

JAMES L. GOSDIN
Senior Vice President
Chief Underwriting Counsel
Stewart Title Guaranty Company
1360 Post Oak Blvd. Houston, Texas

November 1, 2024

John M. Nolan

Chair, Member Selection Committee

c/o American College of Real Estate Lawyers

220 N Market Street, Suite 100

Frederick, MD 21701

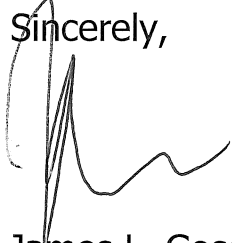
Dear Mr. Nolan:

It is my great honor to nominate Marni Zarin for membership in the American College of Real Estate Lawyers. I have known Marni and have known of her fine professionalism for several years. Marni has a well-deserved reputation for her knowledge about real estate and title insurance. We recently participated on a panel discussion at the American College of Mortgage Attorneys on the topic of nonperforming loan workout strategies, which she organized, led, and contributed to.

Marni is employed by First American Title Insurance Company and underwrites commercial transaction. Her resume reflects her fine background and education. In addition to all of many attributes shown in her resume, Marni will be active and enthusiastic in ACREL and contribute to the ACREL programs, from which the membership will benefit.

I highly recommend Marni for membership in ACREL.

Sincerely,

A handwritten signature in black ink, appearing to read 'James L. Gosdin'. The signature is stylized with a large, sweeping initial 'J' and a series of connected loops and curves.

James L. Gosdin