



Fund Assembly

Marketing and Ethics Panel Discussion

Peggy Williams, *Senior Manager, Risk Analysis and
Member Compliance, The Fund*

Gregory Oropeza, *Managing Partner, Oropeza, Stones & Cardenas, PLLC*

Michael Tidwell, *Attorney, Emerald Coast Title and Michael D. Tidwell, P.A.*

Sam Saad, III, *Managing Attorney, Law Office of Sam J. Saad III /
Paradise Coast Title & Escrow*

Rule 4-7.20

- Exempt from Advertisement Review Requirement
 - Website
 - Communications to existing clients, former clients or other lawyers
 - Ads that have no illustrations and no information other than set forth in Rule 4-7.16



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Rule 4-7.19

- Evaluation of Advertisements
 - Requirements
 - Process
 - Safe Harbor for ads exempt from review requirement



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Rule 4-1.3

Diligence

A lawyer shall act with reasonable diligence and promptness in representing a client.



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12 U.S.C. Sec. 2607

Prohibition against kickbacks and unearned fees

“No person shall give and no person shall accept any fee, kickback, or thing of value” in exchange for the referral of business.



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Rule 4-7.21

Firm Names and Letterhead

- A lawyer may not use a trade name that is false, misleading, or deceptive
 - Implies that the firm is something other than a private law firm



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Sec. 626.9541(1), F.S.

Unfair Methods of Competition and Unfair or Deceptive Acts

- No title insurer or agent shall pay, allow, or give, directly or indirectly, an inducement to title insurance
- Advertising merchandise valued at no more than \$25 is permitted

69B-186.010 F.A.C.

Unlawful Rebates and Inducements Related to Title Insurance Transactions

- Interprets Sec.626.9541(1)(h), F.S.
- Provides examples of prohibited and permitted activities



Thank You!
for attending