

FORM RESUME for ACREL NOMINEES

NOTE TO NOMINATORS: This is the required format for Resumes.

There is no expectation that a nominee will have information in every category.

Skip categories of information that do not apply.

WENDY S. GIBBONS

Old Republic National Title Insurance Company
3000 Bayport Drive
Bayport Plaza, Ste. 1000
Tampa, Florida 33607 (Home office)

HOME: 6912 Kings Lynn Drive
Oak Island, North Carolina
28465 (Remote office)
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704-303-0041/704-604-1289

DESCRIPTION OF CURRENT PRACTICE

As Senior Vice President of Old Republic National Title Insurance Company and Deputy Chief Underwriting Counsel in Old Republic Title's Corporate Legal Department I underwrite and approve high liability purchase and refinance transactions throughout the United States involving mechanics lien coverage, bankruptcy, mezzanine financing, equity purchases, debt restructuring, renewable energy and other complex title matters focusing on commercial real estate and specializing in multi-site, multi-state portfolio transactions. I have over 30 years of experience in the real estate and title insurance industry. My prior work experience includes searching and examining title, preparing conveyance documents, conducting residential and commercial closings, underwriting national commercial transactions, claims administration and acting as special deputy attorney general approving property acquisitions for a government agency.

Representative transactions:

\$70 million financing transaction on the first utility-scale bio-methane recapture facility in North Carolina and largest of its kind in the country
\$685 million refinance of multi-state hotel portfolio
\$209 loan for the acquisition of multi-state portfolio of nursing home facilities
\$424 million construction loan in connection with purchase of assemblage of parcels to be developed into mixed use commercial and residential properties in Florida

\$435 million sale of 70 property portfolio out of a chapter 11 bankruptcy

EDUCATIONAL BACKGROUND

JD, Indiana University, Maurer School of Law, Bloomington, IN, 1992

Delta Theta Pi, member
Adelphia Law Journal, co-editor

B.S Psychology, Sociology minor, Indiana University, Bloomington, IN, 1989

Kappa Delta Sorority, Sisterhood Chair

BAR MEMBERSHIPS AND DATES

Indiana Bar, 1992
South Carolina Bar, 2016

EMPLOYMENT HISTORY

**Old Republic National Title Insurance Company
Senior Vice President, Deputy Chief Underwriting
Counsel-Corporate Underwriting Department (2022-
Present): Vice President, Senior National Underwriting
Counsel (January 2019-2022)**

Provide national underwriting services and support to company underwriting counsel for agency, commercial and direct operations with a focus on complex, high liability commercial title insurance transactions.

Review, evaluate, negotiate, and underwrite title insurance coverage and risks specializing in multi-state transactions and transactions involving bankruptcy and mechanics lien coverage issues.

Function as a legal resource for corporate and field operation personnel, management, and attorneys
Provide legal and business advice to and on behalf of the Company.

Approve high dollar and extra-hazardous risk transactions.
Review local, state, and federal laws and regulations to determine the Company's rights and obligations and to ensure compliance by Company.

Advise regulatory division in forms approval process and formulation of products.

Draft, research, review and provide guidance in developing and formulating company policies, bulletins, and title insurance underwriting guidelines.

Monitor, research and interpret changes in federal statutes, regulations, and case law affecting title insurance and analyze impact on title insurance coverage.

Author articles for and co-edit corporate underwriting newsletter

Author, organize, and conduct live and webinar presentations on underwriting topics for company counsel and commercial clients.

Draft, update and co-edit state counsel, agency and commercial services endorsement manuals and national underwriting manuals

Participate in industry events and professional association committees.

Participate as author for national association publications and continuing legal education speaker at national seminars and events and other national educational opportunities.

Assist Chief Underwriting Counsel on corporate legal projects.

Mentor and coach attorneys in the corporate underwriting group and company divisions.

**Stewart Title Guaranty
Vice President, Senior Underwriting Counsel,
Commercial Services Division, Charlotte, NC (April
2015-December 2018); Title Production Manager (2016-
2018)**

Underwrote complex commercial title insurance transactions throughout the U.S. for lender, purchaser, and investors including wind and solar farms, power plants, new construction development, industrial facilities, resort hotels, office towers, shopping malls and multi-state portfolio transactions. Transactions range from

conventional sales and refinances to construction financing, mezzanine loan financing, foreclosures, equity purchases, debt restructurings, receiverships, and bankruptcies. Reviewed and approved high dollar, high risk, single and multi-state national transactions.

Collaborated with multi-disciplinary team including escrow, title production, sales, and management. Supervised four title production employees. Established commercial underwriting guidelines and standards and ensured compliance with Company guidelines.

Created and presented “Lunch and Learn” training for employees on commercial underwriting topics.

Researched and provided legal advice to management and company personnel on case law, state statutes and new legislation affecting the title and real estate industry.

Advised management and company personnel on the legality of present and proposed conduct.

Created and presented training sessions on title insurance topics for commercial clients and national title agents. Provided guidance to company personnel with direct operations on settlement services.

Appointed to Stewart Virtual Underwriting Committee responsible for collaborating, reviewing, and drafting national underwriting bulletins and guidelines to be posted on the underwriting website.

Participated in industry events and professional association committees.

Participated as continuing legal education speaker on commercial underwriting topics at national seminars and events.

**Stewart Title Guaranty
Vice President, Associate Senior Underwriting Counsel,
Indiana State and Claims Counsel, Midwest Division,
Indianapolis, IN (2007-2015)**

Advised title agents in Indiana, Ohio and Michigan, direct operations and attorney, lender, and broker clients on title insurance coverage in commercial and residential transactions.

Approved extra-hazardous risk and affirmative requests with national underwriting authority including issues involving mechanics lien coverage, bankruptcy, foreclosure, receivership, endorsement requests and probate/estate matters.

Established commercial and residential underwriting, search and exam procedures and ensured that agents and direct operations followed company policies and practices.

Researched and provided legal advice to management on case law, state statutes, and new legislation affecting the title and real estate industry.

Advised management on the legality of present and proposed conduct.

Created underwriting e-newsletter for customers and title agents.

Created and conducted webinars and training seminars for direct operations, agents, attorneys, brokers, and lenders.

Issued statewide bulletins on state underwriting requirements.

Provided guidance to direct operations on settlement services.

Collaborated with multi-disciplinary team including escrow, title production, sales, and management for direct operations.

Assisted in drafting and testifying in support of key legislation affecting the title industry.

Serviced as liaison between industry and the Indiana Department of Insurance

Investigated title claims, drafted determination of coverage letters to insured and supervised outside litigation counsel and a company claims administrator.
Participated in industry events and seminars providing continuing legal education seminars.

**McDonald's Corporation-Midwest Division,
Indianapolis, Indiana
Real Estate Development Team (September 2002-April
2003)**

Conducted due diligence, survey and title review, and negotiation of coverage with title insurance company for McDonald's and Chipolte site acquisitions in a five-state region.

**Lawyers Title Insurance Corporation, Indianapolis,
Indiana
Commercial Underwriting Counsel and Manager (2001-
2002)**

Advised commercial clients, closers and examiners on coverage issues and insurance requirements.

Established commercial underwriting standards.

Supervised five commercial division employees.

Managed commercial department workflow.

Researched and provided legal advice to management on new case law, statutes, and legislation, and conducted training seminars for employees and customers.

Created monthly commercial newsletter for distribution to customers.

**Chicago Title Insurance Company-Indy Commercial
Group, Indianapolis, Indiana
Commercial Underwriting Counsel and Manager (1998-
2001)**

Issued pro forma policies and endorsements for commercial transactions.

Assessed risk and approved affirmative coverage requests for commercial transactions.

Advised commercial closers, examiners and clients on coverage issued and underwriting requirements.

Conducted commercial closings.

Drafted commercial escrow agreements and joint venture agreements.

Examined title for commitment production.

Provided legal advice to management.

Conducted training sessions for local banks, law firms and real estate agents.

Presented "Brown Bag Lunch Series," a monthly training session for employees on underwriting and industry topics.

**Chicago Title Insurance Company-State Agency Group,
Indianapolis, Indiana
Agency Underwriting Counsel (August 1996-July 1998)**

Advised agents on title coverage issues and approved extra-hazardous risks and affirmative coverage.

Examined title searches for commitment production.
Issued commercial owner and loan policies and commitments for Indiana and Kentucky

Drafted coverage determination letters for Ohio, Indiana and Pennsylvania claims and supervised outside counsel.

Created and conducted seminars for agents, real estate agents, lender, and attorneys.

Edited and drafted articles for monthly agent newsletter

**Indiana Department of Transportation, Indianapolis,
IN
Staff Attorney and Special Deputy Attorney General for
approving real estate acquisitions (1993-1996)**

**Associated Title Company, Closing Attorney,
Indianapolis, IN (1992-1993)**

SPEAKING ENGAGEMENTS

Mobile Homes and Title Insurance, Presenter, Cape Fear Real Estate Attorneys, Wilmington, NC, Lunch & Learn, (June 2024 -upcoming)

The Ins and Outs of Reviewing Title and Land Surveys for Real Estate Transactions, Presenter, ABA RPTE Webinar, (June 2024 -upcoming)

Common Title Insurance Endorsements, Presenter, Commercial Transactions Group meeting, ABA, RPTE Section (August 2024-upcoming)

Oddball Endorsements and Coverage Curiosities, Co-presenter, ACMA Title Insurance Committee, Annual Meeting, (September 2023) & ACREL Title Insurance Committee monthly call, (August 2023)

Mechanics Lien Coverage and Commercial Transactions, Moderator, and organizer, ACMA Annual Meeting, (2023)

Putting Together the Pieces of the Commercial Loan Transaction Puzzle: Commercial Financing and Title Insurance Endorsement Coverage Before and After Closing, Moderator and panelist, ACMA Annual Meeting, (2022)

New ALTA/NSPS Survey Standards, Moderator, and organizer, ACMA webinar, (2021)

RON to the Rescue, Author, *The Abstract* journal published by ACMA, (2021)

The New Land Title Standards for Real Estate Transactions, Presenter, Professor's Corner, American Bar Association, (2022)

ALTA 2021 Policy Forms, Old Republic Title National Agent Meeting, (2022 & 2023)

ALTA 2021 Forms and Commercial Transactions, ALTA Commercial Network webinar, Presenter, (2021)

Insight into the new ALTA 2021 Forms, ALTA webinar, Presenter, (2021)

Distressed Properties: When Bankruptcy Strikes, Presenter, ABA RPTE webinar, (2021)

New 2021 ALTA/NSPS Survey Guidelines, Co-author, ABA RPTE Publication, (2021)

PACE Financing and State Law Chart, author, The Abstract Journal published by ACMA, (2021)

ALTA Land Title Institute Online Course Chapters 7 on UCCs and Chapter 11 Endorsements for the Title 201 Course, Editor, (2021)

Multi-State Portfolio Loan Transactions-45th ACMA annual meeting- Co-Author, (2018)

Warning to Creditors: The Clock is Running to Set Aside Voidable Transfers of Assets. Author, *The Abstract journal* published by ACMA, (2018)

Available Title Insurance Policy Coverage and Endorsements, Indiana Continuing Legal Education Forum, (2013)

Power of Attorney and Legal Entity Authority Issues in Insuring Real Estate Transactions Title Counsel Forum, Indiana Land Title Association, (2013)

Power of Attorney and Death Transfers, Indianapolis Metropolitan Board of Realtors Eastern Division monthly meeting-speaking engagement only, (2013)

Commercial Title Insurance, Panel Moderator, Indiana Land Title Association Annual Convention, (2013)

Indiana Legislative Update, Indiana Land Title Association Lobby Day (February 2007-2013) and Annual Convention, (2007-2013)

Commercial Endorsements, Indiana Land Title Association, (2011)

Issues in Commercial Real Estate, Policy Coverage and Endorsements, Indiana Continuing Legal Education Forum, (2011)

Title & Survey Issues-Indiana Society of Professional Land Surveyors Annual Convention, (2010 & 2011)

Ask A Lawyer column contributor, Homebuyer.com section, *Indianapolis Star* newspaper, (2010)

Legislative Roundtable Moderator, Indiana Land Title Association Owner's/Manager's meeting, (2010)

Easements, Presenter Indiana Land Title Association, (2010)

American Land Title Association's "Title 101" program to Indiana Department of Insurance and Attorney General's Office-Presenter, (2010)

Liens and Encumbrances, State Counsel Forum, Indiana Land Title Association, (2009 and 2010)

Title Insurance Policy Coverage-Graduate Realtor Institute CE for Realtors, (2009)

Negotiating Title Insurance Coverage and Commercial Endorsements, Fulton County Bar Association, (2009)

New Real Estate Related Legislation, Presenter, Indiana Continuing Legal Education Forum, (2008)

Commercial Endorsements, Presenter, Indiana Land Title Association (2008)

Title Insurance Policy Coverage and Forms, Indiana Continuing Legal Education, (2007)

Commercial Title Insurance- Fifth Third Commercial Department, speaking engagement only, (2006)

In-Depth Title Insurance Principles for the Advanced Practitioner: Policy Coverage, Defects and Examining Difficulties, National Business Institute-CLE for attorneys, (2005)

Advanced Principles of Title Insurance in Indiana: Policy Coverage, Endorsements and Impact of Bankruptcy, National Business Institute, CLE for attorneys, (2004)

Commercial Endorsements, Lorman Education Services, CLE for attorneys, (2004)

Flipping Properties: A Recipe for Mortgage Fraud, Indiana Land Title Association, (2004)

Searching Real Estate Title and Reviewing Title Records, Half Moon LLC, CLE for attorneys, (2002)

Commercial Title Insurance in Indiana, Lorman Education Services, CLE for attorneys, (2001)

Advanced Principles of Title Insurance in Indiana: Policy Coverage and Endorsements, National Business Institute, CLE for attorneys, (2000)

Accredited speaker for Realtor® education-Courses developed and approved for Realtor® Continuing Education-*Title Monopoly* and *Homeowners Policy Coverage*

National Training Webinars for Old Republic Title Counsel and Underwriters-Presenter, (2020-present):

Flipping Out-Flip Transactions, May 2024

Anatomy of a Homeowners Policy, April 2024

Underwriting Cabinet of Curiosities-Miscellaneous

Underwriting Issues, January 2024

Surviving the Modification Apocalypse, October 2023

Stealing the Sun and Capturing the Wind-Renewable Energy and Title Insurance, July 2023

Navigating Mechanics Lien Coverage in Turbulent Times, May 2023

Lost in Fraud-Navigating the New Frontier of Deed Fraud, April 2023

And The Survey Says- Guidelines for Deleting the Survey Exception, October 2023

The Art of the Mezz-Mezzanine Financing and Title Insurance, November 2022

Catch Me If You Can -Authority Documents, May 2022

Wrangling Authority Documents for Unique Entities, March 2022

I Fight Authority and Authority Always Wins- Documentation for Legal Entities, January 2022

Endorsement Island-The New ALTA 2021 Endorsement forms-December 2021

Dude, can we Insure That-Cannabis Transactions and Title Insurance, October 2021

Back Chain Creditors Rights Issues, August 2021

Here Comes the ALTA 2021 Forms...and Its Alright, June 2021

The CPL Files-Closing Protection Letter Coverage, May 2021

Commercial Endorsements, Part Three, April 2021

And the Survey Says- Survey Guidelines and Endorsements,
March 2021
Commercial Endorsements Part Deux February 2021,
February 2021
*Commercial Endorsements, You Know Them, You Love
Them, You Can't Live Without Them*, January 2021
Insuring the Yellow Brick Road-Part II, November 2020
*Insuring the Yellow Brick Road-The Ins and Outs of
Easements and Title Insurance-Part 1*, October 2020
Foreclosure Frights and Other Tales From the Crypt,
September 2020
*Priority and Prejudice-A Classic Tale of Mortgage
Modifications*, August 2020
My Bankruptcy Took Care of That, July 2020
Swap Meet-Underwriting Swap Transactions, June 2020
Lien on Me-Mechanics Lien Coverage, May 2020

Commercial Real Estate Webinars for Old Republic Title
Commercial Clients- Presenter, (2022-present)

*Insuring the Yellow Brick Road: Easements Coverage and
Issues- Parts I and II*, March and June 2024
Tis' the Season for Mortgage Modifications, December
2023
*Stealing the Sun and Capturing the Wind: Insuring
Renewable Energy Projects*, September 2023
Commercial Endorsements Greatest Hits, June 2023
*Lien on Me: Mechanics Lien Coverage for Commercial
Loan Transactions*, March 2022

Old Republic Title Corporate Legal Department Newsletter
Articles-Author, (2021-present)

Five Ways to Lose Your Lien in Bankruptcy, ORT Title
News Flash, Corporate Legal Department publication,
February 2023
Mezzanine Foreclosures Leaves Title Issues in its Wake,
ORT Corporate Legal Publication, ORT Title News Flash,
September 2023
I Only Have Eyes for You-Deed in Lieu, ORT Title News
Flash, June 2023
*You Can't Touch This-Top 10 Things You Need to Know
About RON right now*, March 2021
*Demystifying the Aggregation and First Loss
Endorsements*, ORT Title News Flash, November 2020
Harnessing the Superpower Priority of PACE Liens, ORT
Title News Flash, July 2020

National Webinars for Stewart Title Agents & Affiliates,
Presenter:

Trends in Closing Protection Letter Legislation (2014)
PACA & PASA requirements (2014)
Mineral Rights Coverage (2014)

Webinars for Stewart Agents & Affiliates, (2010-2014):

Mechanics Lien Coverage (2010 & 2014)
Search Guidelines (2010 & 2013)
Foreclosures and Short Sales (2011)
Ins and Outs of Powers of Attorney (2011)
Transfer on Death Deeds (2012)
Requirements and Guidelines for Doing Business in
Indiana (2012 & 2013)
Rates and Closing Protection Letter Legislation (2013)
Mineral Rights Coverage (2014)
Insuring Commercial Real Estate Transaction (2010)

Stewart Mentoring Program for Underwriters- Presenter-
Uniform Gifts to Minors and Real Property Transactions
(2015)

LEGAL PUBLICATIONS

Materials and power points associated with speaking
engagements above.

BAR ACTIVITIES

American Bar Association, Member (2019-present), Co-
Vice Chair, Title Insurance Committee, Commercial Real
Estate Group, Real Property, Estate Planning and Probate
Section, 2023-present

Member, North Carolina, and South Carolina Bar
Association (2019-present)

Participated in South Carolina Bar Mentoring Program as
Mentor to recently graduated attorney practicing real estate
law, 2021

South Carolina State Bar, member-2016-present

Indiana State Bar, Member, 1992-present
Real Estate Council member-2010

TEACHING ACTIVITIES

N/A

COMMUNITY SERVICE
AND PRO BONO ACTIVITIES

2024-Azalea Dog Training Club, member and volunteer, assistant instructor for community obedience level 1 classes

2024-Hanover Kennel Club, volunteer, and solicitation of sponsors for annual conformation show in Wilmington, NC

2017-2018 Ballantyne Country Club Rally for the Cure-solicited and organized baskets from local businesses for auction at annual fundraiser to benefit Susan G. Komen for the Cure

2010-2018 Light the Night Walk-organized team to walk for the benefit of the Leukemia and Lymphoma Society

2016-Campaign manager for Inaugural Charlotte Student of the Year fundraiser to benefit the Leukemia and Lymphoma Society-responsibilities included supervising volunteers, soliciting, and creating baskets from local businesses for silent auction and organizing a 5k fundraising run

2017-2018- Lead Parent-Ardrey Kell High School Cross Country-Responsible for organizing fundraising events and supervising parent volunteers

2015-2017-Communications Chair, Ardrey Kell High School Cross Country-Responsible for roster and communications to parents and team members

2015-2018-Daniel Stowe Botanical Garden, Charlotte, NC-volunteer

2016-2019 Charlotte Dog Training Club, member and volunteer, assistant instructor obedience level 1

OTHER MEMBERSHIPS

Fellow, American College of Mortgage Attorneys, 2011-Present; Co-Chair, Title Insurance Committee; (2024-present), Chair, FHFA Title Waiver Task Force, (2024), Member, FinCen Task Force, (2024) Membership

Committee (2023-present), Vice Chair, Title Insurance Committee (2021-2023), Indiana State Chair (2014-2015)

Voting Member for Old Republic Title, American Land Title Association Forms Committee, (2020-present)
Co-Chair Existing Forms subcommittee and Chair of Closing Protection Letter subcommittee, ALTA Forms Committee (2023-present);

Vice Chair, American Bar Association, RPTE Section's Title Insurance subcommittee, (2023-present), Member ABA, 2015-present

American Bar Association RPTE Advisory Member, Uniform Law Commission (ULC) Study Committee on the Model Marketable Title Act (2023-present)

Observer on behalf of ALTA, ULC Committee on the Mortgage Modification Act (2022 -present)

Board Member and Secretary, Indiana Title Statistical Services Organization, Inc. (rating bureau), (2014-2015)

President, Indiana Land Title Association 2013; Board Member 2011-2014; Chair, Government Affairs and Legislative Committee (2007-2014)

ALTA Government Affairs and State Regulatory Committees, Member, 2007-present

Appointed to Indiana Supreme Court Judgment Lien Task Force, 2011-2013

Member, American Bankruptcy Institute (2019-present)

Member, Palmetto Land Title Association (2019-present)

Completed CREW Authentic Leadership program, Queens College, Business Administration, Charlotte, NC (2022)

Member, Commercial Real Estate Women (CREW), Indianapolis, Charlotte, and Cape Fear Chapter, 2008-present; Sponsorship Chair, Charlotte Crew (2010)

HONORS

National Title Professional Designation, American Land Title Association (2015)

Two-time recipient of Indiana Land Title Association President's Award for Industry Advocacy (2009 & 2010)

PERSONAL

Born: 4/22/1967

Hobbies: Reading, traveling, cooking, training and showing my 3 Portuguese water dogs in obedience and rally trials, water trials, barn hunt, fast cat, and conformation.

WRITTEN MATERIALS

Oddball Endorsements & Coverage Curiosities, power point for presentation to ACMA Title Insurance Committee at Annual Meeting, September 2023 & ACREL Title Insurance Committee monthly call, August 2023

Five Ways to Lose Your Lien in Bankruptcy, ORT Title News Flash, Corporate Legal Department publication, February 2023

The Effect of the New 2021 Minimum Standard Detail Requirements for ALTA /NSPS Land Title Surveys on Commercial Real Estate Transactions, Co-Author, Probate and Property magazine, September/October 2023;

RON to the Rescue-The Impact of the Coronavirus on Real Estate Closings, Spring 2021, ACMA The Abstract
You Can't Touch This-Top 10 Things You Need to Know About RON right now, March 2021

Harnessing the Superpower of Pace Liens, Fall 2020, ACMA The Abstract

Warning to Creditors: The Clock is Running to Avoid Voidable Transfers of Assets, Spring 2018, ACMA The Abstract

