

2025 ANNUAL CONFERENCE

the Magic of Land Title

NAVIGATING THE
MISSISSIPPI MAZE



MAY 1-2, 2025 | Sheraton Flowood, Flowood MS



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Speights Law Firm, PLLC
Vice President



Charles Greer
First American
Vice President



Zachary Atwood
Stewart Title
Secretary



Brad Reeves
Covenant Title, LLC
Treasurer

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Bradley Arant Boult Cummings LLP
Regional Director 1



Santita Newsom
Fidelity National
Regional Director 2

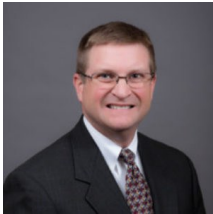


Brandon Frazier
Brandon W. Frazier
Regional Director 3

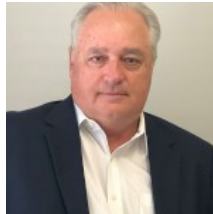


Mark Bond
Balch & Bingham LLP
Regional Director 4

Underwriter Directors



R. Cass Tinsley
Fidelity National
Underwriter Director 1



Danny Crotwell
Fidelity National
Underwriter Director 2

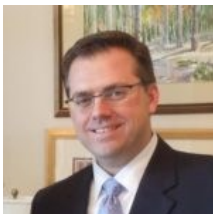


Michele Calvert
Stewart Title
Underwriter Director 3

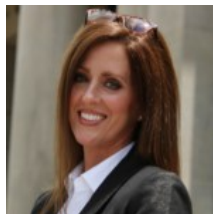


Roy Perilloux
Security Title
Underwriter Director 4

Administration



Kenneth Farmer
Fidelity National Title
Executive Director



Sandy Ray
Southern Consulting
Government Affairs

Message From The President

Amarette H. A. Speights, *Speights Law Firm, PLLC*

The Land Title Association of Mississippi continues to be the premier organization for real property legal professionals in our state. Over the past year, we've worked hard to expand our reach—not only to underwriters and title agents—but to all who walk the winding paths of real property practice. We've encouraged educational events and engagement for staff, abstractors, surveyors, and attorneys who may not be title agents. We've welcomed realtors to speak, and many of our members have provided education to those real estate professionals in turn.

Our Legislative Committee has reached out to lawmakers and invited them to speak at this very event. What we've learned is that the land title industry cannot be a world for the few—it must be inclusive, connected, and collaborative. Our profession is stronger when we open the doors of our castle to all who are impacted by real estate law and practice.

While our numbers are strong, there is still work to do. Every profession I just named has a place in LTAMS. Do you have a colleague, a friend, or a team member who could benefit from LTAMS? Whether they're an affiliated member, title agent, underwriter, big law attorney, solo practitioner, surveyor, professor, abstractor, staff member, clerk, judge, legislator, retired professional, multistate title professional, or even a student—they belong here. If they touch land title in any way, they have a place with us.

Numbers matter—especially when legislation affecting our industry is on the table. When remote notary laws or changes to heirship law are discussed, we need to be at the table, casting our voice like a spell to protect the integrity of our work. Other professions don't always understand the full impact of changes in these areas. That's why our involvement in the legislative process, through our lobbyist Sandy Ray and our dedicated Legislative Committee, is so crucial. Our members help guide how we respond to legislation—and your voice matters. Speak up, get involved, and help shape the future of the land title industry in Mississippi.

LTAMS continues to provide rich educational opportunities for our members. Our website is full of helpful resources, training tools, and links. The "News" section offers updates on developments in our field and alerts members to urgent matters affecting our work. We also regularly spotlight our members, so you can get to know the incredible professionals who make up our association. I often redirect folks to our site because many don't realize just how much magic is packed into one place—from basic title industry info to an abstractor search tool—it's a one-stop resource for title professionals.

Our Education Committee hosts multiple events throughout the year, including networking lunches, webinars, and collaborative events with other organizations. This past year, we've worked to build partnerships—with realtors, underwriters, law schools, and even other title associations like the Southeast Land Title Association. I encourage all of you to attend these events and consider leading one! If you have a topic you're passionate about or a partner group you'd like to work with, let us know. LTAMS is here to provide the best training for us, but we also have a duty to educate the public and our industry partners.

None of this would be possible without the work of our team. Thank you to Ken Farmer, our Executive Director, Rene' Garner, our Executive Assistant to the Director, and to every member who has served as an Officer, Board Member, or Committee Member this year. LTAMS is a powerful voice because of the people who give their time and energy to it. I am grateful for each of you who make space in your busy schedules to serve.

If you're looking for a way to get more involved—volunteer! Serve on a committee, run for a board position, or simply speak up when something affects your work. Find your place in the story. The more volunteers we have, the more powerful our magic becomes.

I am so looking forward to this year's Annual Conference: The Magic of Land Title – Navigating the Mississippi Maze at the Sheraton in Flowood. It's a chance to reconnect with old friends, meet new ones, and learn from each other. Thanks to Santita Newman and the Conference Committee—and of course, Rene' Garner—this conference promises to be both enlightening and enchanting.

Thank you all for being here, for being part of LTAMS, and for helping us build a stronger future for Mississippi's land title industry.

Schedule of Events

Thursday, May 1, 2025

Registration & Exhibit Hall Open

9:00 a.m. - 5:00 p.m.
Grand Pre-Function and Grand Ballroom B

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Opening Remarks and President's State of the Association

10:00 a.m. - 10:30 a.m.
Grand Ballroom B



Amarette Speights
Speights Law Firm, PLLC
LTAMS President



Santita L. Newsom
Fidelity National
LTAMS Conference Chair

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Unknown Dangers of Title

10:30 a.m. - 11:30 a.m.
Grand Ballroom B - 1.0 CLE Credit



Michael McKay
Assistant State Manager,
Security Title Guarantee Corp

This will be an alphabet soup of various, and sometimes surprising, issues and concerns that arise in closings.

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HOA Issues and Trends

11:30 a.m. - 12:30 p.m.
Grand Ballroom B - 1.0 CLE Credit



Brad Wilkinson
Home-Land Title

Discussion of regulatory trends with Homeowners Associations, both nationally and in Mississippi. Current issues affecting HOA's, HOA and judgment liens, and tips and recommendations for drafting covenants that work well in Mississippi.

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Networking Lunch

12:30 p.m. - 1:30 p.m.
Grand Ballroom A

Menu: Mixed Green Salad, Creole Tomato Cream Shrimp Penne Pasta, Herb Roasted Airline Chicken, Garlic Mashed Potatoes, Steamed Broccoli with Parmesan, Warm Rolls and Mississippi Mud Pie.

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Board of Directors and Committee Chairs Meeting [Outcoming]

12:30 p.m. - 1:30 p.m.
Meeting Room B

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Announcements and General Business

1:30 p.m. - 1:45 p.m.
Grand Ballroom B

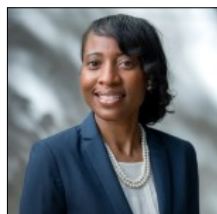
Amarette H. A. Speights, *LTAMS President*
Santita L. Newsom, *LTAMS Conference Chair*

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The Heirs' Property Quagmire: Overcoming Barriers to Title

1:45 p.m. - 2:45 p.m.

Grand Ballroom B - 1.0 CLE Credit



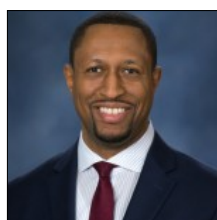
Andrea Barnes,
Mississippi Center of Justice

Heirs' property encompasses an array of challenges including the ability of one to obtain clear title. For many, the complexities of heirs' property issues may seem daunting. Because of this, it is important to understand the umbrella of issues, evaluate best practices, and understand the law to ensure a successful outcome.

Looking Ahead: The Future of Economic Development in MS [Keynote]

2:45 p.m. - 3:45 p.m.

Grand Ballroom B - 1.0 CLE Credit



Tray Hairston
Butler Snow

The greatest force for change is a job. One of the single most significant things that's changing America right now is job creation. Of the 7 billion people in the world, 3 billion of those people define the greatest force in their life and number one thing they are worried and concerned about is a job. Join Tray Hairston for an engaging conversation on the Future of Economic Development.

Break With Exhibitors

3:45 p.m. - 4:00 p.m.

Grand Ballroom B

Legislative Panel: Real Property & The Mississippi Legislature

4:00 p.m. - 5:00 p.m.

Grand Ballroom B - 1.0 CLE Credit



Greer Fillingane Hood McCaughn Owen

Moderator:

Charles Greer, *First American Title*

Panelist:

Joey Fillingane, *MS Senate, District 41*

Joey Hood, *MS House of Representatives, District 35*

Tyler McCaughn, *MS Senate, District 31*

Jansen Owen, *MS House of Representatives, District 106*

Join us for an informative Legislative Update featuring a distinguished panel of Mississippi legislators. This session will be moderated by LTAMS Legislative Chair, Charles Greer, and will provide valuable insights into recent legislative developments impacting the land title industry. Don't miss this opportunity to hear directly from key lawmakers shaping the future of our profession.

Cocktail and Hors d'oeuvre Reception

5:30 p.m. - 8:00 p.m.

Rooftop Bar

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 reception will start at 5:30 p.m. You must be registered for the Annual Conference to attend the reception.

Schedule of Events

Friday, May 2, 2025

Breakfast

7:30 a.m. - 8:30 a.m.
Grand Ballroom A

Menu: Scrambled Eggs, Applewood Smoked Bacon, Sausage Patty, Country Breakfast Potatoes, Breads, Biscuits, Fresh Fruit and Croissants.

Registration & Exhibit Hall Open

8:00 a.m. - 3:45 p.m.
Grand Pre-Function and Grand Ballroom B

Remarks and Announcements

8:15 a.m. - 8:30 a.m.
Grand Ballroom B

Amarette H. A. Speights, *LTAMS President*
Santita L. Newsom, *LTAMS Conference Chair*

Bankruptcy, Foreclosure, REO

8:30 a.m. - 9:30 a.m.
Grand Ballroom B - 1.0 CLE Credit



Andrew R. Wilson
The Underwood Law Firm

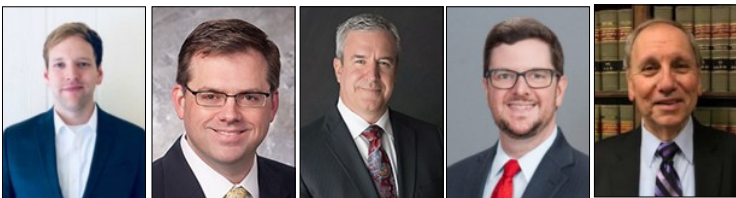
Wilson will provide an overview of bankruptcy and discuss how it affects foreclosure proceedings and steps mortgage lenders can take to protect their interests in bankruptcy, as well as Show Me State case scenarios.

Underwriting Panel

9:30 a.m. - 10:30 a.m.
Grand Ballroom B - 1.0 CLE Credit



Moderator:
Danny Crotwell, *Fidelity National*



Atwood Farmer Greer Magee Perilloux

Panelists:

Zac Atwood, *Stewart Title Guaranty Co.*
Ken Farmer, *Chicago Title/Commonwealth, FNF*
Charles E. Greer, *First American Title*
J. Scott Magee, *Old Republic National Title*
Roy Perilloux, *Security Title Guarantee of Baltimore*

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.

Break With Exhibitors

10:30 a.m. - 10:45 a.m.
Grand Ballroom B

All Things Assessed

10:45 a.m. - 11:45 a.m.

Grand Ballroom B - 1.0 CLE Credit



Staci D. McNinch

*Tax Assessor,
Rankin County, Mississippi*

Gain critical insight into the property valuation and tax assessment process in Mississippi, including key factors influencing assessments, appeal strategies, and the impact on real estate closings. Learn how exemptions, special classifications, and commercial property valuations affect transactions, tax prora-tions, and client advisement. Stay informed on emerging legislative changes and potential reassess-ment triggers to protect your clients' interests and navigate complex title, ownership, and tax issues with confidence.

Networking Lunch

11:45 a.m. - 1:00 p.m.

Grand Ballroom A

Menu: Strawberry & Spinach Salad, Potato Salad, Brown Sugar Glazed Pork Loin, Blackened Chicken Breast with Peppers and Onions, Creamy Corn Maque Choux, Romano Braised Green Beans, Warm Rolls and Bourbon Pecan Pie.

Announcements, General Business and Awards

1:00 p.m. - 1:15 p.m.

Grand Ballroom B

Amarette H. A. Speights, *LTAMS President*

Santita L. Newsom, *LTAMS Conference Chair*

AI and Ethics for Real Estate Lawyers [ETHICS]

1:15 p.m. - 2:15 p.m.

Grand Ballroom B - 1.0 Ethics CLE Credit



Brandon Frazier

*Brandon W Frazier
Attorney at Law PLLC*

In this session, I'll explore the intersection of arti-ficial intelligence and ethics, tailored for real estate lawyers, highlighting practical applications and ethi-cal dilemmas in legal practice. I aim to equip the au-dience with a clear understanding of how AI can en-hance their work while navigating potential pitfalls responsibly. My goal is for attendees to leave with actionable insights and a framework for ethically integrating AI into their professional lives.

Closing Remarks, Thank You and Adjourn

2:15 p.m. - 2:30 p.m.

Grand Ballroom B

Amarette H. A. Speights, *LTAMS President*

Santita L. Newsom, *LTAMS Conference Chair*

SEE YOU NEXT YEAR!



Speakers

Michael McKay
Assistant State Manager, Security Title

Michael McKay is Assistant State Manager for the Security Title Guaranty Corporation of Baltimore. Prior to joining Security Title’s Mississippi team, Mike practiced law for 41 years. His private practice involved all aspects of title examination and certification, commercial and residential real estate closings, and the litigation of title issues. Mike received his undergraduate degree from the University of Mississippi in 1980 and his law degree from the University of Mississippi School of Law in 1983. After completing law school, he served a one-year term as Research Assistant to Presiding Justice Harry G. Walker of the Mississippi Supreme Court. Over the years, Mike has been a frequent speaker at title insurance and continuing legal education seminars.

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Brad Wilkinson
Home-Land Title

Brad D. Wilkinson, Esq. is a practicing attorney in Flowood, MS specializing in commercial and residential real estate transactions, creditor representation and collections, and HOA representation. Since 2003, Mr. Wilkinson has been principal shareholder in Wilkinson Law Firm, P.C., Principal in Home-Land Title, and Principal in Homeland Neighborhood Management, LLC, as well as other unrelated business interest. He has been an agent for First American Title, Fidelity National Title, and Stewart Title throughout most of his career. Mr. Wilkinson and his title company close residential, commercial and industrial transactions, many well into the nine figures. He has appeared on several CLE panels relating to real estate title and has served as an expert in our state Circuit and Chancery Courts. He holds a BBA degree from Mississippi State University and graduated from the University of Mississippi School

of Law. During his 30 years of practice, he previously served as Senior Counsel for the MS Department of Revenue and Assistant District Attorney for Madison/Rankin Counties. Mr. Wilkinson is licensed to practice in all State and Federal courts in Mississippi as well as the 5th Circuit and U.S. Supreme Court. He is a licensed real estate broker, Member of the Mississippi and Rankin County Bar Associations, member and past Chairman of the Metro YMCA of Jackson Mississippi, and member of St. Matthews United Methodist Church. He has three grown boys, two of which are completing law school at Mississippi College. He and his wife Kim reside outside of Madison, Mississippi.

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Andrea’ Barnes
Mississippi Center of Justice

Andrea’ Barnes is the Director of the Heirs’ Property Campaign, which provides legal assistance and community education to farmers and families to preserve ownership of their land, maintain their legacy, and build generational wealth by clearing title to the property. Prior to joining the Center, Andrea’ practiced family law, estate and probate administration, and personal injury litigation. Andrea’s background also includes working as a law clerk with the Circuit Court of Hinds County, Mississippi, a prosecutor with the Hinds County Attorney’s Office, and as an attorney with the Mississippi Department of Corrections. Andrea’ has also served as an adjunct professor at Tougaloo College and a Real Property Trust and Estates Fellow with the American Bar Association. Previously, she served on the Spencer Perkins Center Board of Directors. Andrea’ is a member of many professional organizations and associations, including the Mississippi Bar, Magnolia Bar, Metro Black Women Lawyers Association, Heirs’ Property Practitioners Network, and others. Andrea’ earned a Bachelor of Arts from Tougaloo College, a Master of Business Administration from Jackson State University, and received her Doctorate of Jurisprudence from Thurgood Marshall School of Law.

Tray Hairston
Butler Snow

Tray Hairston, CEcD, Esq., is a partner at Butler Snow LLP. Tray concentrates on public finance and economic development matters, including all types of municipal bond issues, serving as bond counsel for taxable and tax-exempt financings throughout the country. He has served as bond counsel, lender’s counsel and underwriter’s counsel for various cities, counties and financial institutions and worked on more than \$2 billion in transactions. One of Tray’s seminal legal publications is *The Future of Economic Development*, 35 Miss. C.L. Rev. 370 (2017).

Before joining Butler Snow, Tray served as Counsel and Economic Development Advisor to Mississippi Governor Phil Bryant. Tray is a Certified Economic Developer (CEcD) through the International Economic Development Council. In his role as a CEcD, Tray provides economic development consulting advice to communities and site selection consulting to companies throughout the U.S. Tray has been recognized by Mid-South Super Lawyers® for Government Finance (2016-2023), Mississippi College School of Law as Young Lawyer of the Year (2013), and Mississippi Business Journal as one of its Top 40 under 40 (2012–2013). In addition, The Bond Buyer publication recognized Tray as one of the 28 “Rising Stars” within the public finance field throughout the country. Tray was also named to Southern Business & Development’s Under 50 Economic Developers to Watch in its Summer 2024 edition. In addition, Tray recently participated in the Harvard University Kennedy School’s Effective Leadership Across Sectors Program, a leadership training program designed and led by Harvard faculty consisting of an advanced education opportunity offered exclusively to Delta Leadership Institute (“DLI”) alumni, who are members of the Delta Leadership Network – a post-DLI community of nearly 700 community leaders representing public, private and nonprofit sectors from across the Delta Regional Authority’s eight-state region.

Tray is a member of the National Association of Bond Lawyers, International Economic Development Council, Southern Economic Development Council and Mississippi Bar Association. He is also on the International Economic Development Council Board of Directors. He received his undergraduate degree from Tougaloo College, his MBA from Belhaven College, and his Juris Doctor from the Mississippi College School of Law.

Legislative Panel

Moderator: Charles Greer
First American Title

Charles joined First American as Senior Underwriting Counsel in September 2021 and was promoted to Mississippi State Counsel / Area Underwriting Counsel in August 2022. His diverse 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 received a Bachelor of Science in biological science with a minor in chemistry and a Master of Business Administration from the University of Southern Mississippi. He received a Juris Doctor from the Mississippi College School of Law. Upon graduation from the MBA program, Charles enrolled in law school at Mississippi College School of Law, where he earned his Juris Doctor in 2003. Charles was associated with an insurance defense law firm right out of law school and represented many different insurers and their insureds on matters ranging from premises liability to personal injury claims. In 2006, he started his own law firm where he focused in the areas of residential and commercial real estate closings, general business transactions, representing clients in sales and leasing of retail and office properties, title curative litigation, foreclosures, es-

tate planning and probate, and general civil litigation. Charles operated this firm until September 2021, when he joined First American.

Since 2014, Charles has maintained an AV – Preeminent rating by Martindale-Hubbe for his work in real estate law. He is a member of the Land Title Association of Mississippi (“LTAMS”) and currently serves as chairman of their legislative committee. He formerly served as the LTAMS president, is a current board member and was awarded the LTAMS Professional Excellence Award in 2023 for exemplary excellence and outstanding service to the association and title industry. Charles is also a member of the Real Estate Section of the Mississippi Bar Association and was former chairman and member of their Executive Committee. He was a member of the inaugural Title Standards Board appointed by the Real Property Section of the Mississippi Bar. The inaugural Title Standards Board promulgated the Mississippi Title Examination Standards, which became effective August 1, 2019. He continues to serve on that Board. Charles is a member, former Mississippi Director and current Legislative Committee Member for the Southeast Land Title Association.

Panelist: Joey Fillingane
Mississippi Senate, District 41
Covington, Forrest, Jefferson Davis, Lamar, Smith

Panelist: Joey Hood
Mississippi House of Representatives, District 35
Attala, Choctaw, Webster, Winston

Panelist: Tyler McCaughn
Mississippi Senate, District 31
Lauderdale, Newton, Rankin, Scott

Panelist: Jansen Owen
Mississippi House of Representatives, District 106
Lamar, Pearl River

Andrew Wilson
The Underwood Law Firm

Andrew manages the firm’s foreclosure department. His practice focuses on creditors’ rights and bankruptcy litigation. Andrew has much experience representing secured and unsecured creditors in foreclosures, out-of-court workouts, loss mitigation, evictions, default- and REO-related litigation, chapter 7 liquidations, chapter 13 bankruptcies, and chapter 11 reorganizations. Andrew is rated AV Preeminent by Martindale-Hubbell Peer Review Rating; is listed in Best Lawyers, Bankruptcy and Creditor debtor Rights/Insolvency and Reorganization Law; and is listed in Mid-South Super Lawyers “Rising Stars,” Creditor Debtor Rights. In 2014, Andrew received the Capital Area Bar Association Pro Bono Award and was named Mission First Legal Aid Office Volunteer of the Year. Andrew is a member of the Mississippi Bar Association, the Mississippi Bankruptcy Conference, the Capital Area Bar Association, the American Bankruptcy Institute, and the Federal Bar Association. Andrew co-authored “The Effects of Bankruptcy on Foreclosure,” in the Foreclosure Law in Mississippi Practice Handbook (4th ed. 2014). Andrew graduated cum laude from the University of Mississippi School of Law, in 2008, where he served as an Associate Articles Editor for the Mississippi Law Journal and was a member of the Moot Court Board. He received a bachelor’s degree with a major in Economics from the University of Mississippi, in 2004.

Underwriting Panel

Moderator: Danny Crotwell
Fidelity National

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.

Panelist: Zac Atwood
Stewart Title Guaranty Co.

Zachary Atwood serves as Associate Senior Counsel for Alabama, Arkansas, and Mississippi for Stewart Title Guaranty Company (STGC). Zac was raised in Ellisville, Mississippi, and received his Juris Doctorate from the University of Mississippi School of Law in 2013. While in law school, Zac practiced as a limited practice student attorney in several areas of law. He served as judicial clerk for Chancellor Edwin Roberts, Jr., and worked as a law fellow in the University of Mississippi General Counsel's Office. From 2013 until 2019, Zac practiced law across the entire State of Mississippi. His practice, while involving various areas of law, included handling real property law in the areas of land title issues and real property disputes. Zac joined Stewart in January 2019. He is licensed to practice law in Alabama, Arkansas, and Mississippi, being a member of each respective bar association. He is also a member of the American Bar Association, the Arkansas Land Title Association, the Land Title Association of Mississippi, and the Southeast Land Title Association, serving in different committee and board capacities in each. Zac is a frequent speaker at land title association conventions, Stewart agency seminars, and at title schools for title agents and realtors. Zac is married to the former Mary Jones of Hattiesburg, Mississippi. Mary and Zac are the proud parents of daughter Ella and son Ben.

Panelist: Ken Farmer
Chicago Title/Commonwealth, FNF

Kenneth "Ken" Farmer is the Area Commercial Manager and Special Commercial Counsel for

Fidelity National Financials' ALMA Agency Group serving agents in the states of Alabama, Mississippi, Louisiana, and Arkansas. He is client-focused, extremely knowledgeable, and has a tremendous passion for the title industry.

Ken is a founding member of the Land Title Association of Mississippi and currently serves as its Executive Director. Ken previously held the position of Regional Underwriting Counsel for First American Title Insurance Company in AL, MS, LA, AR, and TN. He has over 15 years of experience in residential and commercial real estate. Prior to becoming an underwriter, Ken practiced in the area of commercial real estate, representing real estate developer clients in the sale and leasing of retail and office properties at firms in Mississippi and Florida. Ken served in the United States Army as a Signals Intelligence Analyst and the United States Air Force Reserves as a Communications and Navigation Technician. He has served as Chair of the Real Property and Business Sections for the Mississippi Bar; and on the Board of Trustees for Leadership Greater Jackson. Ken was also selected as "Title Person of the Year" for the Land Title Association of Mississippi in 2021; Mid-South Rising Stars, Super Lawyers (2013 & 2015); Leadership in Law Award, Mississippi Business Journal (2014); and Pro Bono Distinguished Service Award, Mississippi Volunteer Lawyers Project (2009).

Ken received his Bachelor of Science Degree in Management Information Systems from The University of Southern Mississippi; Master of Science in Real Estate from University of Florida; and his Juris Doctor from University of Florida. He is a member of the State Bar of Mississippi (active), and the State Bar of Florida (inactive).

Panelist: Charles E. Greer
First American Title Insurance Company

Panelist: J. Scott Magee
Old Republic National Title Insurance Company

Scott provides underwriting guidance to agents and approved attorneys of Old Republic National Title Insurance Company. Additionally, Scott oversees the large number of residential and complex commercial title searches the company performs for Old Republic agents. He manages the staff of the Title Services Department and assists them and abstractors when questions arise. Scott also works to maintain and develop business relations with real estate firms around the state. Scott reviews and approves high limit and excess risk commitments, working with Old Republic's national underwriting counsel, as needed, to facilitate large deals.

Born in Jackson, Mississippi, Scott graduated high school from Jackson Preparatory School. He received a Bachelor of Business Administration degree in Insurance, Risk Management, and Financial Planning from Mississippi State University, graduating Summa Cum Laude.

Scott received his Juris Doctor degree from the University of Mississippi School of Law, graduating Magna Cum Laude, and graduating in the top ten percent of his class. During law school, Scott was a member of the Mississippi Law Journal, where he served as Managing Editor. Scott received the Outstanding Student Award for the highest grade in Insurance, Torts, and Bankruptcy Reorganization classes.

Panelist: Roy Perilloux
Security Title Guarantee of Baltimore

Roy J. Perilloux, Esq. has served as the Mississippi State Manager and Underwriting Counsel for The Security Title Guarantee Corporation of Baltimore for the last four twenty years. He was named to the Board of Directors of Security Title in 2015 and was named Vice President of the Company in 2017. He was promoted to Senior Vice President in 2019. He

is actively involved in the Company's policy, procedural, risk, and investment decisions. Mr. Perilloux was named Title Person of the Year in 2015 by the Dixie Land Title Association, now known as the Southeast Land Title Association. SLTA is the trade organization for title professionals for the States of Mississippi, Alabama, and Georgia. He was "onboard" with the creation of LTAMS.

Mr. Perilloux was actively engaged in the practice of law from 1984 through 2012, as the founder of and senior partner of Perilloux and Associates, P.A. He continues to be licensed to practice in all state courts Mississippi and Louisiana, as well as in most of the Federal Courts in those states. His law practice was concentrated in the area of real property and title insurance matters.

Mr. Perilloux graduated cum laude from Loyola University of the South (New Orleans) with a Bachelor of Social Studies. He graduated as a Doctor of Jurisprudence from Mississippi College School of Law. Mr. Perilloux is a past President of the Dixie Land Title Association. He has been a long-time member of that Association and served it as a director, in addition to holding various elected offices of the Association. Mr. Perilloux has presented various continuing education programs in Mississippi, Louisiana, Arkansas, and South Carolina.

Mr. Perilloux is a member of the MS. And LA. Bar Associations, the American Land Title Association and the Real Property Section of the MS. Bar. He is a past president of the TriCounty Real Estate Association and past president of the MS. College School of Law Alumni Association.

Staci McNinch
Tax Assessor, Rankin County, Mississippi

Staci McNinch is serving her first term as Rankin County Tax Assessor, after being elected in August of 2023. Before running for Tax Assessor, Staci served Rankin County as Chief Deputy Tax Collector. Her hands-on, forward-facing experience on the collection side of the county tax system complements Staci's valuation knowledge and skills. Staci's office strives to be efficient, transparent, and customer-service oriented.

Staci began her career after graduating with a Bachelor of Arts in communications from The University of Southern Mississippi. After graduation, she went to work full-time for Community Bank as a Head Teller, quickly rising to become branch manager. Staci went on to serve the central Mississippi-based bank as lender, regional branch auditor, and compliance officer. Additionally, she played a key role at the Mississippi Development Authority, overseeing a low-interest funding program designed to assist counties and municipalities with infrastructure upgrades related to the arrival of incoming industries.

Staci is a proud Christian, wife, and mother. She resides in Flowood with her husband of 19 years, Jeremy, and their three children. Staci, Jeremy, and their children are members of Pinelake Church

Beyond her career, Staci is an active member of her community. She volunteers with organizations such as the American Cancer Society and a pilot Youth Mentoring Program at Brandon Middle School-REAL Women. Staci is a member of the Rankin County Rotary Club, the Brandon Garden Club, and the Junior League of Jackson. As President of the Junior League in 2020-2021, Staci led the organization through the challenges of the COVID-19 pandemic

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Brandon Frazier
Brandon W. Frazier Attorney at Law PLLC

Brandon W. Frazier is an attorney with over 24 years of experience practicing law in Mississippi. As the principal attorney at Brandon W. Frazier Attorney At Law in McComb, Mississippi, he has built a career specializing in real estate matters and general board attorney matters. His experience includes representing clients in real estate transactions, providing counsel to developers and businesses involved in mergers and acquisitions, and serving as Board Attorney for several organizations including Pike National Bank, Pike County Economic Development District, Pike County Chamber of Commerce, and the Pike Amite Walthall Library System.

In addition to his traditional legal practice, Brandon has developed significant expertise in the emerging field of artificial intelligence and its applications within the legal profession. Since May 2023, he has served as a Principal AI Architect on a contract basis with Personal AI, where he manages AI implementation and integration projects, designs AI solutions for business stakeholders.

Brandon's educational background includes a Doctor of Law (JD) degree from the University of Mississippi, obtained in December 2000, and a Bachelor of Science in Accounting and Business Management from Mississippi College, earned in May 1997. He also served as Municipal Judge for the City of McComb from January 2009 to November 2020.

As a speaker at the 2025 LTAMS Conference, Brandon will be presenting "AI and Ethics for Real Estate Lawyers," where he will explore the intersection of artificial intelligence and ethical considerations specifically tailored for legal professionals in the real estate sector.

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Sponsors - Platinum



CHICAGO TITLE
INSURANCE COMPANY

Fidelity - Chicago - Birmingham

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.



Fidelity National Title
Insurance Company

Fidelity – Mississippi

Fidelity National Title Insurance Company 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.



First American Title™

First American

First American Title Insurance Company provides comprehensive title insurance protection and professional settlement services for homebuyers and sellers, real estate agents and brokers, mortgage lenders, commercial property professionals, home builders and developers, title agencies and legal professionals to facilitate real estate purchases, construction, refinances or equity loans.



THE
SECURITY TITLE
GUARANTEE CORPORATION OF BALTIMORE

We're your partner, not your competitor.

Security Title

Security Title prides itself on supporting and working for the independent title agent. We believe that working together is the best formula for success. Security Title never competes with the agents we serve. Guaranteed. Our singular goal is to provide independent agents with the tools and support they need to be as successful as possible. We employ local area experts in every market we serve and provide easy accessibility to all personnel, from state level experts to our Executive Team in Baltimore Maryland. Security Title believes that friendly accessible expertise at all levels distinguishes us from the larger underwriters that are competing for your business.

Sponsors - Gold



Attorneys Title Guaranty Fund, Inc.

Attorneys Title Guaranty Fund, Inc. is committed to providing the best underwriting service to agents and title agencies of all sizes. Our best-in-class service, training and support is combined with the leading-edge web-based electronic policy issuance capabilities of EPIC. With more than 60 years of experience in real property transactions, ATGF is uniquely suited to provide title insurance information to its members and to consumers. We issue tens of thousands of insurance policies and commitments yearly, at competitive prices. You can rely on ATGF for all of your title needs.



Stewart Title

Stewart is a global real estate services company, offering products and services through our direct operations network of Stewart Trusted Providers™ and family of companies. From residential and commercial title insurance and closing and settlement services to specialized offerings for the mortgage industry, we offer the comprehensive service, deep expertise and solutions our customers need for any real estate transaction.



Old Republic Title - Mississippi Valley Title

Old Republic Title provides residential and commercial title insurance policies and related services through a network of agents and approved attorneys. Our team of experienced professionals is extremely knowledgeable about local market conditions. We respond quickly to your needs with flexibility to adopt creative approaches for unique circumstances. Mississippi Valley Title Services Company is a proud member of the Old Republic Title Insurance Group. Policies are issued on Old Republic National Title Insurance Company. Since 1992, no other title insurer has had higher overall ratings than the Old Republic Title Insurance Group.

Sponsors - Silver



Closinglock

Closinglock is taking real estate fraud prevention to new heights. By modernizing the transfer of funds and information, Closinglock is helping title companies, law firms, and financial service providers overcome critical challenges ranging from wire fraud to seller impersonation. Our easy-to-use platform streamlines the closing process and provides the tools you need to keep your transactions safe and secure from start to finish.



TitleWave

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.



Qualia

Qualia is the leading comprehensive digital closing platform used by title, escrow, real estate and mortgage lending professionals to transform home buying and selling into simple, secure, enjoyable experiences for millions of homeowners each year. The Qualia platform provides a secure system of record for the real estate settlement ecosystem through a suite of workflow, accounting, reporting, and collaboration products as well as its expansive product and service integrations.



SoftPro

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!

Sponsors - Bronze



Culotta Insurance & Investments

Culotta Insurance and Investments is a company of financial professionals committed to assisting individuals and families attain financial freedom through safe wealth growth strategies. We specialize in Fixed Index Annuities to protect and grow your retirement savings. We handle all retirement savings accounts and assist with 401k rollovers, IRA transfers, Non-Qualified accounts, and more. We can also handle your life and health insurance needs.



SLTA

The Southeast Land Title Association represents three states but has with one singular mission: provide our members what with the tools and education they need so they can to thrive as a title professionals in Mississippi, Alabama, or and Georgia. Our unity and combined resources serve our members well when it comes to tackling the industry's biggest issues together. We are a cooperative, open forum, for our members to learn from each other, so we can all succeed. That's just how things are done in the South. Southeast Land Title Association is a proud organization with touts more than 50 years of history and heritage, But we have also never been afraid to evolve and we are continuously evolving to better serve the needs of our members. We were established in 1966, starting out as a social club of like-minded professionals. Though fun events and relationship-building are still important functions of Southeast Land Title Association programs, we're much more than that. Today, SLTA is a legislative advocacy force in all three of our states, and we fiercely protect our members and their interests.

2025 Sustaining Fund Contributors

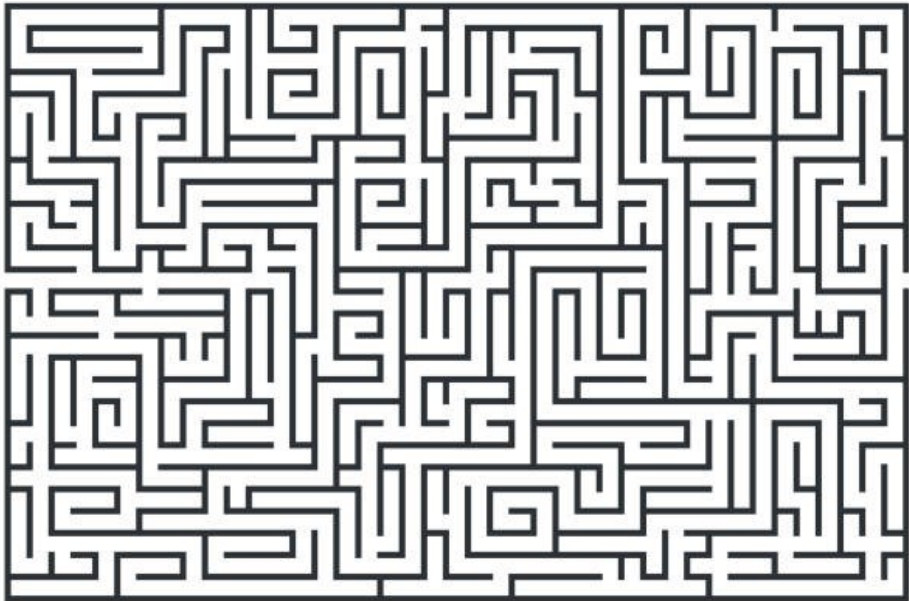
The Association's Bylaws provide that in order to obtain the necessary funds to maintain and operate the Association, and carry out the work effectively for which the Association was organized, and which is not possible from the source of membership dues alone, that a voluntary Sustaining Fund be established 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 considerately 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
DOMA

Puzzle Games

5	3			7				
6			1	9	5			
	9	8					6	
8				6				3
4			8		3			1
7				2				6
	6					2	8	
			4	1	9			5
				8			7	9

1	2						8	4
	3						7	
		4				6		
			2		3			
		5				9		
		6		9		5		
	7						2	
				5				



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.

 <p>CHICAGO TITLE INSURANCE COMPANY</p>	 <p>Fidelity National Title Insurance Company</p>	
 <p>THE SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE</p> <p>We're your partner, not your competitor.</p>	 <p>stewart™</p>	 <p>Closinglock</p>
	 <p>OLD REPUBLIC TITLE</p>	
	 <p>CULOTTA INSURANCE & INVESTMENTS</p>	 <p>TitleWave Real Estate Solutions</p>
 <p>Qualia</p>		

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.



Conference Information

Program Registration

Online registration is available at <https://ltams.org/annual-conference-2025/> 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 to verify that your registration 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 no less than 24-hours prior to the event to confirm space is still available. Failure email in advance may result in not being admitted to a sold-out site.

Registration Fees

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

Conference Information

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.

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.

Additional Information

If you have questions or require additional conference information, please email admin@ltams.org.

Venue Information

Location

Join us at the new resort-style hotel at The Refuge Golf Course in Flowood. It offers everything you need to feel welcome during travel.

Sheraton Flowood
Refuge Hotel and Conference Center
2200 Refuge Blvd
Flowood, MS 39232
Phone: 601-936-4550

Hotel Reservations

For registered attendees, a block of rooms has been set aside at the group rate of **\$189** per night, plus applicable taxes. To make your hotel reservations, reserve your room no later than **Thursday, April 10, 2025, or once block is full**, make reservations online: [CLICK HERE TO RESERVE NOW](#). After this date or once the block is full, reservations and room rates are based on the hotel's availability.

Start Date: Wednesday, April 30, 2025

End Date: Friday, May 2, 2025

Last Day to Book: Thursday, April 10, 2025 or once block is full

[CLICK HERE TO RESERVE NOW](#)

Please be sure to confirm that your correct arrival date and departure date is selected. The link does not automatically populate the dates below and must be revised at the time of booking.



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Membership At A Glance

165

Agent Members

15

Agent Staff Members

26

Abstractor Members

17

Associate Members

14

Govt. Emp. Members

30

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.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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Schedule At A Glance

Thursday, May 1, 2025

09:00 am - 5:00 pm	Registration & Exhibit Hall Open	Grand Pre-Function
10:00 am - 10:30 am	Opening Remarks/President's State of the Association	Grand Ballroom B
10:30 am - 11:30 am	Unknown Dangers of Title	Grand Ballroom B
11:30 am - 12:30 pm	HOA Issues and Trends	Grand Ballroom B
12:30 pm - 01:30 pm	Networking Lunch	Grand Ballroom A
12:30 pm - 01:30 pm	Board of Directors & Committee Chairs Meeting [Outgoing]	Meeting Room B
01:30 pm - 01:45 pm	Announcements and General Business	Grand Ballroom B
01:45 pm - 02:45 pm	The Heirs' Property Quagmire: Overcoming Barriers to Title	Grand Ballroom B
02:45 pm - 03:45 pm	Looking Ahead: The Future of Economic Dev. [Keynote]	Grand Ballroom B
03:45 pm - 04:00 pm	Break with Exhibitors	Grand Ballroom B
04:00 pm - 05:00 pm	Legislative Panel: Real Property & The MS Legislature	Grand Ballroom B
05:30 pm - 08:00 pm	Cocktail and Hors d'oeuvre Reception	Rooftop Bar

Friday, May 2, 2025

07:30 am - 08:30 am	Breakfast	Grand Ballroom A
08:00 am - 03:45 pm	Registration & Exhibit Hall Open	Grand Pre-Function
08:15 am - 08:30 am	Remarks and Announcements	Grand Ballroom B
08:30 am - 09:30 am	Bankruptcy, Foreclosure, REO.....	Grand Ballroom B
09:30 am - 10:30 am	Underwriter Panel	Grand Ballroom B
10:30 am - 10:45 am	Break with Exhibitors	Grand Ballroom B
10:45 am - 11:45 am	All Things Assessed	Grand Ballroom B
11:45 am - 01:00 pm	Networking Lunch	Grand Ballroom A
01:00 pm - 01:15 pm	Announcements, General Business and Awards.....	Grand Ballroom B
01:15 pm - 02:15 pm	AI and Ethics for Real Estate Lawyers [ETHICS].....	Grand Ballroom B
02:15 pm - 02:30 pm	Closing Remarks, Thank You, and Adjourn	Grand Ballroom B

