

# **MLTA 2023 CE Convention Education Schedule**

## **SCHEDULE AS OF TUESDAY APRIL 25 SUBJECT TO CHANGE**

### **Sunday October 1:**

**10:00 – 11:00 am**

***“Cannabis Property Transactions & Title Insurance”***  
(approved: 1 hour of Title CE)

Marijuana legalization is an escalating issue in much of the country. While still illegal at the federal level, a majority of states have enacted various forms of legalization. How has Maryland progressed on the issue? What are some of the legal and regulatory updates associated with cannabis? This session will answer these questions and provide an update on cannabis legalization; define key cannabis-related terms; instruct on title insurance underwriting and banking issues involving cannabis; and discuss a framework for providing standard real estate financial services for companies operating in this industry.

Speaker: Eric Oberer, Esq., CLTP  
First American Title Insurance Company

**11:30 am – 12:30 pm**

***“RESPA Strategic Alliances”***  
(approved: 1 hour of Ethics CE)

With higher interest rates and competition for purchase business, strategic alliances with real estate and mortgage companies are top of mind for title agencies, making RESPA compliance imperative. We will explore the creative strategies for such alliances we are seeing and talk through the compliance challenges.

Speaker: Holly Bunting, Esq.  
Mayer Brown

**2:00 – 3:00 pm**

***“Ethics in the Title Industry”***  
(approved: 1 hour of Ethics CE)

This session will consist of several topic areas: a review of conflicts of interest for all parties involved in the transaction, appropriate disclosure of defects in property, as well as a discussion of what constitutes the unauthorized practice of the law. Competent representation is reviewed for both agents and attorney agents and instruction on updated fraud practices. The session will also review some current examples of fraud.

Speaker: Richard Angelo, Esq.  
Conestoga Title Insurance Company

**3:30 – 4:30 pm**

***“Preventing Cybercrime”***  
(approved: 1 hour of Title CE)

This session will consist of a conversation on cybercrime: methods and processes to protect yourself, your business and your consumer. Our panelists will discuss best practices and answer your questions about being cyber safe.

Speakers: Michele Blanco, CLTP  
Norman-Spencer Insurance

April Gentry  
Closinglock

**Monday October 2:**

**9:30 – 10:30 am**

***“Bankruptcy”***  
(approved: 1 hour of Title CE)

This course will provide an overview of the bankruptcy process and how the filing of a Chapter 7 or a Chapter 13 by the seller or borrower/buyer in the transaction can affect title. The course will review the differences between a Chapter 7 and a Chapter 13 bankruptcy. It will provide and review the items to review in a bankruptcy case.

Speaker: Matt Lynch, Esq.  
Title Resources Guaranty Company

**11:00 am – 12:00 pm**

***“RESPA Update”***  
(approved: 1 hour of Ethics CE)

This session will provide highly detailed knowledge to title agents about the recent changes to and real-world application of RESPA sections 8 & 9. As to Section 8, the class will specifically address the rescission of the 2015 Compliance Bulletin and the revised guidance provided in 2020 regarding Marketing Service Agreements. As to Section 9, the class will closely examine the statutory language and how it differs from the commonly held view.

Speaker: Jack Carter, Esq.  
The Title Company

**1:30 – 2:30 pm**

***“Teamwork & Payment Cybersecurity”***

(approved: 1 hour of Title CE)

Cyber security and fraud prevention are becoming top priorities for title agents, yet the threat continues to evolve. As a result, industry partners are collaborating more than ever to address the threat. This session would provide a brief overview of the threat as it stands now and what title agents should be doing immediately to protect themselves and their clients. The panel will review the most common vulnerabilities of attorneys and agents and also provide an overview of potential approaches and solutions, including the use of electronic disbursement technology.

Speakers: Perla Aparicio,  
Paymints.io

Jamaica Delmer  
First American Title Insurance Company

Cheryl Gurz  
The Clearing House

**3:00 – 4:00 pm**

***“Clearing Title”***

(approved: 1 hour of Title CE)

The seminar will focus on common clouds on title presented by title abstracts, and will provide skills and tools for resolution of issues. Issues covered will include clearing judgment liens, addressing unreleased mortgages/deeds of trust, effect of bankruptcy on liens, effect of foreclosure on liens, and liens against purchasers. Seminar will focus on practical solutions to common clouds on title. The seminar will be presented in a “game show” format with the attendees serving as the judges. The game show will be titled “Pass or Pay!” Contestants will be presented with fact patterns and will be asked to “Pass” on the issue as it isn’t a cloud on title or to “Pay” or clear the issue as it does affect title.

**STICK AROUND FOR THE FUN!**

Speaker: Bryan McGahan, Esq., CLTP  
First American Title Insurance Company