

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

June 2005

President's Message by: Louis Guttman

Reporting from Tallahassee
by
Louis B. Guttman

Making Things Happen

This year is a good example of how the Florida Land Title Association, when working with other related interest groups, is able to accomplish many things.

No better example of the importance of working relationships can be seen than our relationship with the Real Property, Probate and Trust Law Section of The Florida Bar. This year, we received support and assistance from the Section on a number of issues. Likewise, your FLTA also lent support to Section initiatives.

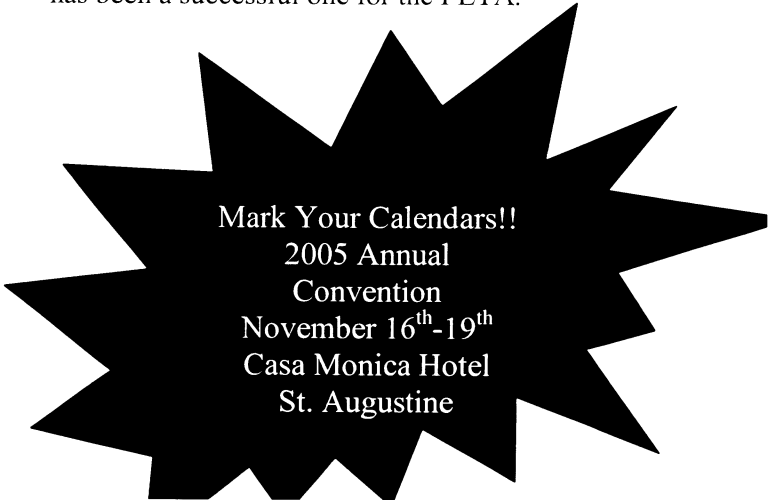
Our legislation to allow underwriters and agents under appropriate circumstances to release the lien of a mortgage which has been paid off passed the legislature as House Bill 531. In large measure, the passage of this legislation was as a result of FLTA members efforts working through the Real Estate Problems Study Committee of the Section.

Our legislation to authorize title insurance underwriters and agents to issue a new title insurance product for UCC perfection and priority insurance and which passed as House Bill 75 was assisted through the efforts of Title Insurance Committee of the Section. Norwood Gay chairs the Title Insurance Committee of the Section, and the committee has two FLTA non-attorney members as liaisons to the group. Additionally, each underwriter has an active participant in that group.

On the other hand, the Section's efforts to work with the Florida Association of Realtors to draft legislation to protect brokers' rights to earned commissions in both the leasing context and the commercial real estate context were assisted by the efforts and input of the Florida Land Title Association and its members. The result of those efforts was the passage of House Bill 1459 which meets the requirements of the Florida Association of Realtors but more importantly provides clear and safe processes and procedures for closing agents, both lawyers and non-lawyers, to deal with commercial commissions owed as a part of the closing process. We are hopeful to have a seminar at our convention with Section and FAR participants to get our FLTA members up to speed on this new law and how to comply with it in the closing process.

It is through these diverse working relationships, with groups such as the Section and the Florida Association of Realtors, that the Florida Land Title Association is able to gain support for the issues and solutions necessary to build and develop our industry. The issues that are important to you. Seeking common ground and a willingness to look at the big picture are essential for your association to see to it that the best interests of FLTA members both underwriters and agents are met.

Lee Huszagh provides our eyes and ears on the ground in Tallahassee but his efforts working with people who share our interests which is our road to success. Thanks to all these efforts, this legislative year in Tallahassee has been a successful one for the FLTA.



**Mark Your Calendars!!
2005 Annual
Convention
November 16th-19th
Casa Monica Hotel
St. Augustine**

***** **

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	4.00
TOTAL	\$57.75

Non-members	\$75.00
Tax	5.62
Shipping	4.00
TOTAL	\$84.62

_____ copies @ _____
each

Total amount enclosed: _____

Name: _____

Company: _____

Address: _____

City, State, Zip: _____

Phone: _____

Email: _____

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 June 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!

Title Idol Debuts at 2005 Convention

The FLTA will debut the soon to be popular musical talent search at our annual meeting in St. Augustine. At the conclusion of our Installation and Awards Banquet on the Thursday evening we will present our panel of judges with the musical talent of contestants gleaned from the ranks of our membership. We will have prizes for best female and male vocalist, best group, and of course a booby prize for least likely to succeed in the music world. Don't be shy it is all in good fun. Karaoke equipment will be used for the back up music and we will need to know your song ahead of time so that we have it in our library. Please register your name and your groups name and tune on the sign up sheet contained within the registration materials. The music will continue for dancing after the selections of our FLTA "Title Idols".

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: who 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 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 (.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 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 of information that you would like to share with your fellow FLTA members, please email jenni@flta.org or leeh@flta.org. We will gladly print it in the newsletter.



Alafia Title Insurance, Inc.
Brandon

All American Title
Winter Park

Arbor Title Services of Tampa Bay, Inc.
Tampa

Banyan Title and Real Estate Services
Parrish

Calhoun Liberty Abstract Company
Blountstown

CMR Title & Escrow, Inc.
Pompano Beach

Dutel Title Agency
Destin

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

Grace Title, Inc.
Altamonte Springs

Greenlink, LLC
Jacksonville

H & S Title and Escrow, Inc.
Destin

John L. Gioiello, PA
Panama City

KT Title Services, Inc.
Jacksonville

Ocean Sound Title, LLC
Palm Beach Gardens

One Call Lender Services, LLC
Sarasota

Osceola Title Insurance Agency, Inc.
Kissimmee

Owners Assurance Title Agency, LLC
Jacksonville

Paradise Title Agency, Inc.
Tampa

Republic Land & Title, Inc.
Palm Harbor

Ryan and Marks Attorneys, LLP
Jacksonville

Signed and Sealed, Inc.
New Port Richey

Sunshine Title of the Keys, Inc.
Key Largo

Town & Country Title Guaranty of Hollywood
Hollywood

United Title Exchange
Orlando

Welcome Title Agency, Inc.
Gainesville

White Sands Title & Escrow, Inc.
West Palm Beach

THANK YOU



We would like to say a special Thank You to Larry Galpern at FLAG Insurance Services for sponsoring the Hole In One contest at our upcoming golf tournament to be held during our Annual Convention in November. A cash prize of **\$50,000** will be given to the first person to get a hole in one on Hole #13. Good Luck!!

BASIC TRAINING

(A seminar for those who are new to the Title Industry)

September 7-8, 2005

Orlando Airport Marriott
7499 Augusta National Drive
Orlando, FL 32822

Registration limited to 80 only!!

*Room reservation must be made no later than **August 10, 2005** by calling 407-851-9000 and request the \$79 FLTA room block rate.

Name: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ FAX # _____

Fees Enclosed: _____ \$75.00 (Members) _____ \$150.00 (Non-members)

Please make checks payable to:
Florida Land Title Association
249 East Virginia Street
Tallahassee, FL 32301

Wednesday, September 7, 2005

1:00-1:10	Introduction (sign in), Lee Huszagh
1:10-1:55	"The Need for Land Title Searches", KC Price
2:00-2:45	"The Principles of Title Searching", Kevin Arruda
2:45-3:00	Break
3:00-4:10	"This Land is Your Land,...", Jim Carels
4:10-5:00	"Claims Awareness", Jim Russick
5:00-5:10	Closing Remarks, Lee Huszagh
6:00-7:00	Cocktails & hors d'oeuvres

Thursday, September 8, 2005

9:00-9:10	Introduction, Lee Huszagh & KC Price
9:10-9:20	CLT Institute CLS/CLC, KC Price
9:20-10:20	"Completing a Title Commitment" Pat Hancock
10:20-10:35	Break
10:35-11:45	"Behind the Scenes: A Look at the Settlement Process", Rosa Peck
11:45-1:00	Lunch, Kevin Kintzele from On Staff will be speaking on Tips for the Successful Employee.
1:00-1:50	"Closing Real Estate Transactions...", Susan Speelman
1:50-3:00	"A Policy Overview", Pat Hancock
3:00-3:15	Closing Remarks

Florida Land Title Association
 2005 Winter Meeting Seminar/ Ethics Seminar – Video Versions
 Presented at the Ramada Inn Mandarin, Jacksonville, FL

July 6th, 2005

Ramada Inn Mandarin
3130 Hartley Rd
Jacksonville, FL 32257
(904) 262-8041

Use one form per registrant – Copy as necessary

Name _____ Company _____
 Address _____
 City/State/Zip _____ Phone _____
 Fax or email (to confirm) _____ License # _____

Registration Type:

	Winter Meeting Seminar 3 Hours CE Registration @ 8:45 am	Ethics Seminar 3 Hours CE Registration @ 1:00 pm	Both 6 Hours CE Registration @ 8:45 am
Members	50.00	50.00	100.00
Non-members	75.00	75.00	150.00

Seminar Outlines

Winter Meeting Seminar – Video Version starts at 8:45 am
 Registration for education seminar
 “Brief Overview of Legal Descriptions”, John A. Balber chak
 “Who are You? Identity Theft in Real Estate”, Ted Conner
 “Reasons to deny a claim”, Susan Keller
 “Give me money, that’s what I want”, Joseph J. Tschida
 “Selected Title Issues”, Barry Scholnik
 12:00 pm Lunch

Ethics Seminar – Video Version Starts at 1:00 pm
 Introduction, Pat Hancock
 “How Can Ethics Benefit the Agent and the Insured?”, Pat Hancock
 “Unfair Competition and Prohibited Practices”, Pat Hancock
 “Moral Values & Ethics of Disclosing & Discharging Reissue Rates”, Jim Russick
 “Ethical Handling of Commitment Requirements to Clear Title Defects”, Jim Russick
 “Ethical Considerations in the Disclosure of Information Not Related to Title But of Interest to Others”, Alan McCall
 “Ethical Responsibility to Explain the Title Insurance Policy ”, Alan McCall
 “ Ethical Responsibility to Explain in Charges for Title Agents” Louis Guttman
 “Ethical Responsibility to Explain all Additional Insurance Available to Customers”, Louis Guttman
 “Ethics of Disclosure of Rebates”, Al Gomez
 “Ethics of Handling the Canceled Transaction”, Al Gomez
 “Business Ethics of Remittance of policies & premium to underwriter”, Barry Scholink
 “Post-Closing Communication with Others”, Barry Scholink

Payment should accompany registration: Florida Land Title Association
249 East Virginia Street, Tallahassee, FL 32301
FL WATS (800) 552-1065, (850) 681-6422, FAX (850) 681-6271

Florida Land Title Association
 2005 Winter Meeting Seminar/ Ethics Seminar – Video Versions
 Presented at the Holiday Inn Express, Daytona Beach, FL

July 8th, 2005

Holiday Inn Express @ Indigo Lakes Resort
2620 West International Speedway Blvd
Daytona Beach, FL 32114
(386) 258-6333

Use one form per registrant – Copy as necessary

Name _____ Company _____
 Address _____
 City/State/Zip _____ Phone _____
 Fax or email (to confirm) _____ License # _____

Registration Type:

	Winter Meeting Seminar 3 Hours CE Registration @ 8:45 am	Ethics Seminar 3 Hours CE Registration @ 1:00 pm	Both 6 Hours CE Registration @ 8:45 am
Members	50.00	50.00	100.00
Non-members	75.00	75.00	150.00

Seminar Outlines

Winter Meeting Seminar – Video Version starts at 8:45 am
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 “Give me money, that’s what I want”, Joseph J. Tschida
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Florida Land Title Association, Inc.
2005 Sam D. Mansfield, Marjorie S. Schwartz and John Starr Thornton, Jr.
Memorial Scholarships

GUIDELINES

An applicant Must:

- **Be a member or the child, grandchild, brother, sister, niece or nephew of a principal or employee of a Florida Title Association member. (Regular Member or Associate Member).**
- **Be a resident of the State of Florida.**
- **Be accepted to any accredited institution of higher learning in the United States.**
- **If you meet this criteria please request an application and return prior to August 31, 2005.**

Florida Land Title Association, Inc.
Attn. Scholarship Committee
249 East Virginia Street
Tallahassee, Florida 32301

*If you have any questions, please call FLTA at (850) 681-6422; or
Toll Free in Florida at 1-800-552-1065.*

About the Scholarship Award:

The Sam D. Mansfield Memorial Scholarship Award was created in 1985 by the Board of Directors of the Florida Land Title Association, Inc., in memory of its namesake. Mr. Mansfield was a Past-President of this Association and was involved in many civic endeavors, always stressing the importance of education. The Marjorie S. Schwartz Memorial Scholarship was added in 2001 to commemorate our good friend Marge who, like Sam Mansfield, was an FLTA President and ardent supporter of our Association. The John Starr Thornton, Jr. Scholarship was added in 2003 to commemorate an outstanding FLTA member and title industry giant. Many thanks to the generous donation by Old Republic National Title Insurance Company who will underwrite the Thornton scholarship for a period of years...

Three scholarships of \$1,000.00 each will be awarded at the FLTA Annual Convention in November.

Eligible applicants will receive a questionnaire and personal profile to be completed and returned to FLTA. The scholarship committee, which consists of members of the Past President's Council, will review the submissions and make their selection based on major field of study, grade point average, and other information provided by the applicant.

**** APPLICANT MUST SUBMIT WITH THIS APPLICATION: ****

A ONE-PAGE DOUBLE SPACED ESSAY DESCRIBING YOUR FUTURE GOALS
UPON COMPLETION OF YOUR HIGHER EDUCATION

DATED and submitted this _____ day of _____, 2005.

Applicant's Signature

Florida Land Title Association, Inc.

2005 Sam D. Mansfield, Marjoire S. Schwartz and John Starr Thornton, Jr.

Memorial Scholarships

APPLICATION

(Application Deadline: August 31, 2005)

FLTA Sponsor Member: _____ Relationship: _____

Company: _____ Phone: _____

Company Address: _____

Student's Name: _____

Social Security Number: _____ Date of Birth: _____

Mailing Address: _____

Phone: _____

Permanent Address: _____

Phone: _____

Scheduled Date of Graduation _____

List Honors, Awards, Scholarships, etc. _____

List Clubs, Competitions, Research, etc. _____

Areas of Interest for College study _____

Name of accredited college or university in the United States in which you have been accepted or are currently enrolled: _____

High School Grade Point Average _____ College Grade Point Average _____

Name and telephone number (including area code) of person who to contact in the school's

Admissions office for verification of enrollment: _____

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.

A. 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: _____

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

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

C. 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.

D. 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: _____

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

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

**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: _____

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.