

**MLTA 2024 Education Seminar**  
**Glen Roberts, Stewart Title Guaranty**  
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**BUSINESS ETHICS**

1. The beginning of Ethics and Morals
  
2. The Ethics of War – flying scorpions, poison honey, burning pigs.
  
3. Is there a free lunch and who signed the ball?
  
4. Ethics – what are they? Are we bound?
  
5. Each business has its specific Ethics.
  - a. Sports
  
  - b. Medical
  
  - c. Legal
  
  - d. Business
  
6. Morals – what are they? Are we bound?
  
7. Laws and rules affecting title and escrow.
  - a. RESPA
  
  - b. CFPB

c. RICO

d. ALTA Best Practices

8. State law – Insurance code and rules

9. Case Study 1 – the grand financing scheme

10. Case Study 2 – when is it ok to take advantage of competitors' challenges?

a. Poor management/sloppy practices

b. Health issues

c. Personal challenges

d. Hiring competitor's employees

11. Case Study 3 – The Order

a. Convince parties to move the deal

b. Pricing

c. Using incentives

12. Case Study 4 – Bankruptcy

13. Summary