

# STEVEN G. LAWRENCE, ESQ.

Title Insurance Expert Witness  
Attorney at Law



Residential Real Estate Law  
Commercial Real Estate Law



Website: <http://stevlawrencelaw.com/>

Steven Lawrence currently practices law in Texas and provides nationwide expert witness services in title insurance and escrow related cases. Steven Lawrence was formerly Senior Vice President of Texas Legislative, Regulatory and Business Development Affairs for Fidelity National Title Insurance Company, one of the largest title insurers in the United States. Mr. Lawrence is an honors graduate of the University of Nebraska at Omaha with a BSBA degree in real estate and land use economics. He received his Juris Doctor from Creighton University School of Law in Omaha, Nebraska in 1979 and is currently pursuing a Joint M.S. & Psy.D. degree.

Mr. Lawrence is board certified by the Texas Board of Legal Specialization in both Residential Real Estate Law and Commercial Real Estate Law. By unanimous order of the nine Justices of the Texas Supreme Court dated November 14, 1997, under Misc. Docket #97-9202, Mr. Lawrence was appointed to the Home Equity Loan Foreclosure Rules Task Force. The Task Force was charged with the duty of drafting rules of civil and appellate procedure for the expeditious and equitable foreclosure of home equity loans pursuant to the amendment of the Texas Constitution approved by Texas voters on November 4, 1997. By unanimous order dated December 1, 1999, the Texas Supreme Court subsequently appointed Mr. Lawrence to the Reverse Mortgage Foreclosure Rules Task Force. He was appointed to the Board of Directors of the Texas Title Insurance Guaranty Association in October of 1995 by Elton Bomer, then the Texas Insurance Commissioner. On March 27, 2001, John Cornyn, Attorney General of the State of Texas, issued Texas Attorney General Opinion #JC-0357 in which Mr. Lawrence's legal memoranda on the constitutionality of §62.003 Texas Property Code was cited extensively. The Attorney General Opinion concurred with Mr. Lawrence's conclusion that §62.003, providing for the conversion of a personal property lien on a manufactured home to a purchase money lien on real property when the manufactured home is converted to real property, does not create a valid lien on homestead under the Texas Constitution. Mr. Lawrence was appointed on September 20, 2001, by Leslie L. Pettijohn, Texas Consumer Credit Commissioner, to serve on the core committee of lawyers charged with the responsibility of drafting plain language contracts for the Texas Finance Commission's approval pursuant to the legislative mandate of Senate Bill 317 (now §341.502 Texas Finance Code). Mr. Lawrence began his career in the title insurance industry in 1980 as a film shooter/abstracter. He has held positions as examiner, closer, county underwriting counsel and vice president and regional counsel for a multi-state region.

Mr. Lawrence has been published in many professional journals including: The State Bar of Texas Advanced Real Estate Law course books, the course books for the Texas Land Title Institute published by the St. Mary's School of Law and the Texas Land Title Association and the Mortgage Lending Institute sponsored by the University of Texas School of Law. Mr. Lawrence has served on several committees of the Texas Land Title Association and served on the Regulatory/Compliance Committee of The Texas Mortgage Bankers Association. He has been a frequent speaker at educational seminars for the Texas Land Title Association and the State Bar of Texas.

## EDUCATION

### Post Doctoral Degree Goals

- M.S. in Clinical Psychology (Candidate)
- Psy.D. Forensic Psychology (Candidate)

### Law Degree

J.D. (Juris Doctor) Creighton University School of Law Omaha, Nebraska in 1979

### Bachelor of Science in Business Administration

University of Nebraska at Omaha in 1976  
Major in Real Estate and Land Use Economics  
Honors: Highest Grade Point Average in Major Area for Class of 1976  
Staenburg Memorial Scholarship

### Dale Carnegie Course on Public Speaking

1990 Graduate

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**PROFESSIONAL HONORS and POLITICAL APPOINTMENTS**

Board Certified in Residential Real Estate Law  
Texas Board of Legal Specialization, December 1995

Board Certified in Commercial Real Estate Law  
Texas Board of Legal Specialization, December 1996

Appointed to the College of the State Bar of Texas  
1993 - to date

Appointed to the Board of Directors of the Texas Title Insurance Guaranty Association by the Texas Insurance Commissioner, October 1995 - to October 2000

Appointed by order of the Nine Justices of the Texas Supreme Court, dated November 14, 1997, to the Home Equity Loan Foreclosure Rules Task Force where he served as Chairman of the Drafting Sub-Committee. The Task Force was charged with the duty of drafting rules of civil and appellate procedure for the expeditious and equitable foreclosure of home equity loans pursuant to the amendment of the Texas Constitution approved by Texas voters on November 4, 1997.

Appointed, by order of the Texas Supreme Court, dated December 1, 1999 to the Reverse Mortgage Foreclosure Rules Task Force. The Task Force was charged with the duty of drafting rules of civil and appellate procedure for the expeditious and equitable foreclosure of reverse mortgage authorized loans pursuant to the 1999 amendment of the Texas Constitution.

Cited extensively by Texas Attorney General John Cornyn, for Mr. Lawrence's' legal memorandum on the constitutionality of §62.003 Texas Property Code. See Texas Attorney General Opinion JC-0357 dated March 27, 2001.

Appointed on September 20, 2001, by Leslie L. Pettijohn, Texas Consumer Credit Commissioner, to serve on the core committee of lawyers charged with the responsibility of drafting plain language contracts for the Finance Commission's approval pursuant to the legislative mandate of Senate Bill 317 (now §341.502 Texas Finance Code). Loan contracts subject to the plain language requirement include loans under Chapter 342, Texas Finance Code, retail installment contracts under Chapter 348 Texas Finance Code and home equity loans subject to regulation by the Office of Consumer Credit Commissioner.

**PROFESSIONAL ACTIVITIES**

Private Practice of Law, December 1998 - to date

Senior Vice President of Texas Legislative, Regulatory & Business Development Affairs; and, Vice President, Regional Counsel, Fidelity National Title Insurance Company, a subsidiary of Fidelity National Financial, Inc. February 1994 to December 1998

Associate Regional Counsel, Commonwealth Land Title Insurance Company and Transamerica Title Insurance Company February 1985 to February 1994 for the following states: Alabama, Arkansas, Kansas, Louisiana, Mississippi, Missouri, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota and Texas

Underwriting Counsel, Commonwealth Land Title Company of Dallas  
1980 to 1985

Member, State Bar of Texas  
Member, American Land Title Association  
Member, Texas Land Title Association

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## **PUBLICATIONS and LECTURES**

**"Real Estate Settlement Procedures Act of 1974 and the New 1992 Regulation "X"** Published by the St. Mary's University School of Law and the Texas Land Title Association for the Texas Land Title Institute, December, 1993 {Publication and Lecture}. Republished by the State Bar of Texas for the 1994 Advanced Real Estate Drafting Course, February, 1994 {Publication and Lecture}.

**"ALTA Short Form Residential Loan Policy"** Published by the Nebraska Land Title Association for the 1994 Nebraska Land Title Association Annual Convention {Publication and Lecture}.

**"Tax Issues"** Published by the Texas Land Title Association for the 1995 Land Title School of Texas - Level II Advanced Section, March 6-10, 1995 {Publication and Lecture}.

**"Federal and State Tax Liens Affecting Real Property"** Published by the Dallas Bar Association for the June 1995 Dallas Bar Association Noon Luncheon Seminar for Mandatory Continuing Legal Education Credit through the State Bar of Texas {Publication and Lecture}. Republished by the St. Mary's School of Law and the Texas Land Title Association for the December 1995 Texas Land Title Institute {Publication and Lecture}.

**"Title Insurance Aspects of Rollback Taxes"** Published by the Texas Land Title Association for the March, 1996 Texas Land Title School Level II {Publication and Lecture}.

**"Federal Claims"** Published by the St. Mary's School of Law and the Texas Land Title Association for the December 1996 Texas Land Title Institute {Publication and Lecture}.

**"Mobile Homes in Real Estate Transactions"** Published by the Texas Land Title Association for the March 1997 Advanced Land Title Issues Seminar {Publication and Lecture}. Republished by the St. Mary's School of Law and the Texas Land Title Association for the December 1997 Texas Land Title Institute {Publication and Lecture}. Republished by the State Bar of Texas for the 2000 Advanced Real Estate Law Course, June 2000 {Publication and Lecture}.

**"Ad Valorem Tax Liens"** Published by the Texas Mortgage Banker's Association in the First Quarter 1997 Texas Mortgage Banker's Association Roundup Newsletter {publication only}.

**"Hottest Title Insurance Issues"** Published by the University of Texas School of Law for the 31st Annual Mortgage Lending Institute on October 2, 1997 {Lecture only}.

**"Texas Home Equity Title Insurance Product Line ; Loan Origination Through Foreclosure"** Published by the St. Mary's School of Law and the Texas Land Title Association for the December 1998 Texas Land Title Institute {Publication and Lecture}.

**"Manufactured Housing, Mobile Homes & House Trailers in Real Estate Transactions"** Published by the University of Texas School of Law for the 33rd Annual Mortgage Lending Institute December 1999 {Publication and Lecture}.

**"Manufactured Homes - Bigger and Better"** Published by the State Bar of Texas for the 22nd Annual Advanced Real Estate Law Course, June and July 2000{Publication and Lecture}.

**"Title and Closing Practices in Texas"** Published by the Texas Mortgage Banker's Association in the First Edition Texas Mortgage Lending Law and Practices Deskbook, August 2000 {publication only}.

**"How to Buy/Borrow/Close Manufactured Housing Units"** Published by the St. Mary's School of Law and the Texas Land Title Association for the December 2000 Texas Land Title Institute {Publication and Lecture}.

**"Manufactured Housing"** Published by the South Texas College of Law, for the 17th Annual Real Estate Law Conference held on May 3 & 4, 2001 at the Law School. {Publication and Round Table Presentation}

**"Texas Mortgage Lending Law & Practices Deskbook First Edition"** Published by the Texas Mortgage Bankers Association in May 1999 and updated in May 2001 (Publication Only; Coauthor).

**Special Report** - "Law of the Land, Important Distinctions to Understand in Title Insurance Law" Published by the Texas Lawyer March 13, 2013

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**PAST COMMITTEE MEMBERSHIPS**

***Regulatory/Compliance Committee of the Texas Mortgage Brokers Association***

Purpose: Maintain the Texas Mortgage Lending Law & Practices Deskbook as a convenient and authoritative reference manual through periodic updates after each legislative session; Study emerging issues in state and federal statutes and regulations affecting the Texas mortgage banking industry and post informational news flashes regarding those developments on the Associate's web site; confer with the General Counsel and other officers; and make recommendations to the Board of Directors regarding appropriate action to be taken by the Texas Mortgage Bankers Association to promote a better understanding of, and informed compliance with, state and federal regulation of mortgage lending practices.

***Legislative Policy Committee of the Texas Land Title Association***

Purpose: (I) Works with counsel and staff to study and make recommendations regarding unresolved legislative issues and issues expected to be introduced in the next legislative session, and any other appropriate legislative topics and issues; and, (ii) carries out other duties assigned by the President and/or the Board of Directors.

***Insuring Forms Development Committee of the Texas Land Title Association***

Purpose: (I) Works with counsel, research consultants, and staff to study and make recommendations on all proposals regarding regulatory changes in the forms promulgated by the Texas Department of Insurance; and, (ii) carries out duties assigned by the President and/or Board of Directors.

***Advisory Council of Regulation of Title Insurance Committee of the Texas Land Title Association***

Purpose: (I) Works with counsel, research consultants, and staff to study and make recommendations on all proposals regarding regulatory changes in the rates and rules promulgated by the Texas Department of Insurance; and, (ii) carries out duties assigned by the President and/or Board of Directors.

***American Bar Association Title Insurance Law Committee***

Purpose: To study legal issues concerning the issue of title insurance at the state and national level.

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