



TALLAHASSEE REPORT

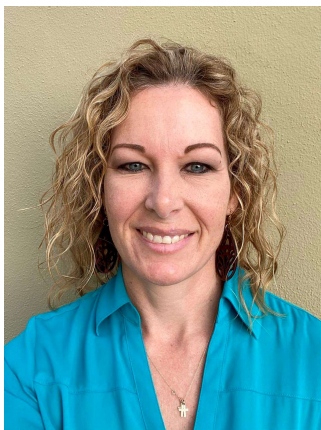
The Florida Land Title Association's Newsletter.

This newsletter is designed to bring you information that has occurred within the association and industry in the previous month. We hope you will find this to be informative and keep you up to date.

WELCOME New FLTA Members

Homeward Title 2 • LLC Cowford Title LLC • UVerified LLC •
Infinity Title Insurance Agency, LLC

MEMBER SPOTLIGHT



What company or organization do you work for right now? Treasure Title Insurance Agency, Inc., Wintergarden, FL.

What do you like most about being a member?
Being a part of a group with so many people who truly care for the betterment of their overall industry and the public we serve. At my first convention and each once since I have witnessed genuine comradery of members who are taking on the battles of current issues. Those continued

Cassandra Saunders

examples from other members inspire me to stay connected and contribute as well.

Future goals and aspirations for your career? My next goal is to obtain the CLC designation. I am honored to be a part of an organization that values, encourages and recognizes a high standard of excellence in the title industry.

What do you love the most about your job? Helping customers navigate the complex obstacles that come with real estate transactions. I also love empowering our team!

Do you have any hobbies? studying nutrition, gardening, and cooking

Fun fact that people probably don't know about you? I have been making my own skin products such as lotion, lip balm and soap for many years.

ANNOUNCEMENTS, UPDATES, & ARTICLES

Toys for Tots

The mission of the U.S. Marine Corps Reserve Toys for Tots Program is to collect new, unwrapped toys during October, November and December each year, and distribute those toys as Christmas gifts to less fortunate children.

There are many ways to participate.

- Donate on the FLTA fundraising page (link above)
- Bring new unwrapped toys to any of our [Cyber Security Roadshow](#) events, this December.
- Set up your own collection box in your office and donate to your communities drop off locations.

Charitable Action Foundation

During the 2022 FLTA Convention we hosted a charity event for [Meals of Hope](#) where more than 200 volunteers packaged 51,464 meals for those affected by Hurricane Ian. Thank you to everyone who participated, and we are grateful for those who have donated to the FLTA Foundation for Hurricane

Relief. Through your help we have raised \$21,150 so far with a goal is \$30,000. Let's reach this goal together!

[Donate to Hurricane Relief Here](#)

[Freddie Mac Bulletin Extends Policy Form Use Deadline](#)

Link: <https://my.sf.freddiemac.com/updates/guide/bulletin~2022-23>

Issued 11/02/2022

ADDITIONAL GUIDE UPDATES

Extension of date for required use of 2021 American Land Title Association (ALTA) title insurance policy forms

To provide consistency within the industry and allow additional time to transition to the 2021 ALTA title insurance policy forms, we have extended the date for required use of the 2021 ALTA title insurance policy forms from January 1, 2023 to January 1, 2024. Effective January 1, 2024, the 2006 ALTA title insurance policy forms will be decertified and no longer accepted by Freddie Mac; however, Mortgages with Note Dates on or before December 31, 2023 may use either the 2006 or 2021 ALTA title insurance policy forms.

Guide impact: [Section 4702.2](#)



ADVOCATE

An update from ALTA on Attorney Opinion Letters (AOL)

[Reps. Luetkemeyer, Sherman Express Concerns Regarding Title Insurance Alternatives](#)

U.S. Reps. Blaine Luetkemeyer (R-Mo.) and Brad Sherman (D-Calif.), sent a letter to the Federal Housing Financial Agency (FHFA) outlining questions and concerns on the potential harmful impact of attorney opinion letter alternatives on consumers, lenders, and the Government Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac.

[Fannie Mae, Freddie Mac to Use Alternative Credit Scores](#)

The Federal Housing Finance Agency (FHFA) it has approved two credit score models, the FICO 10T, and the VantageScore 4.0, for use by Fannie Mae and Freddie Mac.

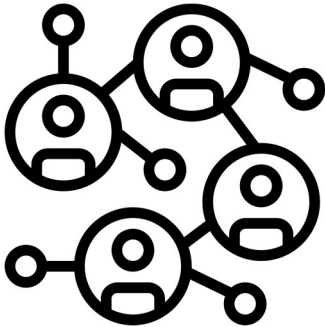
[Fact Sheet: FHFA Announcement of Credit Score Models](#)

Check out [ALTA's website](#) or read on to learn about and access the resources ALTA has developed to help with this effort.

Save The Dates

2023 FLTA Lobby Days

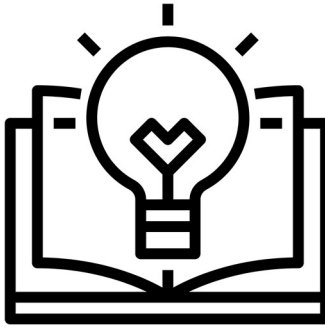
April 3 -5, 2023
Tallahassee, Florida



CONNECT

[CommUnity](#)

The FLTA has created a social media platform call Community. It is a place for members to ask question, see upcoming events, see pictures from passed events, and join group. We will post exclusive members only information in Community, so login to keep up to date.



EDUCATE

[Title Insurance Agents Acting Badly](#)

**An FLTA Webinar with Ned Livornese
First National Title Insurance Company**

**Tuesday, November 15th
11:00 AM to 12:00 PM (EST)**

[Sponsorship Opportunity Available](#)

Attendees will have a better understanding of:

- what the FBI and CFPB consider criminal acts by title insurance licensees to be within their purview;
- real-life enforcement action taken against title insurance agents;
- case examples highlighting state and federal laws that are violated by licensees;
- and how to stay away of any "gray lines".

This webinar is approved for **Ethics CE and
CLE Credit
Pre-Registration Required**

Fees to Attend:

Members	No Charge
Non-FLTA Members	\$100

Tired of paying non-member fees? [Join today!](#) Agency membership is \$500 for the year and includes employees in the office. Additional branches, only \$100 each. [Contact us](#) for more information.



[Cyber Security Roadshow: Destin \(12/5\), Tallahassee \(12/6\), Jacksonville \(12/7\)](#)

**Special Guest Speakers
and Topics Include:**

**Session 1:
Panel Presentation**

Cybersecurity

John Sthresley, First International Title
Title Agent Perspective

Jay Roberts, Florida Agency Network
I.T. Professional Perspective

Frank Laisch, Avanze Group
Insurance Perspective

Local REALTOR
REALTOR Perspective

Moderator

Shelly Mannebach, Investors Title Insurance

Session 2:

Matthew Froning, Safe LLC
*Statistics & How to Keep Cyber Security Simple
for the Small Agency*

Session 3:

Lee Swaffield, RynohLive
Cyber Security Jeopardy

Session 4:

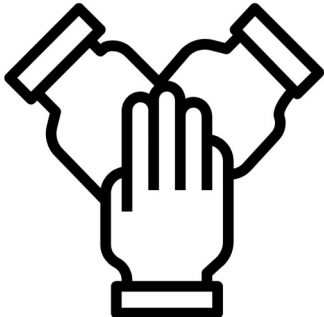
Barbara Burke, RELS Publishing
Cyber Security Ethics

*Space is Limited, Please Register in
Advance. Lunch Provided.*

*\$40 FLTA Members, \$60 Non-FLTA Members
Limited Sponsor and Exhibitor space available.
PLEASE NOTE: No Industry Lock on sponsors
and exhibitors for this event.*

*Space is limited, please register in advance.
No refunds after November 18, 2022.*

Questions and Inquiries: [Scott Merritt](#)



GOVERNMENT AFFAIRS COMMITTEE

Purpose: The Committee shall investigate and make reports on laws and decisions which vitally affect the abstract and title business in Florida.

EDUCATION COMMITTEE

Committees

Purpose: Provide educational opportunities to the membership and potential membership of the Association.

MEMBERSHIP COMMITTEE

Purpose: Expand the Membership of the Association.

CYBER SECURITY COMMITTEE

Purpose: The committee focuses on technology affecting the Title Industry and to assist in the development and promotion of cyber fraud awareness.



FLTA Career Center Account Benefits
[Post Your Resume](#) • [Apply For Jobs](#) • [Get Job Alerts](#)
[Get Started Today!](#)

Are you an [employer looking to hire](#)? Do you know someone interested in a [career in the Title Industry](#)?

The FLTA has you covered. Check out [Florida Runs on Title Insurance](#) to learn how more.

Florida Runs on Title Insurance TM is trademarked by the Florida Land Title Association (FLTA). FLTA's mission is to empower members through advocacy and education to protect property rights.

Let's stay connected through all of our social networks including
LinkedIn, Facebook Instagram, and Twitter.



Florida Land Title Association's mission is to support the land title
profession for the protection of property rights and the integrity
and security of real estate transactions.

All contributions to Title Industry of Florida PAC are considered political contributions and are non-deductible as a business expense for Federal Income Tax purposes. In Florida, there is no limit on contributions to Political Committees.

The FLTA Charitable Action Foundation, Inc., a Florida 501(C)(3) not-for-profit created exclusively for charitable and educational purposes, is an affiliate of the Florida Land Title Association. The FCAF is dedicated to channeling the charitable action of title industry professionals to promote the success and prosperity of Florida communities, residents, and businesses through equitable and inclusive solutions, and creating pathways to economic prosperity for all. Priorities include supporting housing, security, and resiliency; education and workforce development; entrepreneurship and innovation; and leadership. In times of natural or economic crisis, FCAF provides additional financial support to individuals and local businesses.