

Title Experts
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Title Experts

and Management Services 3

ADDRESSING NEEDS OF UNDERWRITERS, AGENTS,
LENDERS AND TITLE INSURANCE CONSUMERS NATIONWIDE

Bob Philo and Gene McCullough are lawyers and each have over 30 years of experience in the Title Insurance and real estate conveyance industry. Each has handled claims, managed agency operations and developed 'best practice' standards for agency and underwriter operations.

Expert Witness and Consultant Services

The title insurance industry depends on abstractors, title agents, closing agents, attorneys and title insurance underwriters working closely with each other. Each have responsibilities and obligations owed to each other as well as to the consumers they service. When disputes arise over the failure of one party's performance to meet another party's expectations, we can offer help as a consulting expert to evaluate your position, and if needed, providing expert testimony for depositions and trials.

The title and closing industry routinely utilizes complex forms such as the HUD-1, agency contracts, closing protection letters, ALTA and CLTA policy forms and endorsements. We can help you understand

how each are used what they say.

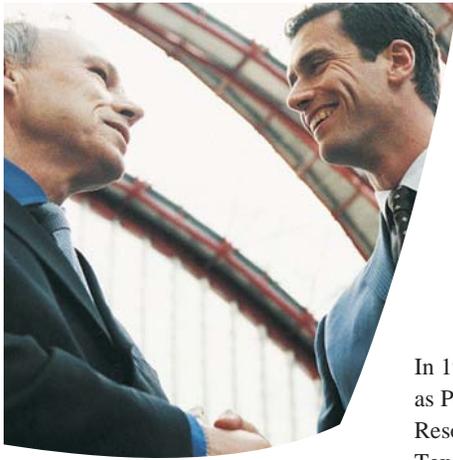
Liabilities and responsibilities also arise from lender's written closing instructions, agency contract provisions, and interpretation of title reports and surveys. All these forms, agreements and instructions are subject to a variety of conflicting interpretations and our industry experience can help insure that your position is defensible.

There will always be disagreements about timeliness of claims resolutions. We understand underwriters' rights to thoroughly investigate the facts and the insured's right to have their claim promptly resolved. We can provide our opinion to help you better manage your litigation efforts in this area.



Who we are.....

Our national consulting firm specializes in providing proven expert witness testimony, reports and analysis for litigation concerning escrow, title insurance and real estate closings. Our experts are licensed attorneys and each have more than 30 years industry-specific experience. We also provide title insurance software development and implementation consulting.



Bob Philo



Overview of his experience

Years of handling claims and working through difficult underwriting issues have allowed Bob to gain invaluable experience .



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Bob Philo began his career with 10 years in law enforcement, leaving as a Sargent in the Major Fraud Unit for Montgomery County, Maryland after securing a law degree from the University of Maryland in 1971. In 1980, he moved to Texas and became a member of the Texas State Bar. Between 1981—1984, he served as the Assistant Director of Title Insurance for the Texas State Board of Insurance.

In 1984, he accepted a position as President and CEO of Title Resources Guaranty Corp, a Texas Title insurance underwriter. He held that position until 1996 and then began to work with several of the national underwriters as subsidiary President and or State manager actively managing agents, handled underwriting and developed software to enhance underwriter operations.

Bob served as President of the Texas Land Title Association in 1995 and was awarded the "Title Man of the Year" in 2007

Title Experts and Management Services was formed in 2000 and since then, he has had an opportunity to testify in over 80 cases in a number of state and federal courts including Texas.

He holds a 'Certified Title Insurance Associate' Certification, the highest offered by the state of Texas. He has taught real estate and title insurance courses for the Texas Land Title Association for each of the past 31 years.

For a complete Curriculum Vitae and all contact info, click [HERE](#) or scan the QR code below with your smartphone



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Gene McCullough



Overview of his experience

For each of the last 30 years, he has simultaneously managed agency operations in up to 17 different states and is very familiar with the unique differences in business practices that vary from state to state.

After graduation from the University of Memphis School of Law in 1977, Gene opened a solo general law practice where he handled closings and served as a title agent. In 1983, he accepted a position with Southern Title Insurance Company and served as its President from 1986 until 1998. Then, after a merger, he served as the Regional President of Fidelity National Title of New York from 1998 until 2002. He then accepted a SVP position with Southern Title Insurance Corporation but has served as President from 2008-2011.

During this career, he has handled

virtually every position with an underwriter, including managing direct operations, handling claims, responding to defalcations, development of forms, filing of rates, approval of agency applications, responding to market conduct exams, drafting audit procedures and managing operations.

He has testified in the legislature and was instrumental in securing passage of Tennessee's Good Funds Law. He regularly presents Fraud Prevention seminars and has been on the 'first response' defalcation team of all his underwriting companies for the past 20 years.

In 2007 he served as the President of the Tennessee Land Title Association as well as a Director and Committee Chair for numerous years. He was the Chairman of the ALTA Title Executives Council on two occasions and Chaired the Tennessee Bar Association's Real Estate Council.

Gene regularly presents CE and CLE accredited seminars and is currently retained to write the Pre-licensing course materials for the Tennessee Title Agent's License .

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