

REBA

2023 SPRING CONFERENCE

Luncheon Keynote Speaker

JOSEPH FINDER

New York Times Bestselling Author



Joseph Finder is the *New York Times* bestselling author of fifteen previous suspense novels, including *Judgment*, *The Switch*, *The Fixer* and *Suspicion*. He introduced “private spy” Nick Heller in *Vanished*, an instant bestseller, and continued the series with *Buried Secrets*, *Guilty Minds* and *House on Fire*.

Joe’s novels *High Crimes* and *Paranoia* have been adapted as major motion pictures. His books have won numerous awards, including the Strand Critics Award for Best Novel for *Buried Secrets* (2011), the International Thriller Writers Award for Best Novel for *Killer Instinct* (2006), an international bestseller, and the Barry Award for Best Thriller for *Company Man* (2005) and *Guilty Minds* (2017). The *Boston Globe* has called him the “master of the modern thriller.”

A founding member of the International Thriller Writers, Joe is a member of the Council on Foreign Relations and the Association of Former Intelligence Officers. He is a graduate of Yale College and the Harvard Russian Research Center, and resides in Boston.

The 2023 REBA Spring Conference has been APPROVED by the RIMCLE for 240 minutes of general CLE credits, OR 60 minutes of ethics and 180 minutes of general CLE credits.

★ **CONFERENCE REGISTRATION ENCLOSED** ★
REGISTER ONLINE AT WWW.REBA.NET

Four Points by Sheraton
1125 Boston-Providence Tpke, Norwood

BREAKOUT SESSIONS

ETHICS SESSION

Disclosing BBO-Compliant Owners’ Policy Premiums

GENERAL SESSIONS

Remote Online Notarization Comes to Massachusetts

Navigating Merger and Infectious Invalidity

Cyber Security: Fraud and How It Relates to Cyber-Insurance

FHFA Attorney Opinion Letters and Title Insurance

Recent Developments in Massachusetts Case Law

PRACTICAL SKILLS

Encumbrances and Liens in a Title Examination

Affordable Housing Transactions: What Makes Them Different

The Mechanics of Mechanic’s Liens in Title

No Good Deed Goes Unpunished: Fatal Consequences of Unforeseen Drafting Errors

CONTINUING EDUCATION SECTION CO-CHAIRS

Kimberly A. Bielan
Elizabeth J. Young

EXHIBITORS & SPONSORS

For more information, contact Nicole Cohen at 617-854-7555, cohen@reba.net

QUESTIONS?

For questions, contact REBA at 617-854-7555, admin@reba.net or online at www.reba.net.

Monday, May 1, 2023
7:30 AM – 2:45 PM

SCHEDULE OF EVENTS

7:30 AM - 8:30 AM	Registration and Exhibitors' Hour
8:30 AM - 1:15 PM	BREAKOUT SESSIONS <i>(see descriptions below)</i>
1:20 PM	LUNCHEON PROGRAM
1:20 PM - 1:35 PM	Opening Remarks from President Julie Pruitt Barry
1:35 PM - 2:05 PM	REBA Business Meeting and Standards & Forms Committee Report
2:05 PM - 2:25 PM	Luncheon Keynote by <i>New York Times</i> Bestselling Author Joseph Finder
2:25 PM - 2:45 PM	Concluding Remarks
2:45 PM	Adjournment

8:30 AM - 9:30 AM	TIFFANY BALLROOM A
9:45 AM - 10:45 AM	TIFFANY BALLROOM A



TUCKER
DULONG



DALE K.
HARDY



FRANCIS J.
NOLAN

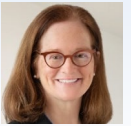
Remote Online Notarization Comes to Massachusetts

Already law in more than 40 states, remote online notarization (RON) will profoundly alter conveyancing in the Commonwealth while securing the controlling role of the attorney in the settlement process. Our three panelists will explain what RON is, why so many lenders want it implemented universally and how it will benefit Massachusetts conveyancers. Join our panelists for an outline of RON's statutory contours, and a demo of a RON closing. This RON breakout will be expanded at REBA's Annual Meeting & Conference on November 6th, as the statute's underlying regulations come into focus.

9:45 AM - 10:45 AM	TIFFANY BALLROOM B
11:00 AM - 12:00 PM	TIFFANY BALLROOM B



CONRAD J.
BLETZER JR.



ERIN K.
HIGGINS

Disclosing BBO-Compliant Owners' Policy Premiums

A recent Bar Counsel investigation has brought into sharp focus the closing attorney's need to exercise care in disclosing borrowers' cost of a title insurance owners' policy in a residential transaction. Our panelists will parse advisory memoranda from the Office of Bar Counsel and offer guidance on how to best explain and disclose policy premiums in client engagement letters. Join former BBO member Erin Higgins and REBA UPL Committee Co-chair Conrad Bletzer as they apply Rule 1.8(a) to the sale of title insurance.

8:30 AM - 9:30 AM	CONFERENCE ROOM 101
11:00 AM - 12:00 PM	CONFERENCE ROOM 104



RYAN D.
GRONDAHL



NICHOLAS P.
SHAPIRO

Navigating Merger and Infectious Invalidity

Whether you are a transactional lawyer or a litigator, real estate practitioners must know about the dual doctrines of merger and infectious invalidity in the area of zoning, as they can have a serious impact on development. Merger means that lots in common ownership or control are treated as a single lot in order to reduce or eliminate zoning nonconformities. Infectious invalidity means that once lots have merged, a property owner cannot create a conforming lot at the expense of a nonconforming lot; the nonconformity "infects" the conforming lot. Further, it is crucial to understand the doctrine's lesser-known exceptions.

9:45 AM - 10:45 AM	CONFERENCE ROOM 101
11:00 AM - 12:00 PM	CONFERENCE ROOM 101



S.A. VIVIAN
BARRIOS



DAVID
JAVAHERI

Cyber Security: Fraud and How It Relates to Cyber-Insurance

Cyber-insurance carriers have been increasing security requirements after a rise in ransomware and other cyber incidents has increased their expense ratios and risks. Some carriers have left the cyber insurance market completely, while most others have increased premiums and reduced payouts due to incorrect application of policies and "checking the boxes" that are incorrect, rather than giving cybersecurity the attention it needs in 2023. Our panelists will help attendees recognize, understand and meet these cyber-insurance requirements, which help strengthen organizational defenses. They will also provide screenshots of dark web marketplaces and discuss the 'hacker mentality.'

SCHEDULE OF EVENTS

11:00 AM - 12:00 PM | ESSEX / LENOX ROOM



FHFA Attorney Opinion Letters and Title Insurance

Fannie Mae and Freddie Mac are now accepting written Attorney Opinion Letters in lieu of a title insurance policy under limited circumstance as a result of Equitable Housing Finance Plans announced by the FHFA earlier this year. As General Counsel for the American Land Title Association (“ALTA”), Steve Gottheim will describe Attorney Opinion Letters, the risk of alternative title products for lenders, share ALTA’s view on the use of Attorney Opinion Letters and the actions that ALTA is taking to educate the public and our legislature about Attorney Opinion Letters.

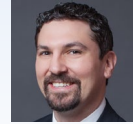
8:30 AM - 9:30 AM | CONFERENCE ROOM 103

9:45 AM - 10:45 AM | CONFERENCE ROOM 103

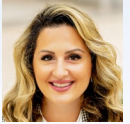
► Practical Skills Session

Encumbrances and Liens in a Title Examination

Following the unprecedented pandemic, title searches with blemishes on title, such as encumbrances and liens, present potential pitfalls for the unwary practitioner. From extensions of statute of limitations to foreclosure moratoria, the impact of every lien and encumbrance on title must be understood. Our knowledgeable presenters will review common blemishes on title, the relevant statute of limitations, and the orders and court decisions that affect the length of time these matters affect title. Not only will our presenters discuss the “what” of these issues, our presenters will discuss the “how” by presenting practical steps to manage these title issues in a manner to get your transaction on record.



ADAM D. LEWIS



KATHERINE PRIFTI

8:30 AM - 9:30 AM | ESSEX / LENOX ROOM

9:45 AM - 10:45 AM | ESSEX / LENOX ROOM

► Practical Skills Session

Affordable Housing Transactions: What Makes Them Different

As affordable housing and issues of housing affordability continue to gain prominence in Massachusetts, it is important for practitioners to develop a greater awareness of what makes these transactions unique. Multiple lenders, public, as well as private actors, layered ownership structures, and a web of affordability restrictions (that are treated quite differently from other restrictions under Massachusetts law) are but a few characteristics of affordable housing transactions that make these closings look and feel different from a strictly market deal.



KIMBERLY L. MARTIN-EPSTEIN



ROBERT M. RUZZO

8:30 AM - 9:30 AM | CONFERENCE ROOM 104

9:45 AM - 10:45 AM | CONFERENCE ROOM 104

► Practical Skills Session

The Mechanics of Mechanic’s Liens in Title

This session will review how mechanic’s liens are initiated, perfected, and discharged. Along with the guidance in current REBA Title Standard No. 63 and REBA Title Standard No. 64, the panelists will discuss the proposed new standard to pave the way to title marketability for owners who find their titles clouded by an aged notice of contract naming a prior owner.



MELISSA B. MORROW



KENNETH A. SHERMAN

8:30 AM - 9:30 AM | TIFFANY BALLROOM B

11:00 AM - 12:00 PM | CONFERENCE ROOM 103

► Practical Skills Session

No Good Deed Goes Unpunished: Fatal Consequences of Unforeseen Drafting Errors

This program will cover the basics and beyond of drafting of a deed. Our panelists will discuss the anatomy of a deed, paying particular attention to the common drafting errors that can have fatal consequences. The panel will also discuss REBA’s standards and forms, as well as statutes and requirements particular to registered land.



LYNNE M. MURPHY BREEN



SCOTT J. CLIFFORD

12:15 PM - 1:15 PM | CONFERENCE ROOM 103

Video Simulcasts | CONFERENCE ROOM 101 & 104

Recent Developments in Massachusetts Case Law

Now in his forty-fifth year as case commentator at REBA’s twice-yearly conferences, Phil Lapatin continues to draw a full house with this session. Attending his twice-yearly presentations are a must for any practicing real estate lawyer. Phil is the 2008 recipient of the Association’s highest honor, the Richard B. Johnson Award.



PHILIP S. LAPATIN

REBA 2023 SPRING CONFERENCE

REGISTRATION

To register, complete this form and return it with payment to:
REBA Foundation, 295 Devonshire Street, Sixth Floor, Boston, MA 02110
You may also register by phone at 617.854.7555 or online at www.reba.net.

	<i>By April 24</i>	<i>After April 24</i>
<input type="checkbox"/> Register me as a REBA member in good standing:	\$ 260	\$ 285
<input type="checkbox"/> Register me as a non-REBA member guest:	\$ 300	\$ 325
<input type="checkbox"/> I would like to purchase the conference syllabus:	\$ 180	\$ 180

☐ CHECK

Payable to: *REBA Foundation*

Check No.: _____

Date: _____

☐ CREDIT CARD

Card No.: _____

Exp Date: _____

Signature: _____ Date: _____



Registrant Information

Full Name: _____ Call Name (for nametag): _____

Company: _____

Address: _____ City, State ZIP: _____

Phone: _____ ☐ Mobile ☐ Work Email: _____

Luncheon Entrée Selection

- ☐ Marinated Steak Tips | *Marinated Steak Tips, Red Wine Demi Glaze, Whipped Potato & Roasted Vegetables*
- ☐ Roasted Vegetable Tower | *Portabella, Red Pepper, Zucchini & Squash over Quinoa with Balsamic Glaze (GFVV)*
- ☐ Maple Brown Sugar Salmon | *Brown Sugar Rubbed Atlantic Salmon, Whipped Potato & Roasted Vegetables*
- ☐ Not Eating at Luncheon | *I am staying for the luncheon portion of the program, but will not be eating.*
- ☐ Not Attending Luncheon | *I am unable to stay for the luncheon portion of the program.*

REBA's 2023 Spring Conference welcomes both members and non-members. The registration fee includes the breakout sessions, conference luncheon, and syllabus. Register via mail at 295 Devonshire Street, Sixth Floor, Boston, MA 02110, via phone at (617) 854-7555 or online at www.reba.net; submit one registration per attendee. Registration will be confirmed by email. REBA cannot offer discounts for registrants who attend only part of the conference. To guarantee a reservation, please send your registration, along with the appropriate fee, on or before April 24, 2023. Registrations received after April 24, 2023 will be subject to a late registration fee of \$25. Registrations cannot be cancelled after April 24, 2023; however, we welcome substitutions of registrants attending the program. Conference materials will be mailed to non-attendee registrants. For questions regarding continuing legal education (CLE) credits, please contact Bob Gaudette at gaudette@reba.net or (617) 854-7555. Kindly refrain from cell phone use during the breakout session presentations and the conference luncheon.

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