



## **Safeguards for Agents & Clients**

**May 13, 2025**

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| <b>9:00 A.M.</b>  | <b>Registration/Continental Breakfast</b>   |
| <b>9:30 A.M.</b>  | <b>Opening Remarks</b><br>John N. Papoutsis, Esq.<br>Commercial Counsel, Conestoga Title Insurance Co.  |
| <b>9:45 A.M.</b>  | <b>Title Agent Federal Reporting Responsibilities</b><br>John N. Papoutsis, Esq.<br>Vice President, General Counsel, Conestoga Title Insurance Co.  |
| <b>10:45 A.M.</b> | <b>Break</b>  |
| <b>11:00 A.M.</b> | <b>Wire &amp; Online Banking Fraud Related to Real Estate</b><br>Mike Pontikis, Vice President Treasury Management<br>Bram Berlin, Vice President Treasury Management<br>Sandy Spring Bank, a division of Atlantic Union Bank |
| <b>12:00 P.M.</b> | <b>Lunch</b>  |
| <b>1:00 P.M.</b>  | <b>Ethical Title Agent Liability</b><br>Nancy Gusman, Esq., CLTP<br>Gusman Legal, LLC · Brick House Consulting Services, LLC  |
| <b>2:00 P.M.</b>  | <b>Break</b>  |
| <b>2:15 P.M.</b>  | <b>Protecting Your Agency: Cyber, Fidelity/Crime, E&amp;O</b><br>Michele Blanco, Sr. Account Director<br>Norman Spencer Insurance   |
| <b>3:15 P.M.</b>  | <b>Adjourn</b>  |