



# *FLTA Tallahassee*

## *Report*

**\*Serving Title Professionals Throughout Florida\***

[www.flta.org](http://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**

It's been an exciting year at FLTA; it's hard to believe we are entering into the final quarter of my Presidency.

I am proud to say the direction of the Association has progressed toward a stronger focus on the legislative challenges facing our industry.

We are in the middle of the title industry's perfect storm: RESPA Reform; a struggling economy; short sales and foreclosures flooding the market; repeated attacks on our fee structure; and bifurcated regulation.

In order to see our way to a clearer future, FLTA has dramatically increased the coordinated efforts to meet with and educate key legislators on the vast array of challenges that are facing us.

This summer, we held meetings with House Speaker Cannon and Senate President Atwater (who is running for Chief Financial Officer), and Representative Dorothy Hukill. We have an additional meeting planned with Senator Haridopolos and his Senate leadership team. The reception from these meetings has been extremely positive.

Our goal is to demonstrate that the title industry is a vital part of one of the key factors in Florida's recovery – real estate. We will continue to work with our allied industries and legislators to develop the platform of issues that we will be focusing on in the future.

Your attendance at this year's convention is important to ensure that you are fully informed on FLTA and industry related issues that could affect you and your respective companies. I look forward to seeing you there.

## 2010 Upcoming Events

### **Wednesday, September 1 – NOTE the DATE! Time is running out to apply!**

Is the deadline to apply for **2010 FLTA Scholarships** – FLTA now sponsors TWO scholarships annually, with a THIRD totally funded by our friends at Old Republic National Title. The instructions and application are included in this newsletter AND can be found on our website. (See below for details)

### **Monday, September 20 -**

A HEARING ON the NOTICE OF PROPOSED RULE – DEPARTMENT OF FINANCIAL SERVICES  
Division of Insurance Agents and Agency Services

RULE NO: 69B-210.010 RULE TITLE: **Unlawful Inducements, Title Insurance**

DATE AND TIME: September 20, 2010 @ 2:30 P.M.

PLACE: Room 116, Larson Building, 200 E. Gaines Street, Tallahassee, Florida

The rule notice can be found at the following link:

[http://www.MyFloridaCFO.com/Agents/Industry/Laws-Rules/docs/Notc\\_PR\\_69B-210\\_Induce\\_Title.pdf](http://www.MyFloridaCFO.com/Agents/Industry/Laws-Rules/docs/Notc_PR_69B-210_Induce_Title.pdf)

The FLTA is working on a response and a representative will attend the hearing. More information will be made available soon regarding this very important matter via the FLTA website ([www.flta.org](http://www.flta.org))

### **Wednesday – Friday, November 3-5 SAVE THESE DATES!**

FLTA's **2010 Annual Convention** – will be held at the **Sawgrass Marriott**, located at **1000 PGA Tour Blvd, Ponte Vedra, FL 32082**, where we will "Accentuate the Positive".

To book your room at the FLTA rate of \$149 per night, go to [www.sawgrassmarriott.com](http://www.sawgrassmarriott.com) and choose the "**Reservations**" link. Be sure to select the + sign next to "Special Rates & Awards"; then scroll down to "Group code" and enter **FLLFLLA** to get the FLTA room rate, which includes a standard room with either a King or 2 Double Beds. For reservations by phone call 800-228-9290 (or 904-285-7777) and request the FLTA plan and using the **FLLFLLA** code. LAST DATE to book your reservation and receive the FLTA discount is October 8.

At this time, no special golf event is planned via an FLTA group rate, HOWEVER, reservations can be made for a golf outing at the time you make your hotel reservation. IF enough FLTA participants sign up, a special plan can be negotiated at a later date.

Plans are in progress and the details will be available soon, but the format will be similar to last year. Committee meetings, official FLTA business, dynamite speakers, CE credits and fun, fun, fun to be had by all. Make your plans NOW to be there!

**CAUTION: FOREIGN BUYERS BEARING CASHIER'S CHECKS**  
**By Pat Hancock, Chairman of the Insurers' Section**

Fraud scams are still the bane of the closing agent and the current trend is the counterfeit check from a foreign bank. Many agents have received checks drawn on foreign banks which have been later determined to be counterfeit. Here are some common factors:

- The check represents the initial deposit, but the amount exceeds the amount of earnest money deposit required by the contract. Usually, the excess amount is substantial.
- The buyer may request that the excess funds be returned via wire to their account.
- The deposit is in the form of a check drawn on a foreign bank. Although, some checks have been drawn on a local credit union, yet sent from a country which is not the buyer's home country. For example, a cashier's check from a credit union in Vero Beach, Florida, was sent from Canada for a purchaser who was in China. One may want to step back a minute and look at the overall picture – is it reasonable for all these parties to come together in this closing file?
- The bank's address on the cashier's check may merely be a post office box number. It very well may be that a bank uses only a post office address, but the closing agent should take steps to verify that the check is not counterfeit.
- The transaction is an "all-cash" offer to purchase by a buyer who is located out of the country.
- The selling broker has never met the buyer, and the buyer has not physically seen the property. The transactions are usually of a high dollar amount, and it doesn't seem logical that a buyer would spend large sums of money on property he/she has never seen.
- The buyer readily agreed to pay the asking price, or more. These types of buyers don't intend to purchase the property. Their plan is to receive a refund of money from the closing agent's office before the closing agent has time to realize that the buyer's cashier's check is counterfeit. The buyers tend not to waste time in negotiating a price.

Closing offices are cautioned to investigate cashier's checks for their authenticity. Before making any refunds, verify that the check has cleared your account. And, if the situation appears too good to be true, the closing agent may want to investigate the parties before spending time and money working up the closing file.

**Did you know** that **17%** of all paid off mortgages are never released or recorded?

**Did you know** that **36%** of all real estate transactions have some type of lien release clean up that must be done prior to closing?

**Did you know** that everything that is done to a file after closing and disbursement costs you money?

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## **The Certified Land Title Institute Report - By Debi A Smith, CLS - Chair**

The CLT Institute is very happy to announce that SIX of the eight candidates that attempted either the CLC or CLS test were successful this year. The Council is certain the pass percentage has never been better! If you've never taken either test, these are grueling exams with better than 100 essay questions and takes an average of 7 – 8 hours to complete. Searchers also have a legal description/mapping section and closers have closing packages to prepare, (and much, much MORE!)

### **Congratulations are in order for the following:**

The new **CLS** designees are:

**Evelyn J. Large, CLS** – Old Republic National Title;

**Matthew P Tillman, CLS** – First American Title and

**Lynn R Tuggle, CLS** of Community Land Title Corp.;

and the **CLC** designees are:

**V. Paige Floyd, CLC** – Rels Title;

**Lisa M. McFarland, CLC** – AAA Title Agency, Inc. and

**Laurel Reiber, CLC**; North American Title

**CONGRATULATIONS TO ALL OF YOU!!**

## **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.

### **American Lien & Estoppel Services**

Craig Zeuner  
Boca Raton, FL

### **Central Florida Title, LLC**

Jeffrey D Ostlie  
Lake Mary, FL

### **Express Title Services of Citrus, Inc**

Kelley Paul  
Crystal River, FL

### **Gulf Atlantic Title & Appraisal, Inc**

Dawn A Wisner  
Tampa, FL

### **Olympia Title & Escrow Corp**

Ali Egeli  
Ft Lauderdale, FL

### **National Title and Abstract Co**

John G Sanchez  
Miami, FL

### **Westside Title Services**

Susan Woosley  
Deland, FL

## **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.

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## **The Agent Section Report – by Beverly McReynolds, CLC – Section Chair**

The most important accomplishment for the Agent Section in 2010 has been the increase in agent Association membership. Through the many meetings held by our Zone Vice Presidents throughout the State, we have been able to demonstrate the value of the Florida Land Title Association to local agents. In turn, they have been joining by the dozens. We have taken a break from the meetings for the summer but plan to organize more presentations beginning in September bringing more important topics to agents in their communities.

I would like to take this opportunity to welcome the new agents to the Association and to let you know that I, as Chair of the Agent Section, am available to you should you have any questions. Also, I am interested to know what your concerns are in your shops and your local markets. Your input will help us to make our Zone meetings more useful to you.

Lastly, I would like to encourage each agent member to mentor another agent in your area and encourage that agent to become a member of the FLTA. As we near the upcoming legislative session, it will be imperative that we contact as many of our representatives in Tallahassee as possible to make sure they are aware of the important service that we provide for Florida consumers. Each legislator prefers to hear from their respective constituents. Therefore, it is extremely important that we have agent members in as many municipalities as possible and that we stay in contact with the people that have the power to vote in favor of our Bill.

We all know that there is power in numbers. Nearly all licensed underwriters in the State of Florida are members of the FLTA. That is far from true for title agents. So, please help to spread the word to your fellow agents. We must continue to increase our membership. Let's protect our industry by giving our Association a powerful voice in Tallahassee.

## **The Agent Section Lobby Fund (ASLF) Report**

In 2009, the FLTA made a commitment to the Agent Section to assist them in obtaining a lobbyist to specifically address agent concerns and issues that arise through the legislative process. The intent was for the Agent Section to raise the necessary funds needed to pay for the lobbyist agreement and since this would be an ambitious undertaking, the FLTA would stand ready to cover any shortfall in funds until the Agent Section could cover the costs through their own efforts.

The Agent Section has worked diligently during the past two sessions to educate agents about the issues presented during the legislative sessions, to learn more about the legislative process and share that information with agents and to raise the necessary funds needed to continue this important project through pledges and donations from ALL members of the FLTA. Raising funds for the lobby agreement is an ongoing, never-ending responsibility. It has been a major project and concern of the Agent Section since the

beginning. September 2011 will mark the beginning of a new contract year for the Agent Lobbyist Agreement, and the ASLF will need your contributions on a regular basis to keep up the good work that has already paid dividends for all title agents in Florida.

A recent message sent by Beverly McReynolds, CLC, and our Agent Section Chair has netted a very positive response and we would like to take this opportunity to THANK ALL of the companies and the individuals that have already made a pledge to continue their support of the ASLF. **Do not let the length of this list fool you. If every dollar pledged by the people on this list is collected, it will still not be enough.** PLEASE make your pledge today so we can add you name to the list, too!

## COMPANIES AND INDIVIDUALS THAT HAVE ALREADY MADE THEIR 2011 PLEDGE

<b>Name</b>	<b>Company Name</b>
Gordon Decker	Action Title Services
Jennifer McBride	All American Land Title Insurance Agency, LTD
Julie Holt	Anclote Title Services
Sandra McDermott	Coast Title Insurance Agency, Inc.
Rebecca B Winters	D R Horton
Michelle V. Salvato	Elite Title Services
Barbara Pita	Excellence Title Agency, Inc.
Rob Cohen	Fidelity National Title Group- Florida Agency
Dean G. Corsones, Esq.	First Boston Title
Nancy Roche	Five Points Title
F. Larry Joseph	FM Consulting Services, LLC
Rod B. Neuman, Esquire	Gibbons, Neuman, Bello, Segall, Allen & Halloran, P.A.
Aaron M. Davis	Hillsborough Title
Joe M. Campoamor Jr.	Integrity First Title, LLC
Martha J. "Marti" Kendall	Kendall Title Services, Inc.
Tris Moriondo	Leading Edge Title Partner of Central Florida, LLC
Levy Abstract and Title	Levy Abstract and Title Company
Vincent J. Cassidy	Majesty Title Services, LLC
John G. Sanchez	National Title and Abstract Company
Beverly McReynolds	North American Title Company
Floyd Krause	North American Title Insurance Company
Jim Russick	Old Republic National Title
Jeanie Germain	Premium Title, Inc.
Betty Dobbie	Prominent Title Insurance Agency, Inc.
Joe Roberto	Roberto and Associates Title Agency and Closing Services, Inc.
Shelley Stewart	Southern Title Holding Company, LLC
Becky Sheive	Stewart Approved Title and Stewart Title of Four Corner
Donna M. Sorgenfrei	Tampa Title Company
Rosa Peck	Title Connection, LLC
JoAnne Quarles	Treasure Title Insurance Agency, Inc.
Michael Glass	Universal Land Title
David M. Brown	Warranty title Solutions, LLC
Sue Geigle	

**THE AGENT SECTION AND THE FLTA THANK YOU FOR YOUR SUPPORT OF THE AGENT SECTION LOBBY FUND.**

If you're an FLTA member and you are NOT on this list, PLEASE make your pledge today.

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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:

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

### Face Facts

*I can't believe all the attacks on the title industry right now!*



*I know... one destructive bill after another...*

*What the heck's goin' on?*



*Remember when we were just unappreciated?*

*Yeah...*

*The Good Ol' Days...*



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We're marching in lockstep with organizations like FLTA, working to protect our industry from attacks, near and far.



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## **Huszagh to Step Down**

After 18 years as Executive Secretary for the Florida Land Title Association, Lee Huszagh will conclude his service on December 31<sup>st</sup> of this year.

“It has been a privilege to have been associated with so many talented and dedicated people who lead our industry. The many friends I have made throughout the years have meant more to me than I can express in words. I plan to affiliate with a local Title Insurance Agency here in Tallahassee and will be available for consulting on a limited basis. I hope my friends will call from time to time and keep me advised in their doings. It has been a rewarding career as your Executive and I appreciate all of the support I have received.”

(OUCH!! That hurts! – Ed.)

## **Governmental Affairs Report – by Alan Fields, Esq. - Chairman**

### **Florida Legislative**

As this is an election year, with all members of the Florida house and half of the Florida Senate seats on the ballot, legislatively things have been quiet since the end of the regular session in April.

The legislative staff, however, continues to work diligently. The Florida Senate has interim projects addressing both sinkhole insurance and non-judicial foreclosures. While we do not expect the sinkhole insurance project to impact title practices, a poorly done non-judicial foreclosure bill could severely impact the insurability of property coming out of foreclosure – much to everyone’s detriment. We expect FLTA will be actively offering guidance to the legislative staff during this process.

### **Florida Regulatory**

While a final version has not yet been released, there are rumors that a version of the unlawful inducement rule (previously circulated last March) will be submitted for final approval later this summer.

Separately, the Office of the Insurance Consumer Advocate has announced a public meeting with title insurance companies to discuss consumer issues. This type of meeting is frequently a prelude to the drafting of regulations.

### **Dodd-Frank Impacts on Title Insurance**

The recently approved Dodd-Frank Wall Street Reform and Consumer Protection Act will impact title professionals and closing practices. Experts are already questioning whether

the exclusion for “persons regulated by a state insurance regulator” applies to “closing functions” (as distinguished from core insurance functions).

Since title agencies in Florida are not regulated by the Office of Insurance Regulation (our state insurance regulator), title agents and agencies will presumably be subject to the Act regardless of the final interpretation of the Dodd-Frank Act.

The newly created Consumer Financial Protection Bureau (CFPB) has been given responsibility for many RESPA functions and specifically tasked with publishing a new mortgage disclosure form that integrates RESPA and Truth in Lending Disclosures (sec. 1098). For reverse mortgages, the CFPB has been directed to consider a consolidated disclosure which integrates RESPA, Truth in Lending and National Housing Act disclosures (sec 1076). Thus we are again going to live through the confusion and uncertainty (and cost of software upgrades) which accompanied the new HUD-1 development.

Because much of the detail under this Act was left to the regulators to determine by further rule, there is still a great deal of uncertainty about how the Dodd-Frank Act will actually be implemented. Stay tuned for more.

### **VA Requires Detail**

On July 30, 2010, the Department of Veterans Affairs issued its circular 26-10-9, which requires a separate itemization of the fees and charges consolidated into line 1101 of the revised HUD-1 form. Because RESPA rules require the aggregation of most title related amounts into line 1101 and 1102, this breakout should be shown on an addendum to the HUD-1.

The same circular requires a detailed breakout of any third party offsets/credits shown on the first page of the HUD-1. That detail can be provided either by adding additional lines in the 200 series of the HUD-1 or as an addendum.

Copies of the circular can be found at

[http://www.benefits.va.gov/homeloans/circulars/26\\_10\\_9.pdf](http://www.benefits.va.gov/homeloans/circulars/26_10_9.pdf) and an amendment at

[http://www.benefits.va.gov/homeloans/circulars/26\\_10\\_9\\_change1.pdf](http://www.benefits.va.gov/homeloans/circulars/26_10_9_change1.pdf)

### **New 2010 FAR/BAR**

After years of hard work, the 2010 version of the FAR/BAR contract has been approved and will start appearing in your closings shortly. As title agents, we always have to carefully review the contract and close in accord with the agreement of the parties and I think you will find that the 2010 FAR/BAR contract makes some important and helpful changes to the “default” provisions affecting title.

Helpful changes include provisions requiring the seller to provide a copy of any existing owner’s policy and survey within 5 days of the effective date, putting all cost allocations in

the same section of the contract, and providing for an automatic closing extension if new Truth in Lending disclosures are required.

### **Insuring Over Tenant Improvements Liens Riskier**

The recent case of Everglades Electric Supply, inc. v. Paraiso Granite, 28 So. 3d 235 (Fla 4<sup>th</sup> DCA, 2010) called into question our reliance on a recorded “blanket notice” that tenant improvement liens do not attach to the landlord interest in property under §713.10. This case held that the statutory protection afforded by a blanket notice did NOT prevent the attachment of liens to the landlord’s interest where (a) not every lease on the property included the limitation language; or (b) all of the leases included the limitation language, but the language used in some leases was identical to the “specific” language of the blanket notice.

Expect more detail and guidance from your underwriter as to their specific underwriting standards.

### **Remember to Vote**

Being part of a highly regulated industry is both a benefit and a burden. We all spend a significant amount of time keeping our licenses current, getting all of our C.E. completed in each cycle, figuring out the new HUD-1/GFE, and of course following all of the rules – however confusing they may be. We tolerate all of this, because we understand the benefits of good regulation in protecting the public from fraud and abuse, stopping unfair and misleading practices and in protecting the solvency and claims paying ability of the title industry.

Every year, we resolve innumerable ownership issues, help to keep the courthouse records accurate, collect millions of dollars in unpaid child support and unpaid government taxes. Our work helps keep the real estate economy from being bogged down by inaccuracy, uncertainty and fraud. Our ability to do this is facilitated by a well thought out statutory and regulatory structure.

Good regulation only happens when our elected and appointed officials understand the important role that title professionals play in Florida’s real estate economy. While title insurance has never been a “hot button” issue (which indicates we have done a pretty good job of serving the public good;) several of our elected officials have worked closely with FLTA over the years and have shown that they truly understand the important role we play in Florida’s real estate economy.

As title professionals, we need to do our part to educate our candidates and elect officials who understand the importance of title insurance. And most important of all –

### **REMEMBER TO VOTE!**

Primary: August 24, 2010

General Election: November 2, 2010

## Your TIFPAC Dollars at work...

Each year when you renew your FLTA membership, a portion of your dues is earmarked for our TIFPAC (Title Insurance of Florida Political Action Committee) fund UNLESS you specifically tell us NOT to do that. This year, the funds designated for the PAC were used to contribute to the following candidates. If any of these candidates appear on your ballots **when you VOTE**, please remember they are friends of the title industry and need your support.

Please support our candidates. We have worked hard this year to support candidates who have demonstrated a willingness to listen to our concerns. Please make sure you vote for and otherwise support these candidates.

<b>Candidate</b>	<b>Seat</b>
Ben Albritton	House #66
Kevin Ambler	Senate #12
Jeff H Atwater	Chief Financial Officer
Leonard Bembry	House #10
Nancy Cardone	House #83
Bill Hager	House #87
Mike Haridopolos	Senate #26
Alan Hays	Senate #20
Dorothy L. Hukill	House #28
Jeff H Kottkamp	Attorney General
Jack Latvala	Senate #16
Todd Marks	House #57
George Moraitis, Jr	House #91
Joe Negron	Senate #28
Adam Putnam	Commissioner of Agriculture
Jeremy Ring	Senate #32
Alex Sink	Governor
Ronda Storms	Senate #10
John Thrasher	Senate #8
Will Weatherford	House #61



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## **Customer Service in today's environment – Anonymous Author**

**The customer is why you go to work. If they go away.....you do too. - David Haverford**

It seems like we are in a world wide funk. The economy is down, profits are down and the loan (avoidance) officers won't lend money. The "easy" title transaction is a very distant memory. Every order has its own problems and it seems the parties involved usually have a bad attitude.

I have been amazed at the reports of people receiving poor service in the news. One of the prime examples happened at a Tampa bank last September. The bank would not let a man cash his check because he could not provide a thumbprint. The man was born without arms! Perhaps a little flexibility would have been in order.

The worst example happened in Brooklyn last December. Two Emergency Medical Technicians were in a coffee shop taking a break when a 25 year old pregnant woman suffered a seizure. Instead of giving assistance, they told the store workers to call 911. They finished and left. The woman and her unborn child died. This is the ultimate example of "not-my-problem" attitude. Thankfully people do not normally die if they receive poor service from a title agent or attorney.

Many of the individuals we deal with have suffered economic losses. The stress level in our industry is unbelievably high. Now is the time we need to take a little more time and listen to our clients. As an industry, we need everyone involved in the transaction to understand the importance of what we do. One bad experience, incorrectly reported in the news could hurt us all. (I am sure a certain State Senator would love this.)

Everyone wants to be associated with successful happy people. If the client finishes the closing feeling like they were treated fairly and with respect, the closing was a success. Richard Bach, a popular 1970s author stated he would only do business with a profitable company. His opinion was that only a profitable company would take the time to give him good service. We all need to put on our happy face. Besides, nothing is more satisfying than a successful closing. Those always make me happy.

## 2010 Scholarships Award Information

# Florida Land Title Association, Inc.

2010 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 complete the application (next page) include the bio described below and return prior to September 1, 2010 to:**

**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 has been underwriting the Thornton scholarship since its inception.**

The amount of the scholarship award is \$1,000.00 and will be awarded at the FLTA Annual Convention in November.

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

Mail Completed application, postmarked by September 1, 2010, to  
Florida Land Title Association, Inc.  
Attn: Scholarship Committee  
249 East Virginia Street  
Tallahassee, FL 32301

(See next page for Application)

# Florida Land Title Association, Inc.

2010 Sam D. Mansfield, Marjorie S. Schwartz and John Starr Thornton, Jr.  
Memorial Scholarships

## APPLICATION

(Deadline: is September 1, 2010)

FLTA Member Sponsor: \_\_\_\_\_ Relationship: \_\_\_\_\_

Sponsor's Company: \_\_\_\_\_ Phone: \_\_\_\_\_

Company Address: \_\_\_\_\_

Student's Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

### Mailing Address:\*

(\*THIS is the address we will use to communicate with you – i.e. we need more info, or to inform you about the status of the scholarships. PLEASE be sure it's accurate)

Permanent Address: (if different) \_\_\_\_\_

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 GPA: \_\_\_\_\_ College GPA: \_\_\_\_\_ Dual Enrollment? Y / N

Contact information of the person in the school's Admissions office for verification of enrollment:.

Name \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_  
\_\_\_\_\_

Date completed \_\_\_\_\_ 2010.

\_\_\_\_\_  
Applicant's Signature

(DON'T FORGET THE BIO!)

## 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](http://www.flta.org).

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## 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.

## Just a little humor if you please...

### The 100 top reasons I love being in the title business:

- 1 - 89. I love a paycheck, I love a paycheck, etc., etc
90. I get to meet interesting people
91. I get to meet interesting people with uninteresting problems
92. I learn new cuss words from the interesting people I meet
93. I love to tell title stories and hear my therapist laugh
94. I love that no one understands my job (Mom thinks I am a garbage-man)
95. I love that no one thinks it is strange that I talk to myself
96. I love that no one thinks it is strange that I answer myself
97. I always work in a peaceful, serene environment (once the meds kick in)
98. I get to work inside with no heavy lifting
99. I hear voices
100. I get to work with YALL!

## 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](http://www.flta.org)) at your convenience to obtain news and information on upcoming programs.

## It's "HOT, HOT, HOT... must be Summer!

This is our official **Summer** issue of the FLTA newsletter. If you missed any of the exciting issues that were previously distributed, be sure to visit our website, as all past issues can be found there.

The next "official" issue is scheduled to publish in November, AFTER the convention. Until then, check the website for updated info, or make sure we have your correct email address as most of our data is now delivered via email by broadcasting to our membership list.