

FLTA Tallahassee Report

Serving Over 4500 Title Professionals Throu ghout Florida

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

www.flta.org • Marie Girard-Stoner, President

Lee Huszagh, Executive Secretary-Treasurer

March 2006

President's Message by: Marie Girard-Stoner

Good news, bad news. Good news, our rates will not be changing overnight. Good news, Steve Parton from the Office of Insurance Regulation has been appointed as the point person FLTA is to contact regarding any questions we may have about rule making. Bad news, Mr. Parton said he has no authority over title agents. Our Lee Huszagh and Karen Chandler, from the Department of Financial Services, are trying to figure how that works. At any rate Mr. Parton seems willing to have open communication with us as an organization. That is a start in the right direction.

One of the top priorities at the moment is the out of state agent licensing. We are going to continue to push for out of state title agents to meet the educational requirements of Florida agents, as well as the continuing educational requirements. The Mortgage Satisfaction form is being reviewed by an ad hoc committee out of the forms committee.

Please check the schedule for our upcoming seminars. Also be sure to have any employees with children in or heading to college apply for our scholarships. Every little bit helps.

FLORIDA TITLE INSURANCE RATE REVIEW

**John T. LaJoie, Esq.
Senior Regional Counsel
First American Title Insurance Company
Special Regulatory Counsel
The First American Corporation**

The Florida Office of Insurance Regulation held a title insurance rate workshop on November 8, 2005. Based on the comments of the Office of Insurance Regulation made at the workshop, it is clear that the Office believes the premium rate structure previously promulgated by the Department of

Insurance is flawed. The Office expressed its opinion that the current premium rate for title insurance is too high, and that title insurance agents do not earn their respective share of the title insurance premium. It is clear from this posture that the Office does not fully understand the role of title insurance agents in a real estate transaction.

In response to the industry outcry over the Office's approach to the rate review, the Florida Land Title Association (FLTA) submitted a letter to the Office on behalf of the Florida title insurance industry. The letter was critical of the Office's data call, stating that the Office was not collecting complete data that could serve as a foundation for the rate structure required by statute. See Fla. Stat. §627.782 (2005). The rule promulgated pursuant to Section 627.782, titled "Title Insurance Statistical Gathering", requires that licensed title insurance agencies and title insurers submit statistical data to the Office and that the data include the following:

- (1) income, loss and expense information to analyze risk premium and charges for related title services;
- (2) retention rates and the condition of the title insurance industry;
- (3) data regarding production of title evidence;
- (4) premium income from agency/agents; and,
- (5) premium income from insurer direct operations.

Fla. Admin. Code 69O-186.013 (2005).

The FLTA argued that the data call issued by the Office does not comply with the express requirements of the above rule. The data call does not request information from licensed agents. The data call does not include detailed expense data, and only requests information regarding underwriter claims history and the premium rates and service charges for title insurance in other states. Absent a data call that includes complete, relevant and accurate information relative to the title insurance industry, the Office cannot produce an analysis that will result in a premium rate that complies with Florida law.

The Florida Land Title Association has filed an administrative challenge to the data call, and subsequently entered into a settlement of the data call litigation. The settlement requires the Office to conduct a “proper” data call. We are working with the Office to accomplish this result.

It is imperative that title agents are actively involved in addressing the Office’s course of action in reviewing the title insurance rates. The Florida Land Title Association recognizes that member involvement early on is critical to a fair result. The FLTA welcomes any input available from all title insurance agents and encourages agents to contact the Office of Insurance Regulation directly with any comments or concerns.

Lawsuit Against OIR Dismissed

In response to the data call issued by the OIR the Attorney’s title Insurance Fund and the FLTA filed an administrative action against the OIR alleging that the data call did not comply with the statute governing statistical reviews and amounted to an unadopted rule. The “make it up as you go along” methods of the OIR could not be condoned. During the short duration of the action several revelations were uncovered. It was alleged by the OIR that the “Final Data Call” was not final at all and just a beginning. The word Final in the data call was just a misunderstanding. The Data call was “voluntary”. This was news as at no time during the workshop held in Tallahassee was the word “voluntary” uttered by any of the OIR representatives. The OIR had contracted for a study of title insurance rates by an insurance professor at FSU who had no title insurance expertise. The draft copy of the the study was, according to our title industry experts, Bob Scherer and Paul Struzzieri, badly flawed. It became apparent that there was communication between the OIR and the professor conducting the study calling into question the credibility of the effort. Was it being edited for content? Were the conclusions being suggested? One can only speculate as to the motives of not hiring an independent title insurance expert to conduct an independent study free from influence from the contracting party.

The Fund and the FLTA felt that the purpose of the action had been accomplished and continuing

litigation was not prudent. The action was dismissed by joint stipulation with the OIR with the hope that relations between the industry and the OIR can improve through open and honest communication and a data call that complies with statutory mandates.

Dues application contained within newsletter.

Enclosed in this newsletter is the new revised dues application. 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!!

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.

Seminar Registration Forms included in this newsletter

Convention Photos!!!

For those of you who took pictures at our Annual convention PLEASE send copies to jenni@flta.org so they can be posted on our webpage.

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: _____

New Dues Structure Approved and Adopted at recent Annual Convention

The new dues structure was approved and adopted at the recent annual convention that was held in St. Augustine. 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. This 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.

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.

Firewalls and Spam Filters Block FLTA e-mails

It has come to our attention that many of our electronic mailings are being blocked by spam filters and firewalls installed on members computers. If you are not having this problem and are getting our newsletter via e mail and wish to continue to receive it electronically please so indicate by sending an e-mail to jenni@flta.org stating you elect to receive the newsletter by e-mail. If you would prefer to receive the newsletter by mail, do not contact our office and you will continue to receive it in that fashion. The most important factor is providing our members with timely information and we strive to accomplish that. You should also check the Association website at your convenience to obtain news and information on upcoming programs. www.flta.org is the address.

2006 NEW MEMBERS

Action Title Services Naples	Metz, Husband & Daughton, P.A. Tallahassee	Title Services of Florida, LLC Brandon
Advantage Title Services, Inc. Lakeland	My Home Title Services, Inc. Miami	Title Solutions Closing Services, Inc. Spring Hill
All Florida Title Lake Mary	Pasco Title, LLC Port Richey	Title Solutions, Inc. Pensacola
B-D-R Title Corporation Orange City	Pineywoods Title Research, Inc. Brooksville	Watson Title Services, Inc. Longwood
Celebration Title Agency, Inc. Melbourne	Pioneer Technology Group, LLC Maitland	Westco Title Services, Inc. Englewood
CJP Title Celebration	Premier Guaranty Title & Trust, Inc. Plantation	Westminster Title Agency, Inc. Bonita Springs
David Greene, Esq., Ruden McClosky West Palm Beach	Premier Land Title, LLC Bonita Springs	Whitworth Title Group, Inc. Tampa
Elk Bankier Christu & Bakst, LLP Boca Raton	Premium Title, Inc. Dade City	
Equity Title, LLC Lakeland	Professional Title, LLC Bonifay	
Esquire Title and Trust, Inc. Jacksonville	Quality Assurance Land Title Wellington	
Evergreen Note Servicing Puyallup, WA	Quality Title Agency, Inc. Independence, OH	
First Florida Guaranty Title, Inc. Port St. Lucie	Realty Data Corp. Garden City, NY	
Five Star Title Services, Inc. Plantation	Rose, Sunstrom & Bentley, LLP Longwood	
Florida Professional Title Insurance, Inc. Bartow	Sanoba & Sanoba, P.A. Lakeland	
Genesis Title Company of Florida Brandon	South Florida Title Corporation Sunrise	
Greater Florida Title Company, Inc. Casselberry	Southern Title Insurance Corp. Knoxville, TN	
Law Firm of Lee D. Glassman, P.A. Plantation	Sun Atlantic Title Company of Milton Weston	
McDonald, Fleming, Moorhead Pensacola	The Closing House, LLC Oviedo	

Florida Land Title Association, Inc.

249 East Virginia Street, Tallahassee, FL 32301

(850) 681-6422; FAX (850) 681-6271; Florida WATTS 1-800-552-1065; www.flta.org

FLTA dues are not deductible as a charitable contribution for federal tax purposes, but may be deductible as a business expense. A change in the tax code eliminates the portion of your dues attributable to lobbying expenses. It has been determined that 15% of your dues are used for these purposes, therefore only 85% of your dues are deductible as a business expense, or 80% if you designate 5% to TIFPAC.

Member Company Name _____

Mailing Address _____

Street Address _____

City _____

State _____

Zip Code _____

County _____

Contact Person (for mailing list) _____

Title _____

(Area Code) Telephone Number _____

(Area Code) FAX _____

Alternate Contact Number _____

E-Mail _____

The person most responsible for our membership in the FLTA is: _____

2006 Dues Schedule

At the Annual Convention on November 17, 2005 the membership approved and adopted the following schedule of dues in effect for the year 2006 and beyond, as follows: (Please indicate membership type by placing an "X" in box.)

- Trial Membership: \$150.00, this is available to title agencies who have not been members of the FLTA. This 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.
- Agent Membership: \$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 maximum dues for any agency member is \$2,500.00. Please list each additional branch on the back of this form. Copy as needed.
- Insurer Membership: 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 maximum dues for any Insurer membership shall be \$15,000 for each insuring entity who is issuing title insurance policies in the State of Florida.

Please mark this box if you do not want to contribute 5% of your dues to the Title Industry of Florida Political Action Committee (TIFPAC). A contribution to TIFPAC does not increase dues.

Please return this completed schedule (include reverse side if applicable) with your remittance payable to Florida Land Title Association, Inc.

The by-laws provide that all dues are payable on January 1, 2006 at the office of the Executive Secretary-Treasurer, and shall be delinquent April 1, 2006. Any member who is delinquent in payment of dues shall be suspended automatically and lose all voting privileges.

In order to assure that all members receive membership certificates, please list all current names and addresses of each branch office in Florida on the reverse side of this form. Use additional copies if necessary.

All Information is for FLTA use only and is kept strictly confidential

For FLTA Use Only

Received \$ _____ Check No. _____ Date _____

MC or Visa # _____ Expires _____

Database Mailing List Ledger Directory Certificate

Member Company Name

Mailing Address

Street Address

City

State

Zip Code

County

Contact Person (for mailing list)

Title

(Area Code) Telephone Number

(Area Code) FAX

Alternate Contact Number

E-Mail

Member Company Name

Mailing Address

Street Address

City

State

Zip Code

County

Contact Person (for mailing list)

Title

(Area Code) Telephone Number

(Area Code) FAX

Alternate Contact Number

E-Mail

Member Company Name

Mailing Address

Street Address

City

State

Zip Code

County

Contact Person (for mailing list)

Title

(Area Code) Telephone Number

(Area Code) FAX

Alternate Contact Number

E-Mail

**Florida Land Title Association
2006 Winter Meeting Seminar/ Ethics Seminar – Video Versions
Presented at the Crowne Plaza Orlando Airport**

April 20, 2006

**Crowne Plaza Orlando Airport
5555 Hazeltine National Drive
Orlando, FL 32812
(407) 856-0100**

Use one form per registrant – Copy as necessary

Name _____ Company _____
 Address _____
 City/State/Zip _____
 Phone _____ Email (to confirm) _____
 License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	\$ 50.00	\$ 100.00	150.00
Non-members	\$ 75.00	\$ 200.00	275.00

Winter Workshop Ethics Seminar

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret “Peggy” Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

All of these topics are covered under Chapter 475 in the following sections:

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? – Section 475.701(5)
- Is There a Written Brokerage Agreement? – Section 475.701(2)
- Lien on Owner’s Net Proceeds – Section 475.701(12)
- Other Limitations - Section 475.703(4)
- Brokerage Agreement Disclosure – Section 475.703(5)
- When is Commission “Earned”? – Section 475.703(2)
- What is a “Commission Notice”? – Section 475.705
- Delivering the Commission Notice to the Owner – Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent – Section 475.705(3) & (4)
- Recording the Commission Notice - Section 475.707
- The 60-Day Gap Trap – Section 475.709(1)
- How Long is a Commission Notice Effective? - Section 475.707(3)
- Duties of the Closing Agent – Section 475.709
- Owner’s Net Proceeds – Section 475.701(12) and Section 475.715
- Dispute Resolution - Sections 475.711 & 475.713
- Buyer’s Broker – Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? – Section 475.801(4)
- Is There a Written Brokerage Agreement? - Section 475.801(3)
- Who is an Owner? – Section 475.801(9)
- Other Limitations – Section 475.803(5)
- Brokerage Agreement Disclosure – Section 475.803(6)
- Types of Leasing Commissions – Sections 475.803(6)
- When is a Leasing Commission “Earned”? – Section 475.803
- Recording a Lien Notice - Section 475.807
- Contents of a Lien Notice - Section 475.805
- Duration of the Lien - Section 475.807
- Contesting and Enforcing Commission Liens - Section 475.809
- Lien Subordination - Section 475.813

**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
2006 Winter Meeting Seminar/ Ethics Seminar – Video Versions
Presented at the Hilton Garden Inn, Pensacola Beach**

May 9, 2006

**Hilton Garden Inn
12 Via Le Luna Drive
Pensacola, FL 32561
(850) 343-6783**

Use one form per registrant – Copy as necessary

Name _____ Company _____
 Address _____
 City/State/Zip _____
 Phone _____ Email (to confirm) _____
 License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	☐ 50.00	☐ 100.00	☐ 150.00
Non-members	☐ 75.00	☐ 200.00	☐ 275.00

Winter Workshop Ethics Seminar

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret “Peggy” Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

All of these topics are covered under Chapter 475 in the following sections:

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? - Section 475.701(5)
- Is There a Written Brokerage Agreement? - Section 475.701(2)
- Lien on Owner's Net Proceeds - Section 475.701(12)
- Other Limitations - Section 475.703(4)
- Brokerage Agreement Disclosure - Section 475.703(5)
- When is Commission “Earned”? - Section 475.703(2)
- What is a “Commission Notice”? - Section 475.705
- Delivering the Commission Notice to the Owner - Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent - Section 475.705(3) & (4)
- Recording the Commission Notice - Section 475.707
- The 60-Day Gap Trap - Section 475.709(1)
- How Long is a Commission Notice Effective? - Section 475.707(3)
- Duties of the Closing Agent - Section 475.709
- Owner's Net Proceeds - Section 475.701(12) and Section 475.715
- Dispute Resolution - Sections 475.711 & 475.713
- Buyer's Broker - Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? - Section 475.801(4)
- Is There a Written Brokerage Agreement? - Section 475.801(3)
- Who is an Owner? - Section 475.801(9)
- Other Limitations - Section 475.803(5)
- Brokerage Agreement Disclosure - Section 475.803(6)
- Types of Leasing Commissions - Sections 475.803(6)
- When is a Leasing Commission “Earned”? - Section 475.803
- Recording a Lien Notice - Section 475.807
- Contents of a Lien Notice - Section 475.805
- Duration of the Lien - Section 475.807
- Contesting and Enforcing Commission Liens - Section 475.809
- Lien Subordination - Section 475.813

**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
2006 Winter Meeting Seminar/ Ethics Seminar – Video Versions
Presented at the Holiday Inn Select, Panama City**

May 10, 2006

**Holiday Inn Select
2001 MLK Blvd
Panama City, FL 32405
(850) 215-6177**

Use one form per registrant – Copy as necessary

Name _____ Company _____
 Address _____
 City/State/Zip _____
 Phone _____ Email (to confirm) _____
 License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	☐ 50.00	☐ 100.00	☐ 150.00
Non-members	☐ 75.00	☐ 200.00	☐ 275.00

Winter Workshop Ethics Seminar

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret “Peggy” Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

All of these topics are covered under Chapter 475 in the following sections:

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? – Section 475.701(5)
- Is There a Written Brokerage Agreement? – Section 475.701(2)
- Lien on Owner’s Net Proceeds – Section 475.701(12)
- Other Limitations – Section 475.703(4)
- Brokerage Agreement Disclosure – Section 475.703(5)
- When is Commission “Earned”? – Section 475.703(2)
- What is a “Commission Notice”? – Section 475.705
- Delivering the Commission Notice to the Owner – Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent – Section 475.705(3) & (4)
- Recording the Commission Notice – Section 475.707
- The 60-Day Gap Trap – Section 475.709(1)
- How Long is a Commission Notice Effective? – Section 475.707(3)
- Duties of the Closing Agent – Section 475.709
- Owner’s Net Proceeds – Section 475.701(12) and Section 475.715
- Dispute Resolution – Sections 475.711 & 475.713
- Buyer’s Broker – Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? – Section 475.801(4)
- Is There a Written Brokerage Agreement? – Section 475.801(3)
- Who is an Owner? – Section 475.801(9)
- Other Limitations – Section 475.803(5)
- Brokerage Agreement Disclosure – Section 475.803(6)
- Types of Leasing Commissions – Sections 475.803(6)
- When is a Leasing Commission “Earned”? – Section 475.803
- Recording a Lien Notice – Section 475.807
- Contents of a Lien Notice – Section 475.805
- Duration of the Lien – Section 475.807
- Contesting and Enforcing Commission Liens – Section 475.809
- Lien Subordination – Section 475.813

**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
2006 Winter Workshop Ethics Seminar/ Commercial Real Estate DVD Seminar
Presented at the La Quinta Inns & Suites

May 18, 2006

La Quinta Inns & Suites
3530 SW 36 Avenue
Ocala, FL 34474
(352) 861-1137

Use one form per registrant – Copy as necessary

Name _____ Company _____
 Address _____
 City/State/Zip _____
 Phone _____ Email (to confirm) _____
 License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	☐ 50.00	☐ 100.00	☐ 150.00
Non-members	☐ 75.00	☐ 200.00	☐ 275.00

Winter Workshop Ethics Seminar

All of these topics are covered under Chapter 475 in the following sections:

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret "Peggy" Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? – Section 475.701(5)
- Is There a Written Brokerage Agreement? – Section 475.701(2)
- Lien on Owner's Net Proceeds – Section 475.701(12)
- Other Limitations – Section 475.703(4)
- Brokerage Agreement Disclosure – Section 475.703(5)
- When is Commission "Earned"? – Section 475.703(2)
- What is a "Commission Notice"? – Section 475.705
- Delivering the Commission Notice to the Owner – Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent – Section 475.705(3) & (4)
- Recording the Commission Notice – Section 475.707
- The 60-Day Gap Trap – Section 475.709(1)
- How Long is a Commission Notice Effective? – Section 475.707(3)
- Duties of the Closing Agent – Section 475.709
- Owner's Net Proceeds – Section 475.701(12) and Section 475.715
- Dispute Resolution – Sections 475.711 & 475.713
- Buyer's Broker – Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? – Section 475.801(4)
- Is There a Written Brokerage Agreement? – Section 475.801(3)
- Who is an Owner? – Section 475.801(9)
- Other Limitations – Section 475.803(5)
- Brokerage Agreement Disclosure – Section 475.803(6)
- Types of Leasing Commissions – Sections 475.803(6)
- When is a Leasing Commission "Earned"? – Section 475.803
- Recording a Lien Notice – Section 475.807
- Contents of a Lien Notice – Section 475.805
- Duration of the Lien – Section 475.807
- Contesting and Enforcing Commission Liens – Section 475.809
- Lien Subordination – Section 475.813

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
2006 Winter Workshop Ethics Seminar/ Commercial Real Estate DVD Seminar
Presented at the Quorum Hotel, Tampa**

May 19, 2006

**Quorum Hotel
700 N Westshore Blvd
Tampa, FL 33609
(813) 289-8200**

Use one form per registrant – Copy as necessary

Name _____ Company _____
 Address _____
 City/State/Zip _____
 Phone _____ Email (to confirm) _____
 License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	☐ 50.00	☐ 100.00	☐ 150.00
Non-members	☐ 75.00	☐ 200.00	☐ 275.00

Winter Workshop Ethics Seminar

All of these topics are covered under Chapter 475 in the following sections:

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret "Peggy" Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional al Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? – Section 475.701(5)
- Is There a Written Brokerage Agreement? – Section 475.701(2)
- Lien on Owner's Net Proceeds – Section 475.701(12)
- Other Limitations – Section 475.703(4)
- Brokerage Agreement Disclosure – Section 475.703(5)
- When is Commission "Earned"? – Section 475.703(2)
- What is a "Commission Notice"? – Section 475.705
- Delivering the Commission Notice to the Owner – Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent – Section 475.705(3) & (4)
- Recording the Commission Notice – Section 475.707
- The 60-Day Gap Trap – Section 475.709(1)
- How Long is a Commission Notice Effective? - Section 475.707(3)
- Duties of the Closing Agent – Section 475.709
- Owner's Net Proceeds – Section 475.701(12) and Section 475.715
- Dispute Resolution – Sections 475.711 & 475.713
- Buyer's Broker – Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? – Section 475.801(4)
- Is There a Written Brokerage Agreement? - Section 475.801(3)
- Who is an Owner? - Section 475.801(9)
- Other Limitations - Section 475.803(5)
- Brokerage Agreement Disclosure – Section 475.803(6)
- Types of Leasing Commissions – Sections 475.803(6)
- When is a Leasing Commission "Earned"? - Section 475.803
- Recording a Lien Notice – Section 475.807
- Contents of a Lien Notice – Section 475.805
- Duration of the Lien – Section 475.807
- Contesting and Enforcing Commission Liens – Section 475.809
- Lien Subordination – Section 475.813

**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
2006 Winter Workshop Ethics Seminar/ Commercial Real Estate DVD Seminar
Presented at the Holiday Inn Select, Ft. Myers**

June 20, 2006

**Holiday Inn Select
13051 Bell Tower Drive
Ft. Myers, FL 33907
(239) 482-2900**

Use one form per registrant – Copy as necessary

Name _____ Company _____
 Address _____
 City/State/Zip _____
 Phone _____ Email (to confirm) _____
 License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	☐ 50.00	☐ 100.00	☐ 150.00
Non-members	☐ 75.00	☐ 200.00	☐ 275.00

Winter Workshop Ethics Seminar

All of these topics are covered under Chapter 475 in the following sections:

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret "Peggy" Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? - Section 475.701(5)
- Is There a Written Brokerage Agreement? - Section 475.701(2)
- Lien on Owner's Net Proceeds - Section 475.701(12)
- Other Limitations - Section 475.703(4)
- Brokerage Agreement Disclosure - Section 475.703(5)
- When is Commission "Earned"? - Section 475.703(2)
- What is a "Commission Notice"? - Section 475.705
- Delivering the Commission Notice to the Owner - Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent - Section 475.705(3) & (4)
- Recording the Commission Notice - Section 475.707
- The 60-Day Gap Trap - Section 475.709(1)
- How Long is a Commission Notice Effective? - Section 475.707(3)
- Duties of the Closing Agent - Section 475.709
- Owner's Net Proceeds - Section 475.701(12) and Section 475.715
- Dispute Resolution - Sections 475.711 & 475.713
- Buyer's Broker - Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? - Section 475.801(4)
- Is There a Written Brokerage Agreement? - Section 475.801(3)
- Who is an Owner? - Section 475.801(9)
- Other Limitations - Section 475.803(5)
- Brokerage Agreement Disclosure - Section 475.803(6)
- Types of Leasing Commissions - Sections 475.803(6)
- When is a Leasing Commission "Earned"? - Section 475.803
- Recording a Lien Notice - Section 475.807
- Contents of a Lien Notice - Section 475.805
- Duration of the Lien - Section 475.807
- Contesting and Enforcing Commission Liens - Section 475.809
- Lien Subordination - Section 475.813

**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
2006 Winter Workshop Ethics Seminar/ Commercial Real Estate DVD Seminar
Presented at the Holiday Inn University of Miami**

June 22, 2006

**Holiday Inn University of Miami
1350 South Dixie Hwy (US 1)
Coral Gables, FL 33146
(305) 667-5611**

Use one form per registrant – Copy as necessary

Name _____ Company _____

Address _____

City/State/Zip _____

Phone _____ Email (to confirm) _____

License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	☐ 50.00	☐ 100.00	☐ 150.00
Non-members	☐ 75.00	☐ 200.00	☐ 275.00

Winter Workshop Ethics Seminar

All of these topics are covered under Chapter 475 in the following sections:

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret "Peggy" Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional al Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? - Section 475.701(5)
- Is There a Written Brokerage Agreement? - Section 475.701(2)
- Lien on Owner's Net Proceeds - Section 475.701(12)
- Other Limitations - Section 475.703(4)
- Brokerage Agreement Disclosure - Section 475.703(5)
- When is Commission "Earned"? - Section 475.703(2)
- What is a "Commission Notice"? - Section 475.705
- Delivering the Commission Notice to the Owner - Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent - Section 475.705(3) & (4)
- Recording the Commission Notice - Section 475.707
- The 60-Day Gap Trap - Section 475.709(1)
- How Long is a Commission Notice Effective? - Section 475.707(3)
- Duties of the Closing Agent - Section 475.709
- Owner's Net Proceeds - Section 475.701(12) and Section 475.715
- Dispute Resolution - Sections 475.711 & 475.713
- Buyer's Broker - Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? - Section 475.801(4)
- Is There a Written Brokerage Agreement? - Section 475.801(3)
- Who is an Owner? - Section 475.801(9)
- Other Limitations - Section 475.803(5)
- Brokerage Agreement Disclosure - Section 475.803(6)
- Types of Leasing Commissions - Sections 475.803(6)
- When is a Leasing Commission "Earned"? - Section 475.803
- Recording a Lien Notice - Section 475.807
- Contents of a Lien Notice - Section 475.805
- Duration of the Lien - Section 475.807
- Contesting and Enforcing Commission Liens - Section 475.809
- Lien Subordination - Section 475.813

**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
2006 Winter Workshop Ethics Seminar/ Commercial Real Estate DVD Seminar
Presented at the Ramada Inn Mandarin, Jacksonville**

July 18, 2006

**Ramada Inn Mandarin
3130 Hartley Road
Jacksonville, FL 32257
(904) 268-8080**

Use one form per registrant – Copy as necessary

Name _____ Company _____

Address _____

City/State/Zip _____

Phone _____ Email (to confirm) _____

License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	☐ 50.00	☐ 100.00	☐ 150.00
Non-members	☐ 75.00	☐ 200.00	☐ 275.00

Winter Workshop Ethics Seminar

All of these topics are covered under Chapter 475 in the following sections:

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret "Peggy" Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional al Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? - Section 475.701(5)
- Is There a Written Brokerage Agreement? - Section 475.701(2)
- Lien on Owner's Net Proceeds - Section 475.701(12)
- Other Limitations - Section 475.703(4)
- Brokerage Agreement Disclosure - Section 475.703(5)
- When is Commission "Earned"? - Section 475.703(2)
- What is a "Commission Notice"? - Section 475.705
- Delivering the Commission Notice to the Owner - Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent - Section 475.705(3) & (4)
- Recording the Commission Notice - Section 475.707
- The 60-Day Gap Trap - Section 475.709(1)
- How Long is a Commission Notice Effective? - Section 475.707(3)
- Duties of the Closing Agent - Section 475.709
- Owner's Net Proceeds - Section 475.701(12) and Section 475.715
- Dispute Resolution - Sections 475.711 & 475.713
- Buyer's Broker - Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? - Section 475.801(4)
- Is There a Written Brokerage Agreement? - Section 475.801(3)
- Who is an Owner? - Section 475.801(9)
- Other Limitations - Section 475.803(5)
- Brokerage Agreement Disclosure - Section 475.803(6)
- Types of Leasing Commissions - Sections 475.803(6)
- When is a Leasing Commission "Earned"? - Section 475.803
- Recording a Lien Notice - Section 475.807
- Contents of a Lien Notice - Section 475.805
- Duration of the Lien - Section 475.807
- Contesting and Enforcing Commission Liens - Section 475.809
- Lien Subordination - Section 475.813

**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
2006 Winter Workshop Ethics Seminar/ Commercial Real Estate DVD Seminar
Presented at the Holiday Inn Express, Daytona Beach**

July 19, 2006

**Holiday Inn Express
2620 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 _____ Email (to confirm) _____

License # _____

	Winter Workshop Ethics Seminar Video 3 Hours CE Registration @ 8:45 am	Commerical Real Estate DVD Seminar 2 Hours CE Registration @ 1:00 pm DVD w/forms given to each attendee	Both 5 Hours CE Registration @ 8:45 am
Members	☐ 50.00	☐ 100.00	☐ 150.00
Non-members	☐ 75.00	☐ 200.00	☐ 275.00

Winter Workshop Ethics Seminar

All of these topics are covered under Chapter 475 in the following sections:

Pat Hancock: (45 minutes)

- I. Introduction
- II. Benefits of Ethics Can be Realized by the Closing Agent and the Insured
- III. Unfair Competition and Prohibited Practices

Margaret "Peggy" Williams: (45 minutes)

- IV. Moral Values & Ethics of Disclosing & Charging Reissue Rates
- V. Ethical Handling of Title Defects

Skip Straus: (45 minutes)

- VI. Ethical Considerations in the Disclosure of Information Not Related to Title but of Interest to Others
- VII. Ethical Responsibility to Explain the Title Insurance Policy

Stacy Kalmanson: (45 minutes)

- VIII. Ethical Responsibility to Explain all Additional al Insurance Available to Customer?
- IX. Ethics of Disclosure of Rebates
- X. Ethics of Handling the Canceled Transaction
- XI. Post-Closing Communication with Others

Total Seminar Time: 3 Hours

SALES PORTION OF THE LAW (RUNNING TIME: APPROX. 70 MINUTES)

- What is Commercial Real Estate? - Section 475.701(5)
- Is There a Written Brokerage Agreement? - Section 475.701(2)
- Lien on Owner's Net Proceeds - Section 475.701(12)
- Other Limitations - Section 475.703(4)
- Brokerage Agreement Disclosure - Section 475.703(5)
- When is Commission "Earned"? - Section 475.703(2)
- What is a "Commission Notice"? - Section 475.705
- Delivering the Commission Notice to the Owner - Section 475.705(3)
- Delivering the Commission Notice to the Closing Agent - Section 475.705(3) & (4)
- Recording the Commission Notice - Section 475.707
- The 60-Day Gap Trap - Section 475.709(1)
- How Long is a Commission Notice Effective? - Section 475.707(3)
- Duties of the Closing Agent - Section 475.709
- Owner's Net Proceeds - Section 475.701(12) and Section 475.715
- Dispute Resolution - Sections 475.711 & 475.713
- Buyer's Broker - Section 475.719

LEASING PORTION OF THE LAW (RUNNING TIME: APPROX. 30 MINUTES)

- What is Commercial Real Estate? - Section 475.801(4)
- Is There a Written Brokerage Agreement? - Section 475.801(3)
- Who is an Owner? - Section 475.801(9)
- Other Limitations - Section 475.803(5)
- Brokerage Agreement Disclosure - Section 475.803(6)
- Types of Leasing Commissions - Sections 475.803(6)
- When is a Leasing Commission "Earned"? - Section 475.803
- Recording a Lien Notice - Section 475.807
- Contents of a Lien Notice - Section 475.805
- Duration of the Lien - Section 475.807
- Contesting and Enforcing Commission Liens - Section 475.809
- Lien Subordination - Section 475.813

**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**