VLTA 2022 Annual Convention Lineup

Description

OCTOBER 20-22, 2022â??

The Westin Hotel
Richmond, VA

REGISTER NOW

VLTA Examiner

Cybersecurity in Todayâ??s Title Industry

Over the past decade, fraud within the real estate, title, and settlement industry has become more sophisticated and more closely associated with electronic communicationâ??hence the term, â??cyberfraud.â?• This presentation provides an overview of cyberfraud, covering common types of cyberfraud, how you can protect your company, your customers, and yourself, and what to do if you become a victim of cyberfraud.

PRESENTER: HAYDEN-ANN BREEDLOVE

The Armor of Ethics

Do you ever feel like you are being asked to do something that just doesnâ??t feel right? Have you been asked to â??just close the deal and fix the problem laterâ?• by one or more of the parties to the transaction? When you ask for a title requirement, have you been told, â??Well, every other agent closes the deal without needing that!â?•? This presentation will focus on our ethical principles in the title industry. As industry professionals, we have a duty to behave ethically and to serve as a fiduciary to every party in the real estate transaction. Thankfully, we have many guidelines provided to us for best practices and ethical behaviors. Wearing our â??Armor of Ethicsâ?• protects our clients, our agencies/ firms, and the title insurance companies â?? and wards off attacks on our ethics and can keep us safer from the worst attack: Title Claims.

PRESENTER: JEN SKRABAK

Legal Descriptions â?? Defining What the Insured Owns

Proper legal descriptions are the core of title insurance, defining the real estate to be insured. Letâ??s review the varied types of acceptable and unacceptable legal descriptions, plus suggestions on how to correct errors and perhaps avoid claims. Specific examples of problem descriptions and how the issues could be resolved will be discussed, as well as a list of things to remember about legal descriptions.

PRESENTER: KAY CREASMAN, ESQ.

Favorite Statutes: Virginia Code Provisions That Will Fix Claims, Help with Underwriting Decisions and Prove That You are Right

Examine various provisions of the Virginia Code from Title 55.1 â??Property and Conveyancesâ?• and elsewhere that are highly instructive in nature or completely curative. This section will include real-life examples having to do with trusts, notarial acknowledgments, statutes of limitation, powers of attorney, and corporations which may not be known to attendees but which are very useful laws to be aware of as title underwriters and practitioners.

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PRESENTER: PAM FABER

Marijuana Minefields

The title industry is still adjusting to the emergence of cannabis and cannabis related products as a reality in real estate transactions. The effect of the federal Controlled Substances Act and its impact on regulated businesses, including lenders and insurers, has created an impasse as the federal law is counter to the laws of 94% of the states. This program will address the current dynamics.

PRESENTER: RICHARD BRAMHALL

Times They Are Aâ??changinâ??

The Times They Are Aâ??changinâ?? is a participatory course that compares and contrasts the roles of examiner, underwriter and insurer in todayâ??s changing title environment. The course examines the continuing relevancy of skills that were used yesterday in the title insurance industry and suggests how they can best be integrated into the new processes and challenges that each participant faces. The course also touches on the future of title examination and title insurance underwriting.

PRESENTER: JEFFREY W. THOMPSON & STEPHANIE MARCELLO

Tax Sales: Not Risky When Done Properly

This course will provide an in-depth overview of the tax sale process (both judicial and non-judicial) in Virginia and will explain how this process can, and should, be done to maximize due process and minimize the risk to purchasers. It will attempt to clear up some common areas of confusion about the process and will point out things to look for that should either raise questions, or put you at ease. Hopefully, by the end of this course you will agree that tax sales are not risky, when done properly.

PRESENTER: JOHN A. RIFE & ANDREW M. NEVILLE

Category

1. Convention
2. Education
3. Events
4. In the News
5. Members

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