agent’s perspective focusing on resolution and problem solving so the deal gets to the table. Matt is a member of the Maryland and District of Columbia Bars and a proud alum of the University of Maryland.

**Emma Leigh Maciazek**

Emma Leigh Maciazek has over five (5) years experience in commercial and residential real estate management as well as strong experience learning and implementing the newest technologies coming to market in various industries. A Texas native who's traveled the world, Emma brings a passion for people and technology and a deep interest in business growth through efficiency and leveraging resources most effectively.

**Bryan McGahan**

A knowledgeable title professional who has spent nearly the last two decades focused on real estate title insurance, Bryan provides underwriting guidance and support to help title insurance agents facilitate the successful closing of real estate transactions. Bryan’s background includes serving as underwriting counsel for three national underwriters, supporting title insurance agents through a broad range of residential and commercial transactions. He also served as underwriting counsel for a regional underwriter and director for a full-service title and settlement company. Bryan has presented to title agents in Maryland, the District of Columbia, Virginia, Ohio, Indiana, and Alabama. He graduated from the University of Maryland – Baltimore County with a Bachelor of Science degree in information systems management and received his Juris Doctorate from George Mason University School of Law. He is admitted to the Maryland Bar.

**Eric Oberer**

Eric Oberer is Maryland and Washington, D.C. Senior Underwriting Counsel for First American Title Insurance Company. He has over 15 years of title insurance experience in the industry. Prior to joining First American, he served as former prosecutor, civil litigator, trial lawyer, title attorney, and land development and acquisition negotiator at a major law firm. H has served in The White House and in multiple stints with the U.S. House of Representatives, as well as with the U.S. Army J.A.G. Corps. He is a graduate of the University of Maryland School of Law and a member of the Maryland and Washington, D.C. Bar Associations.