

Speaker Bios

Daniel M. Wold is Executive Vice President, General Counsel, and Corporate Secretary of Old Republic National Title Insurance Company. He is located in Minneapolis, Minnesota. He manages the Corporate Legal Department's underwriting, regulatory and transaction groups. He provides legal advice on bankruptcy underwriting and regulatory issues (including RESPA and the CFPB) and advises and assists in the handling of a wide range of corporate matters, including general corporate governance, contracts and related issues, mergers and acquisitions, joint ventures and other corporate transactions, and employment law issues. He is also a member of Old Republic Title's Executive Leadership Team. He is active in the American Land Title Association and has served: 1) as Chairperson of ALTA's RESPA Reform Task Force since January of 2009 (which is now called ALTA's TRID Task Force); 2) on the ALTA's Title Insurance Underwriter's Section Executive Committee since October of 2013; and 3) on the ALTA's Board of Governors since October of 2015. He was formerly a partner of Hughes, Thorsness, Powell, Huddleston & Bauman LLC of Anchorage, Alaska, with a practice emphasizing bankruptcy, real estate, banking law, and commercial litigation. He is a member of the Minnesota State Bar Association and its Bankruptcy Section. He formerly served as co-editor of the Bankruptcy Bulletin, which is a publication of the Minnesota State Bar Association Bankruptcy Section. He obtained a Bachelor of Arts degree from St. Olaf College in Northfield, Minnesota, and a Juris Doctor degree from the University of Minnesota Law School.

Jaime Kosofsky is a founding partner of Brady & Kosofsky, PA, a Law Firm that focuses on real estate transactions in North Carolina and South Carolina.

Jaime focuses on the ever-changing laws and regulations in the title and settlement industry and how create efficient, compliant workflows to effectuate them. Brady & Kosofsky has established itself as a leader in the eClosing industry. Jaime has been published in many trade publications and he is a frequent speaker at various industry events. His articles on compliance, eClosing and the industry in general have been featured in Title News, The Title Report, and DS News. What sets him apart from other title and settlement professionals is the fact that he has sat at the closing tables for many thousand transactions and looked the consumer in the eye as they closed on their home or loan.

Jaime holds a BS in History and a BS in Political Science from Indiana University in Bloomington Indiana; and a Law Degree from Western Michigan Thomas Cooley School of Law, in Lansing Michigan. Jaime is a member of the Board of Directors of the Mortgage Bankers Association of the Carolinas, a member of the North Carolina Electronic Mortgage Advisory Committee, American Land Title Association Digital Closing Taskforce, and American Land Title Association Digital Closing Executive Committee

Marx Sterbcow is a nationally recognized attorney in the financial settlement services industry who is based in New Orleans, Louisiana. Sterbcow's practice focuses on RESPA, UDAAP, TILA, Loan Officer Compensation, Fair Lending Act, FTC, and other administrative and regulatory title or mortgage compliance issues. He advises banks, mortgage lenders, title insurance agencies, title underwriters, law firms, and real estate brokerage companies from across the nation on issues involving affiliated business arrangements, third-party vendor management auditing, CFPB regulatory enforcement matters, social media oversight compliance, title agent mergers and acquisitions, marketing and advertising agreement compliance, lead generation programs, online website portal advertising, and title/mortgage state licensing. He has been recognized by Super Lawyers, New Orleans Magazine's Top Lawyers, Louisiana Life Magazine's Top Lawyers, New Orleans City Business Top 50 Leaders in Law, Top 40 Under 40 in the Real Estate Industry by October Research Corporation, Elite Southern Lawyer by the National Law Journal, Southern Woman Magazine named him as one of the Top 20 People to Watch, and The Title Report designated Mr. Sterbcow as a Trend Setters in 2014.

Sterbcow graduated from Tulane University, Gonzaga University School of Law, and earned an LLM from the UIC John Marshall Law School's Center for Real Estate Law. He serves on the Regulatory, Membership, & Policy Committees for the Real Estate Services Providers Council (RESPRO), the Legal Issues and Regulatory Compliance Committee for the Mortgage Bankers Association (MBA), and served on the American Land Title Associations (ALTA) RESPA/TILA Mortgage Disclosure Task Force. Mr. Sterbcow is President of the Louisiana Land Title Association (LLTA), Vice President of the New Orleans Metropolitan Association of Title Attorneys and has been a member of the Association of Real Estate License Law Officials (ARELLO) and American Association of Residential Mortgage Regulators (AARMR). Marx represented the National Association of Mortgage Brokers (NAMB) in its efforts to challenge the Federal Reserve Board on its

implementation of the Regulation Z Loan Officer Compensation Rule and represented Meridian Title Corporation as well as others in connection its CFPB administrative enforcement actions.

Charles B. Welch Jr. began his career in the Memphis law office of Farris Bobango in 1977 where he spent 18 years practicing commercial litigation, transactional law and representation of local governments. He relocated to Nashville in 1995 and was responsible for opening the firm's Nashville law office concentrating on government relations and administrative law. He obtained his Bachelor of Science degree from the University of Tennessee and his Juris Doctor degree from the Cecil C. Humphreys School of Law at the University of Memphis. Welch has served as an Assistant Shelby County Attorney and Assistant City Attorney for the City of Collierville.

During his time in Nashville, Welch has been instrumental in the drafting and passage of major legislation for the State of Tennessee, notably the 1995 Telecommunications Act and the 2009 Market Regulation Act. Through his representation, real estate law, administrative law and regulatory legislation have all undergone massive change benefiting his clientele. Welch has represented a number of clients in assisting with business solutions with the States of Tennessee, Kentucky, Florida and North Carolina. One such client provides state of the art data applications for healthcare and education. Others provide architectural, engineering and telecommunication services to various state departments.

Welch was honored in 2003 by the Nashville Post as one of the Nashville's top 100 lawyers and from 2004 through 2009 by Business TN as one of the Best Lawyers in the State of Tennessee for administrative law dealing with state and local governments and regulatory agencies. Welch is a member of the Memphis, Nashville, Tennessee and American Bar Associations. Welch is also a member of the Tennessee State Museum Foundation Board.

ANTHONY E. DESANTIS is a First Vice President, New England Compliance & Industry Affairs Counsel, and Massachusetts Underwriting Counsel for Old Republic National Title Insurance Company. Mr. DeSantis has been with Old Republic for over 13 years and he is also a member of Old Republic's National Reinsurance Group and Eastern Claims Mitigation Group.

Mr. DeSantis is a frequent speaker on real estate law and practice issues, having presented programs for the New England Land Title Association, Massachusetts Real Estate Bar Association, Massachusetts Continuing Legal Education, Inc., Merrimack Valley Conveyancers Association, Massachusetts Independent Title Examiners Association, and the real estate law sections of the Worcester County Bar Association, Springfield Bar Association and Essex County Bar Association.

Mr. DeSantis is a former President of the New England Land Title Association (2016-17).

Mr. DeSantis is a graduate of Syracuse University and DePaul University School of Law. He is a Massachusetts Attorney, admitted to practice in 1995.

Stump the Underwriter Panel

Moderator:

Wes Turner's practice is dedicated to helping individuals, lending institutions, non-profits, and businesses with legal needs pertaining to real estate. His practice includes sale and loan closings, residential and commercial development, title insurance, shopping centers, offices, warehouses and other income producing properties, leasing and restructuring and foreclosure.

Wes serves as an instructor of Mortgages & Advanced Property Law at Nashville School of Law and is a frequent real estate law seminar presenter and panelist.

Professional & Community Activities

- American Bar Association
- Tennessee Bar Association
- Nashville Bar Association
- American College of Mortgage Attorneys

- American Land Title Association
- Tennessee Land Title Association
 - Past President
 - Past Chair, Legislative Committee
- International Council of Shopping Centers
 - Past Chair, Tennessee Government Affairs
- 4:13 Strong
 - Board of Directors
- Leadership Brentwood
 - Class of 2013
- Williamson County Habitat for Humanity
 - Past President

Honors & Awards

- Martindale-Hubbell AV Preeminent® Peer Review Rated
- Listed in *The Best Lawyers in America*© for Land Use and Zoning Law and Real Estate Law
- Listed in *Mid-South Super Lawyers* for Real Estate Law

Panelists:

Ralph “Al” Owen Frazier, Jr. was born in Dickson, Tennessee, and attended the University of Tennessee at Martin, graduating with a Bachelor of Arts in English in 1995, with a minor in political science. Mr. Frazier received his Doctor of Jurisprudence from the Nashville School of Law in 2000. Mr. Frazier became licensed to practice law in 2000 and is admitted to practice before all Tennessee State and Federal trial courts. Mr. Frazier has served the Nashville business community and private clients in areas ranging from probate law and family law, to business representation and civil litigation. In 2007, Mr. Frazier associated with Bankers Title & Escrow Corporation to specialize in the area of real estate and transactional law, opening Bankers Title & Escrow Dickson, PLLC, as a principal. In 2016, Mr. Frazier joined Old Republic National Title Insurance Company in its Tennessee office as Underwriting Counsel. Mr. Frazier is a frequent speaker and CLE instructor on real estate legal issues, especially in the areas of title insurance and probate.

Mark A. Rosser is a graduate of the University of Tennessee and the University of Tennessee College of Law. He served as house counsel for a Knoxville savings bank for four years, followed by over twenty years in private law practice in which he represented lenders in commercial loan transactions, including the preparation of loan documentation and title insurance. He was a First American Title Insurance agent, represented First American in claims litigation and argued successfully before the Tennessee Supreme Court in mechanics and materialmans lien litigation. He joined First American on January 31, 2003 and is currently Vice President and Tennessee State Counsel.

Mr. Rosser has appeared before all Tennessee civil courts, the United States Bankruptcy Court and the United States Federal Court for the District of East Tennessee. He has been a frequent lecturer at various continuing legal education seminars on topics dealing with real estate and/or title insurance and has also taught training courses for Knoxville area bank personnel. He is a member of the Knoxville and Tennessee Bar Associations, is past president of the Tennessee Land Title Association, and recently finished serving eleven years on the Knoxville Industrial Development Corporation Board.

Michael T. Bates is a graduate of Virginia Polytechnic Institute and State University (1971) and the University of Tennessee College of Law (1976) with a Juris Doctorate.

Mr. Bates has worked in the title industry for over 40 years as a title searcher, underwriting counsel, agency owner and back as underwriting counsel. He was with a southeastern regional title insurance company, between 1976 and 1984, serving in multiple positions including President. During 1977 - 1982, and concurrent with his work as underwriting counsel Mr. Bates was a partner with the firm of Bates and Jackson, primarily involved in a real estate practice.

In 1984 Mr. Bates opened Realty Title & Escrow Company, Inc., a full-service title and settlement company based in Brentwood, Tennessee. He was also an associate of Lassiter, Tidwell & Hildebrand, Attorneys at Law, active in its real estate law division. Mr. Bates served as President and Chief Operating Officer of Realty Title until September 2002, during which time it became one of the largest title agencies in the state of Tennessee underwriting for several title insurance companies.

After selling the Realty Title agency Mr. Bates returned to the underwriter side of the industry. From 2002 to the present Mr. Bates has worked as underwriting counsel for several southeastern states. During these years he has made

presentations at many seminars for different industry groups (attorneys, realtors and title agents). Currently he is V. P. and Southeastern Underwriting Counsel for North American Title Insurance Company.

Mr. Bates is a member of both the American Bar Association and the Tennessee Bar Association including the Real Estate Law Section.

Thomas G. McCroskey serves as Underwriting Counsel for Westcor Land Title Insurance Company, responding to the underwriting needs of agents in Tennessee, Alabama, Georgia and Mississippi. Prior to joining Westcor, Tom served as Underwriting Counsel for Southern Title Insurance Corporation from 2004 until 2011, and before that managed a large, successful closing agency and title issuing agency in Knoxville, Tennessee.

Tom graduated from Vanderbilt University with a B.A. in English, then went on to receive his Doctor of Jurisprudence in 1990 from the University of Tennessee College of Law. He served on the editorial board of the Tennessee Law Review as Executive Research Editor. Tom is a licensed attorney in both Tennessee and Alabama, a title agent in Tennessee and has prepared and delivered numerous seminar presentations for the title insurance industry.

Yale Riley is Vice President and Tennessee State Counsel for Fidelity National Title Group, having joined Chicago Title Insurance Company in 1998. He received a B.A. Degree from UCLA, and a Juris Doctorate from Western State University College of Law in Fullerton, California. He is a member of the California Bar and is registered as In-House Counsel with the Tennessee State Bar.