

# ANNUAL CONFERENCE 2022

We are in this together

**GOLDEN NUGGET**

May 5–6, 2022

Biloxi, MS



**LTAMS**  
Land Title Association of  
Mississippi

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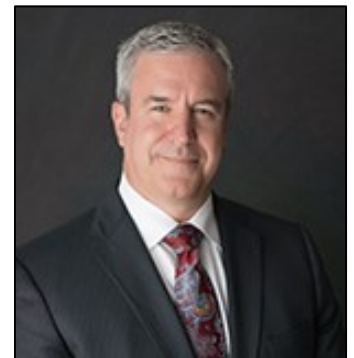
# MESSAGE FROM THE PRESIDENT

## Charles E. Greer V

*First American Title Insurance Company*

As I reach the end of my term as President of LTAMS, I would like to recognize some recent highlights and accomplishments of our association.

Under the leadership of our Executive Director and Board, our association has established a strong online presence for our association through our website. Our regular and relevant news publications provide insight for our members in areas such as newly decided caselaw, upcoming regulatory changes, and all things affecting the real estate industry. Our website also highlights the many CLE, on demand online educational classes, resources, and activities provided by our association. Lastly, it also provides Members the ability to post and view job opportunities directly on the site.



The LTAMS Annual Conference provides both a fun networking opportunity and an event where you can get all your CLE requirements satisfied for the year in one place. The 2022 Annual Conference is going to be at the Golden Nugget Resort and Casino in Biloxi, which is a great destination for our Membership to come together to learn more about our profession and socialize in one of the top destinations in our state. Thanks to our Executive Director, Conference Committee, Board, and our sponsors for making all this possible. We are excited to see many new members joining us for the Annual Conference!

Sandy Ray is the LTAMS lobbyist, and she has done a tremendous job establishing our association as the “go to” when it comes to all-things real estate in the legislature. She, in conjunction with our Legislative Committee, has enabled us to keep track of many bills passing through the legislature and even provide feedback and suggested changes. We anticipate that she will provide an integral role for our association going forward in our efforts to sponsor useful legislation for our profession under the direction of the Legislative Committee and Board of Directors.

As evidenced by the accomplishments since our inception, LTAMS is a thriving, indispensable association serving our members and profession. If these are our milestones in 2022, what will our triumphs be in 2023 and beyond? I want to thank the Board, past Presidents, committee chairs, sponsors, members, and especially our Executive Director, Ken Farmer, for their support and guidance. Our association continues to grow in exciting and innovative directions, and I greatly appreciate the opportunity to be a part of it. Best wishes to President Elect, Danny Crotwell, for an exciting year ahead!

Regards,

Charles E. Greer V



# BOARD OF DIRECTORS

## OFFICERS



**Charles Greer**  
*First American Title*  
Vice-President



**Danny Crotwell**  
*Fidelity National Title*  
Vice-President



**David Ash**  
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**Amarette Speights**  
*Speights Law, LLC*  
Secretary

## REGIONAL DIRECTORS



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*Bradley Arant*  
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*Mississippi Title Group*  
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**Brandon Frazier**  
*Brandon W. Frazier, Atty*  
Regional Director 3



**Andrew Marion**  
*Marion Law Office*  
Regional Director 4

## UNDERWRITER DIRECTORS



**Cass Tinsley**  
*Fidelity National Title*  
Underwriter Director 1



**Roy Perilloux**  
*Security Title*  
Underwriter Director 2

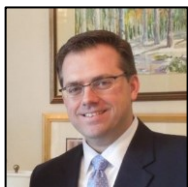


**Zachary Atwood**  
*Stewart Title*  
Underwriter Director 3

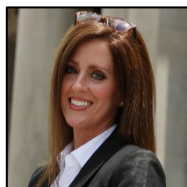


**Stephen Reck**  
*First American Title*  
Underwriter Director 4

## ADMINISTRATION



**Kenneth Farmer**  
*First American Title*  
Executive Director



**Sandy Ray**  
*Southern Consulting*  
Governmental Affairs

# LOBBYIST: LEGISLATIVE UPDATE

## SANDY RAY, LTAMS LOBBYIST

This session was destined to be full of debate from the get-go. Some of the most debated topics were: Medical Marijuana, Teacher Pay Raises, Income Tax Elimination, ARPA Funds, Redistricting, Broadband, and the Outdoor Stewardship Fund.

In a normal year, you may have four “hot topics,” so to say this session was one for the record books is an understatement.

With so many important discussions occurring at the state capitol, I am very proud that our legislative committee decided to hold off on an official “ask” for this session. The dynamics change every term, and we are all still adjusting to many of these changing policies by the leadership in place. It is clear there is an “anti-regulation” movement. We are hearing from all sides that unless there is a very strong need, this leadership doesn’t support adding new or changing regulations.



I am very pleased to report that this year, we did more for name recognition of our organization than we would ever do with a bill ask. This year, we were a resource. I believe that we have increased our organizations name recognition significantly. It’s so important not to be the nagging entity always wanting something and to instead be the person that can help when they call on us for input.

**At Southern Consulting Associates, Inc., we stand at the intersection of old-fashioned hard work and the latest institutional knowledge. Here, successful results matter. Trusting us with your business means gaining a partner who is well-equipped to win for you, using proven skills realized through years of experience.**

This year, we followed over 50 bills by the first deadline. We were asked to provide input for at least six bills that had traction and strong interest by high-ranking legislators, and while not all of those bills passed, we had a seat at the table. We cared about many of those bills and while neutral in overall position, we followed all of them to the very end and made sure to reach out to conferees and provide additional language that would improve the bill. This type of input without pressure of passage is not to be under-appreciated. Our legislators see so much legislation in a session. Most that are working on

these bills are also juggling their regular jobs. Having an entity that provides helpful data without skewing it to one side is hard to come by and something I am truly proud of with this organization. To know that a legislator is taking the amendments we provide and actually using it is the biggest compliment we can receive.



I am extremely proud to represent this organization and I am thankful for your leadership and allowing me to have input into the decisions made legislatively. Ken is outstanding to work with, oftentimes having to respond to my legislative requests within 24 hours. As your lobbyist, I couldn't ask for anything more. I believe this organization's presence has increased faster than many I have seen, and it's because of the team approach we all take.

I am looking forward to visiting with you all at LTAMS Annual Conference 2022!

**Southern Consulting Associates, Inc.**

Sandy Ray, Chief Executive Officer  
822 Aberdeen Cove, Madison, MS 39110  
sandyray@bellsouth.net | 662-719-4692

**2022 Sustaining Fund Contributors**

The Association's Bylaws provide that in order to obtain the necessary funds to maintain and operate the Association, and carry out the work effectively for which the Association was organized, and which is not possible from the source of membership dues alone, that a voluntary Sustaining Fund be established and that members supporting the Fund be designated as Sustaining Fund Members and that they be given full credit for, in recognition of the increased measure of service they have rendered. The following is the list of those who generously and considerably pledged to this fund for the current year.

- Fidelity National Title Insurance Company**
- First American Title Insurance Company**
- The Security Title Guarantee Corporation of Baltimore**
- Stewart Title Guaranty Company**
- North American Title Insurance Company**

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# SCHEDULE OF EVENTS

**Thursday, May 5**

## REGISTRATION & EXHIBIT HALL OPEN

**08:00 am - 06:45 pm**

Lobby Area / Grand ABCD

## OPENING REMARKS / PRESIDENT'S STATE OF THE ASSOCIATION

**08:30 am - 09:00 am**

Grand DEF



**Charles Greer, V**

*First American Title Ins. Co.*

We hope you are looking forward to a very productive conference. As we get started, please sit back and enjoy a recap of the

previous year's activities from our current President, Charles Greer.

## MISSISSIPPI PUBLIC TIDELANDS

**09:00 am - 10:00 am**

Grand DEF | **1.0 CLE CREDIT**



**Raymond D. Carter**

*MS Secretary of State's Office*

Public Trust Tidelands are owned by the State in trust for all the people of Mississippi. The Secretary of State is the trustee

of this great public trust. Join us as we dive into the basics of public trust tidelands, review the creation and history of public trust tidelands in Mississippi, and discuss public trust tidelands maps, where they can be found, and what they cover.

## PHASE 1 ENVIRONMENTALS

**10:00 am - 11:00 am**

Grand DEF | **1.0 CLE CREDIT**



**Keith Turner**

*Watkins & Eager PLLC*

An Environmental Site Assessment, such as a Phase I, provides a picture of possible environmental contamination

and the type of impact it has on the environment. Phase I's identify evidence of the presence, or likely presence, of hazardous substances or petroleum products on a property that indicate an existing or past release or material threat of future release. Join us for a discussion of the basics of Phase I environmental site assessments and how they may affect your next real estate development project.

## BREAK WITH EXHIBITORS

**11:00 am - 11:15 am**

Lobby Area / Grand ABCD

Get some fresh coffee, tea or lemonade and take a moment to engage with our exhibitors to learn about all the latest service offerings and products that can help you up your game!



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## UNDERWRITER PANEL: GENERAL UNDERWRITING PRINCIPLES

**11:15 am - 12:15 am**

Grand DEF | **1.0 CLE CREDIT**



Zachary Atwood  
*Moderator*



Danny Crotwell  
*Panelist*



Kenneth Farmer  
*Panelist*



Roy Perilloux  
*Panelist*

Hear directly from your underwriters on innovative trends, knowing your transaction, the value proposition of an underwriter and the qualities they look for in their agents.

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## NETWORKING LUNCH

**12:15 pm - 01:15 pm**

Lobby Area / Grand ABCD

Are you hungry yet? Join us at the Burger Bar for fresh ground beef burgers, turkey burgers, and grilled chicken breast, and all the fixings! Complimentary lunches are available for paid conference attendees, sponsors, and speakers.

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## ANNOUNCEMENTS / GENERAL BUSINESS

**01:15 pm - 01:30 pm**

Grand DEF

It looks like it's time for some announcements. For all you former Boy Scouts ... you know you want to say it. Announcements, announcements, announcements! What a terrible way to die, a terrible way to die, a terrible way to be talked to death ... a terrible way to die.

.....

## CHOICE AND CONSEQUENCES

**01:30 pm - 02:30 pm**

Grand DEF | **1.0 CLE CREDIT** | **ETHICS**



**Jerome Mayne**

*Mayne Speakers, Inc.*

In the early 90's, he was respected, successful, and a father of two young boys. By the late 90's he was Federal Inmate Number 08657-041. Jerome Mayne held a low-level finance position at Norwest Mortgage in St. Paul Minnesota. Over the course of several months, he made a series of horrible ethical decisions that perpetuated his involvement in a fraud scheme that was initiated by a group of *investors*. For fear he was getting in too deep he broke ties with the group in late 1994. Concerned he would get fired, he quit his job and set out on his own. Over the next four years he started two highly ethical and principled corporations. With some good old-fashioned hard work, he was extremely successful and financially sound. It all changed in December of 1998 when federal prosecutors charged him with mail fraud, wire fraud and money laundering; charges that were tied to his involvement with the *investors*, four years earlier. Join us as he shares how his unethical decisions got him caught up in a fraud conspiracy and he shares the story of his complete financial and psychological collapse, loss of freedom, and finally prison. He addresses the vulnerabilities that exist in the *business-as-usual* culture in corporate America today. During this session you will learn:

- Where the vulnerabilities lie
  - How easy it is to join a conspiracy - even with no initial intention
  - That real conmen are out there and how they will recruit you
  - The devastating effects fraud has on the victims, one's profession and family.
- .....



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**CLAIMS ISSUES – COMMON PITFALLS**

**02:30 pm - 03:30 pm**

Grand DEF | **1.0 CLE CREDIT**



**Marc Bryant**  
*Old Republic Title Ins. Co.*  
 This session will provide a brief review of the title insurance process and the coverage that title policies provide. It will also cover some of the common claims that arise out of closing issues, and a discussion of how policy coverage comes into play in these situations.

**MEETING: BOARD OF DIRECTORS & COMMITTEE CHAIRS**

**02:30 pm - 03:30 pm**

Grand ABCD

**BREAK WITH EXHIBITORS**

**03:30 pm - 03:45 pm**

Lobby Area / Grand ABCD  
 Get some fresh coffee, tea or lemonade and take a moment to engage with our exhibitors to learn about all the latest service offerings and products that can help you up your game!

**MISSISSIPPI CASE LAW UPDATE**

**03:45 pm - 04:45 pm**

Grand DEF | **1.0 CLE CREDIT**



**Danny Crotwell**  
*Fidelity National Title Group*  
 Sit back and listen to a review of recent Mississippi Supreme Court and Court of Appeals decisions that could affect your real estate practice and transactions.

**COCKTAIL RECEPTION**

**05:30 pm - 07:30 pm**

Lobby Area / Patio  
 It has been a long day! Take a break from learning to network with members and other attendees ... and if you are so inclined, join us for a drink. This exclusive cocktail reception will start at 5:30PM. You must be registered for the Annual Conference 2022 to attend the reception.

**NETWORKING DINNER**

**06:30 pm - 08:00 pm**

Lobby Area / Patio  
 Now that we've visited a little, let's sit down with old friends and new friends alike to enjoy a taste of Deer Island with Pan Seared Snapper with Lemon-butter Sauce, Grilled Chicken Breast with sautéed Mushrooms, and Roasted Pork Loin with Brandy Cream Sauce! Complimentary dinner is available for all paid conference attendees, sponsors, and speakers.

# Friday, May 6

## REGISTRATION & EXHIBIT HALL OPEN

**08:00 am - 04:00 pm**

Lobby Area / Grand ABCD

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## OPENING REMARKS, AWARDS, AND ANNOUNCEMENTS

**08:30 am - 09:00 am**

Grand DEF

.....

## SERVICE OF PROCESS IN REAL ESTATE LITIGATION AND THE MISSISSIPPI RULES OF CIVIL PROCEDURE

**09:00 am - 10:00 am**

Grand DEF | **1.0 CLE CREDIT**



### **Randy Pierce**

*Mississippi Judicial College*

This dynamic, advanced level session will explore the real-world procedural and practice problems faced by real estate litigators and offers insights and tips for developing an effective game plan to ensure effective service of process.

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## LEGISLATIVE PANEL

**10:00 am - 11:00 am**

Grand DEF | **1.0 CLE CREDIT**



Sen.  
Joey  
Fillingane  
*Panelist*



Rep.  
Jansen  
Owen  
*Panelist*



Rep.  
Benjamin  
Suber  
*Panelist*



Rep.  
Hank  
Zuber III  
*Panelist*



### **Courtney Robbins**

*Amrock Title Ins. Co.*

In this panel discussion, we will take a look at some of the bills that made it through the 2022 legislative session. We will also discuss how a bill becomes law, how to work effectively with legislators and their staff, strategies for mobilizing your base of membership or coalitions to maximize advocacy impact, and lobbying do's and don'ts. Moderated by Courtney Robbins, this panel discussion is not one to miss.

.....

## BREAK WITH EXHIBITORS

**11:00 am - 11:15 am**

Lobby Area / Grand ABCD

Get some fresh coffee, tea or lemonade and take a moment to engage with our exhibitors to learn about all the latest service offerings and products that can help you up your game!

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**ANNOUNCEMENTS / GENERAL BUSINESS**

**01:15 pm - 01:30 pm**  
Grand DEF

**LET'S TALK ABOUT FORECLOSURE**

**01:30 pm - 02:30 pm**  
Grand DEF | **1.0 CLE CREDIT**

**BACK TO BASICS: COMMITMENTS**

**11:15 am - 12:15 pm**  
Grand DEF | **1.0 CLE CREDIT**



**Charles Greer**  
*First American Title Ins. Co.*  
Preparing the title commitment is an integral part of a real estate closing agent's business. This session will provide a basic overview of the title insurance commitment and insight into how to properly prepare it. We will go through the schedules of the commitment and give practice pointers relating to the completion of each. You will walk away with a general understanding of the title insurance commitment, how to prepare it and the role that it plays in a real estate transaction.

**NETWORKING LUNCH**

**12:15 pm - 01:15 pm**  
Lobby Area / Grand ABCD

We are officially on the home stretch, and I know you've worked up an appetite. Join us at our Southern Comfort buffet for Hickory Smoked Beef Brisket with Bourbon Barbeque Sauce, Country Fried Chicken, Old Fashioned Meatloaf, and Chicken & Sausage Gumbo with White Fluffy Rice! Complimentary lunches are available for paid conference attendees, sponsors, and speakers.



**Mark Franklin**  
*Tennessee Valley Authority*  
We all know it's coming! The "F" word. No, not that one ... the other one: F O R E C L O S U R E. During this session, Mark will walk us through the foreclosure process, and discuss many of the common issues that you are likely to encounter and tactics to deal with them. Have questions? Don't be shy. We want this session to be engaging. Have you encountered something interesting when handling a foreclosure? Share it and how you handled it so we can all learn.

**REAL PROPERTY & ETHICS**

**02:30 pm - 03:30 pm**  
Grand DEF | **1.0 CLE CREDIT** | **ETHICS**



**Title Jeopardy**  
*Mississippi College School of Law*  
You don't want to miss this riveting session. Join us as Prof. Campbell discusses recent or recurring ethical issues in the context of real estate law and practice. This session will cover rules of professional conduct as well as case law and ethics opinions.



**BREAK WITH EXHIBITORS**

**03:30 pm - 03:45 pm**

Lobby Area / Grand ABCD

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**TITLE JEOPARDY**

**03:45 pm - 04:45 pm**

Grand DEF | **1.0 CLE CREDIT**



**Ken Farmer**

*First American Title Ins. Co.*

Uh oh! Hope you were paying attention. We will wrap up the conference with a fun, but easy quiz competition in which all

attendees are presented with general knowledge clues related to the land title industry (with a mix of popular culture thrown in for good measure) in the form of answers, and you must phrase your responses in the form of questions. Let's see how many points you can get.

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**MEETING: STANDING COMMITTEES**

**03:45 pm - 04:45 pm**

Grand ABCD

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**CLOSING REMARKS AND ADJOURN**

**04:45 pm - 05:00 pm**

Lobby Area / Grand ABCD

Well ... it looks like you made it. We hope you've learned a little and took some time to network with colleagues and visit with our very generous sponsors. This conference wouldn't be possible without you and our sponsors.

We hope you will join us again at our next event. Until then ... THANK YOU!

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## *Member Highlight*

### **Abstractor Member – Sandra Warren**

After a 16-year stint as office manager for a construction company, Sandra Warren got her start in title abstracting by working as a Deputy Chancery Clerk and running searches on delinquent tax parcels. “I worked there 5 years,” she says, “then after much prayer and soul searching, I took a leap of faith to leave my county job and to start abstracting full time. I have been very blessed to have a successful business.” Sandra graduated from Prentiss High School in 1971, lives in New Hebron, Mississippi, and has now been abstracting for 30 years.



In handling both residential and commercial title searches, Sandra says that she loves “the hunt. It is like putting a puzzle together to an extent.” Given her many years in the abstracting field, she has the following excellent advice for beginning abstractors:

**Lesson number one: Learn to plat!! Be a careful abstractor. Don't take on more counties than you can handle. Be careful with the books and take care of them. Be respectful to the county employees as well as others who work in the records room.**

One new lesson Sandra says she is learning over the last busy year is to say “no” when necessary to be sure that she can take care of her client’s needs in a timely manner.

For Sandra, the colorful characters who come into the courthouse keep things interesting. She has met television actors who visited the clerk’s office to take care of family business as well as a gentleman who played guitar in Elvis’s band for many years. She also appreciates the history to be found in the records, including old-fashioned names and other reflections of the past.

Sandra is married to her husband of 42 years, Keith; and they have two children, Angie and Cole. Cole and his wife, Lori, have their two beautiful grandchildren – Chloe (10) and Hayden (7). Sandra and Keith are both avid readers and love spending time in the Smoky Mountains hiking and riding back roads. They enjoy camping around Mississippi in their RV, and spending time with family, especially the grandchildren. Although Keith has recently retired, Sandra has no such plans just yet..

**Thank you for your service and commitment to the land title industry!**



## **SPEAKERS**

### **ZAC ATWOOD**

#### **State Counsel – Mississippi / Arkansas Stewart Title Guaranty Company**

Zac joined Stewart in January 2019 and serves as Underwriting Counsel for Stewart’s Southeastern Region and as State Counsel for Mississippi. Following his admission to the Mississippi Bar, Zac began a litigation career. From 2014 until 2019, Zac practiced law across the entire State of Mississippi which involved various areas of law included handling real property law in the areas of land title issues and real property disputes. Zac holds a B.A. in Political Science & History from the University of Southern Mississippi, and a J.D. from the University of Mississippi School of Law (Ole Miss Law) in Oxford, Mississippi.

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### **MARC BRYANT**

#### **Vice President, Claims Counsel Old Republic National Title Ins. Co.**

Marc Bryant is Vice President and Claims Counsel at Old Republic National Title Insurance Company and Mississippi Valley Title Services Company. He is located in the Ridgeland, Mississippi office, and handles claims on policies issued on Old Republic in Mississippi, Alabama and the Memphis, Tennessee, area. He also assists Old Republic agents and approved attorneys on title insurance policy coverages across the area. Marc is a frequent speaker on real property and title insurance matters. He is an active member in the Mississippi State Bar, having served as President of the Madison County Bar Association, President of the Mississippi Oil and Gas Lawyers’ Association, and Board

Member of the Christian Legal Society, and has been a participant in the Mississippi Bar Leadership Forum, Rankin County Bar Association, and the Mississippi Corporate Counsel Association. Marc has also volunteered with the Mississippi Volunteer Lawyers Project, Mission First Legal Aid, and Stewpot Legal Aid Clinics. Marc received his Bachelor of Professional Accountancy with honors from Mississippi State University and a Juris Doctorate with honors from Mississippi College School of Law. Marc is an Ironman triathlete, marathon runner, and golfer who enjoys the outdoors with his wife and two sons.

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### **DONALD CAMPBELL**

#### **Professor of Law Mississippi College School of Law**

Professor Donald Campbell joined the MC Law faculty in 2008. Professor Campbell’s research agenda focuses on legal ethics and property; however, he has also published articles dealing with such political issues as the Voting Rights Act and confirmation of federal judges. Professor Campbell recently published the second edition of his legal ethics casebook and is currently writing a textbook on construction law for West Academic (with Mike Montoya at Boise State University), co-authoring an article on judicial confirmation, and an article on the enforcement of ethical obligations as a matter of substantive law. Professor Campbell also serves as an editor of the Second Edition of the Encyclopedia of Mississippi Law (along with colleague Dean Mary Miller). Professor





Campbell is also an editor of Mississippi Civil Procedure treatise (with Justin Matheny).

Professor Campbell often speaks to lawyers and judges on ethics. Prior to joining the faculty, Professor Campbell served as a clerk for the Honorable Leslie H. Southwick on the United States Court of Appeals for the Fifth Circuit. He was voted Law School Professor of the Year for the 2009-2010 and 2015-2016 school years. Professor Campbell also serves as the faculty advisor for the school's law review.

.....

**RAYMOND CARTER**  
**Asst. Secretary of State – Gulf Coast**  
**Mississippi Secretary of State’s Office**

Raymond Carter began in 2008 as a Senior Attorney in the Secretary of State’s Public Lands Division and now serves as the Assistant Secretary of State for the Gulf Coast. Ray is directly involved in the administration of the state’s public trust tidelands in Hancock, Harrison and Jackson Counties. This includes overseeing the protection and use of the tidelands, advising the Secretary of State Michael Watson on tidelands issues and serving as liaison with government agencies on tidelands matters.

Born in Louisville, Mississippi, Ray graduated from Biloxi High School and attended Mississippi State University as an Army ROTC scholarship recipient, earning a Bachelor of Science with distinction in Business Administration in 1979. Commissioned a second lieutenant in the of the United States Army Field Artillery, Ray served four years active duty, then remained in the United States Army Reserves, retiring as a major after twenty years. While at the University of Mississippi School of Law, Ray served as Mississippi

Cases editor for the Mississippi Law Journal and received his Juris Doctor degree in 1989. Ray is a member of the Mississippi Bar Association and is admitted to all Mississippi state and federal courts.

Ray twice served as president of the Biloxi Kiwanis Club and was named Biloxi Kiwanian of the Year in 2000. Ray and wife Teri are members of several Mardi Gras organizations, including the Gulf Coast Carnival Association. Ray and Teri have three children and two grandsons and are members of the First United Methodist Church of Biloxi. Ray enjoys baseball history and collects “Batman” related items.

.....

**DANNY CROTWELL**  
**V.P. and Underwriting Counsel**  
**Fidelity National Title Group – MS**

Danny L. Crotwell currently serves as Vice-President and Underwriting Counsel of Fidelity National Title Group for Mississippi. He previously served as Vice-President and State Counsel for Stewart Title Guaranty Company. Before becoming an underwriter, Danny was in private practice for 16 years, specializing in real estate transactions and general litigation. A former President of the Southeast Land Title Association, Danny received his law degree from the University of Mississippi Law Center and received a B. S. in Computer Science from the University of Mississippi.

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**KENNETH D. FARMER**  
**Regional Underwriting Counsel**  
**First American Title Insurance Co.**

Ken Farmer grew up on the Mississippi Gulf Coast, but has lived in Arizona, Florida,



Louisiana, Texas, and Germany. He started with First American in 2016 as Sr. Underwriting Counsel. He later became Mississippi State Counsel, and in 2021 accepted the role as Regional Underwriting Counsel. Ken helps agents and in-house underwriters find ways to close and insure real estate transactions in Alabama, Louisiana, and Mississippi.

Prior to joining First American, Ken worked at a law firm as a transactional attorney closing business and commercial real estate transactions. He graduated from the University of Southern Mississippi in 2003 and received his law degree and a master's degree from the University of Florida in 2006. Ken has a background in information technology and worked as a network engineer for SkyTel in Jackson, Mississippi for a time and served with the U.S. Army as a Signals Intelligence Analyst. In his spare time, Ken loves to listen to audio books, travel, and spend time with his family.

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## **JOEY FILLINGANE**

**State Senator, District 41**  
**Owner / Deep South Title, LLC**

Joey was born and raised in South Mississippi where he has also served in the Mississippi Legislature for the past twenty years. Joey has a large extended family (he is one of five siblings) and loves family time with all of his siblings, parents, nieces and nephews. Joey practices civil law in Mississippi when he is not in Jackson at the State Capitol conducting legislative business on behalf of his constituents in the Mississippi State Senate.

## **MARK FRANKLIN**

**Member**  
**McKay Lawler Franklin & Foreman**

Mark is a 1984 graduate of the University of Southern Mississippi and a 1987 graduate of the University of Mississippi School of Law where he was a member of both the Moot Court Board and the Mississippi Law Journal. In practice for almost 35 years, he has been a member of McKay Lawler Franklin & Foreman, PLLC, since 2001. Mark's practice is heavily invested in real estate issues—both in litigation and in handling thousands of foreclosures over the years. He authored the chapter on judicial foreclosure in the Univ. of Miss. Inst. For Continuing Studies' manual, Foreclosure Law in Mississippi. Mark is a native of the Mississippi Gulf Coast living and practicing in Madison County. He has been married since 1985 to Elizabeth Franklin Ph.D., and they have three children and three grandchildren—the most recent additions being identical twin boys born in January 2022.

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## **CHARLES GREER**

**Senior Underwriting Counsel**  
**First American Title Insurance Co.**

Charles is Senior Underwriting Counsel for First American Title Insurance Company where he assists agents in underwriting commercial and residential title insurance policies in Mississippi and Tennessee. Charles was in private practice for over 18 years and his diverse legal background includes handling residential and commercial real estate closings, general business transactions, representing clients in sales and leasing of retail and office properties, title curative



litigation, foreclosures, estate planning and probate, and general civil litigation.

Charles is a graduate of the University of Southern Mississippi (B.S. 1997 / M.B.A. 2000) and the Mississippi College School of Law (J.D. 2003). In 2014, Charles was given an AV - Preeminent rating by Martindale-Hubble for his work in real estate law. He was a member of the inaugural Title Standards Board appointed by the Real Property Section of the Mississippi Bar that promulgated the Mississippi Title Examination Standards which became effective August 1<sup>st</sup> of 2019 and continues to serve on the Title Standards Board. Charles currently serves as president and board member of the Land Title Association of Mississippi and is a Member of the Tennessee Land Title Association serving on their Legislative Committee. Charles previously served as chairman of the Executive Committee for the Real Property Section of the Mississippi Bar and is currently a member. Charles is also a member and former Mississippi Director for the Southeast Land Title Association. Charles lives in Hattiesburg, Mississippi, with his wife, Sweetie, and children, Charlie and Abby.

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**JEROME MAYNE**  
**Author / Speaker**  
**Mayne Speakers, Inc.**

For over 2 years his name was, Federal Inmate Number 08657-041. Before that, Jerome Mayne was the founder and CEO of two corporations, respected in the financial community and the father of two young boys. He received a 21-month prison sentence for conspiracy to commit mail fraud, wire fraud and money laundering – crimes that took place four years prior to his indictment. Finally, he

reported to the Federal Prison in Yankton, South Dakota. His career and his life were changed forever.

Jerome now delivers his primary keynote, Choice and Consequences, for associations and Fortune 500 companies around the country – including nearly three dozen title industry associations and companies. He has appeared on numerous panels, radio shows and web-cast productions as an expert on fraud, ethics and critical decision making. He has been a contributing columnist for the Business Journal, California CPA Magazine and Fraud Insights – Monthly Newsletter by Fidelity National Financial. He is also author of the book DIARY OF A WHITE COLLAR CRIMINAL and co-author of Mortgage Fraud and Predatory Lending – what every agent should know (Dearborn/Kaplan).

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**JANSEN OWEN**  
**State Representative, District 106**  
**Employer Name**

Jansen is an attorney and politician, representing the 106th district (Pearl River and Lamar Counties) in the Mississippi House of Representatives since 2020. As the youngest serving member of the Mississippi Legislature, Jansen serves on the House Judiciary B, Agriculture, Transportation, County Affairs, and the Youth and Family Affairs Committees.

Jansen is currently the appointed Municipal Court Public Defender for the City of Poplarville and the Public Defender for Lunacy Court in Pearl River County, Mississippi. He is a member of the American Bar Association, the Mississippi Bar Association, the Pearl River County Bar Association, and the Federalist Society. He’s admitted to all state and federal



courts in the state of Mississippi and is ready to fight for you.

Jansen received his B.A. in political science, with honors, from the University of Southern Mississippi. He then enrolled at Tulane University Law School and earned his juris doctorate degree in 2019. While at Tulane, Jansen served as the Managing and Symposium editor of the Tulane Law Review, as a student attorney with the Tulane Criminal Justice Clinic, and as a student prosecutor with the District Attorney's Office for Mississippi's 2nd Circuit Court District in Gulfport and Bay St. Louis. In 2017, Jansen began a two year stint with the County and Youth Court of Pearl River County, where he served as a law clerk to the sitting trial court judge.

Prior to attending law school, Jansen served as a Deputy Circuit Clerk with the Pearl River County Circuit Clerk's Office from 2011 to 2015 where he worked closely with attorneys, judges, and citizens to ensure that the court system moved efficiently. He then went on to serve as Chief Deputy Chancery Clerk in Pearl River County in 2016 before leaving to attend law school.

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**ROY PERILLOUX**  
**Sr. V.P. / Director / MS. State Manager**  
**Security Title Guarantee Corporation of**  
**Baltimore**

As a Ronald Reagan delegate to the 1976 Republican National Convention that ultimately nominated Gerald Ford, Roy Perilloux makes no claims of political savvy. However, the same cannot be said of his career in the title industry. Beginning in 1985 as an approved attorney for two different title insurers, Roy's law practice centered around real estate transactions for

nearly 30 years. In 1999, he forged a relationship with The Security Title Guarantee Corporation of Baltimore, thus beginning a journey that ultimately led to his current position as a Vice President and MS State Manager and Underwriting Counsel for the underwriter. He is also a member of The Security Title Guarantee Corporation's Board of Directors and serves on the Company's Risk Committee. He is a past President of Southeast Land Title Association, formerly known as the Dixie Land Title Association. Roy is licensed to practice law in both Mississippi and Louisiana.

Over the course of his lengthy career, Roy has witnessed many changes within the title industry. He has been around for every innovation from White-Out to the total digital revolution. Aside from technology changes, Roy credits RESPA and the Dodd-Frank Act with its subsequent creation of the CFPB with bringing about the most sweeping changes to the industry. His advice to anyone just starting out in this business is simple, "The old life lesson that haste makes waste is one that all newcomers should learn and abide by."

Roy credits his dedication and an unrelenting quest to learn and grow as the key to doing his job well. "Certifying and insuring title is serious business and impacts the lives of the interested parties for years to come." While underwriting is a serious business, one that Roy thoroughly enjoys, there's plenty of fodder for a laugh here and there. He recounts underwriting a timber transaction several years ago and reviewing a last will and testament that left all real property to "the longest liver...". Roy says he wasn't sure if he should require exhumation of the remains for measurement or if he could simply rely upon tenancy with the benefit of survivorship. Let's hope he chose the latter!



Roy has been married to Bonnielyn Silva Perilloux for 53 years. Together, they have three children and four grandchildren. When Roy isn't jetting to and from Baltimore for board meetings, the avid college sports enthusiast enjoys spending time at his retreat in Bay St. Louis as well as traveling abroad, having recently visited Spain, Portugal, France, Italy, Germany, and Austria.

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**RANDY PIERCE**

**Director**

**Mississippi Judicial College**

Randy is the director of the Mississippi Judicial College. He previously served on the Mississippi Supreme Court, as a Chancellor for the Sixteenth Chancery Court District, and as a member of the Mississippi House of Representatives. Randy received his Juris Doctor from the University of Mississippi School of Law where he served as LSSB President. He has an undergraduate degree in accounting and a Master's Degree in Business Administration from the University of Southern Mississippi. He is also a Certified Public Accountant.

While a member of the Mississippi Supreme Court, Randy served as co-chair of the supreme court's Commission on Children's Justice. He also served as chair of the Rules Committee on the Legal Profession. He is a frequent speaker at continuing legal and judicial education seminars. He teaches Mississippi Civil Practice and Mississippi Judicial Practice at the law school. He is a member of the Mississippi Bar, American Bar Association, Mississippi Society of Certified Public Accountants, American Institute of Certified Public Accountants, and the National Association of Judicial Educators.

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**COURTNEY ROBBINS**

**Amrock Title Insurance Company**

Courtney began her career as an officer in the trust department at a prominent bank in Jackson, Mississippi. She then worked as a prospect research consultant for a national nonprofit before opening her own law practice, specializing in estate planning and ERISA law. She joined Lockett Land Title in 2016 to open its fourth real estate closing office, located in Madison. Courtney performed the first eClosing in the state of Mississippi in May 2018. Courtney joined Amrock Title Insurance Company as Senior Underwriting and Claims Counsel in 2021.

Courtney is a Summa Cum Laude graduate of Mississippi State University and earned her Juris Doctorate from Mississippi College School of Law. Courtney is an active member of the Mississippi Bar and currently serves on the Public Relations Committee and the Membership Committee of the American Land Title Association. She also currently serves as chairwoman of the Legislative Committee of the Land Title Association of Mississippi, where she is helping to shape future laws and regulations that affect Mississippi's real estate. Courtney lives in Gluckstadt, Miss., with her husband and two children.

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**BENJAMIN SUBER**

**State Senator, District 8**

**Member / Suber Law Firm, PLLC**

Benjamin Suber is an attorney and politician who has served in the Mississippi State Senate from the 8th district since 2020. He attended both Arkansas State University and Mississippi State University. He got his J.D. degree from Mississippi College School of Law. After law



school, Suber became a practicing attorney. He serves as the town attorney for Pittsboro, Mississippi. He is also a member of the Board of Directors of Calhoun County Farm Bureau and a member of the Advisory Board of Directors for the Calhoun Banking Center. Suber has worked as the Municipal Judge for Bruce, Mississippi. He was named a special judge in a case involving Calhoun County school officials, since both judges from the Calhoun County Court recused themselves.

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**KEITH TURNER**

**Member  
Watkins & Eager PLLC**

Keith is a member of Watkins & Eager PLLC, where his practice focuses on environmental law, and includes energy, real estate, and economic development. Keith has represented clients before the Mississippi Department of Environmental Quality, the United States Environmental Protection Agency, and the United States Army Corps of Engineers. Besides serving as an adjunct professor at Mississippi College School of Law in environmental law, hazardous waste law, and the Clean Water Act, Keith has lectured on environmental issues in real estate

development, Brownfields, and related environmental issues. Prior to practicing law, Keith was an environmental consultant with over ten years experience working with clients on water, air, hazardous waste, and groundwater remediation matters.

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**HANK ZUBER**

**State Representative, District 113  
Owner / Zuber Law Firm, Inc.**

Henry B. Zuber, III (Republican Party) (also known as Hank) is a member of the Mississippi House of Representatives, representing District 113. He assumed office in 2000. His current term ends on January 2, 2024.

Hank ran for re-election to the Mississippi House of Representatives to represent District 113. He won in the general election on November 5, 2019. He was first elected to the chamber in 1999.

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## SPONSORS: PLATINUM



*First American Title™*

Chicago Title and Commonwealth Land Title, the first two title insurance companies formed in the United States, are part of the FNF family of companies, the market leader nationwide and in Mississippi. Through our agent partners, our companies help individuals and families in Mississippi realize the dream of home ownership and gain the protection they need for the largest investment of their lives. We pride ourselves in delivering great customer service, creating relationships of trust and dependability with our agents, and truly partnering with our agents to make sure we are there to help them succeed every day.

First American Title Insurance Company serves Mississippi clients from its state office in Flowood (near Jackson) and a branch office on Gulfport's coast. From the 26 miles of the longest man-made beach in the world to the front porch of Elvis' birthplace, we are here to meet your title insurance needs with local knowledge, a global perspective, and the strength of an industry leader.

First American Title is one of Mississippi's largest title insurance providers with over 200 licensed title agents throughout the state. Some of these agents have been recognized as experts within the real estate industry by their peers and outside legal publications. We also offer title abstracting services in all 82 counties with a team of title abstractors/examiners that possess vital, local knowledge. They have decades of experience with real estate transactions including complex commercial and industrial transactions, casino/gaming sites, large timber tracts, and standard lot and block subdivisions.



Fidelity National Title Group is a member of the Fidelity National Financial (NYSE: FNF) family of companies and the nation's largest group of title companies and title insurance underwriters - Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Alamo Title Insurance, Lawyers Title, and Ticor Title - that collectively issue more title insurance policies than any other title company in the United States.

Partnering with First American will afford you the assurance of a 130-year-old global company that has been in the title business since 1889, along with a local team of knowledgeable professionals. First American has been recognized as one of the Fortune 100 Best Companies to Work For® in 2016, 2017, 2018, 2019, 2020, 2021, and 2022.



Established in 1952, The Security Title Guarantee Corporation of Baltimore provides exceptional title services to our agents while guaranteeing financial security to our insureds. Security Title is a privately held company and adheres to a philosophy of managing our business for long-term achievement rather than only focusing on short-term objectives. Now in its third generation, Security Title has been operated by members of the Rogers family since its inception. For over 65 years this commitment to continuity has guaranteed Security Title remains dedicated to servicing the needs of its independent agents to ensure our mutual success. We know longevity is the key to a good business.



Stewart Title Guaranty Company is a global real estate services company dedicated to constantly growing and improving to provide a better experience to independent agencies. We are using our financial strength to invest in better tools and resources to remove barriers and be a stronger partner for our network of Stewart Trusted Providers. As industry leaders, you can depend on us to deliver the expertise, products, and services you need to conduct

business more efficiently, and to make doing business with us easier. At Stewart, we're not just an underwriter, we're a partner who's dedicated to creating solutions that enhance every aspect of our relationship with our trusted providers. Day in and day out our associates work hard to drive relationships and help propel your transactions and your business forward.



Southern Land & Title has been a leader in the Real Estate industry for over 20 years! We pride ourselves in being an American-owned business that is committed to excellent customer service relations, as well as fast and accurate delivery of needed documents. You will ALWAYS get personal and friendly service with no automated calls.

We offer many services Nationwide. From Current Owners, 2 owners, full searches, updates to Litigation, judgment search, and recordings. If you do not see what you are looking for below, contact us and request a quote! We have competitive rates starting at \$25 for a current owner and \$4 million in Errors & Omissions Insurance. Hope you will give us an opportunity to prove our excellence and assist with your orders!

**\*\*\* Thank You, Platinum Sponsors \*\*\***





## SPONSORS: GOLD



**ALLIANT  
NATIONAL**  
TITLE INSURANCE COMPANY

SoftPro is the nation's leading provider of closing, title, and escrow software, offering cutting-edge technology and outstanding support to make your business more efficient and profitable. SoftPro's award-winning software is flexible and fully customizable, produces residential and commercial closings, provides automation capabilities, hosted and on-premise installations, endless integrations with vendors and underwriters and so much more! Contact SoftPro to see a FREE demo of our award-winning software today!

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Alliant National's mission is to empower people by protecting property owners with the finest title insurance and help independent title agents thrive and inspire more people to explore and innovate. Founded in 2005 by a group of seasoned title insurance professionals, business leaders and entrepreneurs, Alliant National began as a regional underwriter operating in Colorado with a few key agents. Today, Alliant National underwrites for more than 600 agents in 30 states. Its team covers five regions, with corporate headquarters in Longmont, Colo. and in Oviedo, Fla., where it processes claims.

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**\*\*\* Thank You, Gold Sponsors \*\*\***



## SPONSORS: SILVER



SoftPro is the nation’s leading provider of closing, title, and escrow software, offering cutting-edge technology and outstanding support to make your business more efficient and profitable. SoftPro’s award-winning software is flexible and fully customizable, produces residential and commercial closings, provides automation capabilities, hosted and on-premise installations, endless integrations with vendors and underwriters and so much more! Contact SoftPro to see a FREE demo of our award-winning software today!



At Lien Sweeper we have a singular focus- to obtain the appropriate documents to clear liens and encumbrances from real property. Founded in 2001, we have assisted thousands of Title Agents, Lenders, Mortgage Servicers, Realtors, and Property Owners clear liens and encumbrances of all types on both residential and commercial property. From liens being paid off today to those paid off years ago, our experienced title clearing team manages the entire lien clearing process bringing you ...



For over 100 years, Old Republic Title has helped Americans protect their property rights while providing peace of mind for one of the biggest investments homeowners will make. We work closely with title agents, real estate professionals, lenders and industry experts to secure safe and efficient real estate transactions. We provide comprehensive title and escrow products and services for individuals, businesses and government.



Qualia has completely reinvented how homes are bought and sold. By transforming all real estate closings into premium, mobile, cloud-based experiences that everyone can easily click their way through, Qualia has transformed the real estate transaction forever. Approximately 10% of all U.S. real estate transactions currently close on Qualia - bringing together homebuyers and sellers, lenders, title agents, and realtors onto one secure shared platform to fully reset expectations of what the real estate closing experience should be.



TitleWave is a product of Fidelity National Financial, Inc. (NYSE:FNF), which is a leading provider of title insurance, mortgage services and diversified services. FNF is the nation's largest title insurance company through its title insurance underwriters - Fidelity National Title, Chicago Title, Commonwealth Land Title and Alamo Title - that collectively issue more title insurance policies than any other title company in the United States.

TitleWave was developed in 2000 for the Philadelphia Metropolitan marketplace. We took the existing plant that had been servicing agents for several decades and infused technology. A team of title examiners was assembled for the design phase to ensure the resulting software was specialized for the title industry. The goal in development of the software was to create a platform by which we could deliver title search products quicker, better and cheaper than other service providers. By year end, TitleWave proved successful and quickly began to spread to other production centers throughout the East and Midwest areas and we continue to expand our footprint throughout the country.

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Southern Loan Servicing is an owner-financing loan servicing company that provides objective and knowledgeable third-party loan services to borrowers and lenders using owner-financing. Our staff, software, affiliated companies, and long history allow you to trust that we can structure, administer, and close out your owner-financed transaction efficiently and accurately. We offer 24/7 online self-service for checking on the status of payments and account balances, handle the standard IRS reporting forms, pay underlying mortgages and escrows, and can work with you on challenges that arise throughout the course of the owner-financed loan.

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**\*\*\* Thank You, Silver Sponsors \*\*\***



# SPONSORS: BRONZE



Since 1993, Generes & Associates has represented Landtech Data Corporation providing sales, training, consulting, and other services for the Landtech real estate closing, title, and escrow system. Generes & Associates also offers Escrow Accounting Services, Digital File Scanning and Indexing Services, Transaction Management, 1099-S Services, Cyber & Email Security Services, and Internet based Network Data Backup Services. Our services are marketed primarily to title and escrow professionals across the United States. Our primary goal is to contribute to the success of our clients by providing state of the art, user-friendly technology, and professional services. We work with all our clients “one-on-one” to assure the client’s proficiency in using our technology to further their business objectives in the most cost-effective manner. Professionals new to the industry can particularly benefit from our personal approach.

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Accurate. Punctual. One point of contact for local searches nationwide with boots-on-the-ground experts right here in Mississippi. Punctual Abstract is a leading nationwide source for abstracts, title evidence, document recording, and comprehensive national title production services. Through our proprietary PunctualNow Title Search Technology, Punctual Abstract now provides tile reports in 30 seconds. Punctual Abstract is a SOC 2 Type 1 Certified abstracting firm with millions of abstracts performed since 1993. Our proprietary software integrates with most title/escrow platforms, or we can provide a custom solution, to improve data integrity and SLA’s. Headquartered in the New Orleans metro, Punctual Abstract is a technologically advanced abstracting firm offering a national solution with a local touch.

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**\*\*\* Thank You, Bronze Sponsors \*\*\***

# ANNUAL CONFERENCE PASSPORT

Visit the vendor booths (or individuals) listed on this passport and have them stamp, initial their logo, or provide a secret code. To participate, you must complete the entire passport (except the “We Lead. We Deliver. We Protect.”).

Once completed, return this passport to the LTAMS registration desk to receive **ONE raffle ticket** and be entered for a chance to win a prize.



# GAME: CROSSWORD PUZZLE

## ACROSS

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- 4 one to whom property is conveyed
- 5 fixed time for concluding a transaction
- 6 person authorized to administer oaths
- 9 person responsible for determining whether to issue a policy
- 12 return of something to a former owner
- 13 act of moving something to a lower rank
- 14 a proceeding to terminate a mortgagor's interest in property
- 15 a map describing a piece of land and its features
- 17 house and adjoining land owned and occupied as a residence
- 18 amendment to an insurance policy; a rider
- 20 division of property
- 21 consummation of a transaction

## DOWN

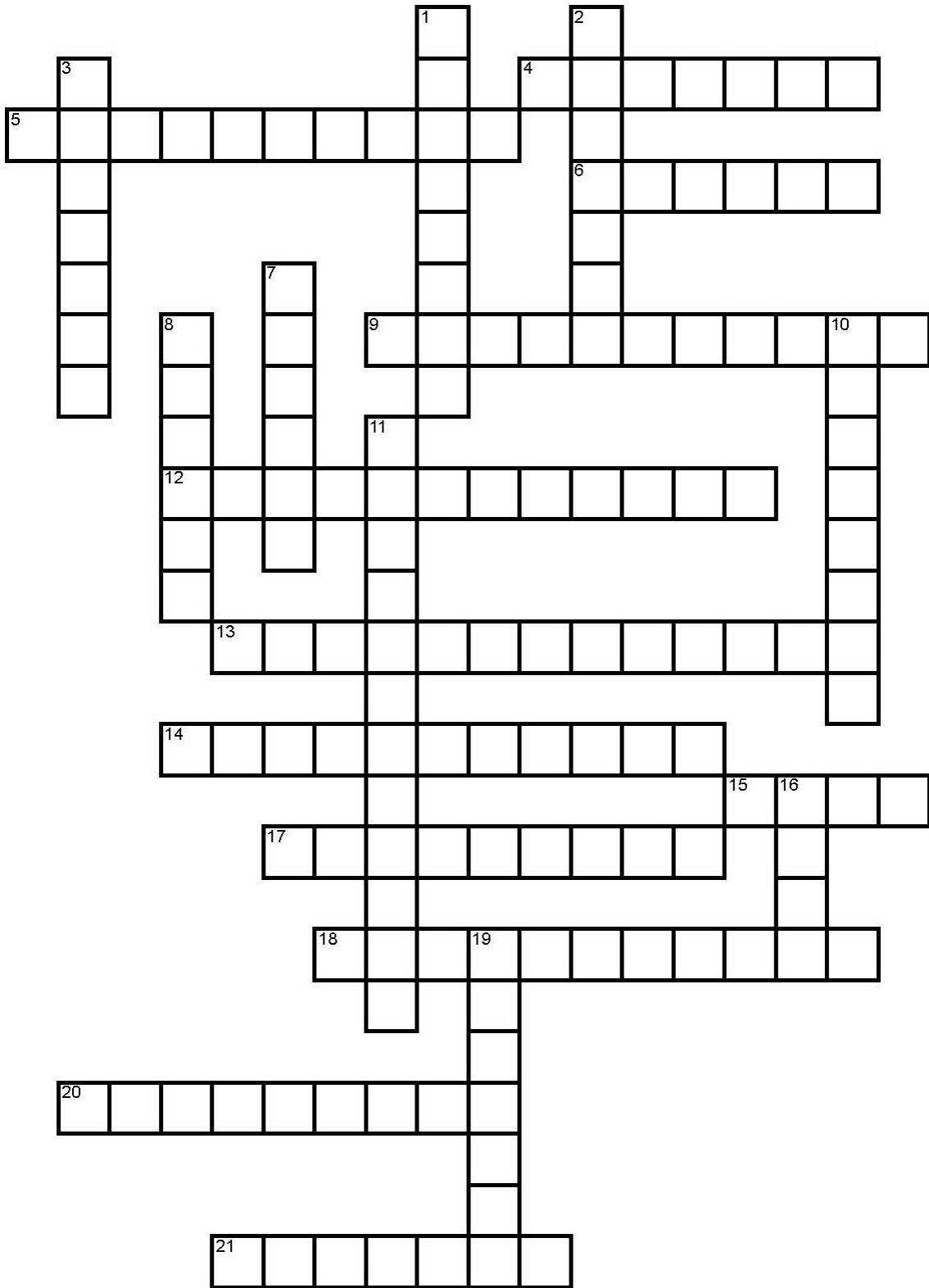
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- 1 document evidencing rights or privileges of a person
- 2 someone who conveys property to another
- 3 written discharge
- 7 imperfection or shortcoming
- 8 an account held in trust or as security
- 10 right in the owner of one parcel to use land of another
- 11 interference with or intrusion onto another's property
- 16 legal right of creditor in another's property until debt is satisfied
- 19 formal expression of advice

## WORD LIST

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closing	foreclosure	notary	settlement
defect	grantee	opinion	subordination
easement	grantor	partition	underwriter
encroachment	homestead	plat	
endorsement	lien	reconveyance	
escrow	muniment	release	





# MEETING AND EVENT CODE OF CONDUCT

## PERSONAL ACTIONS SUPPORTING THE COLLECTIVE WELLBEING

A code of conduct is a collection of rules and regulations that include what is and is not acceptable or expected behavior. The Events Industry Council has offered guidelines outlining steps that can be implemented to provide as safe an environment as possible when meeting in-person. Responsibility is shared equally among event organizers, the event venues, and the event attendees – all have a role to play.

Based on our common set of beliefs in the value of live event experiences we know to be true, as stakeholders we all have a role to play in the mitigation of risk. The code of conduct below is meant to serve as a reminder and inspiration to know that if we all collectively respect the significance of this contribution; we are advocating for the well-being of our fellow global citizens and our industry.

## CODE OF CONDUCT

### Before Leaving Home

- Follow relevant guidance provided by the World Health Organization (WHO), or your local health authority.
- Adhere to government issued travel restrictions and guidance issued by the region you will be travelling to and the region you are travelling from.
- Evaluate your own health and that of people you are in close contact with; contact the meeting/event organizers if you have concerns.
- Stay home if you feel sick.

### On-site During the Event

Follow guidance from your local health authority, for everyday preventive actions to help prevent the spread of respiratory viruses including:

- Washing hands often with soap and water for at least 20 seconds, or an alcohol-based sanitizer with at least 60% alcohol.
- Avoiding touching eyes, nose, and mouth with unwashed hands.
- Covering your nose and mouth when coughing or sneezing. Throw used tissues in the trash.
- Cleaning and disinfecting frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Agree to have your temperature taken before entering the meeting/event venue, if required by the event organizers.
- Agree to wear a mask or facial covering, if required by the event organizers.
- Adhere to social distance protocols put in place by the event organizers and respect others' personal space.
- Go to the event First Aid office (or equivalent) at any time if you feel unwell or are experiencing flu-like symptoms.





### **Post-event**

Based on current contact tracing advice from many health authorities, if you test positive for COVID-19 up to 14 days after returning home, please contact the meeting/event organizers to advise them.

**Individually, I am confident that LTAMS keeps me informed as to legislative and case law developments that impact my day-to-day practice. Collectively, the title industry has a unified voice through LTAMS to influence legislation and policy in ways that protect property rights, reduce risk, and make our jobs easier.**



**Jennifer West Signs**  
Agent Member



# CONFERENCE INFORMATION

## PROGRAM REGISTRATION

You may register online at <https://ltams.org> or complete and return the registration form with payment not less than 30 days prior to the event. Conference registrations will only be accepted when accompanied by a check or credit card. Registrations cannot be processed without payment. If you do not receive an email confirmation, please email [admin@ltams.org](mailto:admin@ltams.org) to verify that your registration form and payment were received.

## ON-SITE REGISTRATION

On-site registration is available for those persons who missed the registration deadline. If you plan to register at the door, you must email [admin@ltams.org](mailto:admin@ltams.org) not less than 24-hours prior to the event to confirm space is still available. Failure to call in advance may result in not being admitted to a sold-out event.

## REGISTRATION FEES

Your registration fees include admission to the program, food, and electronic copies of the program course materials.

## CANCELLATION POLICY

All cancellations must be received in writing. Cancellations must be received at least 30 days prior to the event and are subject to a \$75 cancellation fee. There will be no refunds after 30 days prior to the event. Registrants who are unable to attend may send a substitute or receive course materials in lieu of a refund. LTAMS reserves the right to cancel any program and assumes no responsibility for personal expenses.

## CLE CREDIT

LTAMS will seek 1 hour of General CLE credit for each 60-minute session of the program. Credit hours are estimated and are subject to the approval of the Mississippi Commission on CLE.

## PRIVACY NOTICE

Registration for, attendance at, or participation in the program and other associated activities constitutes an agreement by the registrant or participant to permit the Land Title Association of Mississippi to use and distribute (both now and in the future) the registrant or participant's image or voice in photographs, videotapes, electronic reproductions, and audiotapes of such event and activities.

## DISCLOSURE NOTICE

Registration for, attendance at, or participation in the program and other associated activities constitutes an agreement by the registrant or participant to permit the Land Title Association of Mississippi to share limited personal information (such as your full name, email address and telephone number) to the program sponsors.

## COPYRIGHT NOTICE

The material contained in this program is protected by copyright and is solely intended for the individual and private use of LTAMS members in a manner that is consistent with the LTAMS' mission, goals and activities. All other use is strictly prohibited without prior written authorization from LTAMS. Prohibited use includes but is not limited to the copying, renting, leasing, selling, distributing, transmitting or transfer of all or any portions of the material, or solicitation purposes. The material is not to be used for any mass communications and may be used only for one-to-one member communication. For information concerning appropriate use of the material, please email [admin@ltams.org](mailto:admin@ltams.org).

## TAX DEDUCTION FOR EDUCATIONAL EXPENSES

An income tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills. This includes registration fees, travel, meals, and lodging expenses. (see Treas. Reg 1.162-5) (Coughlin vs. Commissioner, 203 F 2d 307).

## AMERICANS WITH DISABILITIES ACT

If special arrangements are required for disabled individuals to attend this program, please contact LTAMS in writing no later than 30 days prior to the event at Land Title Association of Mississippi, 420 Liberty Park Court, Suite E, Flowood, MS 39232 or email [admin@ltams.org](mailto:admin@ltams.org).

## ADDITIONAL INFORMATION

If you have questions or require additional conference information, please email [admin@ltams.org](mailto:admin@ltams.org).



# VENUE INFORMATION

## LOCATION

Located at a waterfront hotel near Biloxi's iconic lighthouse, the Golden Nugget Biloxi puts guests close to all of the great things to do in Biloxi, MS.

**Address:** Golden Nugget Biloxi  
151 Beach Boulevard  
Biloxi, MS 39530

**Phone:** 228-435-5400

## PARKING

The Self-Parking Garage is located on the east side of the Golden Nugget. Elevators to the casino/hotel are located in the center of the west wall of the Self-Parking Garage, closest to the building. Electric Vehicle Charging Stations are located on the first floor of the Self-Parking Garage, north of the entrance to the casino/hotel. Complimentary valet parking is available directly in front of the Golden Nugget. All parking is at owner's risk. Golden Nugget assumes no responsibility or liability for loss or damage.

## HOTEL RESERVATIONS

For registered attendees, a block of rooms has been set aside at the group rate of \$89.99 a night for luxury king rooms, and \$109.99 a night for luxury 2 queen rooms, plus applicable taxes. To make your hotel reservations, reserve your room no later than Tuesday, April 12, 2022, call reservations at 800-777-7568, or make reservations online using the code below. After this date, reservations and room rates are based on the hotel's availability.

**Group Code:** S220315  
**Start Date:** Wednesday, May 4, 2022  
**End Date:** Sunday, May 8, 2022  
**Last Day to Book:** Tuesday, April 12, 2022

# ATTENDEE REGISTRATION FORM

① REGISTRATION TYPE				
REGISTRATION TYPE	EARLY REGISTRATION (Before 01/31/2022)	LATE REGISTRATION (After 02/01/2022)	QTY	EXTENDED COST
<input type="checkbox"/> Abstractor <input type="checkbox"/> Agent Staff	\$175.00	\$275.00		
<input type="checkbox"/> Honorary <input type="checkbox"/> Govt. Employee	\$175.00	\$275.00		
<input type="checkbox"/> Agent <input type="checkbox"/> Underwriter <input type="checkbox"/> Associate	\$275.00	\$375.00		
<input type="checkbox"/> Real Property Section Members	\$325.00	\$425.00		
<input type="checkbox"/> Non-Member (Join and Save)	\$375.00	\$475.00		
<b>Totals Attendee Costs:</b>	---	---		

② PAYMENT INFORMATION				
BILL ME*	PAY BY CHECK	CHECK NUMBER	PAY BY CREDIT CARD	CHARGE AMOUNT
<input type="checkbox"/> Invoice Me	<input type="checkbox"/> Check Enclosed		<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express	
CARD NUMBER		CVV	EXP. DATE	
BILLING ADDRESS (IF DIFFERENT FROM OFFICE ADDRESS)		CITY	STATE	ZIP CODE
NAME ON CARD (PRINT)		CARDHOLDER'S SIGNATURE (IF SENDING BY PAPER)		

③ ATTENDEE INFORMATION			NOTE: This info will be used to complete the name badges!
ATTENDEE #1	FIRST NAME	LAST NAME	
	EMAIL ADDRESS	COMPANY NAME	
ATTENDEE #2	FIRST NAME	LAST NAME	
	EMAIL ADDRESS	COMPANY NAME	
ATTENDEE #3	FIRST NAME	LAST NAME	
	EMAIL ADDRESS	COMPANY NAME	

RETURN BY MAIL TO: LTAMS, 420 Liberty Park Court, Suite E, Flowood, MS 39232

RETURN BY EMAIL TO: kfarmer@ltams.org



# SPONSORSHIP REGISTRATION FORM

## ① SPONSORSHIP LEVEL & OPPORTUNITY

Annual Conference				Annual Conference Add-ons (Per Day)			
SPONSORSHIP LEVEL	--	MEMBER	NON-MEMBER	SPONSORSHIP LEVEL	QTY	MEMBER	NON-MEMBER
<input type="checkbox"/> Platinum (3 tickets)	--	\$ 2,500.00	\$ 2,850.00	<input type="checkbox"/> Reception		\$ 3,000.00	\$ 3,600.00
<input type="checkbox"/> Gold (2 tickets)	--	\$ 2,000.00	\$ 2,350.00	<input type="checkbox"/> Lunch		\$ 2,000.00	\$ 2,400.00
<input type="checkbox"/> Silver (1 ticket)	--	\$ 1,000.00	\$ 1,350.00	<input type="checkbox"/> Breakfast		\$ 1,000.00	\$ 1,200.00
<input type="checkbox"/> Bronze (1 ticket)	--	\$ 500.00	\$ 850.00	<input type="checkbox"/> Coffee Break		\$ 500.00	\$ 600.00
				<input type="checkbox"/> Charging Station		\$ 300.00	\$ 360.00
				<input type="checkbox"/> Lanyards*		\$ 300.00	\$ 360.00
				<input type="checkbox"/> Bottled Water*		\$ 300.00	\$ 360.00
<b>Totals Sponsorship:</b>	--			<b>Total Addons:</b>	--		

\* Plus, cost of production and delivery.

In addition to the above-selected sponsorships, we will also contribute door prizes (qty):  1  2  3  4  Other

## ② CONTACT INFORMATION

APPLICANT NAME (INDIVIDUAL)		COMPANY NAME	
OFFICE ADDRESS	CITY	STATE	ZIP CODE
PHONE NUMBER	EMAIL ADDRESS		

## ③ PAYMENT INFORMATION

MAIL TO: 420 LIBERTY PARK COURT, SUITE E, FLOWOOD, MS 39232

BILL ME*	PAY BY CHECK	CHECK NUMBER	PAY BY CREDIT CARD	CHARGE AMOUNT
<input type="checkbox"/> Invoice Me	<input type="checkbox"/> Check Enclosed		<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express	
CARD NUMBER	CVV		EXP. DATE	
BILLING ADDRESS (IF DIFFERENT FROM OFFICE ADDRESS)	CITY	STATE	ZIP CODE	
NAME ON CARD (PRINT)	CARDHOLDER'S SIGNATURE (IF SENDING BY PAPER)			

\* If invoice me is selected, payment will be due no later than 60 days prior to Conference.

All advertising copy and artwork is subject to approval by LTAMS, and we reserve the right to not approve submissions for any reason, including, but not limited to inappropriate content, disparagement of or direct comparison with another LTAMS member or overly distracting imagery incongruent with the accompanying LTAMS platform or materials.

RETURN BY MAIL TO: LTAMS, 420 Liberty Park Court, Suite E, Flowood, MS 39232

RETURN BY EMAIL TO: [admin@ltams.org](mailto:admin@ltams.org)

# MEMBERSHIP APPLICATION

LTAMS membership is based on a calendar year; all memberships expire on Dec. 31st of the year you obtained membership. Memberships automatically renew on Jan. 1st each year for the full amount. If you pay with a credit card, your card will be charged on Jan. 1st of each year for membership dues unless you cancel your authorization by logging into your [My Account](#) portal. If you pay by a check, an invoice will be emailed to you on Jan. 1 of each year and must be paid within 30 days. If payment is pending, your membership will be inactive. Failure to pay within 30 days will result in your membership being cancelled.

① IDENTIFY MEMBERSHIP TYPES					
MEMBERSHIP DESIGNATION	QUANTITY EACH		ANNUAL MEMBER DUES (PRORATED RATE)		TOTAL DUES PER DESIGNATION
<input type="checkbox"/> Agent Member* ( <i>attorneys &amp; licensed agents</i> )		x	125.00 each	(\$0.35 per day)	=
<input type="checkbox"/> Agent Staff Addon (non-voting)		x	35.00 each	(\$0.01 per day)	=
<input type="checkbox"/> Abstractor Member		x	75.00 each	(\$0.21 per day)	=
<input type="checkbox"/> Underwriter Member		x	125.00 each	(\$0.35 per day)	=
<input type="checkbox"/> Associate Member		x	350.00 each	(\$0.96 per day)	=
<input type="checkbox"/> Government Employee Member (non-voting)		x	0.00 each	(\$0.00 per day)	=
			Total		=

② PRIMARY MEMBER			
		<input type="checkbox"/> Agent <input type="checkbox"/> Agent Staff <input type="checkbox"/> Abstractor <input type="checkbox"/> Underwriter <input type="checkbox"/> Associate <input type="checkbox"/> Government Employee	
PRIMARY MEMBER APPLICANT NAME (MUST BE AN INDIVIDUAL)		COMPANY NAME	
OFFICE ADDRESS	CITY	STATE	ZIP CODE
PHONE NUMBER	EMAIL ADDRESS		
ADDITIONAL #1	ADDITIONAL MEMBER APPLICANT #1 NAME (MUST BE AN INDIVIDUAL)	EMAIL ADDRESS	
	MEMBERSHIP DESIGNATION	<input type="checkbox"/> Agent <input type="checkbox"/> Agent Staff <input type="checkbox"/> Abstractor <input type="checkbox"/> Underwriter <input type="checkbox"/> Associate <input type="checkbox"/> Government Employee	

④ PAYMENT INFORMATION		MAIL TO: 420 LIBERTY PARK COURT, SUITE E, FLOWOOD, MS 39232	
<input type="checkbox"/> Check # [ _____ ] Payable to LTAMS Enclosed		<input type="checkbox"/> Charge my: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Discover	
CARD NUMBER	CVV	EXP. DATE	
BILLING ADDRESS (IF DIFFERENT FROM OFFICE ADDRESS)	CITY	STATE	ZIP CODE
NAME ON CARD (PRINT)	CARDHOLDER'S SIGNATURE		

BY SUBMITTING THIS MEMBERSHIP APPLICATION, APPLICANT CERTIFIES TO THE ASSOCIATION THAT THE INFORMATION CONTAINED HEREIN IS TRUE TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF. FOR QUESTIONS, PLEASE CONTACT [ADMIN@LTAMS.ORG](mailto:ADMIN@LTAMS.ORG).

The Land Title Association of Mississippi (LTAMS) is a nonprofit organized as a 501(c)6 under the U.S. Internal Revenue Service. Contributions or gifts to LTAMS are not tax-deductible. However, they may be tax deductible under other provisions of the Internal Revenue Code. Beginning in 2021 and each year thereafter, we estimate 25% of dues will go to the association's lobbying activities. Please consult your tax advisor. If you would like to view our required public disclosures (Form 990), please visit our page on GuideStar.

RETURN BY MAIL TO: LTAMS, 420 Liberty Park Court, Suite E, Flowood, MS 39232

RETURN BY EMAIL TO: [admin@ltams.org](mailto:admin@ltams.org)



## MEMBERSHIP AT A GLANCE

**170**

Agent Members

**28**

Agent Staff Members

**26**

Abstractor Members

**20**

Associate Members

**10**

Govt. Emp. Members

**28**

Underwriter Members

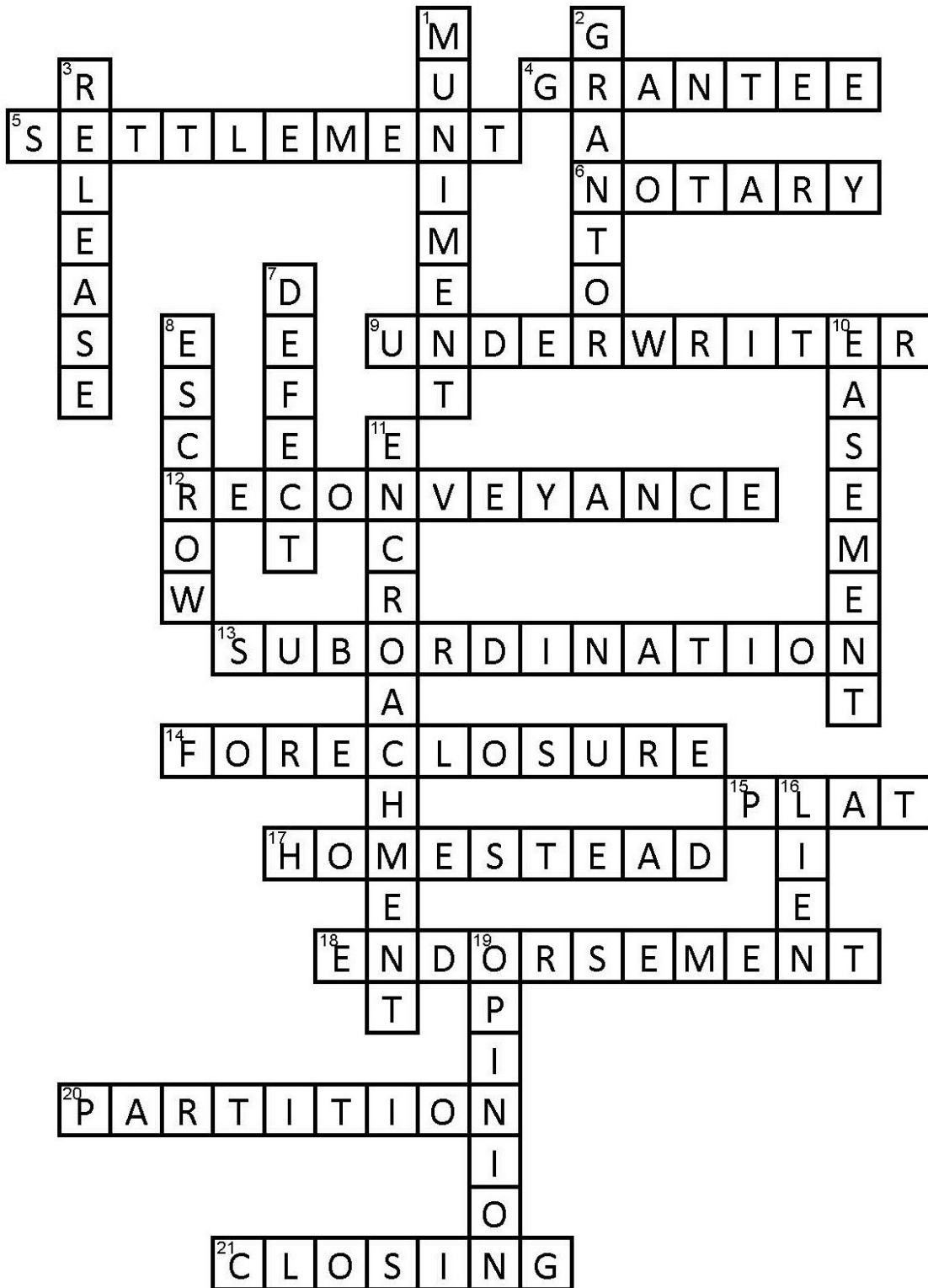
**Mother Teresa once said, "None of us, including me, ever do great things. But we can all do small things, with great love, and together we can do something wonderful." By working together, we can help improve the land title industry in Mississippi.**



**Kenneth Farmer**  
Underwriter Member



# GAME: CROSSWORD PUZZLE ANSWER KEY







Lined area for text with 25 horizontal lines.






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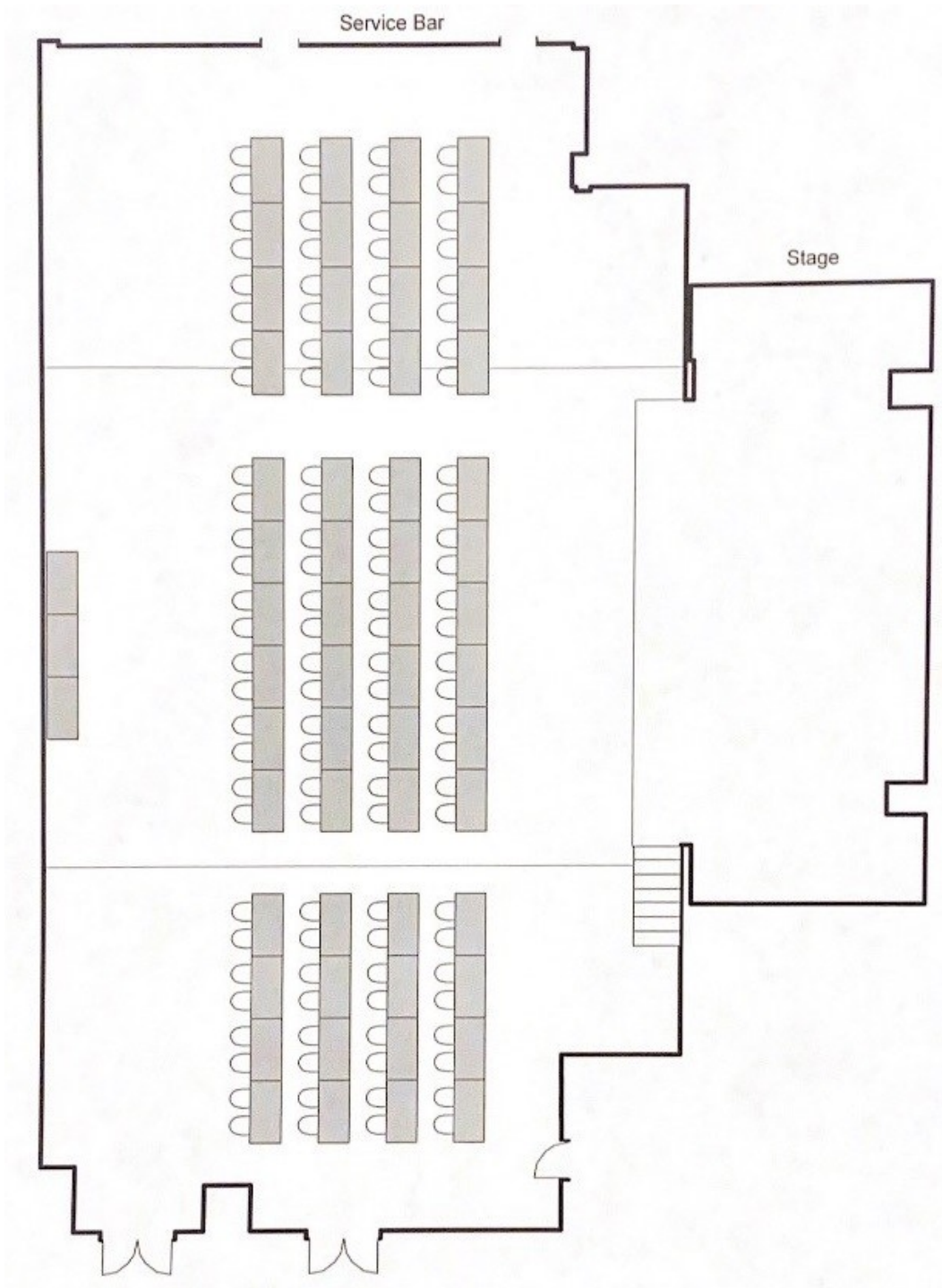
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# VENUE FLOOR PLAN





**GOLDEN NUGGET BILOXI**  
CONFERENCE FLOOR MAP





# SCHEDULE AT A GLANCE

## THURSDAY, MAY 5, 2022

08:00 am - 06:45 pm	<b>Registration &amp; Exhibit Hall Open</b> .....	Lobby Area / Grand ABCD
08:30 am - 09:00 am	<b>Opening Remarks / President's State of the Association</b> .....	Grand DEF
09:00 am - 10:00 am	<b>Mississippi Public Tidelands</b> .....	Grand DEF
10:00 am - 11:00 am	<b>Phase I Environmental</b> .....	Grand DEF
11:00 am - 11:15 am	<b>Break with Exhibitors</b> .....	Lobby Area / Grand ABCD
11:15 am - 12:15 am	<b>Underwriter Panel: General Underwriting Principals</b> .....	Grand DEF
11:15 am - 12:15 pm	<b>Meeting: Standing Committees</b> .....	Grand ABCD
12:15 pm - 01:15 pm	<b>Networking Lunch</b> .....	Lobby Area / Grand ABCD
01:15 pm - 01:30 pm	<b>Announcements / General Business</b> .....	Grand DEF
01:30 pm - 02:30 pm	<b>Keynote: Choice and Consequences</b> .....	Grand DEF
02:30 pm - 03:30 pm	<b>Claims Issues – Common Pitfalls</b> .....	Grand DEF
02:30 pm - 03:30 pm	<b>Meeting: Board of Directors &amp; Committee Chairs</b> .....	Grand ABCD
03:30 pm - 03:45 pm	<b>Break with Exhibitors</b> .....	Lobby Area / Grand ABCD
03:45 pm - 04:45 pm	<b>Mississippi Case Law Update</b> .....	Grand DEF
05:30 pm - 07:30 pm	<b>Networking Reception - Cocktails</b> .....	Lobby Area / Grand ABCD
06:30 pm - 08:30 pm	<b>Networking Dinner</b> .....	Lobby Area / Grand ABCD

## FRIDAY, MAY 6, 2022

08:00 am - 05:00 pm	<b>Registration &amp; Exhibit Hall Open</b> .....	Lobby Area / Grand ABCD
08:30 am - 09:00 am	<b>Opening Remarks, Awards, and Announcements</b> .....	Grand DEF
09:00 am - 10:00 am	<b>Service of Process in R.E. Litigation and the MS Rules of Civ. Pro.</b> .....	Grand DEF
10:00 am - 11:00 am	<b>Legislative Panel</b> .....	Grand DEF
11:00 am - 11:15 am	<b>Break with Exhibitors</b> .....	Lobby Area / Grand ABCD
11:15 am - 12:15 am	<b>Back to Basics: Commitments</b> .....	Grand DEF
12:15 pm - 01:15 pm	<b>Networking Lunch</b> .....	Lobby Area / Grand ABCD
01:15 pm - 01:30 pm	<b>Announcements / General Business</b> .....	Grand DEF
01:30 pm - 02:30 pm	<b>Let's Talk About Foreclosure</b> .....	Grand DEF
02:30 pm - 03:30 pm	<b>Real Property &amp; Ethics</b> .....	Grand DEF
03:30 pm - 03:45 pm	<b>Break with Exhibitors</b> .....	Lobby Area / Grand ABCD
03:45 pm - 04:45 pm	<b>Title Jeopardy</b> .....	Grand DEF
03:45 pm - 04:45 pm	<b>Meeting: Standing Committees</b> .....	Grand ABCD
04:45 pm - 05:00 pm	<b>Closing Remarks, Thank You, and Adjourn</b> .....	Grand DEF