

FLTA Tallahassee Report

Serving Over 4500 Title Professionals Throughout Florida

249 East Virginia Street, Tallahassee, FL 32301 • (850) 681-6422(800) 552-1065 • FAX (850) 681-6271 •

www.flta.org • Louis Guttman, President

Lee Huszagh, Executive Secretary-Treasurer

December 2004

President's Message by: Louis Guttman

Thank you for the honor of steering the Florida Land Title Association ship this year as your President. Over the many years of my involvement in the FLTA, I have greatly benefited from my association with the many dedicated and talented individuals who make our association so strong. It is this strength through the involvement of our members, both agents and underwriters, which is the hallmark of the FLTA.

We can expect this year to be a busy year and no different, in that respect, from years past. We will continue in our efforts to work with the Department of Financial Services to bring to the Florida consumer the latest in title insurance coverage. This will include continuing efforts supporting the ALTA Junior Loan Policy and a multitude of ALTA commercial endorsements. Down the road a bit further, we need to begin the process of introducing DFS to the ALTA Homeowner Policy which is gaining in popularity in other states. We will remain vigilant to protect the consumer against other non title insurance products which do not offer the benefits and protections that title insurance affords. Each

year your association is your voice in Tallahassee during the legislative session. We will maintain that strong voice. We are expecting a legislative effort to weak our title insurance provisions which limit title insurance underwriters and agents and we will vigorously oppose any such effort.

Our convention this Fall in Key West was outstanding and I hope you had the opportunity to participate. It was based on the theme navigating change. The FLTA has helped us all navigate change over the years. It is able to do this because the strong values of the FLTA do not change. What are some of those values? We are committed to the continuing education of our members to help you maintain currency in your title insurance expertise. For example at the convention, FLTA was the first to offer a seminar on ethical issues for the title insurance agent. We will be bringing this seminar to you around the state if you missed it. We deal fairly with each other and our consumer clients. We maintain our credibility by being open and direct in our comments. We say what we mean and mean what we say. These values in particular are essential to a good working relationship with our regulators. We see change as positive and bringing opportunity. Our industry has always been dealing with change. The current issues involve electronic documents and filings and access to governmental on-line records. We will work to shape these developments in a positive way for our members.

At our meeting in Key West your Board gave tentative approval to a new dues structure which agents have long requested. The proposal, reported on more fully in this newsletter, will need to be voted on by members at our next convention. Nonetheless your Board believes the new structure will help us bring in new members who share our values and add strength to our association.

Lee, your Board and I look forward to an active successful year with your help. I also plan to attend your local FLTA meetings and seminars to meet as many as you as possible and directly hear your concerns. In the meantime, please let me know how your association can better help you maintain and develop the values we are all committed to practicing.

Key West Convention Wrap Up

Our 2004 Annual Meeting held at the Key West Hilton Resort & Marina was extremely well received by all in attendance. Although the popularity of the venue led to a shortage of rooms in the host property, we were assisted by the Double Tree and other area hotels to meet our needs. The attendance was well above recent meetings and those who made the trek to our “Southernmost” city were treated to excellent weather and a full slate of activities. In addition to conducting our

business and holding committee meetings we also managed to have a 3 hour ethics seminar. Our newly installed ALTA President, Mark Bilbrey, President of Warranty Title in El Reno Oklahoma, and his lovely wife and business partner, Kathy, were our guests for the weekend. Mark installed our new officers Thursday evening and shared the recent activities of the ALTA with us on Friday morning. If enthusiasm and attendance is the barometer of a successful conference then our Key West extravaganza definitely hit the mark.

Next year we will be at the elegant Casa Monica in St. Augustine, so plan now to be on hand at another highly desirable destination for our meeting.

New Officers Installed

Our new slate of officers are as follows: President, Louis Guttmann, Attorneys’ Title Insurance Fund, Inc., Orlando. First Vice President and Chair of the Agents’ Section Executive Committee, Marie Girard-Stoner, Girard Title Company, Key Largo. Chairman of the Insurers’ Section Executive Committee, Barry Scholnik, Stewart Title Guaranty Company, Boca Raton. Zone II Vice President, Pam Foster, Olde Towne Title Company, Fernandina Beach. Zone IV Vice President, Scott Pierce, Old Republic National Title Insurance Company, Tampa. Zone VI Vice President, Skip Straus, Enterprise Title, Inc., Pembroke Pines. Zone VII Vice President, Annie Robertson, Executive Title Insurance Services, Inc., Cape Coral. These new officers join our existing officers who are as follows; Zone I Vice President, Ray Brown, First American Title Insurance Company, Tallahassee. Zone III Vice President, Pat Hancock, Fidelity National Title Insurance Company, Maitland. Zone V Vice President, Susan Levin, CU Title, LLC, Delray Beach. CLT Institute Chairman, Beth Hernandez, Stewart Title of Pinellas, Indian Shores. Immediate Past President, Trish Matarazzo, Alliance Title of Brevard, LLC,

Melbourne. Chairman Past President's Council, Kevin Hussey, Stewart Title of Pinellas, Inc., St. Petersburg.

Our new Section Executives are as follows: Agents' Section Executive Committee: Mary Julian, Master Title Services, Inc., New Port Richey. Shelley Stewart, Southern Title, Daytona Beach. Remaining members of the committee are Marie Girard-Stoner, Chair, Girard Title, Key Largo. K.C. Price, Stewart Title of Pinellas, St. Petersburg. Sue Giegle, Exclusive Title, Clearwater. Beverly McReynolds, North American Title Company, Miami. Kevin Arruda, Commerce Title Company, Altamonte Springs.

Insurers' Section: Pat Hancock, Fidelity National Title Insurance Company, Maitland. Stacy Kalmanson, Lawyers Title Insurance Corp., Orlando. Floyd Krause, North American Title Corp, Miami. Remaining members of the committee are Barry Scholnik, Chair, Stewart Title Guaranty Company, Boca Raton. Alan McCall, First American Title Insurance Company, Orlando. Joe Reinhardt, Chicago Title Insurance Company, Orlando. Scott Pierce, Old Republic National Title Insurance Company, Tampa.

All of these officers give generously of their time and talent to guide our Association. All of them solicit your input on any matters that concern our Association or the title insurance industry in general.

New Dues Structure Proposed

At this year's Board of Directors meeting a new dues structure has been proposed that is to be presented to the membership at our next annual meeting in November 2005 for ratification. The reasoning behind the proposal is to increase the number of agency members by simplifying the dues structure and assuring the financial integrity of the Association by raising the cap for insurer members. This is the first change in the dues structure since a minor change in 1997 and the first major

overhaul of how dues are computed for agencies.

Trial Membership: \$150.00, this is available to title agencies who have not been members of the FLTA. It is a non-voting membership.

Associate Membership: \$300.00. This is available to vendors to our industry, governmental agencies: whose activities include land title matters, and law firms whose practice includes title insurance defense litigation. It is a non-voting membership.

Regular Members, Agency: \$400.00. This is available to all duly licensed entities who meet the requirements for membership in the Florida Land Title Association as contained in the by laws. In addition, each additional branch office that the member desires to be listed in the directory and included in the mailing list shall require another \$100.00 in dues. The cap on total dues for any one agency member shall remain at \$2,500.00

Regular Members, Insurers: The dues structure shall continue on the basis of gross revenue computed at \$50.00 per \$50,000 in gross revenue (.001) including title premium and sale of evidence of title products in the State of Florida. The cap on total dues shall be \$15,000 for each insuring entity who is issuing title insurance policies in the State of Florida.

FIND A NEW MEMBER

Enclosed in this newsletter are applications for Agents and Associate members. If you know of anyone who is not a member of the FLTA, please forward this information along. We need to each bring in a new member to strengthen our voice. You can make a difference!

CHECK OUT THE WEB PAGE

Our web page, www.flta.org is getting a great deal of attention according to the statistics on number of hits and length of stay. For those of you who would like to have a link to your web site, contact our web master Steve Shafer at jssinc.com.

KEEPING UP TO DATE

Keeping our members informed of matters that impact the title insurance industry, is a primary focus of our Association. The monthly newsletter will continue to keep you abreast of developments, but the term monthly alerts you to the fact that the news stories that have a short shelf life may be stale when you read them. To stay on top of things on a daily basis consult the FLTA web site, www.flta.org

SEND US YOUR NEWS

This is your newsletter. If you have any news or information that you would like to share with your fellow FLTA members, please call (850) 681-6422 or email jenni@flta.org or leeh@flta.org. We will gladly print it in the newsletter.

New Members

Adams, Gallinar & Iglesias, P.A.
Miami

Affordable Title Insurance, LLC
Palm Beach Gardens

American Government Services Corp
Tampa

Angela Kniep Abstracting
Everglades City

Arbor Title Services of Tampa Bay, Inc.
Tampa

Assurance Land Title & Escrow, Inc.
Green Cove Springs

Brocks & Associates, PA
Hallendale Beach

Calhoun Liberty Abstract Company
Blountstown

Charles Jones, LLC
Trenton, NJ

Choctaw Title, Inc.
Shalimar

Comerica Bank – Financial Services Division
Houston, TX

Consumer Select Insurance, LLC
Winter Haven

Coral Reef Title Company
Key Largo

Crescent Title Agency of Florida, LLC
Canton, OH

CU Title, Inc.
Boca Raton

DHI Title
Jacksonville

Diamond Title Agency
Panama City Beach

Estate Title of St. Augustine, Inc.
St. Augustine

Fidelity First Title Corporation
Altamonte Springs

Greenlink, LLC
Jacksonville

Hometown Title, LLC
Orlando
Hometown Title & Escrow Services, Inc.
Miami

Hoy Title Services, Inc.
Bradenton

ICS Title Services, Inc.
Miami

ImagingPros
West Palm Beach

Independent Abstract & Title
Key West

Interactive Title Services Group, LLC
Miami

KB Home Title Services, Inc.
Orlando

Leo Spitale, Jr., P.A.
Miami

Meridian Title Group, Inc.
Coral Gables

Mitchell Land & Title, Inc.
DeFuniak Springs

Oceanside Title Services, Inc.
Ft. Lauderdale

Owners Assurance Title Agency, LLC
Jacksonville

Patriot Title Insurance Services, LLC
Ft. Myers

Prodigy Title, Inc.
Ft. Lauderdale

Residential Community Title Company
Boca Raton

Ryan and Marks Attorneys, LLP
Jacksonville

S.W. Title, Inc.
Pompano Beach

Seacrest Title Company
Delray Beach

Southern Title Services, Inc.
Seminole

Sunset Title Agency, Inc.
Clearwater

Superior Land Title
Tavares

S.W. Title, Inc.
Pompano Beach

The Talon Group
Tampa

Timeshare Title & More, Inc.
Orlando

Title Solutions & Services of FL, Inc.
Port Richey

Town & Country Title Guaranty of Hollywood
Hollywood

Wollinka & Wollinka Title Insurance Agency
Palm Harbor

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Would You Like to Advertise?

If you are interested in advertising in the
Tallahassee Report please complete the
following:

Name _____

Company _____

Address _____

City/State/Zip _____

E-mail _____

FLTA Members

Full pg ad \$200.00

_ pg ad 100.00

Non-Members

Full pg ad \$400.00

_ pg ad 200.00

TOTAL ENCLOSED _____

***Note: All prices are per issue and ads
should be BLACK AND WHITE ONLY***

Florida Land Title Association Basic Title Insurance Handbook

ORDER FORM

*A desk reference covering all aspects of
Title Insurance*

***Includes revisions of Rule 4-186 and
4-228***

FLTA Members	\$50.00
Tax	3.75
Shipping	<u>4.00</u>
TOTAL	\$57.75

Non-members	\$75.00
Tax	5.62
Shipping	<u>4.00</u>
TOTAL	\$84.62

_____ copies @ _____
each

Total amount enclosed: _____

Name: _____

Company: _____

Address: _____

City, State, Zip: _____

Phone: _____

Email: _____

2004 New CLC/CLS Designees

Congratulations to those individuals who successfully completed the 2004 CLS or CLC examination. Those of you who already possess either of these distinctive professional designations know how difficult and rigorous the exams are, and that to pass them deserves recognition. The new 2004 CLS or CLC designees are as follows:

Laura Bowers, CLS
MSC Title, Inc.
Sarasota

Cheryl Cole, CLC
Brevard Title
Merritt Island

Ranee Polis, CLC
Executive Title Insurance Services
Cape Coral

Tina Nacole Klootwyk, CLC
Executive Title Insurance Services
Cape Coral

Margaret W. Reaves, CLS
First American Title Insurance Company
Ocala

Maria L. Drews, CLS
Gold Coast Title Company Services
Boca Raton

Claudine M. Wilson, CLS
Chicago Title Insurance Company
Spring Hill

Sandra B. Butler, CLS
Carrollwood Title
Tampa

Gina P. Noonan, CLS
Executive Title Insurance Services
Cape Coral

2005 CLC/CLS Exam Applications Enclosed

This month's newsletter comes to you along with the 2005 CLT testing information packets. The packet is several pages long and includes the application (due on April 1st, 2005), study guides and general information about the Certified Land Title Institute. Please read the cover letter carefully. It gives details of requirements for taking the exam, dates, costs, deadlines, etc. If you have further questions, please direct them to Vicki DiPasquale, Secretary of the CLT Institute at (407) 310-

7771. Please, managers, directors and anyone receiving this mailing, share this information with your fellow employees, post on your bulletin boards and encourage all qualified people to study and take the exam on June 18th, 2005. To have a CLS or CLC designation is indeed a high honor for both the individual who has earned it, and the company who supports them in their efforts.

Note: Outlines for both exams can be found on our website at www.flta.org

Good Luck to All!

FLTA Monthly Job Board

“The Leading Source for Title Jobs and Jobseekers.”

New Client? Register for an exclusive introductory FLTA Employer Discount at flta@titleboard.com

- Over 1 Million Registered Users
- Over 80,000 Viewable Industry Resumes Nationwide
- Over 50,000 Jobs Posted Nationwide
- Top Niche Job Board as rated by CareerXroads and Weddles.com

Hot Title & Escrow Candidates in December include:

Loan Officers, Underwriters, Processors, Managers, Banking Officers and More

P.S. Sign on today at flta@titleboard.com to redeem your FLTA Employer Discount!

New FLTA Logo

The Board of Directors has adopted the new FLTA logo which appears on this newsletter. A special Thank You to the public relations firm, Aces High-Impact Communications for the design of our new logo and to Susan Levin, Chair, FLTA Public Relations Committee.



In the true spirit of the season, we express our heartfelt thanks for your contributions to our success this past year. Best wishes to you and your family for a joyous holiday season and a happy new year.

Lee and Jenni
Florida Land Title Association

‘Check 21’ Effective Oct. 28

by Nancy A. Barnette, Fund Lender Relations Manager

In 2003, Congress enacted “Check Clearing for the 21st Century Act” (known alternatively as “Check 21”) which creates a new Subpart D of Regulation CC (12 CFR Part 229).

Final Rules for Check 21 were published on Aug. 4, 2004 (69FR47289). The act became effective Oct. 28, 2004. Many larger depository institutions have already begun implementing some of the new provisions. Other institutions are gearing up now or may outsource some of the processes imposed by Check 21.

The purpose of this article is to provide some background information about Check 21 and to encourage Fund Member Agents to discuss its potential impacts on trust and escrow accounts with their depository institution account representatives and appropriate staff.

It is important that all banking customers, including business account holders, become familiar with Check 21 as it will change how checks are cleared and dramatically reduce the time between when a check is deposited and when it is paid.

The banking industry has been eager for major modernization and reform of the check-clearing system for quite some time. The events of Sep. 11, 2001, served to expedite the passage of Check 21.

During the weeks and months following Sep. 11, 2001, there was a great disruption in the check clearing process. This is because most checks have been shipped between depository institutions and the check-clearing facilities of the Federal Reserve System using airplanes,

trains, and trucks. Such transport was drastically restricted in the fall of 2001, resulting in delays in check-clearing and payment credits.

Check 21 provides that financial institutions will no longer provide paper checks back to the account holder after the checks have been cleared. Instead, the financial institutions will truncate the check and the customer will only be provided with a “substitute check.” A substitute check will typically be provided as an image but it will not be a “snapshot” or scanned image of the original check.

Sec. 229.51 of Subpart D, 12 CFR 229, provides:

(a) *Legal equivalence.* A substitute check for which a bank has provided the warrantie described in §229.52 is the legal equivalent of an original check for all persons and all purposes, including any provision of federal or state law, if the substitute check

(1) Accurately represents all of the information on the front and back of the original check as of the time the original check was truncated; and

(2) Bears the legend, “This is a legal copy of your check. You can use it the same day you would use the original check.”

This means that when closing agents are asked to provide copies of cancelled checks, either from their trust or escrow accounts, or from other sources to evidence payments of various items, (including loan payoffs and buyer’s deposits), the evidence may be in this new form of substitute check. Paper checks as we have known them in the past will be destroyed.

As mentioned above, the time it takes to “clear” a check may be shorter. However, the hold periods that financial institutions are permitted to apply to funds deposited, are not necessarily shortened.

Another potential concern is that with the faster turnaround of the check clearing, it

may be more difficult to place a “stop payment” on an item.

Fortunately Check 21 does not subject account holders to liability for unauthorized withdrawals or transfers, provided the account holder notifies the bank of the discrepancy within a prescribed time period. It will remain important to reconcile accounts in a timely manner. Many larger firms are now using “positive pay” services offered by their bank to further assure no checks or transfers are honored without additional verification.

Again, please be certain your bookkeeping staff and closing personnel are familiar with Check 21 and how your bank will implement it.

We Thought You=d Like To Know...

What happens when you decide to apply for either the CLC or CLS designations?

Upon its arrival, your application is assigned a number. This is used to keep track of how many people are applying and it assists with the grading process. The application deadline is critical, because approving the applicants to take the test is only the first step. The total number of applicants has to be sorted by location and test-type so that sites can be chosen and tests prepared. A minimum of six to seven sites are assigned throughout the state each year. Every effort is made to send an applicant to the testing site nearest their home.

On test day, only one document requires the applicant to sign their full name. After that, the application number is how we make sure all your test papers remain with your test (unless the applicant chooses to sign with their full name after the initial signature). At grading time, no one (other than the CLT Secretary) knows your name. This provides for true objectivity in grading, but we go one step further. If a grader monitored tests on test day, then they do not grade any of the tests from the zone they administered.

Because of the number of applicants in the last few years, grading takes at least two days to complete. We start on a Friday, and try to finish on Saturday, but Sunday is available if we need it. If a test scores high enough on the first review, the grader signs his name to the grading sheet and marks the A master list@ which contains only application numbers, type of test and zone number (for verification purposes) that the applicant passed.

If the score is not high enough (80%), it is put in the re-grade stack and once all tests have been reviewed once, those that did not pass are re-graded by a different person. Unique things happen on a re-grade. First, only questions missed are reviewed. Our mission is to pass people, so we only look at questions with points removed. If after a second review a test is close, but still not passing, it goes to committee, which means the first two graders chose a third person to review the test with them and they Alook@ for points. Certain questions have been designated as key questions. The first step is to

look at those questions to see how the applicant did on the really important issues. If the scores here are high, chances are the applicant will pass if they need less than 10 points to have 80% correct. If that doesn=t work, the committee goes over all the questions missed and often asks others in the grading session to assist.

Every effort is made to give the applicant the benefit of the doubt. When all these chances have been exhausted and it still doesn=t reach the 80% correct requirement, the master list is marked Afailed@. When grading is over, the secretary checks the master list for accuracy and to be sure all tests were graded. At that point all test are destroyed, the letters are prepared and notification of either APass@ or AFail@ is mailed to each applicant=s home address. By the time the applicant receives their letter, the tests are long gone.

Each year, some applicants will call either the secretary or the Chairman and want to discuss their test. Some have even asked for appointments to review their test. Others want their test returned so they can see where they went wrong. This is a professional designation. Every effort is made to see that as many applicants as possible pass. It is a difficult test, and there is no guarantee that you years of experience alone will be enough to see you through. The best test scores are usually obtained by those who admit studying to some degree regardless of their years of experience. Even a minimal review of vocabulary terms and the two texts available for study (The Basic Title Insurance Handbook sponsored by the Florida Land Title Association and the supplement to Florida Land Titles by H.D. Booth) would make a difference in the outcome of some applicants. There are no tests to discuss or review by the time the letters are mailed. No other professional test provides for a review after the fact and neither does the CLT Institute. There are study guide outlines available, two manuals as mentioned above, and often study groups are formed by former test takers to assist those attempting the test for the first time. If an applicant takes the time to obtain the necessary tools and reviews/researches the study guide outlines, chances are the results of the testing will be more positive. On the Job Training might be enough to get an applicant to the level needed to qualify for either of these tests, but it seldom is enough to assure a passing grade.

We thought you=d like to know....before you apply to take either test!

The CLT Council and Grading Board

Notice of 2005 C.L.S. and C.L.C. Designation Examination

To: All Members of Florida Land Title Association, Inc.

From: Certified Land Title Institute

Date: December 13, 2004

The examinations for the C.L.S. and C.L.C. designations will be held on Saturday, June 18th, 2004. Notice of locations will be given with the application approval letters.

We urge you to encourage all of your qualified staff members to take the exam. Twenty-eight (28) hours of Continuing Education Credits will be earned for licensed agents who are successful in passing the exam.

To qualify for the examination, one must:

1. Have credible full-time experience for at least a period of five (5) years with an Abstract Company, Title Insurance Company, or Agent thereof.
2. Submit to the C.L.T. Institute the following forms:
 - a. Completed questionnaire (C.L.C. or C.L.S.) from the applicant.
 - b. Completed Certification from the Manager, or in the event the Manager is the applicant, from their immediate supervisor, verifying the applicant's experience, position and qualifications for taking the examination.
 - c. Detailed resume of title insurance experience that includes: name, address, phone number, contact person, dates of employment of current and previous title insurance related positions. Must also give details of title insurance related duties and length of experience in each position held.

The Governing Council has set a charge for FLTA members of \$50.00 as the application fee and \$35.00 for the examination fee. The charge for Non-FLTA members is \$100.00 as the application fee and \$150.00 for the examination fee.

Both must be sent with the forms referenced in item 2 above. NOTE: Make checks payable to FLORIDA LAND TITLE ASSOCIATION, INC. *These fees are non-refundable.*

So that applications may be processed in time, all applications, employer certifications, resume and fees due must be received by:

April 1st, 2005

No applications will be accepted beyond this deadline!

Notice of approval of the applications, will be sent no later than May 2nd, 2005. All documents as well as payment should be forwarded to:

Vicki DiPasquale, CLS
(Secretary of CLT Institute- FLTA)
LandAmerica Financial Group, Inc.
2400 Maitland Center Pkwy, Ste 110
Maitland, FL 32751

Copies of the 1) application 2) employer certification 3) resume forms and 4) study outlines and guides are enclosed, or can be obtained from the Association office. You may make additional copies of the forms needed. These forms must be used. Previous versions will be rejected. If your office does not already have The Basic Title Insurance Handbook (\$57.75- includes tax and shipping) and its supplements which are available from the FLTA office and are also helpful study aids.

If you have any questions, please feel free to contact the undersigned at (407) 310-7771; FAX (407) 481-2360, E-mail vdipasquale@landam.com. Thank you for your attention to this matter.

Please post this notice on your bulletin board.

Sincerely,

Vicki DiPasquale, CLS
Secretary of the CLT Institute
Florida Land Title Association, Inc.

LMV/jg
Enclosures

Certified Land Title Institute Section
Of The
Florida Land Title Association, Inc.

Application for examination for CLC/CLS designation

(EVERY BLANK MUST BE FILLED IN – PLEASE PRINT CLEARLY OR TYPE)

Date _____ FLTA Membership Date _____

Designation Application is for: ☐ C.L.C ☐ C.L.S. ☐ Partial *

* Attach a copy of your notification letter

Applicant (For Plaque) _____ S.S.# _____

Florida Licensed Title Agent: _____ Yes _____ No

License Issue Date: _____ License # _____

Residence Address: _____

City, Zip Code _____ County _____

Name of Employer: _____

Business Address: _____

City, Zip Code _____ County _____

Applicant's Position: _____

Home Phone: _____ Work Phone: _____

E-mail Address: _____

I hereby certify that all information enclosed is true and correct.

Signature of Applicant: _____

Resume Form, Employer's Certification and fees must be included for application to be processed.

Deadline to Apply: April 1st, 2005

EMPLOYER'S CERTIFICATION

Designation Applied for: ☐ C.L.C. ☐ C.L.S.

Applicant's Name:

The Applicant's CURRENT position and duties are: _____

The Applicant has been employed by this company since: _____

I have been the applicant's supervisor since: _____

I, _____ being the immediate supervisor of the above named applicant, hereby certify that this applicant has a minimum of five years related experience as a searcher/closer (choose one) and is qualified to take the designated examination.

Company Name: _____

Address: _____

Email Address: _____

Telephone number(s): _____

Dated: _____

Signature of Immediate Supervisor

State of: _____

County of: _____

Sworn to before me this _____ day of _____, 2005, by _____ who is personally know to me or produced _____ as identification, and who (did) take an oath.

Notary Public

My Commission Expires: _____

RESUME FORM

Complete One Form for Present and All Previous Employers

Name of Applicant: _____

Name of Current Employer: _____

Name of Previous Employer: _____

Business Address: _____

Phone Number/Contact Person: _____

Full Dates of Employment: From: _____ To: _____

FLTA Member: ☐ Yes ☐ No

Position Held:

Detail of Title Insurance Duties and Length of Experience: _____

Complete this form for EACH Title Insurance Employer. Duplicate as needed.

Previous Employment must be verifiable to take test.

Be Sure Information is Complete!

Committee Workshop/Seminar 2005 Registration Form

Please fill out the registration information and return to the FLTA office with payment by **January 28th, 2005**. **Reservations must be made with the Radisson Hotel no later than January 18, 2005.** Reservation requests after this date will be accepted on a space-and-rate available basis.

Registration Form - Committee Workshop/Seminar 2005

Committee Workshop and Reception only\$35.00 _____

Educational Seminar and Luncheon only:

9:00 am to 12:30 pm - 3 hours of lectures

Thursday, February 10th, 2004, Radisson Hotel, 415 N. Monroe Street, Tallahassee, FL 32301
(850) 224-6000

Department of Insurance # (for seminar credit) _____

Members..... \$50.00 _____

Non Members..... \$100.00 _____

FLTA members attending all functions \$75.00 _____

Total Enclosed..... _____

Name _____

Company _____

Office Address _____

City _____ State _____ Zip _____

Phone _____ Fax or e-mail (to confirm) _____

Checks are payable to Florida Land Title Association
249 East Virginia Street
Tallahassee, FL 32301

If you plan to stay at the Radisson, please call the reservation desk at (850) 224-6000 and identify yourself as FLTA member.

Reservations must be made by January 18th, 2005. There is a flat rate of \$127.00 per night.

In order for the FLTA to make proper arrangements, we have set a registration deadline for January 28, 2005.

Agenda:

Tuesday, February 8th

1:00 pm Governmental Affairs & Judiciary Committee meeting

6:30 pm Board of Directors dinner

Wednesday, February 9th

9:00 am Martha Edenfield from Pennington, Moore, Wilkinson, Bell & Dunbar, P.A. will speak on Governmental Relations

10:00 am Claims Avoidance Committee meeting

11:00 am Public Relations Committee meeting

11:00 am Education Committee meeting

Lunch on own

1:00 pm CLT Institute meeting

1:00 pm Forms Committee meeting

2:00 pm Agents' Section meeting

2:00 pm Insurers' Section meeting

3:00 pm Joint Agents'/Insurers' Section meeting

4:00 pm Board of Directors meeting

5:30- 6:30 pm Attendees Reception

6:45 pm Dutch treat dinner for all those in attendance

Thursday, February 10th

8:45 am Registration for Educational Seminar on Claims Awareness, presented by the Claims Avoidance Committee

Florida Land Title Association, Inc.
AGENT AND UNDERWRITER MEMBERSHIP APPLICATION

In support of my application for membership, I submit the following information:
Note: If more room is needed for any question, please attach a separate sheet of paper.

1. Please list the name of your agency as you wish it to appear in the FLTA Directory:

Name: _____

Address: _____

City: _____ Zip: _____ County: _____

Phone No: _____ FAX No: _____

E-mail: _____

(Please list any additional locations you wish shown on a separate sheet of paper and attach it to this application.)

The person most responsible for our decision to join FLTA is: _____

2. Please list the officers and employees expected to be active in FLTA for contact purposes:

Name	Position	Phone No.
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

3. License number to practice title insurance as issued by the Florida Department of Insurance: _____

I AGREE THAT MEMBERSHIP IN THE FLORIDA LAND TITLE ASSOCIATION REQUIRES US TO ADHERE TO, ABIDE BY, AND SUPPORT THE BY-LAWS AND CODE OF ETHICS OF THE ASSOCIATION.

Authorized Signature: _____

Typed or Printed Name of Person Signing: _____

Title: _____ Date: _____

PLEASE COMPLETE THIS APPLICATION ALONG WITH THE DUES SCHEDULE AND CHECK PAYABLE TO:

Florida Land Title Association, Inc.
249 East Virginia Street
Tallahassee, FL 32301

IF YOU HAVE ANY QUESTIONS, CALL FLTA AT (850) 681-6422 OR TOLL FREE IN FL AT (800) 552-1065.

Florida Land Title Association, Inc.
Associate Membership Application

In support of my application for membership, I submit the following information:

Note: If more room is needed for any question, please attach a separate sheet of paper.

1. Please list the name of your agency as you wish it to appear in the FLTA Directory:

Name: _____

Address: _____

City: _____ Zip: _____ County: _____

Phone No: _____ FAX No: _____

E-mail: _____

(Please list any additional locations you wish shown on a separate sheet of paper and attach it to this application.)

The person most responsible for our decision to join FLTA is: _____

2. Please list the officers and employees expected to be active in FLTA for contact purposes:

Name	Position	Phone No.
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_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**I AND MY COMPANY AGREE THAT MEMBERSHIP IN THE FLORIDA LAND TITLE ASSOCIATION
REQUIRES US TO ADHERE TO, ABIDE BY, AND SUPPORT THE BY-LAWS AND
CODE OF ETHICS OF THE ASSOCIATION.**

Authorized Signature: _____

Typed or Printed Name of Person Signing: _____

Title: _____ Date: _____

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