

Welcome



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Welcome to RESPRO28 Virtual Conference

Thank you for attending RESPRO28! We appreciate your continued support during these extraordinary times. We hope to see you again in person in the fall...stay tuned. Until then, RESPRO® endeavors to provide you with the highest quality and most relevant content in a virtual format. You will hear from experts in public policy, compliance, settlement services, privacy, data security, economics, and others. We have also endeavored to deliver a conference that values you and your time while providing useful information and opportunities for interaction with your fellow industry professionals and RESPRO® members.

Speaking of members, if you are not one, please consider joining RESPRO®. RESPRO® is not just world-class conferences and webinars. RESPRO® is the leading compliance resource for affiliated businesses. RESPRO® is also the leading advocate for affiliated businesses in Washington, D.C., and across the nation. RESPRO® recently secured legislation to expand affiliation in Utah, protect it in New York, and we continue to fight in places like California, Illinois, and South Carolina as well as at the federal level. We want to ensure that consumers have the choice of one-stop shopping, and you have the freedom to give it to them.

Once again, thank you for your support, and thank you for attending RESPRO28.

If you have any questions, please feel free to contact us!

Sincerely,

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Join RESPRO® Today!!

Your ability to efficiently offer and cross-market diversified services is always our top priority!
 Over 90% of RESPRO® members said in a recent independent survey that the value they get from their RESPRO® membership equals or exceeds their annual dues. Becoming a member of RESPRO® is the most valuable investment you can make to help assure the success of your businesses, joint ventures and marketing service agreements.

Access and a Voice in Washington

RESPRO®'s President and Executive Director, Ken Trepeta is based in DC and has twenty years experience with government from both the inside and out. Ken and the staff can work with you on legislative and regulatory issues leveraging RESPRO®'s expertise and broad coalition of industry leaders. RESPRO®'s targeted focus has enabled us to be an effective and credible voice for businesses in the home buying and financing industry before federal and state policy makers. We're proud of our 20-year regulatory track record in defending businesses against unnecessary and discriminatory regulations.

The Place Where Industry Leaders Come Together

RESPRO® is one of the few organizations made up of firms from across the real estate and settlement services industries. It is the place where leading lenders, real estate companies, builders, title companies, law firms, and other settlement services providers gather with their true peers.

Leader in Industry Education

At RESPRO® meetings, attendees may network with leaders across industry lines all focusing on building and running successful firms. You will be able to choose from several roll-up-your-sleeves workshops and roundtables offering you the latest marketplace trends, cross-marketing strategies, legislative developments, and regulatory compliance tips to help you efficiently run your one-stop shopping operations. In addition, RESPRO® webinars offer valuable regulatory compliance tips and "best practices" for your businesses and industry relationships.

RESPRO® is the Most Complete Resource Center for Affiliated Businesses

Membership in RESPRO® gives you access to the nation's most comprehensive regulatory compliance resource center for affiliated businesses. RESPRO is the only national association devoted to helping you create and manage legally compliant, successful affiliated businesses.

State Legislator and Regulator Education

RESPRO® also provides its members empirical studies, public endorsements, consumer surveys on one-stop shopping, and other information that they can use to educate their state legislators and regulators on the current and potential consumer benefits of affiliated businesses and strategic alliances through our Affiliated Business Advocacy Center.

Program

April 7, 2021

2:00p – 5:00p

Board Meeting

April 8, 2021

8:30a – 5:30p

Exhibit Hall Opens

9:00a – 10:00a

Morning Coffee with the Exhibitors

10:00a – 10:45a

Opening General Session

What's In Store for Real Estate In 2021: An Economists Perspective

- Danielle Hale, Chief Economist, Realtor.com
- Ken Trepeta, Moderator - President & Executive Director, RESPRO®

11:00a - 11:45a

Breakouts

What's New in Valuations Since the MSA FAQs?

The landscape for Marketing Service Agreements was greatly clarified by the CFPB's October 2020 FAQs. Meanwhile, it appears that new leadership is on the way for the CFPB. Hear all about the latest trends in valuation of RESPA sensitive services, including MSAs, lead purchases, and social media co-marketing from Mark Meyer, CEO of MLinc Solutions, LLP and Attorney Brian Levy.

- Brian Levy, Of Counsel, Katten Temple
- Mark Meyer, Founder & CEO, MLinc Solutions
- Phil Schulman, Moderator - Senior Counsel, Mayer|Brown

Platforms, Point Solutions, and the Digitally-Connected Real Estate Ecosystem

The real estate industry is undergoing a major technological transformation. Consumer expectations and technical literacy are driving change fast, resulting in an influx of new tools promising greater productivity and efficiency. The industry has made great strides toward digital solutions.

Technology that looks at the real estate ecosystem holistically is needed in order to create a truly seamless, end-to-end home buying experience. A flexible infrastructure can empower all parties—title & escrow businesses, mortgage lenders, title insurers, real estate agents, home buyers and sellers—to work more effectively together.

In this session, Max Lamb, Head of Partnerships and Integrations at Qualia, will discuss how the right combination of technology for each business's unique needs is not only key to bridging the gap between transaction parties, but also delivering the home purchase experience consumers expect..

- Max Lamb, Business Development, Qualia

12:00p - 12:45p

Breakouts

The New Focus on Fair Housing and Fair Lending—What You Need to Know and Should Be Considering

With the country's continued focus on racial injustice, consumer protection regulators, such as the CFPB and related state regulators, like the recently formed Consumer Protection and Financial Enforcement Division of New York's Department of Financial Services, are prioritizing initiatives to ensure consumers are provided with fair, equitable, and non-discriminatory access to housing and credit. Given this sharpened focus, compliance with fair lending and fair housing laws and regulations should jump to the top of your compliance program assessment and review plan. Come hear our experts discuss recent trends in fair housing and fair lending enforcement, related compliance program elements and enhancements regulators expect and additional ways to mitigate the risk of running afoul of these important laws and regulations and being on the receiving end of an investigative demand.

- Jay Varon, Partner, Foley & Lardner, LLP
- Lewis Ziogiannis, Partner, Foley & Lardner, LLP
- Jennifer Keas, Moderator- Partner, Foley & Lardner, LLP

The Other Required Use - ABAs v. RESPA Section 9

ABAs must ensure they don't require the use of affiliates, but what does that mean? And don't forget about sellers! RESPA Section 9 is sometimes overshadowed by RESPA Section 8. Come learn about prohibitions on sellers and other "required use" considerations.

- Loretta Salzano, Founding Partner, Franzen Salzano, PC
- Holly Spencer Bunting, Partner, Mayer Brown
- Phil Schulman, Moderator- Senior Counsel, Mayer|Brown

1:00p - 1:45p

Virtual Luncheon & Learn

The Remote Impact - Driving Engagement in a Distance Workplace

Participants will be entered to win a \$100 gift card

This past year, companies creatively and rapidly shifted their workplaces to a remote environment. This new model challenged management to find new and existing ways to engage employees on a deeper level.

This engagement directly impacts the bottom line as statistics clearly shows it can drive profits up 9X. (Glassdoor)

If you are a leader or a manager, you will leave this session equipped with proven strategies and tactics to expand and optimize the value of every employee using a simple, clear, and practical framework.

This framework will move you and your organization from "problem resolution" to "outcome orientation" and ultimately drive deeper performance and greater innovation.

Join Tracy Berger and moderator Mike Ryan for this interactive session to demonstrate how you can put theory into practice. Plus, be entered to win a \$100 gift card for your participation.

- Tracy Berger, Senior Vice President -National Real Estate Sales, First American Home Warranty
- Mike Ryan, Moderator- Partner, Rainmaker Group

2:00p - 2:45p

Breakouts

Mergers & Acquisitions in the Title Industry; Business and Legal Considerations

This session will review who is buying title companies and why as well as all practical considerations involved in buying and selling a title company. We will also focus on regulatory and legal issues so that the end result will be a comprehensive overview of everything a title agency owner needs to know about buying and selling title companies.

- Howard Turk, Founder & Managing Director, Turk & Co.
- Francis “Trip” Riley, Partner, Saul Ewing Arnstein & Lehr
- Steve Donelson, Managing Partner, Aurum Capital Connect
- Charles Cain, Moderator- Senior Vice President, FNF National Agency Operations

Credit Reporting under the CARES Act

The COVID pandemic has caused financial turmoil for many consumers. For those companies that offer accommodations to help consumers during these challenging times, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) imposes specific requirements on how those companies can furnish information about such accommodations to consumer reporting agencies. This session will discuss these requirements and offer practical guidance on how to implement financial accommodations in a way that is compliant under the CARES Act.

- Kim Phan, Partner, Ballard Spahr, LLP
- Brian Levy, Moderator- Of Counsel, Katten Temple

3:00p - 3:45p

Breakouts

How Old Republic Exchange Can Help You Grow Your Business

Attention: Title agents, Brokers, Realtors, Builders or Lenders – learn how Old Republic 1031 Exchange we can provide value to your business by offering the following:

1. Provide educational presentations to your client or customers (CLE, CE or General Education)
 2. Ability to properly coach potential investor clients about important steps in the exchange (initial contract clause; how to properly vet a qualified intermediary; knowledge of timelines and restrictions on access to money) empowers broker to market services to investor owned property and necessarily extends the reach of the broker to all investor owned property.
 3. Coach the agent to be able to better identify a 1031 exchange “prospect”. This adds value to your clients and/or customers who might not otherwise had known about a 1031 option.
 4. Expansion of target base and client base as “One-Stop Shop”.
- Potential for Realtors and Brokers to double commissions within 180 days

- Katherine Pantelakis, Senior Vice President & National Sales Manager, Old Republic Exchange
- Jennifer Isgett, Moderator- Senior Vice President-Business Development Manager, Old Republic Title

CCPA to CPRA - Enhancing Privacy Compliance Systems

Companies are still working hard to implement processes to comply with the California Consumer Privacy Act (CCPA), but with the passage of the California Privacy Rights Act (CPRA), companies should be looking for ways to leverage their CCPA efforts to prepare for CPRA.

- Kim Phan, Partner, Ballard Spahr, LLP
- John Socknat, Moderator- Ballard Spahr, LLP

4:00p - 4:45p

Breakouts

How to Solicit Clients and Pursue Leads Without Running Afoul of the Ever Changing TCPA (Telephone Consumer Protection Act) and its Onerous Damages Provisions

The Residential Real Estate Industry is not exempt from and indeed has become subject to TCPA class action litigation. Damages under the TCPA can be staggering –i.e. \$500-\$1500 per each call, text, or fax to each individual. Come learn what suits have already been filed as well as the best practices to follow when pursuing leads or communicating with clients from Foley’s Jay Varon, Jen Keas and TCPA expert Michael Leffel.

- Jennifer Keas, Partner, Foley & Lardner, LLP

- Michael Leffel, Partner, Foley & Lardner, LLP
- Jay Varon, Moderator- Partner, Foley & Lardner, LLP

From Idea to Ideology - The Radical Advancement of Fraud

An in-depth discussion of how the advancement of business email compromise has evolved into an international phenomenon. A review of recent fraud trends, money laundering networks and real-time fishing strategies that expose all real estate transaction providers to risk. The session will end with a review of action items that need to be taken to keep all transactions safe in 2021 and beyond.

- Tom Cronkright, CEO & Co-Founder, CertifID
- Lynette Hale-Lee, Moderator- VP Western Regional Manager, Wintrust Mortgage

5:00p - 5:45p

Closing General Session

The Twin Challenge of 2021- Compliance and COVID

It is highly likely that the mortgage and real estate industry will see a more stringent enforcement environment in the coming months and years. In particular, the CFPB has already signaled that it will be closely watching the servicing sector as most of the COVID-related residential forbearances come to an end. All of these indicators are spurring mortgage businesses to begin reviewing and upgrading their compliance strategies. This panel will discuss the most probable focus of new enforcement, especially with regard to the possible default spike, and the practical impact this will have for compliance. The panel will especially focus on deploying a continuous strategy replete with consistent oversight, management and QC, and how that can most practically be done.

- Rich Andreano, Partner, Ballard & Spahr, LLP
- Richard Douglass, President, RD Associates, Inc.
- Francis “Trip” Riley, Partner, Saul Ewing Arnstein & Lehr
- Marx Sterbcow, Moderator- Managing Partner, Sterbcow Law Group

5:45p - 6:30p

Networking Hour



Join the Networking Reception to learn how to make the CoVid Blues cocktail with Alec!