

**Mortgage Bankers Association of the Genesee Region, Greater Rochester Association of Realtors and
Monroe County Bar Association – Real Estate Section
PRESENT: *Wire Fraud, Real Estate Transactions under Siege*
Thursday, May 8, 2018, Locust Hill Country Club**

PRESENTERS:

Bethany Arnold
Vice President, M&T Bank
Treasury Management Sales Consultant

Bethany is a Vice President and Treasury Management Consultant in the Commercial Payment Solutions division. Bethany focuses on delivering customized payment solutions and fraud protection services to clients in the Business Banking, Government and Financial Institution segments in the Rochester market. Bethany began her career with M&T Bank in 2001. Prior to holding her position in Treasury Management, Bethany worked as an Assistant Branch Manager for M&T Bank and is a graduate of M&T's Sales Development Program. Bethany is a graduate of St John Fisher College.

Patrick L. Cusato
Partner, Underberg & Kessler LLP

Pat is a partner with Underberg & Kessler LLP, the Chair of the firm's Real Estate Practice Group and a member of the firm's Executive Committee. He concentrates his practice in commercial real estate and mortgage banking. He has represented a major telecommunications company, developers, retailers, commercial lenders and mortgage brokers in a variety of real property transactions including acquisitions, sales, leasing, construction, development, title issues, zoning and mortgage financing. He also has represented housing development fund corporations in all aspects of affordable housing transactions, including Low Income Housing Tax Credits, Tax-exempt Bond Financing, Federal Housing Act HUD insured financing, development of assisted and independent living facilities, tax abatement and payment in lieu of tax agreements. He is the supervising attorney for the firm's residential mortgage lending program and counsels financial institutions regarding banking regulations and real property law. Pat is a past president and a current Executive Board member of the Mortgage Bankers Association of the Genesee Region. In addition, he is Chair of the Real Estate Section of the Monroe County Bar Association. Pat is also active in the community, serving as an Executive Board member of the Bishop Sheen Ecumenical Housing Foundation. He is past president of the Foundation, past chair of the Project Development Committee, and current chair of the Foundation's annual fundraising gala. Pat was named to the 2013-2018 editions of *Best Lawyers in America*®, and he was also selected a 2007-2010 Upstate New York Super Lawyer. In addition, Pat was a recipient of the *Rochester Business Journal's* Forty Under 40 Award.

Craig Goldenberg
Executive Vice President Stewart Title Insurance Company
Senior Division President of Direct Operations, North East Operations

Craig has worked in the title insurance industry since 1994 as a production manager, sales assistant and salesperson for multiple agents and two national underwriters. Since joining Stewart Title in 1999 Craig has served as Chief Information Officer and Senior Vice President for Stewart Title Insurance Company ("STIC"). In this position he was responsible for all Information Technology matters for STIC including application development, infrastructure and security matters. He also participated in driving Stewart Title's national technology strategy and support. In 2013 he was named Vice President of Strategy Application Development where he drove many initiatives including Stewart's enterprise CRM and Title Production software. Craig was a past member of ALTA's technology committee where he worked to develop ALTA's best practices; a collection of standards meant to help guide title agents become compliant under CFPB regulations. In 2014, Craig was named Division President of Direct Operations in New York, managing the 25+ offices and 180+ associates in New York State. In 2016 he was named Senior Division President of Direct Operations and currently manages all direct operations from Maine to Virginia. Craig earned his B.S. from the University of Buffalo where he studied Political Science and Government. He married his college sweetheart, they have one child and currently reside in Glen Head, Long Island.