MLTA 2023 Convention Education Schedule

SCHEDULE AS OF TUESDAY APRIL 25
SUBJECT TO CHANGE

CE Track

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 recission 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

Business Education Track (NO CE)

Sunday October 1:

10:30 – 11:30 am	***"IPEN, RIN, RON: Alphabet Soup of Closings"***

This hour long session will discuss remote online notarization (RON), remote ink-signed notarizations (RIN) and in-person electronic notarizations (IPEN). Our seminar will go through the pros and cons of each notarization, when to use one over another and what the future might look like, and what agents need to know to build efficient workflows while staying safe, secure, and compliant. For the Signing discussion, I'll walk though some questions to ask yourself as your build your workflow so that for each signing, you and your employees know exactly what needs to happen and nothing falls through the cracks. We'll talk about security certifications, ALTA Best Practices Pillars regarding security and protection of information during processing, the SECURE Notarization Act and changes in the industry.

Speaker: Emma Leigh Maciazek
Qualia

1:00 – 2:00 pm	***"How to Conduct a Settlement"***

The class will discuss the legal framework for residential purchase and refinance transactions and how that framework applies in a real-world setting. We will review the commonly used legal documents for each transaction as well as provide answers to frequently asked questions posed by buyers, sellers, and refinance borrowers and examples of proper and improper executions.

Speaker: Jack Carter, Esq.
The Title Company

2:30 – 3:30 pm	***"How to Grow Your Closing Volume by Leveraging Content"***

In this one-hour presentation, we will guide you through best practices for effective content marketing for Title Professionals. There will be examples and insights into what is working for title companies when it comes to creating educational and informative industry content to attract and retain real estate agents and clients. Finally, we will discuss the most effective ways to distribute content to your current and prospective clients including social media best practices.

Speaker: Justin Gooderham
Dalton Digital

Monday October 2:

9:00 – 10:00 am	***"AI in the Title Industry: The Good, The Bad & The Ugly"***
	AI has been a game-changer for a number of industries and is impacting our day-to-day lives. Join us for this future focused session to learn how AI is and will continue to affect the title industry.
	Speaker: Sam Chawkat Dynamic Network Solutions
11:00 am – 12:00 pm	***"Hanging with the Hoopers"***
	Our session will explore the Attitude of Leadership! Tim & Andrew believe attitude isn't everything – it's the only thing! We're discussing relevant issues and interviewing role models to spark thought and inspire action in taking our lives, relationships & businesses to the next level.
	Speakers: Tim Hooper WFG National Title Insurance Andrew Hooper WFG National Title Insurance
1:30 – 2:30 pm	***"Maryland REALTOR® Contract Forms Update"***
	Each year on October 1, the Maryland REALTORS® release updates and introduce new forms to their contract of sale. Join us for this session to learn about these changes and what they will mean when working with your clients.
	Speaker: Taylor Kitzmiller, Esq. Maryland REALTORS®
3:00 – 4:00 pm	***"Creating a RON Workflow Process"***
	This course will provide the benefits of creating and implementing a RON workflow process for real estate partners to make the process as streamlined as possible.
	Speaker: Missy Johnson