

Murray D. Levin, J.D.

ATTORNEY • TITLE INSURANCE & SETTLEMENT PROFESSIONAL • EXPERT WITNESS • EDUCATOR

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Professional Profile

Attorney and title-insurance professional with more than four decades of experience in real-estate transactions, settlement and escrow administration, agency operations, underwriting, title claims, and examination of recorded interests. Founder, officer, or principal of six title agencies; personally conducted, supervised, or participated in more than 13,200 real-estate settlements and related title transactions. Expert witness, lecturer, banking executive, and educator. Developed and distributed a recurring, audience-specific educational handbook, Title Insurance 101, incorporating practical fraud examples and a substantial terminology glossary.

Licensure & Professional Qualifications

Member, Pennsylvania Bar • Previously licensed title-insurance producer, Pennsylvania and New Jersey • Pennsylvania notary public and New Jersey commissioner of deeds (status to confirm) • Pennsylvania certified educator

Areas of Professional Expertise

Title commitments and policies; owners' and lenders' coverages; chain-of-title examination; defects, liens and encumbrances; easements and rights-of-way; federal tax liens and tenancy by the entireties; underwriting and title claims; escrow controls; closings and disbursement; closing-protection letters; mortgage disclosures (RESPA, TILA, GFE/HUD-1, TRID); settlement fraud, identity verification and wire-security procedures.

Legal, Title & Banking Experience

Levin & Associates — Attorney (1993–present) — Real-estate law, title disputes, transactions and related litigation consultation.

Grateful Abstract, LLC — Founder, President & House Counsel (1999–2022) — Title/settlement agency leadership, claims and underwriting coordination, closings and escrow operations.

Title Insurance Professional (1985–present) — Title-agency formation and operation, conveyancing, settlement work and title analysis; current producer license status is not represented as active.

Jefferson Bank / TD Bank — Advisory Board (1996–2000) — Banking and community relationships.

Royal Bank of Pennsylvania — Founder, Legal Professional Division (1992–1993) — Legal-sector banking services.

BalaCorp Financial Group — Vice President (1989–1992) — Financial-services management.

Vanguard Savings & Loan — Executive Vice President & Board Member (1985–1989) — Executive banking leadership.

Expert Witness & Legal Consulting

Expert testimony or engagement reported in U.S. District Court, Eastern District of Pennsylvania (2007), and Philadelphia Court of Common Pleas (2008–2009). Preparation of expert reports and litigation analyses in title-insurance and real-estate matters (2023–present), including recorded instruments, priority, easements, settlement practices and policy/claims issues. Specific case disclosures and testimony history available on request.

Teaching, Lecturing & Publications

Professional lecturer and course developer, 1993–2023. The current detailed calendar identifies 97 dated speaking engagements at real-estate firms, banks, mortgage companies, professional groups, and Temple University's Real Estate Institute. The author reports 101 total lectures/reports; dates and classification of four additional items remain to be reconciled. See Appendix A for the full date-by-date list and proposed topical descriptions.

Title Insurance 101 — recurring, customized educational workbook/handout. Archived copies from 2007 and 2013–2014 establish content covering the origins and purpose of title insurance; title and loan risks; owners' versus lenders' coverage; settlement procedures; title/loan fraud and case illustrations; and a glossary of title, mortgage and conveyancing terminology. Later copies were distributed to industry contacts. Earlier CVs also identify Title Insurance 101 as a self-published publication, 2014–2021.

Recurring lecture subjects: federal tax liens and entireties interests (United States v. Craft, 2002; Popky v. United States, 2005); GFE/HUD-1 reform (2010); CFPB ability-to-repay and Qualified Mortgage rules; TILA-RESPA Integrated Disclosures/Loan Estimate and Closing Disclosure (effective 2015); ALTA Best Practices; closing identity safeguards; and wire-fraud prevention. Lectures also explained fundamental title and conveyancing terminology using glossary handouts.

Public Service & Education

Jenkintown School Board — President, Vice President & Director (1993–2001) — Served in public school governance and leadership.

Jenkintown Education Foundation — President (1992–1995) — Foundation and educational support.

Lower Moreland High School — Head Debate Coach (2025–present) — Speech, argumentation and debate coaching.

Lower Moreland School District — Teacher / Onsite Substitute (2024–present) — Classroom instruction and student support.

Education & Professional Development

J.D., Rutgers School of Law (1981) • M.Ed., Arcadia University (1977) • B.A., Gwynedd Mercy University (1974)

Pennsylvania School Boards Association certification (1997); more than 400 continuing-education credits in law and title insurance (1982–present, per prior CV); Pennsylvania educational professional development (2021–present).

Appendix A — 97 Dated Lectures and Proposed Topical Descriptions

REVIEW NOTE: All dates and audience names below are taken from the existing CV. The phrases in the “illustrative subject matter” column are reconstructed editorial proposals, informed by contemporary legal developments and archived Title Insurance 101 materials; they are NOT verified verbatim titles or proof that each listed subject was covered on that specific date. Please confirm/correct before using this appendix as an expert-witness disclosure.

A glossary was routinely distributed with the Title Insurance 101 materials, according to the author. Selected relevant terms are deliberately varied among entries to illustrate the breadth of coverage; these allocations also require the author’s confirmation.

Date	Host / audience	Illustrative subject matter and glossary terms
May 12, 1993	Montgomery County Referral Network (MCRN)	Deed examination; closing costs and settlement practice; glossary: express easement / title commitment
Mar 14, 1996	Montgomery County Board of Realtors	RESPA basics; settlement statements and closing fees; glossary: dominant and servient estates / marketable title
Jun 10, 1998	Bucks County Referral Network	Deed examination; closing costs and settlement practice; glossary: riparian rights / marketable title
Sep 13, 2000	Levin & Associates, Wyncote	Seller authority and deed fraud prevention; glossary: marketable title / lis pendens
Apr 11, 2002	Philadelphia Board of Realtors	Title insurance; estate ownership and liens (pre-Craft ruling); glossary: fixtures / constructive notice
Jan 14, 2004	Levin & Associates, Wyncote (FSBO)	For-sale-by-owner conveyancing; federal lien risks after Craft; glossary: chain of title / fee simple
Nov 10, 2004	Public FSBO seminar, Wyncote area	Craft (2002); federal tax liens on entireties property; glossary: escrow and disbursement / chain of title
Dec 08, 2004	Public FSBO seminars, Oxford Valley/Langhorne and Exton	Seller-identity verification and forged deeds; glossary: probate and heirs / escrow and disbursement
Oct 12, 2005	ABA Land Services	Craft/Popky; entireties property and IRS lien exposure; glossary: title commitment / riparian rights
Nov 08, 2006	Real estate law class	Mortgage/loan fraud; deed forgery and closing diligence; glossary: qualified intermediaries / chain of title
Jun 13, 2007	Real Estate Institute, Philadelphia	Title Insurance 101; fraud avoidance; title coverage (2007 course packet); glossary: qualified intermediaries / joint tenancy
Jun 28, 2007	Wells Fargo Home Mortgage / Wells Fargo Bank	Mortgage/loan fraud; deed forgery and closing diligence; glossary: owner's versus lender's policies / closing protection letters
Feb 19, 2008	All-day title/real-estate seminar	TILA disclosures; settlement timing and accuracy; glossary: marketable title / riparian rights
Apr 25, 2008	Temple University Real Estate Institute, Philadelphia	Title Insurance 101; transfer taxes, mortgage and real-estate fraud; glossary: 1031 exchanges / title commitment
Sep 17, 2008	Trident Mortgage Company	Mortgage crisis: lien priority, fraud and closing diligence; glossary: owner's versus lender's policies / mortgage satisfactions
Jan 06, 2009	Freedom Mortgage Corporation	Mortgage/loan fraud; seller impersonation and forged deeds; glossary: owner's versus lender's policies / title commitment
Mar 11, 2009	Meridian Bank	Evolving HUD GFE/HUD-1 reform; closing-cost transparency; glossary: subrogation / recording priority
Jun 11, 2009	Temple University, Philadelphia	Mortgage/loan fraud; seller impersonation and forged deeds; glossary: lis pendens / qualified intermediaries
Aug 12, 2009	FSBO educational program	Evolving HUD GFE/HUD-1 reform; closing-cost transparency; glossary: probate and heirs / fraud and forgery
Oct 01, 2009	Guaranteed Rate, Inc.	Preparing for new 2010 GFE/HUD-1 and fee tolerances; glossary: closing protection letters / mortgage satisfactions
Feb 10, 2010	Coldwell Banker Realty	Lender and buyer review of settlement charges; glossary: recording priority / escrow and disbursement
May 12, 2010	RE/MAX Central	2010 GFE/HUD-1 reform; closing-cost tolerance rules; glossary: lis pendens / qualified intermediaries
Sep 15, 2010	Keller Williams Realty, Philadelphia	Revised RESPA disclosures; fee comparison at settlement; glossary: dominant and servient estates / fixtures
Nov 17, 2010	Berkshire Hathaway Fox & Roach Realtors	2010 GFE/HUD-1 reform; closing-cost tolerance rules; glossary: adverse possession / easement appurtenant
Jan 12, 2011	FSBO educational/marketing seminar series	Revised RESPA disclosures; fee comparison at settlement; glossary: chain of title / reissue rate
Feb 24, 2011	RE/MAX Central	Title exceptions; payoff verification and releases; glossary: lis pendens / express easement

Date	Host / audience	Illustrative subject matter and glossary terms
Jun 06, 2011	Finance of America Mortgage	Revised RESPA disclosures; fee comparison at settlement; glossary: owner's versus lender's policies / title commitment
Jun 23, 2011	Sotheby's International Realty	Title exceptions; payoff verification and releases; glossary: constructive notice / easement appurtenant
Jul 24, 2011	Space & Company	2010 GFE/HUD-1 reform; closing-cost tolerance rules; glossary: setback restrictions / adverse possession
Aug 06, 2011	Coldwell Banker Realty	Title exceptions; payoff verification and releases; glossary: subrogation / mechanics' liens
Sep 02, 2011	Weichert	2010 GFE/HUD-1 reform; closing-cost tolerance rules; glossary: right-of-way / setback restrictions
Sep 18, 2011	Coldwell Banker Realty	Lender and buyer review of settlement charges; glossary: subrogation / closing protection letters
Nov 09, 2011	Space & Company	2010 GFE/HUD-1 reform; closing-cost tolerance rules; glossary: powers of attorney / easement appurtenant
Nov 10, 2011	Quicken Loans	Lender and buyer review of settlement charges; glossary: chain of title / marketable title
Dec 26, 2011	Independ Custom Realty LLP	Title exceptions; payoff verification and releases; glossary: dominant and servient estates / adverse possession
Mar 01, 2012	Philadelphia Realty Exchange	2013 ability-to-repay/QM rule; 2014 preparation; glossary: encroachment / adverse possession
Jun 18, 2012	Nationstar Mortgage	ALTA Best Practices; escrow and privacy controls; glossary: closing protection letters / mortgage satisfactions
Jul 26, 2012	Berkshire Hathaway Fox & Roach Realtors	Mortgage-finance compliance; title-agent responsibilities; glossary: powers of attorney / tenancy by the entireties
Dec 13, 2012	Keller Williams Realty (Iman Lindsay)	ALTA Best Practices; escrow and privacy controls; glossary: marketable title / right-of-way
Dec 18, 2012	Berkshire Hathaway HomeServices (Donna Santore)	Mortgage-finance compliance; title-agent responsibilities; glossary: right-of-way / easement appurtenant
Jan 29, 2013	Michael Singer Real Estate	2013 ability-to-repay/QM rule; 2014 preparation; glossary: title commitment / riparian rights
Feb 06, 2013	Berkshire Hathaway HomeServices (Donna Santore)	Mortgage-finance compliance; title-agent responsibilities; glossary: setback restrictions / right-of-way
Apr 15, 2013	Coldwell Banker Realty	2013 ability-to-repay/QM rule; 2014 preparation; glossary: title commitment / recording priority
Apr 19, 2013	Chancellor Properties Inc.	CFPB mortgage oversight; RESPA/TILA duties; glossary: right-of-way / encroachment
Jul 01, 2013	Equity Real Estate	2013 ability-to-repay/QM rule; 2014 preparation; glossary: chain of title / 1031 exchanges
Oct 16, 2013	DIG real-estate/investor program	CFPB mortgage oversight; RESPA/TILA duties; glossary: qualified intermediaries / title commitment
Oct 29, 2013	Noah Bank, Palisades Park, New Jersey	Title Insurance 101; lender-facing title coverage, loan/closing fraud (bank handout); glossary: escrow and disbursement / title commitment
Oct 31, 2013	Sotheby's International Realty	CFPB mortgage oversight; RESPA/TILA duties; glossary: powers of attorney / marketable title
Nov 07, 2013	Chiodo Real Estate Team / Platinum First Realty	Title/identity fraud; verifying seller ownership (2013 agenda; date to verify); glossary: fixtures / marketable title
Feb 17, 2014	Philadelphia Realty Exchange	CFPB ability-to-repay/QM; lending compliance; glossary: encroachment / easement appurtenant
Mar 10, 2014	Century 21 Forrester Real Estate	TILA/RESPA integration; replacing GFE and HUD-1; glossary: powers of attorney / constructive notice
Mar 18, 2014	MoreBank	Title Insurance 101; owners/lenders, closing risks (2014 packet); glossary: owner's versus lender's policies / recording priority
Jul 31, 2014	Chancellor Properties Inc.	Upcoming TRID Loan Estimate and Closing Disclosure; glossary: setback restrictions / powers of attorney
Sep 03, 2014	Coldwell Banker Realty	CFPB ability-to-repay/QM; lending compliance; glossary: mechanics' liens / subrogation
Sep 09, 2014	Platinum First Realty	Upcoming TRID Loan Estimate and Closing Disclosure; glossary: tenancy by the entireties / marketable title
Jun 17, 2015	Independ Custom Realty LLP	TRID implementation readiness; Loan Estimate/Closing Disclosure; glossary: right-of-way / marketable title

Date	Host / audience	Illustrative subject matter and glossary terms
Nov 27, 2015	Berkshire Hathaway Fox & Roach Realtors	TRID effective Oct. 2015; waiting periods and corrections; glossary: tenancy by the entirety / marketable title
Dec 11, 2015	Century 21 Forrester Real Estate	TRID fee changes; title and lender coordination; glossary: adverse possession / marketable title
Jan 03, 2016	KW Commercial	Post-TRID commercial/residential settlement distinctions; glossary: chain of title / marketable title
Mar 20, 2016	RE/MAX Central	TRID fee changes; title and lender coordination; glossary: riparian rights / marketable title
Jun 29, 2016	Realty Mark	ALTA Best Practices; settlement and escrow controls; glossary: constructive notice / right-of-way
Feb 06, 2017	WG Alliance, Willow Inn, Willow Grove	TRID compliance; closing-cost redisclosure; glossary: encroachment / constructive notice
Mar 03, 2017	Odin Properties	Title fraud; seller identity and deed authenticity; glossary: fixtures / marketable title
Mar 28, 2017	Sotheby's International Realty	TRID compliance; closing-cost redisclosure; glossary: tenancy by the entirety / powers of attorney
Apr 03, 2017	WG Alliance, Willow Inn, Willow Grove	ALTA Best Practices; privacy and escrow safeguards; glossary: encroachment / easement appurtenant
Apr 10, 2017	WG Alliance, Willow Inn, Willow Grove	TRID compliance; closing-cost redisclosure; glossary: marketable title / tenancy by the entirety
May 01, 2017	WG Alliance, Willow Inn, Willow Grove	ALTA Best Practices; privacy and escrow safeguards; glossary: marketable title / fixtures
May 15, 2017	WG Alliance, Willow Inn, Willow Grove	Business-email compromise; verification of wiring changes; glossary: fixtures / setback restrictions
Jun 05, 2017	WG Alliance, Willow Inn, Willow Grove	ALTA Best Practices; privacy and escrow safeguards; glossary: constructive notice / marketable title
Jun 12, 2017	WG Alliance, Willow Inn, Willow Grove	Business-email compromise; verification of wiring changes; glossary: tenancy by the entirety / setback restrictions
Jun 26, 2017	WG Alliance, Willow Inn, Willow Grove	TRID compliance; closing-cost redisclosure; glossary: adverse possession / fixtures
Jul 31, 2017	WG Alliance, Willow Inn, Willow Grove	Business-email compromise; verification of wiring changes; glossary: dominant and servient estates / right-of-way
Aug 21, 2017	WG Alliance, Willow Inn, Willow Grove	TRID compliance; closing-cost redisclosure; glossary: setback restrictions / constructive notice
Nov 13, 2017	WG Alliance, Willow Inn, Willow Grove	Title fraud; seller identity and deed authenticity; glossary: adverse possession / powers of attorney
Dec 27, 2017	Police and Fire Federal Credit Union	Credit-union closings; ALTA controls and wire-fraud protocols; glossary: mortgage satisfactions / mechanics' liens
Jun 14, 2018	Realty Mark	Title fraud; seller identity and deed authenticity; glossary: right-of-way / marketable title
Jun 27, 2018	Philadelphia Luxury Homes	Business-email compromise; verification of wiring changes; glossary: right-of-way / marketable title
Jul 25, 2018	Keller Williams Realty (Iman Lindsay)	Title fraud; seller identity and deed authenticity; glossary: dominant and servient estates / easement appurtenant
Aug 23, 2018	KW Commercial	Business-email compromise; verification of wiring changes; glossary: marketable title / 1031 exchanges
Nov 22, 2018	Sovereign Bank / Santander Bank	ALTA Best Practices; privacy and escrow safeguards; glossary: owner's versus lender's policies / mortgage satisfactions
Jul 03, 2019	Odin Properties	Wire fraud and escrow cybersecurity safeguards; glossary: encroachment / tenancy by the entirety
Nov 12, 2019	Beneficial Bank	ALTA 2020 cyber/escrow safeguards; wire-fraud prevention; glossary: mortgage satisfactions / subrogation
Feb 19, 2020	Equity Real Estate	TRID, ALTA safeguards and buyer/seller verification (pre-COVID); glossary: joint tenancy / prescriptive easement
May 29, 2020	Michael Singer Real Estate	Temporary Pennsylvania remote notarization; remote closings; glossary: title commitment / prescriptive easement
Jun 18, 2020	Philadelphia Luxury Homes	TRID compliance during virtual transactions; glossary: encroachment / setback restrictions
Aug 06, 2020	WSFS Bank	Pandemic-era settlement practices; escrow verification; glossary: closing protection letters / owner's versus lender's policies

Date	Host / audience	Illustrative subject matter and glossary terms
Oct 13, 2020	Weichert	Remote-notary authorization; signing and funds security (pre-Act 97); glossary: encroachment / marketable title
Jan 20, 2021	Long & Foster, Philadelphia	Remote notarization, fraud, and closing protocols; glossary: prescriptive easement / riparian rights
Jan 27, 2021	Sotheby's International Realty	ALTA Best Practices; escrow, privacy and cyber controls; glossary: right-of-way / constructive notice
Oct 14, 2021	PHH Mortgage Corporation	Remote notarization, fraud, and closing protocols; glossary: owner's versus lender's policies / mortgage satisfactions
Nov 15, 2021	PNC Bank	ALTA Best Practices; escrow, privacy and cyber controls; glossary: recording priority / owner's versus lender's policies
Nov 22, 2021	Citizens Bank	Wire-fraud prevention; out-of-band verification; glossary: closing protection letters / title commitment
May 02, 2022	Long & Foster, Philadelphia	ALTA Best Practices; escrow, privacy and cyber controls; glossary: qualified intermediaries / 1031 exchanges
Sep 14, 2022	Space & Company	Wire-fraud prevention; out-of-band verification; glossary: marketable title / easement appurtenant
Nov 16, 2022	Long & Foster, Philadelphia	Remote notarization, fraud, and closing protocols; glossary: 1031 exchanges / chain of title
Feb 15, 2023	Sotheby's International Realty	ALTA Best Practices 4.0 transition; escrow security; glossary: powers of attorney / dominant and servient estates
May 17, 2023	Coldwell Banker Realty	Upcoming ALTA Best Practices 4.0 (effective May 23); closing security; glossary: title commitment / owner's versus lender's policies

Editorial Verification Notes — Delete Before Final Expert Disclosure

1. Lecture count: 97 dated entries appear in the October 3, 2026 CV. The author reports 101 total lectures and reports; four additional dates/records have not been identified. Do not claim that all 101 have been verified.
2. The November 2013 Platinum First/Chiodo session requires a date check: a circulated agenda was dated November 7, but a corresponding email exchange corrected the date to November 6. The existing CV lists November 7.
3. November 22, 2018 was Thanksgiving Day. Confirm the date of the Sovereign/Santander presentation, which is reproduced from the earlier CV.
4. Titles/tags above are date-aligned suggestions, not transcriptions of contemporaneous lecture programs. This appendix should be reviewed line-by-line before being supplied under oath, to counsel, or in an expert report.
5. Source packet examples reviewed: June 2007 Temple Real Estate Institute Title Insurance 101; October 2013 Noah Bank edition; April 2014 generic workbook; 2013 Platinum First lecture agenda; 2026 shared edition for Premier Real Estate. The actual glossary includes terms such as dominant estate, servient estate, easement, encroachment, adverse possession, constructive notice, reissue rate, lis pendens, subrogation, title search and tenancy by the entirety. The specific types of easements scattered in this draft are educational subtopics, not necessarily standalone headings in the archived glossary.
6. Date sources: U.S. v. Craft (Apr. 17, 2002); Popky v. United States (May 17, 2005); HUD November 2008 RESPA reform with new GFE/HUD-1 operational January 2010; CFPB ability-to-repay/QM operational Jan. 2014; TRID operational Oct. 3, 2015; ALTA Best Practices adopted/revised 2013, 2016 and later; Pennsylvania remote notarization temporarily authorized April 2020 and permanent Oct. 29, 2020. Review applicable law for context; listing a development does not independently establish a lecture topic.