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Via email c/o jaburgess@acrel.org
John M. Nolan
Chair, Member Selection Committee
c/o American College of Real Estate Lawyers
220 N. Market Street, Suite 100
Frederick, MD 21701

Re: Danny L. Crotwell

Dear John:

I am pleased to nominate Danny L. Crotwell for membership in the American College of Real Estate Lawyers (ACREL). As someone who has benefited from being an ACREL member, I believe Danny has the character and expertise I have come to know in ACREL members.

I have known Danny for most of his legal career. I met him while he was in private practice over 30 years ago; this was prior to him going in house with a title insurance company. Since that time, we have remained friends and served on various committees or speaking panels over the years.

While Danny had a real estate practice with several distinguished firms in Mississippi, I have watched him develop his real estate expertise over the last twenty-five plus years as underwriting counsel for two different national title insurance companies. This practice and exposure to complex real estate issues has been instrumental in his growth as a lawyer and his development as a distinguished practitioner in the real estate bar.

Danny is well known as an expert and leader in the Mississippi real estate bar and title industry. As evidenced by his frequent speaking engagements, accompanied by timely and educational written materials, he is a respected participant. He never hesitates to offer his time to further the education of bar members generally and to real estate practitioners particularly. As can be discerned from his resume, he provides valuable insight into underwriting issues and challenges.

What is not evident from his resume is his regular involvement in the listserv of the Real Estate Section of the Mississippi Bar. This listserv acts as an advice column of sorts and is available to all members of the Real Estate Section. Members post questions on topics as varied as easements, liens, or complex ownership or heirship issues. Danny is a frequent responder on this listserv, providing valuable information and assistance to attorneys who have real estate related practices. His responses often provide helpful case citations. This listserv is a valuable resource – one I found useful as Chief Legal Officer for a regional

bank and to which I often pointed others. Danny's participation is borne out of his desire to assist others and enhance the level of expertise of not just real estate practitioners but to provide information to those whose practice may not be as specialized as others. Mississippi has many general practitioners in small or rural communities who do some real estate practice, along with a myriad of other things. Particularly for these practitioners, having access to the Real Estate Section's listserv and responses from underwriting counsel as experienced as Danny is a valuable resource.

While most of the ACREL members are in private practice, I think having in-house attorneys involved provides a unique perspective that brings value to other ACREL members and in turn to their clients. I also think having attorneys from various parts of the country as members and participants adds value. The addition of Danny as underwriting counsel from a smaller and more rural state will bring diversity of thought and experience and add to the knowledge base of ACREL members.

I believe Danny's resume speaks for itself, therefore, I will not repeat details of his involvement in the bar and at seminars. I did want to highlight however one particular accomplishment to which he heavily contributed. Recognizing the need to publish title examination standards for Mississippi, he agreed to participate in the drafting of Mississippi Title Examination Standards, a publication by the Real Estate Section of the Mississippi Bar. This comprehensive set of standards was adopted in 2019 after a year of planning and drafting. These standards were drafted to assist land title attorneys in assessing land titles and the issues that are often encountered. To quote from the Foreword: "The Standards address a variety of concerns, including the attitudes and relationships among examiners and between examiners and the public, the appropriate duration of a title search, the effect of the lapse of time on a defective or improperly recorded title document, the appropriate presumptions of fact that can be relied upon in the course of an examination, and the law applicable to commonly encountered situations."

It is hard to imagine anything more basic, but at the same time more important, in any real estate practice than the integrity of the underlying title or the uniformity of examination standards. I wanted to highlight Danny's participation in this undertaking, not just as evidence of his commitment to giving back to his fellow real estate practitioners, but also as an example of his recognition as a distinguished and respected practitioner in the real estate bar.

As reflected on his resume, Danny routinely presents, and has for the last 25 years, at regional and state CLE programs and has published numerous papers in conjunction with these presentations.

In my opinion, Danny more than satisfies ACREL's Statement of Professionalism and exemplifies the standards of professional integrity and civility as provided in the Guidelines.

I certify that I am not (a) in the same firm, business entity, faculty or other such organization as Danny, (b) related to Danny by birth or marriage, or (c) a current Governor or member of

the Member Selection Committee of the College. Neither he nor his employer regularly employ or retain me or my colleagues, and we have no other business relationships.

I do want to note that I am very recently retired as Chief Legal Officer of Hancock Whitney Bank, a regional financial institution headquartered in Gulfport, Mississippi, and as such I am generally familiar with real estate practitioners and the practice of real estate law in the State of Mississippi. I am also still an active Fellow of ACREL.

In concluding, I am very proud to nominate Danny L. Crotwell for inclusion in ACREL. I am happy to respond to any questions about Danny or this nomination.

Sincerely,

A handwritten signature in cursive script that reads "Joy Lambert Phillips". The signature is written in black ink and is positioned above the typed name and title.

Joy Lambert Phillips
ACREL Fellow, Class of 2016

JLP:smh