



## Steps to Starting a Corporate Title Agency in Florida

1. Visit [www.Sunbiz.org](http://www.Sunbiz.org) to:
  - Choose an available corporate name
  - Investigate best business structure: S-Corp, LLC, Partnership, etc. **CAUTION:** There are tax and legal considerations affecting the choice of entity which should be discussed with your attorney or tax advisor.
2. Form Desired Entity – **CAUTION:** Even though you can form many types of entities yourself by E-filing on [www.sunbiz.org](http://www.sunbiz.org), this only accomplishes part of the process. Additional steps are often required to have a fully functioning, valid entity which limits personal liability and protects the interests of the principals in the business. These might include the adoption of bylaws, issuance of capital stock or membership interests, appointment of a board of directors, election of officers, membership & management agreements, and other considerations. Please consult a qualified Florida attorney for additional information and make certain that your entity has been properly formed and maintained.
3. Apply for Taxpayer identification number (FEID)
  - [Get IRS Form SS-4](#)
  - [View IRS Instructions](#)
4. Secure an agent-in-charge. This may be either a Florida attorney in good standing with the Florida Bar or a Florida licensed title agent.
  - Steps to becoming a Florida licensed title agent can be found on the Florida Department of Financial Services, Division of Agent and Agency Services (DFS) site [here](#). Pre-licensing courses can be located by searching the DFS database [here](#). FLTA Affiliate Member the [Koogler Group, LLC](#) offers courses and materials in a variety of formats.
  - Staffing firms can assist in hiring a qualified licensed title agent or attorney.
  - FLTA Affiliate Members [JobTracks](#) and [Workway Professional Staffing](#) have industry-specific resources throughout the country.
5. Apply for a \$35,000 Surety Bond. Before opening shop, you will also need Errors and Omissions insurance (\$250k minimum/\$10k per loss) and Fidelity Bond (\$50k minimum) coverage, so getting quotes on all three simultaneously can save time. The following FLTA Affiliate Members can provide these:

This handy guide was created by

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*FLTA thanks Stephanie and Stewart Title for their continuing support and efforts to help build the Title Industry in Florida!*

- [Affinity Insurance Agency, Inc.](#)
  - [Dean Insurance Agency, Inc.](#)
  - [FLAG Insurance Services](#)
  - [Professional Underwriting Group, Inc.](#)
  - [TitlePac, Inc.](#)
6. Get fingerprinted. Majority owner, partner, officer and director of the agency must be fingerprinted by LiveScan method at a DFS-designated site. For further information, including a list of locations, click [here](#).
  7. Apply for Corporate Title License (4-12) with the DFS [here](#).
  8. Comply with local licensing and business requirements, including city and county business licenses and registration with tax assessor/collector for tangible personal property tax.
  9. Open Escrow and Operating Accounts with an FDIC insured bank having Florida branches or a credit union insured by the National Credit Union Share Insurance Fund.
  10. While waiting for DFS approval, explore title software choices. The following FLTA Affiliate Members offer programs with a wide array of capabilities:
    - [Closer's Choice](#)
    - [Cornerstone Management Solutions, Inc.](#)
    - [SoftPro Corporation](#)
  11. Apply to a Florida title insurance underwriter to become an issuing agency. FLTA is proud to have the following underwriters as members:
    - [Alliant National Title Insurance Company, Inc.](#)
    - [Commerce Title Insurance Company](#)
    - [Entitle Direct Insurance](#)
    - [Fidelity National Title Insurance Company](#)
    - [First American Title Insurance Company](#)
    - [North American Title Insurance Company](#)
    - [Old Republic National Title Insurance Company](#)
    - [Stewart Title Guaranty Company](#)
    - [Title Resources Guaranty Company](#)
    - [Westcor Land Title Insurance Company](#)
    - [WFG National Title Insurance Company](#)
  12. Before you are authorized to issue policies, your insurer must file "appointment" with the Florida Department of Financial Services.
  13. Once your agency is up and running, come back here to join the [Florida Land Title Association](#). Welcome to our industry!

The materials available at this web site are for informational purposes only and not for the purpose of providing legal advice. But legal information is not the same as legal advice -- the application of law to an individual's specific circumstances. Although we go to great lengths to make sure our information is current, accurate and useful, we recommend you consult a lawyer if you want professional assurance that our information, and your interpretation of it, is appropriate to your particular situation.