



2018 KLTA MLTA Fall Continuing Education

Wednesday, November 7, 2018

(includes 4 hours of KS CE, MO CE (pending) and/or KS CLE)

**Rasmussen College
11600 College Blvd
Overland Park, Kansas 66210**

Schedule

Registration/Welcome	1:00 p.m.
Wire Fraud	1:15 - 2:45 p.m.
Jason Holdmeier - Old Republic	
Mike Malone - Fidelity	
Mutual Indemnity Agreement UW Panel	2:45 - 3:30
Marc Aguilar Westcor	
Lindee Deshler - Fidelity	
Cheryl Cowherd - Agents Title	
Crystanna Cox - First American Title	
Break	3:30 - 3:40
Commercial UW/Endorsement	3:40 - 5:00
Annie Malave - Fidelity National Title	
Bob Swiss, First American	
Ellen Albrecht - First American	

KLTA AND MLTA EDUCATION PROGRAM
Cybercrime is a growing concern

Course Outline:

- 5 minutes ● What is a cybercrime? Why do they use this method? What is Bitcoin?
- Describe the computer and fraud abuse Act.
 - Criminals swapping conventional crime for cybercrime.
 - Describe who is being targeted by these types of crime
 - Bitcoin is a digital currency being used in these exchanges.
- 5 minutes ● NPPI (Non-Public Personal Information) & Mobile phones
- ALTA pillar #3 security of NPPI
 - Clean desk policy
 - What's in your files sitting on your desk?
 - Use of personal email by your customers and risk
 - Mobile phones can be your worst nightmare with ability to take pictures
- 10 minutes ● BEC (Business Email Compromise)
- Free web-based email (yahoo, google, Hotmail)
 - Individuals handling escrow funds are most commonly being targeted
 - Examples of a realtor agent being hacked and changing wire
- instructions
- Ways to protect yourself against BEC
- 10 minutes ● Phishing emails
- Be suspicious of grammar mistakes
 - Absentee email scam
 - Common technique is to get you to act in a sense of urgency
 - Be careful if you see the word kindly
 - Don't click on suspicious links or attachments
 - Phishing Examples
- 10 minutes ● Wire Fraud
- Wire fraud is huge concern for the title industry
 - Examples of wire fraud in our industry
 - Processes to prevent against wire fraud
- 10 minutes ● How are your customers operating?
- Realtors, Attorneys and builders don't use encrypted email.
 - Does your realtor forward her emails to personal email?
 - Are the attorneys in a large commercial transaction using secure email?
 - Calculate risk of doing business with a realtor that doesn't have secure email

- 10 minutes
 - Examples of email compromise
 - E&O coverage
 - Cyber liability
 - CFPB coverage
 - Fraudulent email coverage
 - Wire Transfer coverage
- 10 minutes
 - What do I do if it happens to me
 - ALTA Response List
 - My Response List
 - Employees
 - Persistent
- 10 minutes
 - Title Company Fraud video
 - Real life example of a Minnesota Title Co.
- 10 minutes
 - Elderly Abuse
 - What is the scam
 - How to protect the elderly from this scam

TOTAL MINUTES: 90 minutes

Jason Holdmeier is the agency representative for the south central division of Old Republic Title Company located in St. Louis. Jason is a graduate of Fontbonne University also in St. Louis, where he received a Bachelor of Science in Business Administration and played basketball.

After graduation, Jason launched his career with Old Republic Title, where he began as an agency auditor for Kansas, Nebraska, Missouri and Illinois. This experience gave him a deep appreciation for how hard title companies seek to improve their day to day operations. Now on his 12th year in the title industry Jason focuses educating title agents of the latest trends and products available in their prospective markets.

Jason also dedicates his time to the education committees in Kansas, Illinois and Nebraska Land title association as well as ILTA Board member in Illinois.

Jason currently lives in Lake Saint Louis with wife Joy and three beautiful daughters.

Michael Malone started his Title Career over 35 years ago, working at his family's Title Company in Wichita Kansas. After graduating from The Wichita State University with a Business Administration Degree with majors in Marketing and Real Estate Land Economics he worked for several National Title Insurance Underwriters. In 94, returned to the Family's Business and worked until it was sold in 2000. Since then he has been with Fidelity National Title Group as Vice President and Agency Account Manager. He is Licensed Title Insurance Producer in Kansas, Nebraska and Missouri, Also has a Kansas Real Estate Salesman License. He has achieved the Missouri Title Professional (MTP), Kansas Title Professional (KTP), National Title Professional (NTP), and the Title Professional of Nebraska (TPN). Michael has served as a Board of Director for MLTA and is the current President for KLTA.

Mutual Indemnity Agreement – Underwriter Panel
Lindee Deshler-Fidelity/Marc Aguilar-Westcor
Cheryl Cowherd-Agents/Crystanna Cox-First American

1. Mutual Indemnity Agreement – 2003 Kansas/Missouri version 20 minutes
 - a. Members
 - b. Parameters for use

2. ALTA® Model Inter-Underwriter Indemnification Agreement version 20 minutes
 - a. Members
 - b. Parameters for use

3. Other versions 10 minutes

Marcos (Marc) A. Aguilar Originally from Albuquerque, New Mexico, Marc moved to Vermillion, South Dakota in August, 2000, to attend college at the University of South Dakota where he earned a Bachelor of Science in Communication Studies. With a minor in English, Marc quickly realized that his chosen course of study had remarkably few job prospects. While the employment market was grim, the skills acquired in learning to speak (Communication Studies) and write (English) lent itself very well to the legal profession. As a result, the obvious next step for Marc would be law school.

Marc returned home to Albuquerque in August, 2005, to attend law school at the University of New Mexico School of Law where he earned his Juris Doctor degree in May, 2008. Never one to remain stationary for too long, Marc returned to South Dakota upon graduation where he practiced law in a general practice firm until August, 2011. During that time Marc gained invaluable real estate experience through private and government real estate transactions representing private sellers, buyers and borrowers, Tribal governments, and drafting loan documents for lenders such as Farm Credit Services of America and the USDA Rural Development.

In 2011, Marc again relocated, this time to Omaha, Nebraska. Marc further expanded his real estate experience as a claims attorney in Fidelity's Omaha claim center from August, 2011, until he joined the Westcor Land Title Insurance underwriting team in June, 2016. No career transition would be complete, of course, without another relocation. Marc is now Midwest Region underwriting counsel based out of Westcor's Kansas City (Overland Park) office, and enjoys multiple excess mileage discounts from most major moving truck rental companies.

Westcor's Midwest Region, and Marc's underwriting region include North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa, Missouri, Wisconsin, and Illinois.

Cheryl Cowherd is Senior Underwriting Counsel for Agents National Title Insurance Company. She has been in the title insurance business for over 25 years, with extensive experience in many aspects of the industry including underwriting, search, exam, and escrow (both commercial and residential). Cheryl has worked as a title agent and,

prior to working for Agents National Title Insurance Company, she worked for a national title insurance underwriter, both as underwriting counsel and agency account manager.

Cheryl graduated from William Jewell College with a bachelor's degree in International Relations and International Business in 1988. In 1993 she received her juris doctorate from St. Louis University School of Law.

She has taught a number of continuing education seminars and webinars. These seminars have been approved for continuing education credit in several states, including Kansas, Missouri and Nebraska.

Cheryl is a member of the American Land Title Association and serves on both the Title Counsel Committee and the Education Committee. She is a member of the Missouri Land Title Association in which she serves on the Political Action Committee and Education Committee. She is a member of the Kansas Land Title Association and serves on its legislative and education committees and a member of the Nebraska Land Title Association and serves on its legislative committee. She recently received the designation of National title Professional.

Cheryl is a member of the Missouri Bar Association, the Kansas City Metropolitan Bar Association and The Association of Women Lawyers. She is active in the Susan G. Komen Kansas City Chapter and Hope House.

CRYSTANNA COX *is an underwriting counsel with First American Title Insurance Company. Before coming to First American, she was an associate at the law firms of Lathrop & Gage LLP and Spencer Fane Britt & Browne LLP, where she practiced in the areas of bankruptcy, loan workouts, debt restructuring and foreclosure. Ms. Cox was honored with the Missouri & Kansas Rising Star award by Super Lawyers in 2012 and 2013. She earned her law degree from the University of Arkansas at Little Rock and her bachelor's degree in financial management, with a minor in political science, from the University of Arkansas. She is currently a member of the Kansas City Bankruptcy Bar Association. She is also currently a member of the Kansas Bar Association's Standards for Title Examinations Committee and the Kansas Land Title Association's Education Committee. She is also currently an Executive Committee member of the First American Bankruptcy Corporate Underwriting Practice Group.*

Lindee Deshler *recently transferred from the Fidelity National Title Group's Claims Center in Omaha, Nebraska to the underwriting office in Overland Park, Kansas. Prior to attending law school, Lindee worked in a television advertisement sales office. She graduated from the University of Nebraska – Lincoln in 2011 with a juris doctor and M.A. in History. Her M.A. thesis, "Smoke and Mirrors: A History of NAGPRA and the Evolving U.S. View of the American Indian," focuses on the legal history of American Indian artifact acquisition and repatriation. After law school, she worked in private practice in Omaha for a brief time before accepting a position with Fidelity National Title Group's Omaha Claims Center in July of 2012. While at the Omaha Claims Center, Lindee served as the Managing Counsel for the Central States Region Team, which includes Nebraska, and as Senior Claims Counsel on the Significant Claims Team, which handles claim in excess of \$350,000 in exposure. Lindee is licensed to practice law in Missouri and Nebraska.*

Educational Program on Commercial Endorsements and Survey Coverage for Commercial Property

November 7, 2018

Presenters:

Annie Malave, Bob Swiss & Ellen Albrecht

Course Description

This Course Outline consists of 2 parts. The first part is a presentation of various commercial ALTA endorsements including underwriting techniques used by the panelists. The second part is a presentation on the basics of reading surveys and providing survey coverage. The second part will include of scenarios presented by the panel and further discussed by the attendees.

60 minutes ALTA Commercial Endorsements

30 minutes Basics of Survey Coverage, Survey Reading, Review Checklist and ALTA/ACSM Standards

Panel participants will be prepared to interject input on each topic.

TOTAL MINUTES: 90 minutes

Ellen Albrecht First American Title Insurance Company

Ellen Albrecht is a Vice President and the Regional Agency Manager for the States of Nebraska, Missouri, Kansas and Iowa as well as the State Underwriter for the States of Nebraska and Iowa. She has been in the title business for 39 years, 33 of which have been with First American Title Insurance Company. She is title licensed and a Registered Abstracter in the State of Nebraska and has been involved in abstracting, title insurance production, underwriting and escrow closings throughout her tenure with First American.

She was President of the Nebraska Land Title Association in 2000, appointed to the Abstracters Board of Examiners in Nebraska in 2001, President of the Nebraska Escrow Association in 2006, named Women's Council of Realtor's Affiliate of the year in 1993, named Nebraska Land Title Association's Title Person of the Year in 2006 and received the First American Title Insurance Company DPK Circle of Excellence award for 2015.

She is a member of the American Land Title Association, Nebraska Land Title Association, Missouri Land Title Association and Kansas Land Title Association and is currently active on numerous committees in these various associations.

Annie Malave *is an underwriter with Fidelity National Title Group, Central States Agency. Prior to joining FNTG, Annie was the Director of Legal Services and Associate General Counsel for Kansas Secured Title, Inc., in Wichita, Kansas. Annie attended Kean University in New Jersey and graduated as a double major in Communications and Political Science in 2002. She attended Thomas M. Cooley Law School in Michigan, graduating in 2006. Following graduation she spent three years in private practice before joining FNTG in 2010 as Claims Counsel in Omaha, Nebraska. Annie left FTNG in 2013 and began working for Iowa Title Guaranty, the state-run underwriter for Iowa. Annie is a member of the Michigan, Iowa and Kansas state bars. She is a member of the Kansas Bar Association's Title Standards Committee and serves on the Title Counsel and Education Committees for the American Land Title Association. She also serves on the Kansas Land Title Association Education Committee.*

BOB SWISS is underwriting counsel for First American Title Insurance Company with responsibility for agency underwriting in Kansas and Missouri.

Mr. Swiss attended the University of Missouri at Columbia (MU) where he received his degree, with honors, in Psychology. While attending MU he received the Kershner Scholar Award for Superior Academics, he was on Dean's List every semester and was a Phi Beta Kappa Nominee. After graduating from MU, Mr. Swiss returned to Kansas City and attended the University of Missouri - Kansas City School of Law where he was a member and literary editor of the UMKC Law Review. During law school, Mr. Swiss was awarded the Dean's Academic Achievement Award for Superior Academics, the UMKC Leadership Award for Law Review Board Membership and achieved the Dean's List every semester.

Upon graduating from law school, Mr. Swiss was Law Clerk to the Honorable Scott O. Wright, Senior Judge for the U.S. District Court for the Western District of Missouri. Following his federal clerkship, he clerked at the state judiciary level where he was the Law Clerk to the Honorable Justine E. Del Muro, Circuit Judge for the 16th Judicial Circuit Court, Jackson County, Missouri.

After his tenure with his clerkships, Mr. Swiss joined the law firm of Martin, Leigh, Laws & Fritzlen, P.C., where he was responsible for several types of cases and transactions. Mr. Swiss worked closely with the Nation's largest banks and financial institutions regarding several aspects of their businesses. He also supervised real estate foreclosures in both Missouri and Kansas, he defended wrongful foreclosure suits, and he litigated several mechanic lien cases, probate and trustee/estate suits, and insurance subrogation actions. Additionally, Mr. Swiss was involved in construction litigation, title resolution litigation, title recoupment cases, as well as various other actions. Mr. Swiss conducted depositions, bench trials, jury trials, and presented oral arguments before the Court of Appeals.

Mr. Swiss is a member of and admitted to practice under The Missouri Bar Association, The Kansas Bar Association, The U.S. District Court for Western District of Missouri, The Missouri Court of Appeals for the Western District of Missouri, The Kansas Court of Appeals, The U.S. District Court for the District of Kansas and The Kansas City Metropolitan Bar Association. He is also active in the Kansas Land Title Association and the Missouri Land Title Association and has given presentations to both associations and has been an instructor for Continuing Legal Education classes.

Mr. Swiss is happily married to his wife, Cathie, residing in Lee's Summit, Missouri. They have two wonderful children, Charlie, 7, and Evelyn, 4, and they have one very sad looking bulldog, Doug.