

MLTA 2023 Fall Education Seminar
Glen Roberts, Stewart Title Guaranty Company
November 2 -3, 2023

This class will provide a definition of Ethics and Morals. It will set forth the Federal and State Rules that govern the title industry and which therefore establish the underlying boundaries of Ethical Conduct. The class will discuss where morals are created and will compare Ethics to Morals and discuss the difference. The class will then review a number of scenarios that illustrate how hard it is to be ethical and moral at times. The instructor's goal is to cause each attendee to closely examine how they conduct business and treat others. And, most importantly causes behaviors to change for the better.

ETHICS

1. The Baseball – the goal is to deceive
 - a. Albertson's lunch

 - b. Celtics Ball

2. Ethics – what are they? Are we bound?
 - a. Five Codes of Ethics
 - i. Integrity

 - ii. Objectivity

 - iii. Professional Competence and due care

 - iv. Confidentiality

 - v. Professional behavior

3. Ethics change depending on business
 - a. Medical

 - b. Legal

 - c. Business

4. Morals – what are they? Are we bound?
5. Federal laws –
 - a. RESPA
 - b. CFPB
 - c. RICO
 - d. ALTA Best Practices
6. State law – Insurance code and rules
7. Scenario 1 – multiples borrowers/multiple units/one lender
8. Scenario 2 – taking advantage of competitors challenges
 - a. Poor management/sloppy practices
 - b. Health issues
 - c. Personal challenges
 - d. Hiring competitor's employees
9. Scenario 3 – The Order
 - a. Convince parties to move the deal
 - b. Pricing
 - c. Other enticements
10. Scenario 4 – Bankruptcy
11. Summary