

J. Bushnell Nielsen
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EXPERT CREDENTIALS

I have 44 years of work experience in and related to the land title insurance industry.

I was employed by two national title insurers for a total of 16 years. I held five positions with those companies. As a title officer, I searched and examined title and issued title insurance commitments and policies. I served as chief underwriting counsel in Michigan and Wisconsin, and managed other underwriting attorneys. I wrote underwriting manuals and bulletins, and set underwriting practices. For several years, I was the manager of agency operations for Ticor Title Insurance Company in the State of Michigan, responsible for signing new title agents and auditing and terminating existing agents. I also managed a National Business Unit commercial title insurance operation located in Detroit, with responsibility for multi-site and multi-state transactions in all 50 states. In that capacity, I closed hundreds of real estate transactions, for every type of property, including residences, office buildings, factories, a steel mill and a baseball stadium, located in a number of states.

I was a claims counsel for 14 years, handling about 1,500 title insurance and closing claims myself and supervising other claims counsel. For part of that time, I was a member of Ticor Title's home office claim department, serving as manager of the Midwest Regional Claim Department and reporting directly to the chief claims counsel. In that capacity, I supervised claims counsel in five offices who administered claims in nine states.

I spent 28 years with law firms. During all of those years, I was engaged almost exclusively on matters involving title insurance, real estate titles and closing liability issues. From 2000 to 2025, I was a shareholder at the law firm of Reinhart Boerner Van Deuren s.c., a 200-lawyer firm with offices in Wisconsin, Illinois, Minnesota, Colorado and Arizona. Earlier, I spent three years as a member of the title insurance team at the law firm of Hinshaw & Culbertson, in its Chicago and Milwaukee offices.

In July of 2025, I retired from Reinhart Boerner and formed Nielsen Title Consulting, LLC.

I have represented clients in numerous real estate transactions in many states. I regularly advise clients and other transactional lawyers on title and title insurance issues in real estate purchases, sales and loans secured by real estate. I serve as counsel for a national lender on issues relating to title and escrow.

I have litigated many disputes about the title to real estate, title insurance coverage, closing problems and related matters. I have defended title insurers concerning policy coverage and have sued title insurers, including for bad faith conduct. I argued a number of cases before

the Wisconsin Supreme Court. I also served as *amicus curiae* counsel in cases presenting important issues about real estate titles in cases filed in Michigan, Nevada and Wisconsin.

I regularly conduct title searches and examinations of title. I search, examine and opine on the title to parcels of real estate. I have testified at trial concerning my findings as a title searcher and examiner. I serve as an attorney or consultant to lenders and real estate lawyers concerning the examination of title, title insurance practices and underwriting, and loan closing instructions and customs. I am regularly consulted by clients and attorneys about title issues on property located throughout the United States. I also am regularly consulted by title insurers and title agents on title insurance coverage issues on property located throughout the United States, as well as Canada, Mexico and certain Caribbean nations.

I wrote the book *Title and Escrow Claims Guide*, which was first published in 1996 and which I have updated annually since then. That 1,900-page treatise is national in scope. It is published by American Land Title Association. The book distills the customs and practices employed by title insurers and escrow companies and is used by employees of most title insurers. The book has been cited as a learned treatise by numerous appellate courts.

I have also written more than 3,000 articles about real estate titles, title insurance and escrows. Most of those articles were published in *The Title Insurance Law Journal*. I was the Editor and principal author of *The Title Insurance Law Journal*, formerly *The Title Insurance Law Newsletter*, a publication of the American Land Title Association, from November of 1998 through August of 2024. The *Journal* is a paid-subscription monthly report, national in scope and audience, on recent case law, regulations and claims issues involving title insurance policies, closing and escrow issues, closing protection letters, RESPA liability and conveyancing law. I also wrote two book chapters on title insurance.

I have conducted more than 200 in-person training seminars in at least a dozen states, as well as video seminars and podcasts with national audiences. I have given extensive training to claim administrators on industry customs. I have also trained title examiners, closers, surveyors, registers of deeds, GIS mapping and property records custodians, attorneys, loan officers, real estate brokers and people in other real estate-related professional groups.

I suggested, drafted and testified in favor of a number of laws that have improved and simplified real estate records and issues related to title and title insurance, including Wisconsin's closing funds law, a law permitting the correction of deeds by affidavit, a law setting the boundary of Lake Michigan at Milwaukee, and a law that permits the release of liens for debts discharged in bankruptcy.

I served as the elected president of both the Michigan Land Title Association and the Wisconsin Land Title Association, a dual honor that few people have received. I am a member by invitation of the American College of Real Estate Lawyers. I have received numerous awards and professional accolades, as further described in my *curriculum vitae*, below.

CURRICULUM VITAE

J. Bushnell Nielsen

Education/ License

Ripon College, attended from 1974 to 1976.
B.S. *cum laude*, U. Wisconsin--Stevens Point, 1978.
J.D., Marquette University Law School, 1981. *Law Review*.

Licensed to practice law in Wisconsin (State Bar number 1014758).

Licensed to practice law in Michigan under corporate certificate from 1984 to 1990.

Wisconsin Title Insurance Intermediary License No. 2328060 held from 1993 to 2007.

Work History

July, 2025 to present: Owner of Nielsen Title Consulting, LLC. I provide expert witness and expert consultation services to title insurers, insureds, property owners, lenders, lawyers and title agents. I advise clients on obtaining title insurance coverage. I search and examine the title to real estate. I regularly consult on title insurance and escrow claims.

June, 2000 to June of 2025: Shareholder, Reinhart Boerner Van Deuren s.c. in Wisconsin. Title-related and escrow litigation, title insurance coverage opinions, expert witness assignments, real estate transactions, claim investigation and settlement, advice concerning RESPA compliance and affiliated business arrangements and tax-deferred exchanges.

May, 1993 through May, 2000: Chicago Title Insurance Company, Waukesha, Wisconsin. Associate Area Counsel, State of Wisconsin, January, 1996 to 2000. Assistant Regional Counsel, August, 1993 to December, 1995.

August, 1990 to May, 1993: Hinshaw & Culbertson, Milwaukee and Chicago. Member of title insurance coverage and title curative team.

July, 1981 to July, 1990: Ticor Title Insurance Company. Midwest Region Claims Counsel, Home Office staff, 1988 and 1990. Michigan State Manager, 1987 and 1988. Michigan State Counsel, 1984 through 1986. Milwaukee County Counsel, 1981 through 1983.

Recognition

Named a Wisconsin Super Lawyer in the category of real estate by *Law & Politics* and *Milwaukee Magazine* from 2006 to present.

Named in *The Best Lawyers in America*[®] in the category of Litigation--Real Estate from 2009 to present.

Named the 2022 Lawyer of the Year in the category of Litigation—Real Estate

in Milwaukee.

Named in the *Milwaukee Business Journal* list of *Top Lawyers*.

Named in the M Magazine/*AVVO Leading Lawyers in Milwaukee* list for 2012.

AV-rated by Lexis-Nexis Martindale-Hubbell.

Recipient of a Service Award bestowed by the Wisconsin Land Title Association in October, 2005 for years of service to the organization.

Recipient of Member of the Year Award, Wisconsin Land Title Association, September, 2002.

Recipient of commendation by Wisconsin Governor Scott McCallum for service to the land title industry, September 12, 2002.

Recipient of President's Award for Outstanding Service, Wisconsin Land Title Association, May, 2000.

Recipient of President's Award for Outstanding Service, Wisconsin Land Title Association, April, 1996.

Recipient of Bob Jay Outstanding Leadership Award, Michigan Land Title Association, July, 1991.

Professional Associations Member (by invitation), American College of Real Estate Lawyers. Member, Title Insurance Committee and Title Insurance Coverage Subcommittee.

Wisconsin Land Title Association:
President, 2003-2004. Director-At-Large, 1999 to 2003. Member, Legislative Committee, 1990 to present; Vice Chair, 1996 to 2000.

American Land Title Association:
Member, 1990 to present. Member, Title Counsel Committee.

Michigan Land Title Association:
President, 1989-1990. Treasurer, 1986-1988. Director, 1985-1986.
Chairman, Underwriting Committee, 1987-1990. Good Funds Committee:
Chairman, 1989-90; member, Education Committee, 1984-1989.

Member, State Bar of Wisconsin.

American Bar Association: Member, Real Property Section, 1988 to 2016.
Member, Title Insurance Litigation Committee, Tort Trial and Insurance

Practice Section, 1992 to 2016.

State Bar of Michigan: Member (special certificate), 1984 to 1990. Member, Water Law Committee, Real Property Section, 1987 to 1990.

**Significant
Appellate
Decisions**

As a litigator, I served as counsel in the following significant real estate court decisions:

Country Visions Cooperative v. Archer-Daniels-Midland Co., et al., 2021 WI 35. I argued case before the Wisconsin Supreme Court on February 25, 2021. I also appeared as counsel in the related decision found at 29 F.4th 956 (7th Cir. 2022), affirming 628 B.R. 315 (E.D. Wis. 2021). The primary issue was the method to be adopted in Wisconsin for setting the exercise price for property subject to a right of first refusal, when the subject property is sold in conjunction with other real estate.

Ash Park, LLC v. Alexander & Bishop, LTD., Appeal No. 2013AP1532. Presented argument on March 4, 2015 to the Wisconsin Supreme Court as counsel for subsequent purchaser-intervenor in petition concerning real estate broker commission and broker lien.

Kimble v. Land Concepts, Inc., 2014 WI 21, 353 Wis.2d 377, 845 N.W.2d 395 (2014). Counsel for First American Title in petition before the Wisconsin Supreme Court in which the court reversed a punitive damage award against the insurer as being an unconstitutional taking of property. Argued on December 19, 2013.

Geiger v. Chicago Title Ins. Co., 2011 WI App 136, 337 Wis.2d 429, 805 N.W.2d 734 (Wis.App.). Counsel for Chicago Title in case holding that the insurer did not have a duty to defend or pay the insured on a claim concerning a boundary dispute.

Johnson 1988 Trust v. Bayfield County, 649 F.3d 799 (7th Cir. 2011), earlier decision 520 F.3d 822 (7th Cir. 2008). Counsel for *amicus curiae* Wisconsin Land Title Association in landmark case affirming private owners' title obtained from railroads after ICC abandonment of rail lines and limiting use of federal rails-to-trails legislation, as discussed in William T. Stuart and Thomas M. Hruz, *Switching Tracks: How the Seventh Circuit Restored Certain Landowners' Rights to Abandoned Railroad Rights-of-Way*, *American Land Title Association Title News*, Volume 90, Number 10 (October 2011), p. 23.

Solowicz, et al. v. Forward Geneva National, Appeal No. 2008AP10, 2010 WI 10, 323 Wis.2d 556, 780 N.W.2d 111 (2010). Counsel for *amicus curiae* Wisconsin REALTORS^(r) Association in significant

Wisconsin Supreme Court decision adopting the concept of master planned communities in Wisconsin. I joined in oral argument.

Residential Funding Company, LLC v. Saurman, 292 Mich.App. 321, 807 N.W.2d 412 (2011) (Michigan Court of Appeals #290248), reversed by 805 N.W.2d 183, 490 Mich. 909 (2011). Counsel for *amicus curiae* American Land Title Association in precedent-setting case holding that Mortgage Electronic Registrations System, Inc. is qualified to conduct foreclosures by advertisement in Michigan.

Anderson v. Quinn, 2007 WI App 260, 306 Wis.2d 686, 743 N.W.2d 492. Significant decision concerning doctrines of bona fide purchaser, inquiry notice and Statute of Frauds.

Spencer v. Kosir, 301 Wis.2d 521, 733 N.W.2d 921 (Wis.App. 2007). Landmark decision holding that an easement may not be abandoned if never used.

Smiljanic v. Niedermeyer, 2007 Wis. App. 182, 304 Wis.2d 197, 737 N.W.2d 436 (Wis.App. 2007). Decision holds that an easement may not be appended to a deed by an affidavit of correction signed by the broker in the transaction rather than the grantor.

AKG Real Estate, LLC v. Kosterman, 2006 WI 106, 296 Wis.2d 1, 717 N.W.2d 835 (2006). Counsel for easement holder whose rights were affirmed by Wisconsin Supreme Court in a decision rejecting a proposed change concerning the right to unilaterally terminate or move easements.

First American Title Ins. Co. v. Dahlmann, 2006 WI 65, 291 Wis.2d 156, 715 N.W.2d 609 (2006). Counsel for First American Title Insurance Company. Wisconsin Supreme Court ruled that title insurance policy coverage is triggered by the encroachment of improvements into a neighboring street, if that encroachment is substantial, when the insurer has removed the so-called "survey" exceptions from the policy.

Megal Development Corp. v. Shadof, 2005 WI 151, 286 Wis.2d 105, 705 N.W.2d 645 (2005). Counsel for *amicus curiae* Wisconsin Land Title Association. Wisconsin Supreme Court reversed trial court and declared that a judgment lien may be satisfied after discharge of the judgment debt in bankruptcy, adopting reasoning of WLTA.

Evans v. Samuels, 119 Nev. 378, 75 P.3d 361, 119 Nev. Adv. Rep. 42 (Nev. 2003). Counsel for *amicus curiae* Nevada Land Title Association. Nevada Supreme Court clarified the law on duration of judgment liens and effect of attempted renewal of such liens after expiration of six-year lien period.

Houston v. Bank of America Federal Savings Bank, 78 P.3d 71 (Nev. 2003). Counsel for amicus curiae Nevada Land Title Association. Nevada Supreme Court adopted the Restatement (Third) of Property view of equitable subrogation, at urging of Nevada Land Title Association, which is favorable to lenders and their title insurers.

ABKA Limited Partnership v. Wisconsin Department of Natural Resources, 2002 WI 106, 255 Wis.2d 486, 648 N.W.2d 854 (2002). Counsel for amicus curiae Wisconsin Land Title Association in Wisconsin Supreme Court case concerning public trust doctrine and marina condominiums.

Stupak-Thrall v. United States, 843 F. Supp. 327 (W.D. Mich. 1994). Counsel for land owner in dispute over restrictions on private owners' riparian rights in public waterways as imposed by federal government as part of its wilderness land plan.

Greenberg v. Stewart Title Guar. Co., 171 Wis.2d 485, 492 N.W.2d 147 (Wis. 1992). Counsel for amicus curiae Wisconsin Land Title Association. Wisconsin Supreme Court rejected abstractor liability on title insurance policy, adopting position of WLTA.

Jalowitz v. Ticor Title Ins. Co., 165 Wis.2d 392, 478 N.W.2d 67 (Table), 1991 WL 271040 (Wis.App.) (unpublished). Counsel for Ticor Title in decision establishing that loss on an owner's policy is measured based on the value of the property on the date of the discovery of the title defect or encumbrance.

**Legislative and
Regulatory
Activities**

Presented proposed modifications to the American Land Title Association owner's and loan title insurance policies to the ALTA Forms Committee, on my own behalf and as part of a joint committee of the American Bar Association, American College of Real Estate Lawyers and American College of Mortgage Attorneys, at several sessions held in 2019 and 2020. Several changes that I proposed became part of the 2021 ALTA owner's and loan title insurance policies.

Served on drafting committee for Wisconsin Statute 893.305, concerning the recording of an affidavit of interruption of adverse possession, 2015 Wisconsin Act 200. Testified in favor of the bill on behalf of Wisconsin Land Title Association.

Testified in opposition to Wisconsin Senate Bills 314 and 344, and Assembly bill 465, which would effectively bar the accrual of title by adverse possession in the State of Wisconsin prospectively. Testimony given on November 18, 2015 and December 10, 2015 on behalf of

Wisconsin Land Title Association.

Testified in favor of, and served as advisor to the author and co-sponsors of, Wisconsin Statute 30.2038, adopted in March of 2014, which declares the waterward boundary of two and one half miles of shoreline along Lake Michigan at downtown Milwaukee.

Assisted in drafting of proposed law or regulation for the mandatory issuance of closing protection letters in the State of Wisconsin and the State of Michigan and urged their adoption at meetings with state regulators, 2011-2015.

Participated in drafting, lobbying and obtaining passage of Uniform Residential Mortgage Satisfaction Act in Wisconsin, 2013 Wisconsin Act 66, codified as Wis.Stat. 708.15.

Lead drafter of bill to enable affidavits of correction in Wisconsin and to modify commercial broker lien and *lis pendens* laws, in joint taskforce of Wisconsin Land Title Association, Wisconsin Registers of Deeds Association, Wisconsin Real Property Listers Association and State Bar of Wisconsin, 2008-2010. Testified in support of on Senate Bill 587 before Senate Committee on Veterans and Military Affairs, Biotechnology and Financial Institutions on March 10, 2010. Testified on Assembly Bill 821 before Committee on State Affairs and Homeland Security on March 25, 2010. Law adopted in 2010.

ALTA representative to joint drafting committee on uniform loan closing instructions sponsored by ALTA, Mortgage Bankers Association of America and American Escrow Association, 2008-2009.

Presentation of proposed rewrite of ALTA owner's title insurance policy to ALTA Forms Committee, February, 2009.

Drafted law grandfathering marina condominiums in Wisconsin. Wis.Stats. § 30.1335, adopted in July, 2007.

Drafted and testified in favor of change to Wisconsin statutes clarifying that a person discharged of a judgment debt in bankruptcy may obtain a court order satisfying the lien of the judgment. Wis.Stats. § 806.19(4).

Drafted and testified in favor of Wisconsin's law requiring mortgage lenders to deliver good funds to closing. Wis.Stats. § 708.10.

Served as a member of a State Bar of Wisconsin committee formed to modify and overhaul Wisconsin's construction lien law.

Served with managers and counsel for the Wisconsin Department of Transportation in the drafting and advocating for Wisconsin's Transportation Project Plat Act, Wis.Stat. 84.095, adopted as 1997 Act 282.

Publications

Author of Title and Escrow Claims Guide, a national research treatise on title insurance, escrows and conveyancing. First published in 1996 and updated annually. Published by American Land Title Association and available on Westlaw.

Editor and principal author of The Title Insurance Law Journal, formerly The Title Insurance Law Newsletter, from November of 1998 through August of 2024. The Journal is a monthly national report of recent legal decisions concerning title insurance, closing and escrow issues, RESPA and conveyancing law, published by American Land Title Association. I have written more than 3,000 articles that have appeared in the Journal.

Commercial Real Estate Transactions in Wisconsin, Chapter 7, Title Insurance and Closing Protection Letters, with Richard Donner, State Bar of Wisconsin, published in 2010, last revised in 2021.

Methods of Practice (4th Edition), Wisconsin Practice Series, Chapter 9, Title Insurance, West Publishing Group, published in 2004, revised in 2012.

Quoted in Right of Access Does Not Insure Right to Travel Within One's Property, by Ryan C. Squire, printed in American Land Title Association *Industry News*, March 14, 2025, discussing *Prose v. Old Republic National Title Insurance Company*, Michigan 22nd Judicial Cir. Ct. Case No. 21-000902-CK.

Wire Transfer Fraud Warnings Do Not Automatically Exonerate, American Land Title Association *Industry News*, August 13, 2024.

Ownership and Access to Land Records—Private Records Intended for Public Inspection, *Wisconsin Law Journal*, July 24, 2024.

RESPA Class Action Survives in Ohio, *Title News*, Volume 101, Number 2 (February, 2022), page 15.

Attorney Closer Personally Liable for Assisting in Loan Fraud, *Title News*, Volume 98, Number 10 (October, 2019), page 26.

Florida Loan Closer Convicted for Borrower's Loan Fraud, *Title News*, Volume 97, Number 10 (October, 2018), page 18.

Real Estate Closing, Title Examination and Title Insurance Policy Procedures and Customs in the United States by Region, *Real Estate Finance Journal*, Fall 2018, page 19.

Quoted in New Vetting Tool for Loan Closers: Protect your bank from losses due to title agent fraud, *Wisconsin Banker* magazine, October 2018, page 11.

Quoted in Wisconsin Passes Bill that Eases Curing of Simple Conveyance Mistakes, *ALTA Title News*, August 26, 2010.

HUD Adopts New RESPA Regulations, with Robert W. Habich, *Real Estate Finance Journal*, Spring 2009, page 73.

No More Marina Condos, *Wisconsin Lawyer*, Volume 82, No. 3 (March, 2009), page 36.

Title Policy Blanket Restrictive Covenants Exception Enforceable, 26 *ACREL News* No. 2 (May, 2008), page 5.

Keeping Up With Law & Regulation column, published monthly in *Settlement Services Today* magazine, July, 1999 to November, 2000.

Case Briefs column, published monthly in *Condell Private Letter*, April, 1997 to March, 1998.

Chicago Title Insurance Company Wisconsin Examining Manual, Chief Editor, 1995 to 2000.

Escrowee's Duties in the Handling of Funds, Chicago Title and Trust Family of Insurers *Underwriting Journal*, April, 1998.

Mortgage Payoff and Assignment Issues, Chicago Title and Trust Family of Insurers *Underwriting Journal*, June, 1997.

Statements and Representations by Closers, Chicago Title and Trust Family of Insurers *Underwriting Journal*, November, 1997.

Escrowee's Duties Regarding Recording of Documents, Chicago Title and Trust Family of Insurers *Underwriting Journal*, March, 1997.

Contributing Editor, *The Title Insurance Law Newsletter*, April, 1992 to May, 1993.

Insuring Title to Riparian or Littoral Property, *Michigan Real Property Review*, Volume 17, No. 1, p. 11 (Spring 1990).

National Underwriting Manual, Ticor Title Insurance Company, Chapter Author, 1988.

Michigan Underwriting Manual, Ticor Title Insurance Company, Chief Editor, 1984 to 1988.

Determining and Surveying Water Boundary Lines in Michigan, *Michigan Bar Journal*, September, 1987, p. 874.

Speeches and Seminars

Closing Errors You Can Avoid, Title Search Error Prevention and Legal Description Issues, Fidelity National Title Group Agent Forum, Madison, Wisconsin, March 12, 2025.

Successor Insureds and Policy Termination Under Successive Forms of ALTA Owner's Policies, Reinhart Boerner Van Deuren s.c. real estate department, February 26, 2025.

Combating Wire Transfer Fraud, Reinhart Boerner Van Deuren s.c. real estate department, November 20, 2024.

Important Recent Title Insurance Decisions, webinar for the fellows of the American College of Mortgage Attorneys, presented on March 26, 2024.

Important Recent Title Insurance Decisions, webinar for agents of the Fidelity National Family of title insurers, recorded on March 6, 2024.

Title Nerds podcast interviewing me on the hiring of an expert witness, hosted by Michael O'Donnell and Bethany Abele of Riker Danzig, recorded on February 22, 2024.

FNF Unplugged podcast on title insurance claims, hosted by Linda Grahovec, SVP Director of Communications, Education, Marketing , National Agency Operations, Fidelity National Family of title insurers, recorded on January 23, 2024.

Important Title Insurance Decisions of 2023, Minnesota State Bar Annual Real Estate Institute, November 3, 2023.

A Semi-Deep Dive Into Title Insurance Loss Calculations, Minnesota State Bar Annual Real Estate Institute, November 3, 2023.

2022 Title Insurance Case Update, webinar for Minnesota State Bar Annual Real Estate Institute, January 27, 2023.

Important Title Insurance Decisions of 2022, American College of

Mortgage Attorneys webinar, January 18, 2023.

Drafting Understandable and Enforceable Exceptions, Conestoga College 2023, 200 agents of Conestoga Title Insurance Company, Lancaster, Pennsylvania, January 16, 2023.

2021 ALTA Policies, Unsolved Problems with the Definition of Public Records, and Other Topical Issues, American Bar Association National Caucus of Title Insurance Litigators Annual Meeting, Austin, Texas, February 25, 2022.

2021 Title Insurance Case Law Update, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 11, 2021.

Title Insurance Policy Coverage and Claims In-Depth, Minnesota Continuing Legal Education Foundation, May 16, 2021.

2021 ALTA Policies and Recent Title Insurance Coverage Decisions, Alliant National Title Claims Department, February 19, 2021.

2021 ALTA Policies and Recent Title Insurance Coverage Decisions, Fidelity National Title Group Claims Department, January 20, 2021.

Plotting Legal Descriptions and Understanding Surveys, Fidelity National Law Group Riverside, California, January 29, 2021.

2020 Title Insurance Case Law Update, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 12, 2020.

Current Important Title Insurance Coverage Decisions, presented to American College of Mortgage Attorneys, with Paul Hammann of First American Title as co-presenter. September 10, 2020.

Surprising Strategies for Negotiating Title Insurance Coverage, American Law Institute webinar, March 17, 2020.

Surprising and Creative Title Insurance Solutions, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, October 31, 2019.

2019 Title Insurance Case Law Update, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, October 31, 2019.

Understanding Title Insurance, Minnesota State Bar Continuing Legal Education, Minneapolis, Minnesota, June 12, 2019.

Bankers Trust and its Progeny: Construction Lending and Exclusion 3(a),

telephone seminar with Paul Peterson, John Hosack and William Just, presented by the Association of Title Insurance Committees of the American College of Real Estate Lawyers, American College of Mortgage Attorneys and American Bar Association Title Insurance Committee, March 14, 2019.

Writing Policy Exceptions, Explaining Title Insurance to the Customer and the Agent's Role When a Title Claim is Made and How Claims are Resolved According to the Nature of the Claim and the Type of Policy, Conestoga Title Insurance Company Conestoga College 2019, Lancaster, Pennsylvania, January 21, 2019.

Lender Vetting of Loan Closing Agents, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 2, 2018.

Important Title Insurance Decisions of 2018, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 1, 2018.

Underwriting the Tough Stuff, panel with Duane Wunsch and Lisa Petersen, Chicago Title Agent Loyalty Club, Kohler, Wisconsin, October 9, 2018.

Preventing the Most Fascinating and Frustrating Claims in 2019 and Beyond, Eastern Pennsylvania Chicago Title Agency Seminar, Blue Bell, Pennsylvania, October 4, 2018.

Errors and Omissions Policies, Insurance Broker Liability and Marketability of Title, Minnesota Land Title Association annual convention, Breezy Point, Minnesota, August 11, 2018.

How Title Insurance Claims Are Resolved, Minnesota State Bar Continuing Legal Education, Minneapolis, Minnesota, May 9, 2018.

Errors and Omissions Policy Pointers, Fidelity National Title Group Agent Business Conference, Wausau, Wisconsin, May 8, 2018.

Voluntary Conveyance of the Insured Property as Triggering Owner's Policy Termination, telephone "debate" with Joyce Palomar and Barlow Burke presented by the Association of Title Insurance Committees of the American College of Real Estate Lawyers, American College of Mortgage Attorneys and American Bar Association Title Insurance Committee, February 13, 2018.

Important Recent Title Insurance Decisions, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 3, 2017.

The New 2016 ALTA Title Insurance Commitment Form, with Fran Iverson, Vice President and Manager, Chicago Title Insurance Company,

Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 2, 2017.

The New 2016 ALTA Title Insurance Commitment Form, Wisconsin Land Title Association annual convention, Milwaukee, Wisconsin, October 19, 2017.

Mechanic Lien Coverage and B & B Syndication Services, Inc. v. First American Title Insurance Company, telephone "debate" with Albert Rush presented by the Association of Title Insurance Committees of the American College of Real Estate Lawyers, American College of Mortgage Attorneys and American Bar Association Title Insurance Committee, October 3, 2017.

How Loan Title Insurance Policy Claims Are Resolved, Corporate Counsel Committee of the American College of Mortgage Attorneys, Asheville, North Carolina, September 14, 2017.

How to Draft Exceptions and Affirmative Coverages, agents of Old Republic National Title Insurance Company, Chippewa Falls, Wisconsin, September 7, 2017.

Important Recent Title Insurance Decisions and Claims on Special Title Policy Coverages, Fidelity National Title Jacksonville, Florida Claims Center, June 6, 2017.

How to Draft Exceptions and Affirmative Coverages, agents of Old Republic National Title Insurance Company, Madison, Wisconsin, April 20, 2017.

Knowledge and Disclosure in Relation to Exclusions 3(a) and 3(b) of the American Land Title Association Title Insurance Policies, telephone "debate" with Albert Rush, presented by the Association of Title Insurance Committees of the American College of Real Estate Lawyers, American College of Mortgage Attorneys and American Bar Association Title Insurance Committee, March 8, 2017.

Important Recent Title Insurance Decisions, First American Title Warrenton, Illinois Claims Center, November 18, 2016.

Important 2016 Cases on Title Insurance Policy Coverage and Claims on Special Title Policy Coverages, Including Forced Removal, Zoning and Encroachments, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 3 and 4, 2016.

Important Recent Title Insurance and Closing Protection Letter Cases and Changes, Fidelity National Title Omaha, Nebraska Claims Center, April 27,

2016.

Closing Protection Letter Claim Issues, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, October 23, 2015.

Explaining Title Insurance to Your Customer and Protecting Your Title Agency When a Claim is Made, Wisconsin Land Title Association Annual Convention, Milwaukee, Wisconsin, September 18, 2015.

Title Insurance Policy Coverage and Claims in Depth, Minnesota State Bar Continuing Legal Education, Minneapolis, Minnesota, August 12, 2015.

Explaining Title Insurance to Your Customer and Protecting Your Title Agency When a Claim is Made, Minnesota Land Title Association, Minneapolis, MN, August 7, 2015.

Closing Protection Letters informational videotapes posted to Reinhart Boerner Van Deuren s.c. website, August, 2015.

Hot Coverage Issues, American Bar Association TIPS Title Insurance Litigation Committee Spring Meeting, Hilton Head Island, South Carolina, May 15, 2015.

Claims on Loan Title Insurance Policies, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 14, 2014.

Important Recent Title Insurance Decisions, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 13, 2014.

Title Insurance Policy Coverage, guest lecturer, Real Estate Transactions 1 course at University of Wisconsin Law School, October 14, 2014.

Closing Protection Letter Legislative Proposal, panel discussion, Wisconsin Land Title Association convention, September 17, 2014.

Interesting New Title Insurance Decisions, Fidelity National Title Omaha, Nebraska Claims Center, May 20, 2014.

Duties of a Title Company in Closings and Escrows, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 15, 2013.

Title Insurance Case Law Update, Minnesota State Bar Annual Real Estate Institute, St. Paul, Minnesota, November 14, 2013.

Claim Avoidance Strategies, Wisconsin Land Title Association graduate course, member of seminar panel, Madison, WI, November 6, 2013.

Closing Protection Letters, Indiana Land Title Association Super Seminar, Carmel, Indiana, July 10, 2013.

How to Measure Loss Under a Title Insurance Policy, Wisconsin State Bar 30th Business and Real Estate Institute, Madison, June 13, 2013.

How Endorsements are Written and Construed, customers of Chicago Title Insurance Company, Milwaukee and Waukesha, Wisconsin, May 1 and 2, 2013.

How to Measure Loss Under a Title Insurance Policy, Minnesota State Bar 30th Annual Real Estate Institute, St. Paul, Minnesota, November 9, 2012.

Title Insurance Policy Coverage, guest lecturer, Real Estate Transactions 1 course at University of Wisconsin Law School, October 17, 2012.

Exception Drafting Workshop, for employees of Commercial Partners Title, LLC, Minneapolis, Minnesota, September 12, 2012.

Important Recent Title Insurance Coverage Cases, seminar for claim administrators of Fidelity National family of insurers, Omaha, Nebraska, September 5, 2012.

Drafting Exceptions and Endorsements, seminar for employees of Commercial Partners Title, LLC, Minneapolis, Minnesota, July 10, 2012.

Title Insurance Policy Coverage in Depth, Minnesota State Bar Association Continuing Legal Education, Minneapolis, Minnesota, July 9, 2012.

Closing Protection Letters, Wisconsin Land Title Association, panel discussion with Nick Hacker, American Land Title Association, Doug Smith, Stewart Title Guaranty Company and Donald Schenker, First American Title Insurance Company, Madison, Wisconsin, April 21, 2012.

E & O Coverage and Important Title Insurance Cases, Old Republic National Title's annual Wisconsin agent seminar, Wisconsin Dells, WI, April 17, 2012.

Closing Protection Letters, webinar for Fidelity National Title Group agents, with Lisa Petersen, underwriting counsel for Fidelity National Title Group, Milwaukee, WI, April 11, 2012.

Important Recent Title Insurance Coverage Cases, Minnesota Land Title Association, St. Cloud, Minnesota, April 5, 2012.

Commercial Real Estate Transactions: Title Insurance, State Bar of Wisconsin webinar, Madison, Wisconsin, March 7, 2012.

Title Insurance: Important Recent Coverage Cases, Minnesota State Bar 29th Annual Real Estate Institute, St. Paul, Minnesota, November 4, 2011.

Title Insurance Policy Coverage, guest lecturer, Real Estate Transactions 1 course at University of Wisconsin Law School, October 19, 2011.

Title Insurance: Important Recent Coverage Cases, American Land Title Association convention, Charleston, South Carolina, October 13, 2011.

Unauthorized Practice of Law Issues Relating to the Land Title Industry and Settlement Table Shenanigans, Indiana Land Title Association convention, Fort Wayne, September 21, 2011.

Limiting Your Title Company's Risks in an Uncertain World, Keynote Address at 100th Annual Convention of Ohio Land Title Association, Columbus, Ohio, September 14, 2010.

Closing Problems, Avoidable Title Claims, E&O Coverage and Agency Contract Liability Issues, Indiana Land Title Association five-hour continuing education seminar, Indianapolis, Indiana, August 24, 2010.

Curing Title Using the New Affidavit of Correction Law and Other Techniques, live webcast for State Bar of Wisconsin, Madison, Wisconsin, July 28, 2010.

How to Calculate Loss Under a Title Insurance Policy, Minnesota State Bar 27th Annual Real Estate Institute, St. Paul, MN, November, 2009.

Training of about 300 title insurance claim administrators in 26 full-day training sessions conducted in three locations between June, 2009 and December, 2010.

Title Insurer v. Lender Amidst the Foreclosure Crisis, American Bar Association teleconference, with Benjamin M. Kahrl, April 14, 2009.

Surveying of Boundaries on Water, Northeast Wisconsin Society of Land Surveyors, Green Bay, Wisconsin, March, 2009.

A View from the Trenches: Title Claims by Region in 2009, ABA Tort, Trial and Insurance Practice Title Insurance Litigation Committee seminar, Seattle, Washington, March, 2009.

Title Insurance and Closing Case Law Update 2008, Minnesota State Bar

26th Annual Real Estate Institute, St. Paul, MN, November, 2008.

Current Trends in Mortgage Fraud, clients of Holland + Knight, LLP, Chicago, November, 2008.

Construction Disbursing in Depth, Wisconsin Land Title Association graduate course, various locations and dates, 2004, 2005, 2006 and 2008.

The Real Estate Roots of the Global Financial Crisis, televised press conference and business seminars sponsored by Global Leadership, Youth Against Corruption and Forum of Young Ukrainian Leaders, Kyiv, Ukraine, October, 2008.

Title Insurance Policy Coverage and Closing Duties, Pennsylvania Land Title Institute, Pittsburgh and Philadelphia, October, 2008.

Title Agent Closing Duties and RESPA Compliance, Chicago Title agent meeting, Bay Harbor, Michigan, September, 2008.

Commercial Real Estate, State Bar of Wisconsin, Madison, Wisconsin, June 4, 2008.

Current Views on Title Agent and Escrow Duties, Ohio Land Title Association keynote address, Columbus, Ohio, May 3, 2008.

Mortgage Fraud, Equity Skimming and Their Effect on the Subprime Mortgage Crisis, Waukesha County Bar Association, October 19, 2007.

Closings and Payoffs: The Right and Wrong Way, agents and offices of Chicago Title Insurance Company in Illinois, Indiana, Michigan, Wisconsin and Minnesota, September 12 and 20, 2007.

Closing Errors You Can Avoid, Wisconsin Land Title Association, Racine, Wisconsin, August 24, 2007.

Twelve Simple Steps in Avoiding Stupid Risks, Minnesota Land Title Association, Rochester, Minnesota, August 10, 2007.

The Measure of Loss Under the Title Insurance Policy, national teleseminar for Old Republic National Title Insurance Company claim administrators, April 5, 2007.

Anatomy of a Residential Real Estate Transaction, State Bar of Wisconsin, February 7, 2007.

Recent Title Insurance Coverage Decisions That Matter, Minnesota State

Bar 24th Annual Real Estate Institute, St. Paul, MN, November, 2006.

Reverse Exchanges, for customers of Dane County Title Company, Madison, Wisconsin, July, 2006.

Commercial Title Insurance, Lorman Education, Milwaukee, Wisconsin, June, 2006.

Current Title, Escrow and Class Action Law and Issues, Chicago Title Insurance Company Chicago Metro Agents Meeting, Chicago, Illinois, May, 2006.

Current Issues in Title and Escrow Law, Wisconsin Land Title Association Spring Meeting, Wisconsin Dells, Wisconsin, May, 2006.

The Duty to Defend in Michigan, Ohio, Minnesota, Illinois and Wisconsin, Chicago Title Insurance Company Midwest Regional Claims Center, Chicago, Illinois, February, 2006.

Fascinating Current Title Insurance Coverage Issues, Milwaukee Bar Association, February, 2006.

Late Recording of Mortgages, Current Payoff Issues and Closing Problems Caused by Desperate People, Chicago Title Insurance Company agent telephone and internet seminar, October, 2005.

What the Title Insurance Policy Really Covers, Illinois Land Title Association, Lake Geneva, Wisconsin, July, 2005.

Hard Questions (and Some Answers) on 1031 Exchanges, Wisconsin State Bar Third Annual Commercial Real Estate Law seminar, Brookfield, June, 2005.

Real Estate Issues for Estate Planners, Wisconsin State Bar Convention, Milwaukee, May, 2005.

What the Title Insurance Policy Really Covers, Iowa Land Title Association, Dubuque, Iowa, May, 2005.

For The Record (document recording issues in Wisconsin), Wisconsin Mortgage Bankers Association, November, 2004 and March, 2005.

Ten Things Never To Say In A Closing, Wisconsin Mortgage Bankers Association Real Estate Conference, April, 2004 and March, 2005.

Closing Do's and Don'ts in 2003, Pennsylvania Land Title Association,

Philadelphia, December, 2003.

What the Title Insurance Policy Really Covers—2003, Minnesota State Bar 21st Annual Real Estate Institute, St. Paul, MN, November, 2003.

RESPA Issues in 2003, presented to Fidelity National family Roundtable of Agents, November, 2003.

Mortgage Foreclosures in Wisconsin, Lorman Education, Milwaukee, November, 2003.

Like Kind Real Estate Exchanges in Wisconsin, Lorman Education, Milwaukee, September, 2003.

Tricky Title Issues, presented to agents of Chicago Title Insurance Company, September, 2003.

Mastering Real Estate Titles and Title Insurance in Wisconsin, National Business Institute, Milwaukee, February, 2003.

Escrow Duties, presented to agents of Chicago Title Insurance Company, December 10, 2002.

Boundary Law in Wisconsin, National Business Institute, Madison and Milwaukee, October 17 and 18, 2002.

Title to Riparian Property, Michigan Land Title Association, Mt. Pleasant, Michigan, April 17, 2002.

What the Title Insurance Policy Really Covers and Closing Do's and Don'ts, presented to: Indiana Land Title Association, August, 2000; North Dakota Land Title Association, January, 2001; Minnesota Land Title Association, March, 2001; Pennsylvania Land Title Association, March, 2001; Illinois Land Title Association, July, 2001; Arkansas Land Title Association, August, 2001; Minnesota State Bar 19th Annual Real Estate Institute, November, 2001; Louisiana Land Title Association, December, 2001; Chicago Title Insurance Company Indiana, February, 2003; Metropolitan Title Company, Indiana, October, 2003.

Real Estate Issues for Estate Planners, Milwaukee Bar Association, March, 2002.

Mastering Real Estate Titles and Title Insurance in Wisconsin, National Business Institute, Milwaukee, January, 2002.

Understanding the Title Insurance Policy, University of Wisconsin Law

School guest lecturer, October 2000 and 2001.

Issues in Real Estate Titles 2001, Wisconsin Real Property Listers Association, Mineral Point, Wisconsin, September, 2001.

Boundary Law in Wisconsin, National Business Institute, Madison and Milwaukee, September 11 and 12, 2001.

"Insuring Over": Perspectives on Solving Your Title Problems, Milwaukee Bar Association, February, 2001.

Mastering Real Estate Titles and Title Insurance in Wisconsin, National Business Institute, Milwaukee, December, 2000.

Title Issues for Real Property Listers—Part II, Wisconsin Real Property Listers Association, Ashland, Wisconsin, September, 2000.

Title Insurance Issues: Leasehold Policies, Title in Mergers and Acquisitions, and Current Title Coverage Cases, Wisconsin State Bar Real Property, Probate & Trust Law Section Meeting, 2000 Annual Convention, June, 2000.

Title Insurance and Survey Issues, Residential Real Estate Conveyancing seminar, State Bar of Wisconsin, Milwaukee, Wisconsin, May, 2000.

Ownership of Public Records, American Land Title Association Tech Show, Las Vegas, February, 2000.

Title Issues for Real Property Listers, Wisconsin Real Property Listers Association, Marinette, Wisconsin, September, 1999.

Insuring Over Mortgages With Indemnities, General Counsel's Conference, Chicago Title Insurance Company, San Diego, California, June, 1999.

Wisconsin's New Child Support Lien Law, Milwaukee Bar Association, Milwaukee, April, 1999.

Recent Title Insurance Policy Coverage Cases and Hot Issues in Title Insurance Underwriting, State Bar of Wisconsin, Madison and Milwaukee, October, 1998.

Wisconsin's New Commercial Broker Lien Law, Milwaukee Bar Association Real Property Section, Milwaukee, October 8, 1998.

Advanced Principles of Title Insurance, National Business Institute, Inc., Milwaukee, June 5, 1998.

Proposed Revision of Construction Lien Law, American Subcontractors Association, Milwaukee, Wisconsin, February, 1998.

Riparian Rights in Michigan, Michigan Land Title Association, Mt. Pleasant, Michigan, April 15, 1997.

Adverse Possession and Riparian Rights, 48th Annual Surveyors' Institute, Wisconsin Society of Land Surveyors, Stevens Point, Wisconsin, January 12 and 13, 1997.

Title Insurance Claims and Coverages, State Bar of Wisconsin, Madison and Milwaukee, November 14 and 15, 1996.

Advanced Principles of Title Insurance, National Business Institute, Inc., Milwaukee, July 11, 1996.

Escrows and Escrow Liability, Milwaukee Bar Association, Milwaukee, June, 1996.

Ways To Solve A Title Problem and Save A Closing, Milwaukee Bar Association and Chicago Title Insurance Co., Milwaukee, November 12, 1993.

Title Insurance Claims--Selected Issues, Milwaukee Bar Association, Milwaukee, October 18, 1993.

Michigan Title Insurance Law, Professional Education Systems, Inc., Detroit, Lansing, Grand Rapids, Michigan, June, 1990.