

Curriculum Vitae of Robert E. Philo

- Current Positions:** Attorney and Consultant / Expert Witness on title insurance, escrow and related matters
- Education:** University of Baltimore (Maryland), Juris Doctorate Degree, 1971; Texas Land Title School Certificate 1982; A.B.A. National Institute on Antitrust and the Business of Insurance, 1985; Land Title Institute, Management Development Program 2000
- Licenses:** Maryland State Bar, 1972; United States Supreme Court, 1976; U. S. District Court of Maryland, 1979; United States Tax Court, 1979; United States Bankruptcy Court, 1979; Title Insurance Agent (State of Maryland) 1979; State Bar of Texas, 1980
- Certification:** Certified Title Insurance Associate (CTIA) by the Texas Land Title Association – this is the highest level of three certifications that are currently available; only 56 people have earned the CTIA.
- Employment History:** Southern Title Insurance Corporation, VP – Sr. Underwriting Counsel & Special Projects Manager, 2004 -2009; Columbian National Title Insurance Company, Regional Senior Vice President and Counsel, 2001-2004; Title Experts and Management Services, President and Consultant, 2000-current; Old Republic National Title Insurance Company, President of subsidiary and Texas Agency Manager, 1997-2000; Fidelity National Title Insurance Company, Vice President and Regional Manager, 1996; Title Resources Guaranty Company, President and C.E.O., 1984 - 1996; Texas State Board of Insurance, Assistant Director of Title Insurance, 1981-1984; Texas Credit Control Corporation, General Counsel, 1980-1981; Frederick, Jersin, & Philo, Attorneys at Law (Rockville, Maryland) 1978-1980; Law Offices of R. E. Philo (Olney, Maryland) 1973-1978; Montgomery County (Maryland) Police Department, Detective Sergeant/Major Fraud Unit, 1963-1973
- Related Engagements:** As part-time paid consultant to the New Mexico State Corporation Commission, Department of Insurance, promulgated all title insurance regulations, procedural rules, rate rules and insuring forms currently used in New Mexico. I also assisted in establishing current rate structure statistical plan and reporting procedures and acted as consultant to the NMLTA at the 2003 Rate Hearing. As volunteer for state and national associations, I have lobbied members and staff of both Senate and House of Representatives in Washington, D.C.
- Special Expertise:** Qualified as an expert witness before the Texas Department of Insurance, the Texas Legislature, the Florida 2008 Legislative Study Council, and the New Mexico State Corporation Commission - on title insurance matters generally, its rules, regulations, rates and forms. I have testified in State and Federal Courts as expert witness on title insurance regulation, title insurance and escrow matters and claims procedures.
- Publications:** Published approximately twelve articles on regulation of the title insurance industry appearing in the TLTA News during 1982 and 1983; *Title Insurance Regulation*, State Bar of Texas Advanced Real Estate Law Seminar, 1988; *Changes In Claims Handling Under the New Texas/ALTA Policies*, TLTA News, Spring 1991 (co-author); *Importance of Regulation Still Strong*, TLTA News, Summer 1991; *Can Title Insurance Rates Be Compared State-By-State?*, Performance of Title Insurance Underwriters, 1991 Edition, Corporate Development Services, Inc.; *Reinsurance and Coinsurance: Spreading the Risk*, TLTA News, Winter 1994; *Everyone Wants In Our Business*, TLTA News, Spring, 1996; *Ethical Considerations – Keys to Success in a Real Estate Transaction in Texas*, (1999), and *Mastering Real Estate Title and Title Insurance in Texas* (1997 & 2000), National Business Institute Seminars.
- Speaking Engagements:** Various city and county land title associations, the New Mexico Escrow Association, the state land title associations of Arkansas, California, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma and Texas, and the American Land Title Association, the National Association of Land Title Examiners and Abstractors, North Central Texas Chapter of (PREP) Property Records Education Partners, and panelist for October Research national webinar.
- Other TX CLE Taught:** Death and Divorce Part 1: Probate & Decedents' Estates (2011), Death and Divorce Part 2: Marital Property (2011), Representing a Farm and Ranch Client Using New TREC Forms (2003), New Laws

of Interest to Real Estate Professionals (2003), New TREC Forms and Closing Issues (2002), Put Yourself in These Shoes - An Ethical Problem Solving Workshop (2002), Commercial Rules (2001), Commercial Closing Guidelines (2001), New Millennium Real Estate Ethics (2000), Real Estate Contracts (1999), Ethics (1998-2000 for TLTA and State Bar), Ethics (1998 for Tarrant County Bar) .

Escrow Courses Taught:

A Reasoned Approach to Fraud – Bright Light Investor Program (2007), Manufactured Housing – Getting It Right the First Time (2006), Lender Instructions – Read and Follow Them – or Pay (2006), Patriot Act – Your Seller/Buyer Might Be on the List – Now What? (2006), Foreign Sellers, Buyers and Borrowers (2005), Texas Regulations (2005), Top Ten Audit Issues (2005), Who Governs Us in What We Do? (2004), Title Insurance at a Glance (2003), Underwriting and Title Issues (October 2001, January 2002, February 2002); The Big Picture (October 2001, January 2002, February 2002, April 2002); New TREC Forms and Closing Issues April 2002); Commercial Rules (January 2001, April 2001); Commercial Closing Guidelines (January 2001, April 2001); Rate & Procedural Rules (October 2000, January 2001, February 2001); Ethics (September 99, October 99, January 2000, February 2000); RESPA and CBAs – What You Can and Can't Do Under Both Federal and State Regulations (1999 for NMLTA), Contracts & Earnest Money (October 98, January 99, February 99); Ethics (January 98, February 98); Endorsements, Advanced Title Issues Seminar (March 1997); Regulations (November 96); Post Closing Issues (October 96, November 96, January 97, February 97, April 97); Tricky Rate and Procedural Rules (September 96); Commitments (September 94, November 94, January 95, February 95, April 95); Integrity / Professionalism (September 94, November 94, January 95, February 95, April 95); Marketing (September 94, November 94, January 95, February 95, April 95); Rate Rules/Procedural Rules (September 94, November 94, January 95, February 95, April 95); Austin Update (April 95); Reviewing Documents/Forgeries (February 95); Commitments (September 93, January 94, February 94); Homestead/Access Issues Review (April 93); Education in Ethics (March 93); Rate Hearing Update, Continuing Ed. Seminar (May 1992); Understanding Rates and Procedural Rules (September 91, October 91, January 92); Mortgagee Policy, New Texas Title Policy Forms Seminar (September 1991); Comparing ALTA and Texas Policy Forms (September 89, November 89, January 90, March 90); Regional Issues: Environmental Protection Liens (September 88); Statistical Reports & Title Industry Legislation (87-88 Seminar Series); Defining "Services Rendered" and Other Regulatory Developments (September 85); Home Office Issue - Proposed Changes (September 85)

Current Member:

Westlaw's Round Table Group, American Land Title Association, Texas Land Title Association, State Bar of Texas Real Estate, Probate and Trust Section, North Central Texas Chapter of Property Records Education Partners (PREP) and the Central Texas PREP Chapter.

Associations:

State Bar of Texas:

Committee on Title Insurance, 82-96
Real Estate, Probate and Trust Section, 82-12
Antitrust Section, 85-94
Speaker, Advanced Real Estate Law Course, 1988

Texas Land Title Association:

Speaker at Regional Seminars, 82-07 & Webinars 08-12
Instructor, Land Title School, 82-12; Member of Education Committee 10-12
Land Title School Committee, 84-86, 89-91, 01-07, and 12-13 (Chair 89-90)
Grievance Committee, 84-86 (Chair 85-86)
Rates, Rules and Forms (Regulatory) Committee, 86-92, 95, 2006-11 (Vice Chair 1987)
Special Legislative Committee 86-87
Advisory Committee to State Board of Insurance, 88-89 (Chair)
Land Title Institute Committee, 88-91, 2009-10 (speaker 91)
Legislative Study Committee 88-89
Seven Task Forces: Title Policy Revisions and Marketability, Division of Premium and Home Office Issue (90-91), Certification (90-94 and 02-07), Bylaws Revision, 97-02 (Chair), On-line Education (06-08), Uniform Closing Instructions (08) and Certification Orientation (11)

Director, 90-96
Chairman, Underwriters Section (92-94)
President, 95-96
Long Range Planning Committee 01-03
Peggy Hayes Teaching Excellence Award, 01
Underwriter Section Executive Committee, 96 – 06
Title-Man of the Year Award, 07
Certified Title Insurance Associate, 09-12

Title Underwriters of Texas Advisory Organization, Inc.:
Secretary/Treasurer, 84-85, President, 1986
Rates, Rules & Forms Committee 84-86 & 89-92
Chairman, Rates, Rules & Forms Committee, 85, 89, & 90

New Mexico Land Title Association:
Instructor at meetings and schools, 85-88, and 96
Rates, Rules & Forms Committee, 86-91 and 96
Education Committee, 1988
Actuarial Study Committee, 88-96 (Chair 90-92)
By Laws and Planning Committee, 90-91
Underwriters' Committee, 06-07

American Land Title Association:
Liaison Committee with N.A.I.C., 1987
State Legislative and Regulatory Action Committee (for Texas) 86-94
Research Committee, 1988
Southwest Executive Conference Chairman, 1990 & 95
Title Insurance Underwriter Executive Committee 92-95, Vice Chair 95
Government Affairs Committee, 1994-96

**Texas Department of
Insurance Appointments:**

S. B. I. Staff - Industry Advisory Council on Title Insurance Education, Member, 89-91
S. B. I. Special Study Committee on Premium Payments to Underwriters by Title Agents
(87-89)
Working Group on Title Insurance, 1992
Texas Title Insurance Guaranty Association, Board of Directors, 2006 - 2009