



FLTA Tallahassee

Report

Serving Title Professionals Throughout Florida

www.flta.org

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

Shelley Stewart, CLC, President

Lee Huszagh, Executive Secretary-Treasurer

PRESIDENT'S MESSAGE

- by Shelley Stewart, CLC

What a fabulous convention! Thank you for your support at the FLTA Annual Convention and to the FLTA Board of Directors for your inspiration and guidance. If you were in St. Pete, you enjoyed phenomenal speakers, an informative Q&A session with the DFS, and a fun inauguration evening. If you weren't, I encourage you to sign up for the Winter Meetings coming up in February!

As we discussed at the convention, 2010 is going to be another challenging year for our industry. In addition to the hard costs associated with implementing the RESPA Reform rules, we have high foreclosure rates, low housing values, double digit unemployment, constraints on lending and threats to our livelihood including the refilling of that pesky "file and use" bill, SB260. Recommendations from the Title Insurance Study Advisory Council will be forthcoming, which is likely to create additional changes on the horizon.

But despite these challenges, we have some great opportunities for a *New Day in the Association*, as long as we work together. As I said after you so graciously inducted me as your president for 2010, I am committed to making FLTA an association that every title agent and underwriter will want to be a part of.

Some of my goals for the year include:

- Defeat SB 260 – By calling on all the appropriate House and Senate committee members and educating them on this disastrous piece of legislation. This is going to require a commitment from both the agent and underwriter membership to broadly and effectively communicate our message.
- Increase title agency membership. There are currently 2,236 title agencies in Florida; less than 100 are currently members of FLTA. We must each make it our personal mission to invite every one of our agents (for insurers), and every one of our title agent friends and competitors (for agents) to become a part of FLTA.

- Develop strong Allied Industry Council – to help us align with the home building, real estate and mortgage industries in Florida. We can help each other in this volatile legislative climate – and this is the best way to create a unified, strong and powerful force as we carry our message in Tallahassee, as well as Washington, D.C.
- Develop a Strategic Plan for the Association to insure a cohesive direction is established that will enable us to take the Association to the next level. As the FLTA leadership changes annually, it is important that the long-range goals of the Association are carried forth from year to year.

Change in our industry is inevitable. However, you can influence that change by becoming involved in the FLTA. In the current industry climate, none of us can afford to sit back and assume that someone else is going to protect our interests. Ignoring what is happening in Tallahassee and Washington is simply not an option.

I strongly encourage you to attend the FLTA Winter Meetings, February 9th-11th in Tallahassee. I understand that it may be hard to get away from your offices and to make the financial commitment to attend, but I assure you, your industry needs you now more than ever!

Together we can drive the changes that will make us a stronger Association.

Another holiday season is upon us and I'd like to take a moment to Thank You for your hard work, dedication, and commitment to the Association over the past year, and to wish you a Happy Holiday Season and a New Year of health, happiness and prosperity.

I look forward to seeing you in February!

“Together We Can”!

The latest on the FLTA Scholarships:

This year's scholarship applicants were the most ever received by the FLTA. In years past the most ever received were in the neighborhood of 10 to 15. This year saw that number increase to 38. All of the applicants were worthy candidates and it was a true test for the Scholarship Committee to narrow it down to just three, but they have done just that.

The recipient of the **Sam D Mansfield** Scholarship is **David Baylor**, the son of Barbara Baylor of First American in Tallahassee. David is currently enrolled at Florida A&M University School of Architecture – Master's Program, having already received his Bachelor's Degree from FAMU.

The recipient of the **Marjorie S Schwartz** Scholarship is **Heather N Benge**, the daughter of Shelley Stewart of Southern Title Holdings, our brand new FLTA President. Heather has enrolled in Daytona State College and while no major has yet been declared she lists Biology and Zoology among her favorite classes.

The recipient of the **John S. Thornton, Jr** Scholarship is April Broadwater, the daughter of **Carolyn Broadwater** of Old Republic National Title in Tampa. April is currently enrolled at the University of Florida and is planning to become a lawyer.

Congratulations to all the recipients and we sincerely hope the other 35 will try again next year!

Outstanding Service Award

Early this year, a request was made to establish an accurate list of title agents in Florida. That turned into a bigger project than anyone ever anticipated. A huge debt of gratitude is due to **Nichole Hempel** of Southern Title. Nichole obtained various data-base lists, made phone calls, inquiries, sent emails, etc., to try and establish an updated and more accurate list. THEN, she sorted all the information by ZONE for the benefit of the FLTA! The lists have since been provided to the FLTA zone VP's to assist them in convincing non-FLTA members to join our ranks. FLTA thought her efforts deserved to be noted, so a certificate was prepared and presented to Nichole at this year's convention. Since plaques have limited space, we did our best to concisely describe her efforts. Her certificate reads:

In recognition of extraordinary effort applied to creating a more accurate record of licensed title agents in Florida by obtaining various data-base lists, cross-checking, editing, updating and then compiling a list of active title agents by zone for the Florida Land Title Association

THANK YOU NICHOLE FOR A JOB WELL DONE!

New HUD-1 Check List:

- My software provider has all of the new HUD-1 changes in place that I need.
- I've updated all of my reports and documents that will be affected.
- My staff is trained on the new HUD-1 regulations and forms.
- I've notified my lenders that my firm is ready to accept the new GFE.
- My lenders have sent me their new closing instruction formats.
- I am confident that we are ahead of the competition in closing on the new HUD-1.



**SoftPro is ready,
and we've got the
solution for you.**

BE PREPARED Call SoftPro at **800-848-0143** to learn more.

SoftPro • 4800 Falls of Neuse Road • Suite 400 • Raleigh, NC 27609 • www.softprocorp.com

Legislator of the Year Award

Our keynote speaker at this year's annual convention was Representative **Kevin C. Ambler** of the Florida House of Representatives, represents District 47. That made our job easier, as Representative Ambler had been chosen as the FLTA Legislator of the Year, and this allowed us the perfect opportunity to thank him in person. After a very stirring and thought-provoking speech, it was our turn to thank a true friend of our industry. If you haven't had the opportunity to meet Representative Ambler, please do so soon. He has stood by the FLTA and our industry on numerous occasions and needs our support NOW more than ever. Thanking him with this Award is the least we can do, but we need to do more to help assure his return to the Florida legislature as Senator.

Visit his web site

(www.myfloridahouse.gov/SEctions/Representatives/details.aspx?MemberId=4272&SessionID=64), attend his functions and learn why this man is so important to our industry and why we were more than happy to choose him as our Legislator of the Year.

We're SO HAPPY to have you with us!

In these tough economic times it can be difficult to find something to cheer about. FLTA membership has taken a beating like everything else in our world these days, but we do have something positive to report. The following is a list of very smart companies who have taken that first big step and joined our Association, or have rejoined after a short hiatus.

Alan Fields, Esq
St Petersburg, FL

Data Trace Information Services, LLC
Jeff Brown
Tampa, FL

LPS Real Estate Group
Sarah Batten
Jacksonville, FL

Meridian Select Insurance, LLC
Steve Nichols
Tallahassee, FL

RamQuest, Inc
Russ Pickett
Plano, TX

Stewart Preferred Services
Rhett Yankowski
Houston, TX

W. Blincoe Enterprises, Inc
William Blincoe
Maple Grove, MN



FAST • ACCURATE • GUARANTEED



...Discover The Difference

Property Debt Research is the most trusted source for lien and estoppel searches in Florida. We have been providing the fastest, most reliable research on residential and commercial property since 1994. We are committed to quality, consistency and accuracy. **100% Guaranteed.** Property Debt Research backs this up with a \$1,000,000 E & O insurance policy.

RECEIVE FIRST CLASS SUPPORT

Call us today at **877-543-6669** or connect with our team through our online support. Whether you want to lower costs through outsourcing or are handling a closing outside your area, we can help guide you through the search process no matter how complex.

SUBMIT YOUR ORDER ONLINE

Your company will have access to our fast, secure and convenient online ordering system at **www.propertydebtresearch.com**



Our services include researching the following on all commercial and residential properties in the state of Florida:

- ❖ **Property Taxes**
- ❖ **Waste and Garbage**
- ❖ **Water and Sewer**
- ❖ **Special Assessments**
- ❖ **Code Enforcement & Other Municipal/County Debts**
- ❖ **Homeowners/Condominium Association Estoppels**
- ❖ **Open and Expired Permits**

UPDATES AT NO CHARGE

REO SPECIALISTS

CORPORATE OFFICES: 6320 TECHSTER BLVD., SUITE 1 • FT. MYERS, FL 33966
PHONE: 877-543-6669 • FAX: 877-329-5436 • EMAIL: INFO@PROPERTYDEBTRESEARCH.COM

2009 Upcoming Events

Tuesday & Wednesday, February 9 & 10

2010 FLTA Mid-Winter Meeting, Tallahassee (Registration form included in this letter AND posted on the FLTA website) SIGN UP TODAY!

Thursday, February 11

CE Seminar – 3 hours (approval pending) Tallahassee, FL (Will take place at same location as Mid-Winter Meeting, the day AFTER – for your convenience)

Sunday – Wednesday, February 28 – March 3

ALTA 2010 Federal Conference & Lobby Day, Washington, DC (visit alta.org for details)

Friday – April 9

Deadline to apply for the CLS or CLC test being given June 12, 2009 (Study Outlines available on FLTA website; Application and Instructions for applying will be updated soon)

Wednesday, September 1

Deadline to apply for 2010 FLTA Scholarships*

Wednesday – Friday, November 3-6

FLTA's 2010 Annual Convention at Sawgrass Marriott, Ponte Vedra, FL*

*Details for these events will be made available at a later date

Looking for an experienced closing & settlement company in New England?

Look no further than Associated Attorney Title & Closing Company P.C.

We are an attorney owned title & closing company and are ready to assist in your closing needs.

**We are licensed in all 6 New England states:
Connecticut, Massachusetts, Rhode Island, New Hampshire, Vermont &
Maine.**

Let our knowledgeable staff work with you on your next transaction!
Contact us at 800-678-0174



Legislative Update – BEWARE SB260

At the behest of the OIR, Senator Mike Bennett, (R) Bradenton has filed S.B. 260 which is identical to S.B. 444 filed last year by Senator Bennett. The bill is extremely hostile to the title insurance industry and is in opposition to the recommendations of the Title Insurance Study Advisory Council. A complete analysis of this bill is contained in the Governmental Affairs Legislative Bulletin previously sent to all members on November 19th and is posted in the Governmental Affairs Section of our FLTA website. Take the time to express your opposition to this bad bill to your local legislator. There is no house companion at this time.

Congratulations to our new CLC's!

The Certified Land Title Institute is pleased to announce that we have THREE new Certified Land-Title Closers. Congratulations are in order for:

Kelly L Ashton of Title Resources Guaranty Co., **Liane H Apel**

and David **H Roberts**, an independent who is already a CLS and now joins a select few who have BOTH designations.

These tests are grueling 8-hour essay exams and the success rate is generally less than 50% each year. While we would like to see the pass percentage improve, you must answer at least 80% of the material correctly to receive either designation. It is meant to be a test of your overall knowledge in either the search or closing arena so successful completion of either test and the awarding of either designation is quite an accomplishment. We hope to see all of you at this year's convention so that we can congratulate you in person and present you with your plaque.

CLT Test info:

The agenda has been set for the 2010 CLC & CLS tests

The general information on qualifications and application requirements and the study outlines for both tests can be found on the FLTA website.

The application and specific instructions for the 2010 tests will be posted in late January. Test locations will be determined based on number of applicants and areas where majority of applicants are located.

At least TWO test sights will be available on **test day**, which is **June 13, 2010**. **The application deadline will be April 9, 2010.**

All applicants will be notified by mail on **May 7, 2010** of approval (or denial) to be seated for the test and the along with the test location and the contact for that location.

It's now time to

e-record



Call your Simplifile representative today at **800.460.5657** for more information on Simplifile electronic recording services. or visit us at **www.simplifile.com**

DON'T FORGET TO SUPPORT OUR ASSOCIATE MEMBERS

If you are not a title insurance underwriter or title insurance agent, then you are an associate member. Many of us on the agency side have been classified as associate members when we join our local Realtor or builder trade associations. AGENTS - Remember how upset you were as a member of that local trade association when you find out other agents who are NOT members and not supporting the local programs seem to get a LOT of the title orders? Well, OUR associate members do more than "just pay associate dues", too. They show up at our meetings and conventions, PAY for the privilege of having a spot to display their products, often contribute additional funds to our luncheons, receptions, banquets, etc AND pay to advertise in our programs, brochures, and YES!! the Newsletters!! **DON'T FORGET OUR ASSOCIATE MEMBERS!** When you need a new product or service, be sure to check the member list and give our Associates the FIRST opportunity to earn your business.

Back to the Basics – Volume 2

- provided by Curtis McClung, CLS of First American Title , our Zone II Vice President

The following is from Mike Pryor, the immediate past-president of the American Land Title Association.

Not too long ago, I met a man who spoke somewhat disdainfully about the “suckers” who work for industry betterment. His view was that the only things worthwhile were those things that gave him an advantage over his competitors. The thought of contributing to the overall industry good made him ill.

He just didn’t “get it”.

The story below pays tribute to those among us who DO “get it”..... those that understand that our industry must produce a quality product. And that we must help one another, if our industry is to be well perceived.

There was a Nebraska farmer who grew award-winning corn. Each year he entered his corn in the state fair where it won a blue ribbon...

One year a newspaper reporter interviewed him and learned something interesting about how he grew it. The reporter discovered that the farmer shared his seed corn with his neighbors.

"How can you afford to share your best seed corn with your neighbors when they are entering corn in competition with yours each year?" the reporter asked.

"Why sir," said the farmer, "didn't you know? The wind picks up pollen from the ripening corn and swirls it from field to field. If my neighbors grow inferior corn, cross-pollination will steadily degrade the quality of my corn. If I am to grow good corn, I must help my neighbors grow good corn."

He is very much aware of the connectedness of life. His corn cannot improve unless his neighbor's corn also improves.

The lesson for each of us is this: if we are to grow good corn, we must help our neighbors grow good corn.

Author Unknown

Honorary Life Membership Award

If you were not able to attend this year’s convention, you missed MANY happy events. One of the nice benefits of meetings such as this is it gives you an opportunity to say THANKS to really deserving people.

This year, the Board of Directors decided to bestow an Honorary Life Membership Award to **Charles J. “Chuck” Birmingham**. Chuck was instrumental in many projects that have benefited the title industry and our Association over the years, but perhaps the most significant was the creation of the Claims Round Table. This has become a highly effective program and so well attended each year, that seating limits now apply!

CONGRATULATIONS, CHUCK!

Stewart Title Guaranty now offers continuing education courses online. Go to

<http://florida.stewartce.com>

Anytime 24/7

Up to 4 credit hours available at
your convenience

Check back often as new
courses get approved



A special “thanks” to our advertisers

We would like to extend a special thank you to our members that have taken the time to update their ad formats (including working with a novice in the publishing arena) and paid for the privilege of having a black and white ad included in this edition of our quarterly newsletter. We so appreciate your continued support of our Association.

Many thanks to:

Associated Attorney Title & Closings Co

FLAG Insurance Services

Property Debt Research

Simplifile

SoftPro and

Stewart Title
for contributing to this issue. We can't do it without you!

Meet your Directors

Here's the updated list of your current Board of Directors. They are the folks we rely on to keep our ship afloat.

President: Shelley Stewart, CLC
Southern Title Holding Co., LLC
Ph: 386-760-9010 Fx: 386-761-2811
Sstewart@stitle.com

Immediate Past President: Alan K. McCall, Esq.
First American Title Insurance Co
Ph: 407-691-5295 Fx: 407-691-5309
Amccall@firstam.com

Zone I VP: Brian Plant
Wakulla Title Co., Inc.
Ph: 850-926-3934 Fx: 850-926-1852
bbimmer@earthlink.net

Zone III VP: Frank Tricomi, Esq.
TICOR Title Insurance Co
Ph: 800-646-5060
Frank.tricomi@TICORtitle.com

Zone V VP: Pat Neu, CLS/CLC
Commonwealth Land Title Ins Co
Ph: 877-947-5483 Fx: 866-819-7479
PNeu@cltt.com

Chair, Past President's Council:
Barry Scholnik, Esq
Stewart Title Guaranty, Co.
Ph: 561-241-0050 Fx: 561-241-0409
bscholni@stewart.com

NOTE: Zone VI VP is vacant at this time

Chair, Insurers' Section: Patricia (Pat) J. Hancock, Esq.
Fidelity National Title Insurance Company
Ph: 800-669-7450 Fx: 407-875-9039
PHancock@fnf.com

Chair, Agents' Section: Beverly McReynolds, CLC
North American Title Co
Ph: 305-229-6517 Fx: 305-229-6559
BMcReynolds@nat.com

Zone II VP: Curtis McClung, CLS
First American Title Insurance Co.
Ph: 352-369-4835 Fx: 352-867-7166
Cmcclung@firstam.com

Zone IV VP: James C. Russick, Esq.
Old Republic National Title Insurance Co.
Ph: 813-228-0555 Fx: 813-228-0301
Jrussick@oldrepublictitle.com

Zone VII VP: Rosa Marie Peck
Title Connection, LLC
Ph: 239-593-0016 Fx: 866-728-2993
RosaPeck@FLTitleConnection.com

CLT Institute Council: Debi A. Smith, CLS
Commonwealth Land Title Ins Co
Ph: 813-407-5009 Fx: 813-251-5051
DebiSmith@cltt.com

Meet your Section Leaders, too!

Your Section Leaders will eventually be your President and their replacement will be selected from the remaining committee members.

Insurers' Section:

Patricia (Pat) J. Hancock, Esq., Chair

Craig Jontz
Stacy Kalmanson
Floyd Krause
Mary O'Donnell
James C Russick
Barry Scholnik

Agents' Section:

Beverly McReynolds, CLC, Chair

Betty Dobbie
Sue Geigle
Mary Julian
Rosa Marie Peck
Doug Stevens, CLC
Becky Winters

2010 Dues notices have been mailed

The dues invoices were mailed to all current members in December. Every effort was made to make sure a notice was prepared and mailed to all companies that were members in 2009. If we missed you, or you are NOT a current member and would like to become one, PLEASE contact Linda Martin at the FLTA office or by email at Linda@flta.org.

All the active members listed on our website will be “deactivated” soon after January 1st until the 2010 dues are paid. Once we receive your payment, your company will once again appear on the website. You will also receive confirmation by mail that your membership is active as we do have a “goodie” packet that is sent to all renewing members.

If you have not received your renewal notice by December 15, please let us know so we can get one to you.

Mid-Winter Meeting – February 9, 10 & 11, 2010

The 2010 Mid-Winter meeting will take place in Tallahassee, FL on Tuesday and Wednesday, February 9 & 10, with a CE seminar to follow on Thursday 2/11.

The location is NEW and its called aloft Tallahassee Downtown (it's NOT a typo!). They are located at 200 North Monroe St (walking distance from the FLTA office) and the phone # is 850-513-0313. Our room rate is \$119 if booked before 1/19/2010.

The Agenda is a work in progress, but we can tell you there is a lot to accomplish in a small time frame AND we want our members to be prepared to visit legislators while you are here. It's our best opportunity to make our voices heard. Strategy sessions and talking points will be available to you prior to your visits.

The **Registration form** is included in this newsletter (see next page) and has been posted on the FLTA website. Go to www.flta.org and choose **Mid-Winter meeting** under Calendar of Events. THEN select the link to print as many copies of the form as you need. You can then mail it, fax it or email it (our personal preference) to linda@flta.org. THERE!! Now that was easy!!



2010 Committee Workshop Registration Form

Please fill out the registration information and return to the FLTA office with payment by February 1, 2010. To receive the FLTA Room rate of \$119; reservations must be made with the aloft Tallahassee Downtown, no later than January 19, 2010. Reservation requests after this date will be accepted on a space and rate available basis. For reservations please call (850)513-0313.

Committee Workshops (2/9 & 10) and Reception (2/9) – ONLY	\$50.00
Continuing Education Seminar (2/11 morning) – ONLY	\$75.00
COMBO – Workshops, Reception, CE	\$100.00

(To attend all events beginning on 2/9 and ending on 2/11, choose this option)
For additional attendees – please copy this form and submit a separate form for each attendee.

Name: _____ Company: _____

Office Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ To receive confirmation provide email info HERE: _____

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

Credit Card: AMEX / Discover / MC / Visa

Exp Date _____ **Sec Code *** _____

*The security code is the 3 digit number that appears on the reverse of your card. For AMEX it is the 4 digit # on the front of your card.

Cardholder Name: _____

Signature: _____

Billing Address IF DIFFERENT from Registration info:

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

PROPOSED Agenda will be available soon

To register for this event, print this form, complete it, and **email** it to linda@flta.org OR

fax it to the FLTA at 850-681-6271 (please call to verify someone is available to retrieve your fax) OR

mail it with your check to FLTA, 249 E Virginia Street, Tallahassee, FL 32301

Title Professionals in Florida Choose Florida's E & O Expert for Professional Liability Insurance *(Fidelity & Surety Bonds, too)*

Don't take our word for it. Get a no-obligation quote from FLAG. It's easy. Easy on you and easy on your budget!

FLAG is an independent insurance agency representing companies rated Superior and Excellent for financial stability and claim-paying ability. We've specialized in Professional Liability for close to 50 years.

Visit our Web site to download an application for Errors & Omissions, Surety and Fidelity Bonds:

www.flag4u.com,

or call us toll-free at **800-748-FLAG (3524)**

A proud member of



FLAG Insurance Services

Stuart, Florida 34994

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.

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.

WEB site changes are brewing!

Nothing in life is free (or at least very little). The FLTA website has always been open to the public in the hopes of attracting the attention of others in the industry and inspiring them to join our ranks. While many areas will continue to be accessible whether you are a member or not, certain areas will require membership for the data to be retrieved.

When the changes are ready, you will have plenty of notice and we will tell you what you need to do to obtain your "access code". In the mean time, encourage your industry neighbors to join the FLTA so they too will benefit from all the information we have to share.

It's FALL.....

This is our official Fall issue of the FLTA newsletter. If you missed any of the exciting issues that were distributed earlier this year, be sure to visit our website, as all past issues (including the THREE versions of "spring" that were issued) can be found there.

The next "official" issue is scheduled to publish in February, after themed-Winter meeting in Tallahassee. Until then, check the website for updated info, or make sure we have your correct email address as many things are now delivered via email by broadcasting to our membership list.