# Advocus Advocacy in Action

YOUR VOICE IN THE LEGISLATURE





We've been at the forefront of preserving the lawyer's role in real estate transactions and protecting consumer rights. A look back at some of CEO Peter Birnbaum's trips to Washington, D.C.: with Senator Tom Railsback (1987); at the White House with Richard Hart (1995); and at the Capitol with then president of ALTA Frank Pellegrini (2012).

# Leadership in "Fix Your Mortgage" Initiative



During the height of the foreclosure crisis in 2009–2010, we worked with several partners to sponsor 14 workshops for at-risk homeowners. At these "Fix Your Mortgage" events, our agents, staff, and other volunteers assisted qualified homeowners in applying for loan modifications within the Home Affordable Modification Program.

Our organization, formerly known as Attorneys' Title Guaranty Fund, Inc. (ATG) now known as Advocus, was founded in 1964 to preserve the lawyer's role in real estate transactions for the benefit of the client. Since that time, we have always made it a priority to advocate for the interests of lawyers and the clients they serve. No other title underwriter in the Midwest can make that claim

#### MEDIA RELATIONS, APPEARANCES, PARTICIPATION

Throughout our history, we have embarked on media-relations campaigns and other promotional efforts to spread our core message, "Buying or Selling a Home? See a Lawyer First." Examples:

- >> Worked with lawyer groups to launch social media campaigns
- >> Published articles appeared in daily and community newspapers
- >> Appeared on television news spots and radio call-in shows
- >> Sponsored the "See a Lawyer First", billboard campaign
- » Hosted consumer call-in hotlines

#### **LEGISLATIVE EFFORTS**

In addition to these consumer-facing efforts, we have a long track record of fighting for the interests of lawyers and the consumers they serve. Over the years, our CEO and other leaders have made many trips to Washington to meet with legislators, lobby, and testify before various committees.

#### **TELLING OUR STORY**

Our website, publications, and event coverage give a snapshot of who we are and what's important to us. As part of our 50th anniversary celebration in 2014, we produced a video featuring our agents and staff. Watch here.

#### **ARTICLES**

See inside for a sampling of articles and links that illustrate our efforts. Many are also available on the *Advocacy in Action* page of our website.



# First ATG, Now Advocus Advocacy in Action





**Preparing for Changes in the Title Industry** 

### Be a Part of the Rulemaking Process

#### TIME SENSITIVE: Submit a Comment to the CFPB by February 7, 2014



ne real estate transaction closing process. The CFPB's goal is to make the mortgage proce afer and reduce the surprises and "pain points" for buyers and other stakeholders in the rocess. The deadline for submitting comments is February 7, 2014.

e urge ATG members to participate in this process. Review the CFPB's official Request for formation... page and click Submit a Formal Comment toward the right side of the screen This is an opportunity for real estate professionals to offer their experiences and their expertise to help improve the closing process for all involved. The result is likely to be a

whitepaper that comes out later this year followed by some pilot projects to promote streamlining the closing

It is important for the CFPB to hear directly from settlement agents who are on the front line dealing with

Some of the questions posed by the CFPB include

BY EDDIE BAEB

\$300 to \$500, be handled by the sheriff, fol-

TITLE FIGHTER DEFENDS AUCTION TURF

THE rusted Adviser

August 2011 | Volume 4 • Number 6

Serendipity and ALTA by Peter J. Birnbaum, ATG Presid

the American Land Title Associatio Serendipity is defined as "making a Serendipity is defined as "making a As many of you know, in the early di members of ALTA. The bar-related I legal and business battles. In the mi long process of the bar-related and respect each other's businesses. Th of the Florida Fund, became Presid was initially wary: Would the comme matter, could I accept theirs? This is cases our interests are in common a experience! And today, I am proud to organization.

As a real estate attorney, you have real estate practice and your role in estate boom years, the title industry egulatory scrutiny. Now, in the after counturn that followed, there are o

It was a tremendous effort and a great exa willingness of title professionals to put aside differences and cooperate in advocating for th the land title industry. Our two main concerns modify the RESPA and TILA disclosures and e rm or eliminate Fannie Mae and Freddie N

#### RESPA/TILA Changes Are Coming

The Dodd-Frank Act mandates that the Con-Protection Bureau (CFPB) combine Regulation Regulation X. The result will likely be a combin ending disclosure and HUD-1 Settlement Sta shudder at the thought of another change to T RESPA but those changes are coming. The Bu process of drafting the regulations now and wi proposed form and regulations by July 21, 201 provide for a 60- to 90-day comment period. A will distribute the draft regulations along with s comments. We ask you to submit comments to

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your real estate practice and your role in the title industry. Together we are your voice in Washington and across



# CALL YOUR ATTORNEY FIRST. billboard

# ATTORNEY CAN HELP DEMYSTIFY ware these errors detected, if at all? Tell us **MORTGAGE LOAN FEES**

PRESENTED IN LOAN COMPANY'S 'GOOD FAITH ESTIMATE'

IN THE NEWS

Service group makes a case for attorneys

"With so many players who have competing interests, it's critical to engage counsel before you proceed into what will most

assuredly be a highly complicated transaction."

Birnbaum girds to protect Attorneys' Title turf in foreclosure sales

**CRAIN'S** 

As president of one of Chicago's largest title insura companies, Attorneys' Title Guaranty Fund Inc., Mr.

For those who can't hang on there's Mr. Birnbaum's Judic Sales Corp., an ATG subsidithat has become a dominant player in the booming busine of sheriff's sales.



## Guidelines for prospective home buyers

ATG marks its 50th Anniversary
Posted By Staff Writer On July 15, 2014 @ 5:57 pm | No Comment



be at the forefront of efforts to preserve the lawyer's role estate transactions Richard Hart and Peter Birnbaum traveled to the White House where they met with then Counsel to the President, Abner Mikva, to

discuss the proposed amendments to the Real Estate Settlement Procedures Act (RESPA). These amendments, if adopted, would impair attorneys' ability to provide title services to their clients. Hart and Birnbaum also met with 16 Illinois Congressmen to discuss this subject. Because of this lobbying effort, the proposed RESPA Regulations were put on hold where they remain, at least



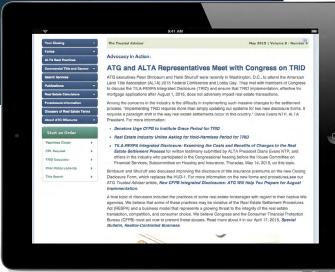
Proposed Changes to RESPA/TILA Disclosures

## TIME SENSITIVE: We Need Your Help - Please Submit

premier legal education event of the year. We'll cover the topi Speakers include ALTA CEO Michelle Korsmo.

has been listening and seems receptive to many of our ideas. In addition, the staff at CFPB is committed to considering the comments they receive from agents throughout the country.

Chicago Daily Law Bulletin





es P.C., Codilis & Associates P.C., Attorneys' Title Guaranty Fund Inc. (ATG) and the Law Bulletin Publishing place P.C., Comins & resolution F.C., and provide the Commission of the Commission o

## \$125,000 given to legal aid for foreclosure help

By Maria Kantzavelos Law Bulerin staff writer

Four legal aid organizations that have focused much of their work on addressing the needs of a growing number of Cook County homeowners grapoling with mortage foreclosure signed and explain the closing attorney into the deal as scon as eight and which is a list of possible, even before you list credits and debits to each your home or make an offer on party's side of the balance sheet one.

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the foreclosure crisis is far from over," Glaves said. "These funds will help these four organizations meet the growing demand." Glaves said the organizations expect to use the funds to

"With the number of new foreclosures continuing to rise,

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original amount, the interest rote error was corrected and the seller put up money for reduse diker put up money for redused to the contract. Most contract are contingent of the contract, the state are seller put up money for redused to the contract and the seller put up money for redused to the contract and the seller put up to get one or waive your right to do so.

This is the most critical stage of the negotiating process and president of the Illinois Real Estate Lawyers Association. "If something can go wrong, it will." NEWSULLI SEASTON

FAIRUIRO HETH TRIBUNE FAIRVIEW HO'S, 1L PUBL. THURSDAY CIRC. 717

#### **HUD Proposal Termed "Devastating" to** Real Estate Lawyers and Consumers

Reprinted with permission from ISBA Bar New

#### Buying A Home: What You Need to Know

You can expect your attorney

Awkit the dream comes a major fi-nancial commitment.

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Your Place 4 Section 8 Chicago Tribune, Friday, August 27, 1999 C

ATG Supports Attorneys and Their Clients lying or selling a home?

I-294 at Tri-State north of Harlem Avenue - September 8 through October 7.

Call your attorney

📤 ATG

ATG was founded in 1964 to preserve the attorney's role in real estate transactions for the benefit of the client. While our mission has expanded to include new services that benefit transactional attorneys, we remain dedicated to that founding principle. We make it a priority to promote your role, advocate for your interests, and help protect the clients you serve. No other title underwriter in the Midwest can make that claim. There's only one.

As part of this effort, we are running a Chicago-area billboard advertising campaign September - December. Look

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lawsers and the real estate settlement. "Transaction by transaction, haves services industry."

Transaction by transaction, have and sellers are this to regoniate flow real formula for the proposer to detailed cuestions. Well be allowed. Burning the adopted to a doubt it of the proposer to the real service for the proposer to the real service flow of the proposer to the proposer

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large lenders because of their market dominance and national scope, would be able to control aggress to con-sonaers, thereby forcing down process of services within the package, such as that insurance, while adding a packaging kee, isorobann said.

Home buying primer

# Essential guidelines for the prospective buyer

ESSENTIAL GUIDLENES FOR the prospective buyer because whome this year, you may home this year, you want to make some reasons to make some reasons to make you want and help pave the way for a house you really want.

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for the ATG billboard in these locations