

**Mississippi Annual Agents Seminar  
Thursday, November 5, 2009  
Capital City Club  
Jackson, MS**

**PROGRAM AGENDA**

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| <b>8:00-8:30 a.m.</b>   | ..... | <b>Registration and Refreshments</b>  |
| <b>8:30-8:45 a.m.</b>   | ..... | <b>Welcome and Introductions by Roy J. Perilloux, State Manager, Security Title</b>   |
| <b>8:45-9:45 a.m.</b>   | ..... | <b>Presentation #1, Hon. Joy Lambert Phillips of Hancock Bank<br/>TOPIC: Lender Liability</b>   |
| <b>9:45-10:00 a.m.</b>  | ..... | <b>Break</b>  |
| <b>10:00-12:00 p.m.</b> | ..... | <b>Presentation #2, Ed Generes, LandTech<br/>TOPIC: New RESPA Rule and new three page HUD effective January, 1, 2010.</b>                         |
| <b>12:00-1:00 p.m.</b>  | ..... | <b>Lunch</b>  |
| <b>1:00-2:00 p.m.</b>   | ..... | <b>Presentation #3, Claudia M. Kiernan, Esq., Assistant Vice President, Investment Property Exchange Services, Inc.<br/>TOPIC: 1031 Exchanges</b> |
| <b>2:00-3:00 p.m.</b>   | ..... | <b>Presentation #4, Jeffrey A. Styres, Southern Farm Bureau Life Insurance Company<br/>TOPIC: Reel Ethics</b>                                     |
| <b>3:00-3:15</b>        | ..... | <b>Closing Remarks and Discussion by Honorable Roy J. Perilloux.</b>  |