

FLTA Tallahassee Report

Serving Over 4,500 Title Professionals Throughout Florida

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www.flta.org • Alan K. McCall, President

Lee Huszagh, Executive Secretary-Treasurer

Fall 2008

President's Message by: Alan K. McCall

I am honored and delighted to have been sworn in as FLTA President at the Convention in Key Largo earlier this month. I say "delighted" not because I am unaware of the challenges that we, as an industry, are facing this year. But, rather, it is because of them. Who needs dull and boring when you can be President during one of the worst real estate market downturns in decades?

If you were not in attendance at the convention, you had a lot of company. But we missed you. More importantly, we need you. And we need you as much as you need us. And that is the message that we want to get out to our regulators, our customers, our legislators, our members and to prospective members this year. Please let me explain.

It is impossible to turn on the news or read the papers without learning more bad news about the credit meltdown and banking crisis purportedly brought on by the subprime mortgage debacle and the resulting downturn in real estate. Nowhere is this downturn more prominent than in our own state where Florida ranks third in the nation in foreclosures and where more and more banks and other lenders are finding out what it means to have "loaned to own" over the past few years. At the federal level, our government is desperately trying to reignite the engine that sputtered and stalled helping to bring on the current downturn in overall economic activity in the first place – real estate lending. If the country is going to get this engine kick started again, real estate will lead the way. That will be very hard to

do without a strong, viable closing and title assurance infrastructure consisting of competent, knowledgeable, well informed professionals.

When the validity, enforceability and priority of original mortgages are insured by strong, well managed and liquid companies investors in the secondary market are more likely to invest. To assure solvency and the ability to meet the needs of real estate customers, a competent regulatory and statutory framework is needed. A strong network of agents who can deliver closing and insurance services and products and who can navigate a veritable minefield of special problems and pitfalls complicated by economic conditions has never been more crucial to our state.

Historically, when economies sour, claims always seem to rise. And this time is no different. And "Yes, Virginia," we do pay claims. It is, after all, the business of insurance. Though one often hears the statement made that title insurance is different because it "avoids" claims this is a little misleading. In truth, our industry minimizes claims through careful research, plant building and maintenance, education, closing, underwriting, training and adherence to ethics and professionalism. What cannot be minimized is indemnified. Because of this, our customers need us now more than ever.

The Florida Land Title Association, comprised of agents and underwriters, small businesses and large ones, helps the great engine of real estate run. We work hard and take care of our families and our employees in good times and bad. We are consumers and good citizens. In a state that depends so heavily on tax revenues from tourism, from new resorts, subdivisions, office buildings,

industrial parks and more, the good citizens of Florida need us now more than ever.

I hope that you will help us get this message out to our friends (and those not so friendly) in the legislature and in the executive branch of state government this coming year. The title industry in Florida most likely will face tremendous challenges this year with new legislative and regulatory proposals. As the industry voice, the credibility and effectiveness of FLTA depends on the effectiveness of your participation in it.

Finally, as your state association, FLTA actively participates in the American Land Title Association which lobbies the US Congress, HUD and other federal regulatory agencies. In doing so, the FLTA helps shape national policies that affect our businesses and the industry as a whole.

This is the year for you to become active in FLTA and to encourage other professionals to join. (Why not send this newsletter to your competitors?) If not now, when?

After all, you need us as much as we need you.

Member News

Save the Date for the FLTA Mid-Winter Meeting, February 10 – 11 2009!

The 2009 FLTA Mid-Winter Meeting will be held February 10 - 11, 2009 at the Embassy Suites – Westshore in Tampa, FL!

~~For more information, please visit the FLTA web site at www.flta.org.~~ **ok to fill in rest of info now**

Dues Application for NEW MEMBERS found @ www.flta.org

If you know of anyone who is not a member of FLTA, please forward this information along. We need to each bring in a new member to strengthen our voice. You can make a difference!

We are converting annual dues renewal data to a new format this year. Look for your annual notice to arrive in an invoice format soon. Membership dues must be returned by April 1, 2009 to remain a member in good standing. If you don't receive your invoice by 12/15/09, please contact Linda Martin at the FLTA office or by email at Linda@flta.org.

Keeping Up To Date

Keeping our members informed of matters that impact the title insurance industry, is a primary focus of our Association. The quarterly newsletter will continue to keep you abreast of developments, but the term quarterly 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 you don't need to do anything! If you would prefer to receive the newsletter by mail, please contact our office, so you can begin receiving it via mail. Our most important goal is providing our members with timely information and we strive to accomplish that. You can also check the FLTA's web site (www.flta.org) at your convenience to

obtain news and information on upcoming programs.

2008 FLTA Scholarship

Congratulations to the 2008 Scholarship Award recipients!

We had several wonderful candidates for this years Scholarship awards.

The **Sam D Mansfield Scholarship** was awarded to **Alexandra E Orr** of Jacksonville, who currently attends Santa Fe Community College

The **Marge Schwartz Scholarship** was awarded to **Amy Berner** of Jensen Beach, who is currently a senior at Jensen Beach High AND is dual enrolled at Indian River State College and

The **John S Thornton Scholarship** was awarded to **Kelly S Cassidy** of Tampa, who is currently enrolled at Hillsborough Community College

We are very grateful to our membership for supporting our fundraising efforts for our scholarship programs. For many years we only had one scholarship to award. It's wonderful that we now have three scholarships as it was very difficult narrowing down the field to the final three recipients. We sincerely hope that those who were not successful this year will try again.

Raymond O. Denham Awarded to Marie Girard

This year's Raymond O. Denham Award recipient is Marie Girard, President of Girard Title in Key Largo, Florida. Marie is a past President of the FLTA and has also served as Zone VI Vice President and Chair of the Agents' Section Executive Committee. A strong champion of the Independent Title Agent Marie has been a dedicated and loyal supporter of the FLTA. In addition to being a skilled title professional Marie is an accomplished angler and boater. A wonderful introduction of Marie's accomplishments was given by last year's

recipient Louis Guttmann. We all join in congratulating Marie on this outstanding and well deserved honor.

2009 FLTA Board of Directors

Say "hello" to your Directors!

At our annual convention, **Alan K. McCall**, Esq. of First American Title was elected President for the upcoming year. In addition, the following members were elected to fill this year's vacancies created by those Directors rotating off the Board.

Patricia (Pat) J. Hancock, Esq., of Fidelity National Title Insurance Company, as Chair, Insurer's Section

Curtis McClung, CLS, First American Title Insurance Co, as Zone II VP

James C Russick, Esq., Old Republic National Title, as Zone IV VP

Solomon Genet, Esq., National Title Insurance Company, as Zone VI VP,

Rosa Marie Peck, Title Connection, LLC, as Zone VII VP and

Marie Girard, Girard Title Company, as Chair Past President's Council

We would also like to recognize the members of the Board that were elected last year that will remain as a Director for the balance of this year.

Sue Geigle, of Professional Title Solutions, will serve as Immediate Past President

Shelley Stewart, CLC of Southern Title is the Chair of the Agent's Section

Becky McNeal, of Affiliated Title Services is the Zone I VP

Stacy Kalmanson, Esq. of LandAmerica is the Zone III VP

R.F. “Bob” Booth, Jr., CLS, of Community Land Title is the Zone IV VP and

Leslie A Smith, CLS, of Southern Title is the Chair of the CLT Institute Council

Please join me in congratulating and thanking all of our Board Members for stepping forward and being willing to serve our Association for the upcoming year!

2008 Upcoming Events

Thursday – Friday, February 10 & 11
FLTA 2009 Mid-winter meeting @ Embassy Suites – Westshore, Tampa

Monday – Wednesday, March 2-4
ATLA’s 2009 Federal Conference in Washington, D C. Visit www.alta.org/meetings for more information

Wednesday – Friday, November 4-7
FLTA’s 2009 Annual Convention at Renaissance Vinoy Resort, St Petersburg, FL. Stay tuned for more details LATER!

Agency Lobbyist Questionnaire

Article pending

Jennifer Amato
Platinum Land Services Inc.
Huntington, NY

Glen Armes
OP2
Minneapolis, MN

Jon Auvil
Meridian Title Company Inc.
Dade City, FL

Joni Barnes
Amelia Title Agency, Inc.
Fernandina Beach, FL

Doug Bello
D. Bello Associates
NEW MEMBERS

Daniel Campbell
Crest Title Company
Marathon, FL

Dawn Dwyer
Neel and Robinson Attorneys at Law
Atlanta, GA

Jeanie Germain
Premium Title, Inc.
Dade City, FL

Lauren Harmon
Security Title and Trust, Inc.
Fort Myers, FL

Jennifer Harry
Seniors First Title, LLC.
Naples, FL

C.C. Kaplan
LandSafe Title
Fort Lauderdale, FL

Robert Peters, P.A.
Robert Peters, P.A.
Fernandina Beach, FL

Diana Ramis
Citibank
Miami, FL

Laura Reyes
Comerica Bank
Richardson, TX

Keith Stolzenberg
Rafferty, Stolzenberg, Gelles, Tenenholtz &
Flynn, PA
Miami, FL

Michelle VanDeren
Nassau Title Company
Fernandina Beach, FL

Christine White
Esquire Title Services Inc.
Orange City, FL

Gibbs Wilson
Alpha-Omega Title Services, Inc.
Tampa, FL

Debbie Wysocki
Smith, Bryan & Myers, Inc.
Tallahassee, FL

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