Dear members:

The first half of this year, your State Association has been hard at work crafting legislation and lobbying our elected officials to support bills that benefit our industry. I am happy to report that this session was a success. Nothing was passed that hurt us and those bills we needed to pass, did in fact pass. Elsewhere in this newsletter you can read a recap of legislation.

Our financial condition has never been stronger. We have grown by more than 200 members since last fall and the change in our fee structure has allowed us to invest in our PAC. As we move into the summer months and prepare for our fall convention in which I pass the gavel to incoming President Jeff Stein, we are well positioned to serve our member interests.

Coming out of the 2013 convention, membership gave the board specific direction where to take the organization in the next few years. Specifically, members told the board to focus on supporting statewide the implementation of ALTA's best practices, get agents prepared for the data call, create some basic training for new industry entrants and communicate the value of FLTA. We have made progress on many of these pillars and throughout this newsletter you will read about what we have accomplished.

I want to spend some time discussing the pillar we call “communicating our value”. We need your help. I know many of you feel as I do; I am tired of our industry receiving negative press from journalists who know almost nothing of what we do and yet
slam us for overcharging the consumer. Your board has authorized an expenditure to engage a communications company to create a message that FLTA needs to promote. It will be a message of what we do, the value we bring to property owners and lenders, the expertise we have and affordability of our insurance compared to the risk we insure. The help we need from you is for examples of how our insurance or process has served the public. Have you been involved with a closing or a preclosing that you stopped because you detected fraud? Have you ever had a claim filed on one of your policies? I know it sounds strange to discuss a claim in which something may have been missed, but that is a great example of the value of our insurance product. How about correcting something in the chain that protects a new buyer? Over the next six months expect to see some "POSITIVE" press regarding your profession. If you have a great example please contact Alex Overhoff, our Executive Director, with the details.

I recently attended the 10th annual National Settlement Services Summit (NS3). The two main themes of the summit were CFPB August 2015 forms consolidation (HUD, TIL and GFE), and implementing ALTA Best Practices. Around Best Practices, the message was a little sobering. Many title industry leaders and national lenders expect an acceleration of adoption within the next year; however, many also felt that most agents were not moving fast enough to implement. Please know that your association understands this movement is a game changer for our industry and is working to help agents prepare for lender requirements regarding assessments and certifications.

Thank you for recognizing that being a member of FLTA is important to our industry—and to your livelihood.
The convention will be here before we know it! I am looking forward to having fun in Daytona Beach. The convention will be full of education, CE and FUN. It is going to take place starting on Monday the 10th of November. Consider coming up the weekend before and spend time at the beach with your family. Great venue and good rates.

In the next bulletin I will give you some hints about the upcoming convention and just how much fun we will all be having. As a small tease, since it is in Daytona, home of auto racing, a couple of the folks who you know are race car drivers. Do not be surprised if a race car or two show up to join us at the convention!

Let’s chat a minute about committees at the FLTA. I know we are all busy and our days are full, so my suggesting you do more probably is a difficult sell.

I always say “if you want something done, ask a busy person”. They are the ones that can manage their time and energy and get things done. So here I go, I am asking you busy people to volunteer to get more involved with your association.

There are many ways to help, but here are some thoughts about committees. Committees are a pretty easy way to get involved and the work done by the committee members is critical to the title industry and our association. The work is rewarding as well.

Here are some thoughts I have about our Committees:

In preparation for next year as the President, I have been spending a lot of quality time with our By-Laws and the various committees. As the First Vice President (and next year as President), I am an ex-officio member of all our committees. I continue to be impressed by all of the important and hard work our members do on our many committees.

If you are not already on a committee or are unsure of what committee/s might interest you the most, they are all found in the By-Laws which are accessible at www.flta.org. I am also working with our executive director to create an easy to follow summary of all our committees which should be up and available for review in the coming months.

While the President or the Board of Directors of the Association does a lot of appointing to these committees, the key to getting involved really is expressing an interest.

I encourage all of you to become more active by volunteering to help the association on a committee. Just let Alex or me know of your interest!

Regardless of your interest, there is a committee doing it. There are committees for marketing, finance, law drafting, claims avoidance, education and more. There is a need in all of the committees for your help and energy.

An added benefit is you will work with others like you, and one thing that has become abundantly clear to me over the past years in leadership of our association is that we are really great folks to know! Fun, interesting, smart and did I say Fun?

As the chair of the Underwriter Section, it continues to be my hope that all members will look to the Underwriter Section as a resource.

Please feel free and encouraged to contact me and make any suggestions for matters that we as underwriters can do to help you and the association.

We are all here to better the industry and to provide the stewardship necessary to have our industry continue robustly into the future. I hope to see everyone at our convention in November!
The Agents Section of FLTA enjoyed a successful Legislative Session. We had three primary goals: 1) to pass the “economic loss rule;” 2) to pass the data call; and 3) to extend the first reporting date for data call.

Representative Kathleen Passidomo is commended for her diligence on the “Title Insurance Bill” (HB 321). The bill, which was signed by Governor Scott, makes changes to certain requirements for title agents. Most importantly, however, the law limits the liability of a title insurance contract to the amount of the actual insurance, rather than allowing an action in negligence for the same policy, with unlimited liability. The law does not preclude an independent action for negligence by a title agent apart from the title policy.

For the last several years, FLTA has worked with the Office of Insurance Regulation (OIR) and the Department of Financial Services (DFS) on the data call. While it may appear daunting and cumbersome, we, as agents, must remember that very few outside of our industry understand our labor and overhead costs. We all recognize that it costs almost twice as much to produce that same closing as it did ten years ago, for a variety of reasons (e.g. labor costs, increased regulations, mountains of paperwork).

Rather than allow the State government to set our rates unilaterally, the data call will give agents the opportunity to show how much work we invest to earn our share of the premium. The Bill was passed by overwhelming margins in both chambers. Ratification by the Legislature was important. Giving us until May 31, 2015 was—as the ad says—priceless. Nonetheless, we should all be working on our data collection on a contemporary basis. FLTA offers several tools and Webinars.

We encountered a controversial situation with the premium tax. Last November, Fidelity drafted a Bill to eliminate the premium tax on the agent’s portion of the premium. The first version would have eviscerated the agent’s role. In the second and third drafts, language was honed to make the Bill less onerous. As Fidelity pushed the Legislation, we negotiated language which stated that the agents would not be liable for the premium tax on the agent’s portion. Many of you are concerned that this issue will creep back in 2015, and that the lawmakers will take a run at our portion of the premium, in some manner. I have instructed our lobby team that the Agents Section’s number one goal for 2015 will be to vigorously oppose all such attempts.

There were several other Bills which affect our practices, and our Executive Director, Alex Overhoff, has posted all Bills as they are signed by the Governor, on the FLTA Website (in the Agents Section). I am available to discuss any of these Bills with you.

The summer Board meeting is scheduled for July 17-18, 2014. I will report back to the Section after the Board meeting. In our August meeting, we will discuss: a) the Agents Section’s agenda for the 2015 Legislative Session; b) Best Practices; c) FAR-BAR Contract; and d) your issues.

JOIN AN FLTA COMMITTEE!

Have you been waiting for the right time to be more involved with FLTA Committee work? Committees you may be interested in, Governmental Affairs, Education and Membership.

That time is now!

Contact alex@flta.org to find out how you can help shape and carry out FLTA initiatives!
The Florida Land Title Association is unique in retaining a political consulting firm in Tallahassee specifically to advise and represent the Agents Section. The cost of these professionals is paid from voluntary contributions to the Agent Section Lobby Fund.

We thank the following who have renewed their support for the 2014 contract year:

**Chairman’s Club ($1,000 or more)**
- Fidelity National Title
- Old Republic National Title

**President’s Club ($500-999)**
- Estate Title of St Augustine
- Sue Geigle
- Equitable National Title Group

**Ambassador’s Club ($250-499)**

**Gold ($100 – 249)**

We would be remiss if we did not mention there are companies that contribute to the fund on an annual basis. ALL of these companies make annual contributions and are supporters of the Agents Lobby Fund. Look for your company’s name to be added in the coming newsletters.

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**Welcome New Members! We’re so glad to have you with us!**

- Cynthia Alexander
  - CynANotary, LLC
  - N. Lauderdale, FL

- Glenda Anderson
  - Hancock Ins. Agency of FL, Inc.
  - Gulfport, MS

- Carl Attkins
  - Talon Title Services, LLC
  - Tampa, FL

- Jim Brahm
  - Security Compliance Assoc.
  - Clearwater, FL

- Kimberly Brown-Fox
  - Advantage Title, LLC
  - Ocala, FL

- Tiffany Canals
  - Prime Resource Title
  - Miami, FL

- Edward Canterbury
  - Henderson, Franklin, Starnes & Holt, P.A.
  - Fort Myers, FL

- Cindy Carrion
  - Smart Title & Settlement Serv., Inc.
  - Deerfield Beach, FL

- Michelle Foley
  - Affiliated Title of Central FL, Ltd.
  - Ocala, FL

- Mary Gonzalez
  - Emerald Title Group, Inc
  - Miami, FL

- Virginia Grant
  - Hillsborough Title dba HomePlus Title
  - Winter Haven, FL

- Marcia Heuser
  - Choice Title Services, LLC
  - Bradenton, FL

- Mary Howard
  - Hillsborough Title dba Cornerstone Title
  - Bradenton, FL

- John Innes
  - Novare National Settlement Service
  - Clearwater, FL

- Steven Jonas
  - Florida Abstract & Title, LLC
  - New Port Richey, FL

- Onie Kane
  - Cobblestone Title Services
  - Oviedo, FL

- Rhonda Kelsey
  - Advantage Title, LLC
  - The Villages, FL

- Patricia Munoz
  - Riva Title Company
  - Coral Gables, FL

- April Nichols
  - Anchor Title of Florida, LLC
  - Tampa, FL

- Denise Nicolai
  - Steel City Settlement, Inc. dba Steel City Title
  - Sanford, FL

- Lizette Rizo
  - Allstate Title & Escrow, Inc.
  - Miami, FL

- Anthony Sciortino
  - Florida Preferred Notary
  - Deerfield Beach, FL

- Virginia Self
  - ASF Enterprises, LLC
  - Monticello, FL

- Benji Sommers
  - Stewart Title Company
  - St. Petersburg, FL

- Lisa Tkach
  - Perland Title & Escrow Services Corp.
  - Miami, FL

- Rafael Toledo
  - Accu-Title, LLC
  - Deltona, FL

- Eva Weathers
  - Southland Title Co.
  - Tampa, FL

- Donald Womersky
  - Hillsborough Title Inc
  - Lakeland, FL
SoftPro has given us the necessary tools to improve our operations, by implementing standardized processes and delivering customized interfaces to our users. We have experienced significant efficiency gains, as well as confidence in our compliance with regulatory and industry standards.

Chuck Kramer
Dallas, TX
PGP Title

The SoftPro Difference.
SoftPro’s closing and title software is #1 because it combines cutting-edge technology with outstanding support to make your business run more efficiently. It is fully customizable and scalable so you can work the way you want, yet also conforms to the latest regulations so you can operate the way you need to within our ever-changing industry.

Outstanding Key Features:
• Fully Customizable
• Workflow Automation
• Award-Winning Support
• Underwriter and Vendor Integrations
• Compliant with ALTA’s Best Practices
• Maximum Efficiency
• Mobile Apps for Transaction Management
• Scalable
• Robust Reporting

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LEGISLATIVE UPDATE

May 2, 2014 was the final day of Florida’s 2014 Regular Legislative Session, and several bills which affect Florida’s land title industry have now become law. Governor Scott signed into law bills which addressed the Data Call Rule Ratification and Delay of the Date of Submittal of Data Call Information; Economic Loss Rule; Underwriter Statutory Premium Reserves; Premium Tax; Agent in Charge and Agency Name; Mineral Rights; Data Security and Community Association Managers. Click on the link to view the final version of FLTA’s 2014 Legislative Issue Chart, which includes links to the bills.

DATA CALL RULE RATIFICATION

Florida’s Office of Insurance Regulation (“OIR”) is required to collect data from title insurers and agents to ensure the Office sets fair and accurate promulgated rates for title insurance. It’s been decades since the rates have changed, and while some costs may have decreased, certainly overhead and other charges (such as estoppel fees, etc.) have greatly increased. Over the past few years, FLTA agents and underwriters worked with the Department of Financial Services (“DFS”) and with OIR to develop a data call which will provide information which the OIR can use to fulfill its statutory duty. Ultimately, OIR promulgated Rule 69O-186.013, F.A.C., which establishes a procedure by which title insurers and agents will report the required information. Due to its economic impact on Florida businesses, the Rule required ratification by the Legislature, and HB7097, the Data Call Rule Ratification Bill, passed the Legislature during Session, and was signed into law by the Governor on June 13, 2014, effective the same day.

Other bills also addressed the Data Call Rule. HB7097 called for agents and underwriters to submit the required information on March 31 of the year following the year of data collected. After the Rule was completed, the drafters of the bill noted that because Federal tax returns are not due until April 15, much information required for the Data Call will not be available by the submittal deadline. The March 31 submittal deadline also created other compliance difficulties related to year end audits and tax return preparation. To fix these problems, HB321, SB 462 and multi-topic insurance bills HB 565, SB 570 and SB 1260 included provisions which sought to delay the deadline for submittal until May 31. One bill, HB 321, sponsored by FLTA Legislator of the Year Representative Kathleen Passidomo, passed the legislature on April 11 and was signed into law by the Governor on June 13, 2014, and is effective July 1, 2014.

ECONOMIC LOSS RULE

In the 2013 case Tiara Condominium Association v. Marsh & McClennan, the Florida Supreme Court ruled that the “economic loss rule” is limited to product liability cases. The economic loss rule is a doctrine which states that damages for economic loss are not recoverable based on tort theory when unaccompanied by physical property damage or personal injury. To the title insurance industry, historically this has meant that remedies under title insurance policies are limited to the terms of the policy. Last year’s Tiara decision, in limiting the economic loss rule to product liability cases, effectively exposed title insurers, agents and searchers to tort claims arising solely under the provisions of title insurance contracts. This Session’s HB321, SB570 and HB805 sought to reinstate application of the economic loss rule to title insurance by providing that only contract remedies are available for the breach of duty which arises solely from the terms of a contract of title insurance or certain other instruments, such as closing protection letters, issued by a title insurer. HB321 passed the legislature April 11 and was signed into law by the Governor on June 13, 2014, and is effective July 1, 2014. HB805 passed the legislature
on May 2, and was also signed by Governor Scott on June 13, and became effective the same day.

**LOWER STATUTORY PREMIUM RESERVES**

Designed to address the financial condition of insurers writing policies in Florida, the Legislature has established reserve requirements intended to cover all known and unknown liabilities including all unpaid losses, claims and allocated loss adjustment expense for which title insurers may be liable. Additionally, title insurers are required to reserve a Statutory or Unearned Premium Reserve.

Prior to this bill becoming law, Florida’s reserve requirement was significantly higher than the requirement for any states in which a national title insurance company is domiciled. HB 805, SB 758 and SB 570 lowered the Statutory or Unearned Premium Reserve requirements for insurers domiciled in Florida to a minimum of 6.5% of premium and fees, and accelerated the time to release reserves. This lower reserve requirement applies only to companies which have at least $50 million in surplus.

Now that Florida’s reserve requirement has been reduced, matching the requirement in Minnesota, Old Republic Title, formerly domiciled in Minnesota, is now in the process of moving to Florida, making it the only Florida domiciled title underwriter. SB758 was combined with HB805 and the bill was passed unanimously by the Legislature on May 2. Governor Scott signed HB805 into law on June 13, and it is effective as of June 13, 2014.

**PREMIUM TAX**

Historically, title insurers have paid tax on 100% of title insurance premiums collected, even though, as per 627.782(1) Fl. Stat., “the percentage of … premium … retained by the title insurer … shall not be less than 30%.” Language was inserted into several bills this session, including HB805, HB657, HB5601 and SB310, intending to amend the law so that the tax insurers pay shall not apply to any portion of the premium retained by a title insurance agent or agency. The bill drafter presented an early version of the bill at last year’s FLTA Annual Convention and FLTA members strongly objected to that language, noting that that version would have changed the definition of “premium” in a manner potentially harmful to agents. Due to FLTA members’ input at the Convention and beyond, that language was amended, and HB805 ultimately included language which prohibited any portion of the premium tax to be imposed on “any portion of the title insurance premium, as defined in 627.7711 Fl. Stat., retained by a title insurance agent or agency.” This language was also inserted in the “Budget Bill”, HB5601.

HB805 also included language clarifying the intent of the legislature, which is that the continuation of this insurers’ premium tax exemption is contingent on title insurers currently licensed in Florida adding a minimum of 600 Florida-based employees to their payroll between July 1, 2014 and July 1 2016. Should insurers not meet that minimum, the insurers’ premium tax exemption expires December 31, 2017, unless reenacted by the Legislature. HB805 was signed into law by the Governor on June 13, 2014, effective the same day. HB5601 was signed into law by the Governor on May 13, effective May 13, 2014.

**AGENT IN CHARGE**

HB 633, SB 1210 and SB 1260 address “agent in charge”. These bills provide rules requiring designating the agent in charge of primary and branch locations who will be legally responsible for the misconduct or violations of the code. The bills prohibit an insurance agency from conducting insurance business at a branch location without a designated agent in charge, who must be physically present on the premises when insurance business is conducted at that location. SB 1210 was substituted for HB 633. SB 1260 was substituted for HB 565, which died prior to the end of Session. Governor Scott signed HB 633 into law on May 13, and it became effective July 1, 2014.

**AGENCY NAME**

Language in HB321, HB570 and HB633 also extends current limitations on names that may be adopted by title insurance agents and title insurance agencies, and prohibits use of the words “title insurance”, “title guaranty” or “title guarantee” in a
name unless followed by the word “agent” or “agency” in the same size and type as the words preceding them. HB570 was substituted for HB321. As noted above, HB321 and HB633 are now law. The agency name provisions become effective on October 2, 2014.

MINERAL RIGHTS

Most owners of real property simply think of the surface boundaries when they think of the real property they own. But, common law property theory is that the owner owns the portion from the center of the earth to the extent of the Earth’s atmosphere. If a deed is silent on the matter of mineral rights, the owner of the land owns all that is below and above. But, if the deed contains a reservation of mineral rights, the owner of the mineral rights has the right to exercise practically all rights of ownership, including right of entry to explore and extract minerals, and the right to retain profits from extracted minerals. In response to a Tampa Bay Times article detailing a practice by homebuilder D.R. Horton retaining the mineral rights under 2,500 Tampa Bay area homes without a reference to the reservation on the face of the deed, HB489 and SB1032 sought to require the seller to provide a prospective buyer with clear, bold-faced notice at or before the time of contracting for sale of residential real property if the current seller or affiliated or related entity has or will retain mineral rights or right of entry. The bills included suggested language for the notice, and mandated that the notice must include a statement that the potential purchaser should not execute the contract until he or she has read the notice. HB489 was signed by the Governor on May 12, becoming effective October 1, 2014.

THE FLORIDA INFORMATION PROTECTION ACT OF 2014

Partially in response to the recent Target and other high profile data breaches, SB1524 created the “Florida Information Protection Act of 2014” (the “Act”), which requires specified entities to take reasonable measures to protect and secure data, and requires notice, in certain situations, to individuals whose data has been breached. Early drafts included problematic language in regard to “personal information” which could have covered information on deeds and other title related public documents. The intent of these bills is consistent with Best Practices, and FLTA delivered letters to committee leaders requesting they amend the bills by adopting suggested language to limit the bills’ overly broad scope of including “…any other (identifying) information…”. Amendments were adopted, and the language in the law is no longer overly broad. SB1526 provides the public records exemption for the Act, by providing that certain information reported to the Department of Legal Affairs pursuant to the Act is confidential and exempt from public inspection and the Florida “Sunshine” laws. SB 1524 and SB1526 were signed by the Governor on May 20, and became effective on July 1, 2014.

COMMUNITY ASSOCIATION MANAGERS AND ESTOPPEL FEES

HB7037 increased the list of responsibilities required of Community Association Managers (“CAMs”), including responsibilities that the Unlicensed Practice of Law Standing Committee of the Florida Bar (the “UPL Standing Committee”) had, in May of 2013, requested the Supreme Court determine as the unlicensed practice of law. The Supreme Court has not issued an opinion regarding the UPL Standing Committee’s proposed advisory opinion.

These bills added the following CAM responsibilities, among others, to the definition of Community Association Management:
1. Calculating and preparing certificates of assessment and estoppel certificates; and
2. Responding to requests for a certificate of assessment and estoppel certificates.

HB7037 creates professional practice standards for CAMs and requires them to discharge their duties loyally, skillfully, diligently, honestly, fairly and in good faith. CAMs may not charge “unreasonable or excessive fees”. This was a tough battle, and the Florida Bar worked with the bill sponsors and was able to improve troublesome and overly broad language.

Additionally, HB7037 requires claims of liens to be in a specific form. The bill was signed into law June 13, with an effective date of July 1, 2014.
NOTE: FLTA is working with the Real Property, Probate and Trust Law Section of the Florida Bar and

Certified Land Title Institute  R.F. “Bob” Booth, Jr., C.L.S, CLT | Community Land Title & Research

What’s the primary function of the Certified Land Title Institute?

The Certified Land Title Institute (or ‘CLT Section’) is a part of the FLTA and is governed by its own Rules of Procedure (not in conflict with Association Rules) and its “primary function” is to promote a greater level of technical knowledge and professionalism within the industry. This is accomplished by assisting the FLTA through its educational programs and also by administering all testing, grading and evaluating eligible individuals to ensure they’re amply qualified to earn their professional designations of Certified Land-Title Searcher (C.L.S.) and/or Certified Land-Title Closer (C.L.C.).

What would obtaining my professional title designations signify?

It speaks to the high level of knowledge you have and the expertise you’ve achieved with regard to searching and examining titles and/or closing real estate transactions for the purpose of issuing title insurance policies. It also reflects very well on your Employer, it communicates to their clients that they’re doing business with qualified title insurance professionals. Obtaining your C.L.S. or C.L.C. designations also signifies you take great pride in your work and that you’re extremely dedicated to your profession.

What other (‘title industry”) professional designations can I use?

None in the State Florida pursuant to Rule 69B-215.235 of the Florida Administrative Code (“Use of Designations”) C.L.S. and C.L.C. designations are compliant with the aforementioned Rule and have been acknowledged as such by the Florida Department of Financial Services. If any title professional doing business in Florida were to use any other designations after their name or in their advertising, it could be construed as a violation of the law and could result in fines and/or suspension of their license.

What qualifications must I have prior to taking the examination?

You must have ‘verifiable’ full-time experience of having worked in Florida for at least 5 years for an underwriter, title agency, title issuing attorney, or an abstract company. Your ‘verifiable’ 5 years must have been reached prior to the test application deadline. FYI: “out of state experience” can be utilized for a portion of Florida employment – 4 years of out of state may be substituted for up to 2 years of in state; or in other words you must have worked for no less than 3 years in Florida and for no less than 4 years out of state. Personal Note: years of experience should not be your sole barometer as the tests are not easy and the tests are designed for those who’re ‘truly qualified’ more so than by one’s sheer years of experience.

Your Employer must also submit a Notarized ‘Employer’s Certification’ form; and you must provide a detailed resume and complete a (C.L.S. or C.L.C.) questionnaire. And all applicable exam fees must be paid in full and lastly, no matter your years of experience you should study well prior to taking the test!
What else should I know about the Certified Land Title Institute?

More will be shared in an upcoming edition of the FLTA Tallahassee Report, we’ll tell about its history and about the dedicated title professionals who graciously gave of their time, and their experience to lay the ground work to create the concept of professional designations, furthering education and promoting a greater level of professionalism within the Florida title industry. Meanwhile, here’s a few tidbits…

What is the application deadline? – Usually in April.

When is the test? – Usually in June.
Where are the tests given? – In an area near you.
What materials do I use to study for the test? – The FLTA Basic Title Insurance Handbook on CD and certain ‘still relevant’ chapters of Florida Land Titles authored by (my late Grandfather) Mr. Harvey D. Booth, Attorney at Law and C.L.S.

Until the next upcoming edition… For more information about the designations, the tests and the CLT Institute please visit the FLTA website at www.flta.org – select link on left side called Certified Land-Title Institute (CLT).

FLTA MEMBERS IN THE PRESS
Congratulations!! Keep up the good work!

Read about Alpha-Omega Title in Business Wire:
Top-10 Places to Work in the Tampa Bay Areas

Read about Majesty Title in ALTA’s Title News:
Implementation of Best Practices Reaches Tipping Point
Article begins on Page 10
Florida Data Call Agency Activity Tracking

As many agencies are discovering, the manual tracking of all your agency activities is quite tedious and time consuming. Whether you are using OIR’s Data Call Report (available at www.flta.org) or you have created a spreadsheet, there is still manual entry and compilation of the hundreds and thousands of individual time entries that accumulate over the course of a year.

TimeTracker software has been developed specifically as a solution for Florida title agencies’ needs to track activities on Schedule B of the Florida Data Call. TimeTracker is a simple, efficient and accurate application that can run on all of your windows-based computers.

The goal of the Florida Title Agency Data Call is to gather accurate information. Though you are allowed to submit estimates for the time spent on your work, time estimation may adversely affect the findings of the OIR. TimeTracker is the solution that eliminates the need for estimation and manual time entry. It’s real-time tracking made easy!

- Independent Software – can be used regardless of the closing software your agency uses
- Data is stored on your own computers
- Great management tool – see where your employees are actually spending their time
- Track time based on one or two of the Agent Activity Categories and the software will automatically split the time entry for you
- Generate reports by activity, file number, employee and Schedule B category
- Provides backup for your submission to OIR

Agent Activity Categories

I. Search
II. Examination of Documents
III. Determination of Insurability
IV. Curative Efforts
V. Closing

For more information:

www.timetrackerllc.com  |  info@timetrackerllc.com
It’s not easy being a title professional these days. The title industry and the lending industry are under enormous regulatory scrutiny, which makes focusing on compliance even more important than ever. Compliance, of course, is expensive…one more line item to shrink our already withering margins.

The market has changed and slowed. The go-go days of refinance have been replaced by more sluggish origination volumes, and what does come through the order pipeline tends to be purchase. And then there’s the very real specter of industry contraction.

So, to summarize, title businesses are fighting harder for fewer orders from fewer lending companies at greater cost to themselves. All while spending insane amounts of time and money reacting to the latest compliance demands. Sound good? Unfortunately, it’s the reality we’re all facing. It will undoubtedly change sooner or later, but for now, it’s up to you, the title professional to find a way to sink or swim.

In the coming months, I will co-author with Robert Reich, President of NextDeal (formerly DigitalDocs) in Orlando, articles in which we offer the title and settlement services professionals of the FLTA our thoughts on what you can do to track down new business in an environment such as this.

We will provide information that will help you improve your social media exposure, raise your brand profile, focus your sales and marketing efforts to significantly improve your leads and perhaps even bring lenders and Realtors to your door.

My specialty is marketing communications: public relations, marketing, advertising and social media. Robert specializes in sales strategy, management training and technique. Both of us feel strongly that content marketing is the leading way—perhaps the ONLY way outside of referrals—to generate new business. It takes more work and more time, but it’s effective. Yes, it’s unfair that we have to work so much more to win business today, but it’s the way of the world.

The good news is that you have all the tools you need at your disposal already. Most title executives and owners build their businesses by building relationships with clients and earning their trust. Modern sales and marketing techniques do the same thing. Social media is nothing more than a modernized means of networking. Where before you may have clipped an article of interest to your prospect and mailed it to him or her to keep your conversation alive, you can simply Tweet them today. Sales is every bit as much about listening to your prospects and clients as it is about telling them about your products.

Generating new business is still the result of hard work and common sense—even if our message is delivered differently than it once might have been. Execution is more important than ever. How many bad e-newsletters do you get weekly? Do they motivate you to follow up with the sender, or simply condemn the less-than-gripping future installments to the purgatory of the SPAM filter? Are your sales people hitting the phones (and, more important, the road) with a purpose and a plan? Or are they too busy looking busy to bring results?

Robert and I will address the strategy and tactics of bringing in orders. We’ll provide ideas for making use of social media or content marketing (a blog; an e-newsletter or podcast for example) to reach potential new clients and get the word out about your...
business. We’ll offer ideas for getting in the door with prospects and closing the deal. And we’ll do all of that assuming that, like most title businesses, you don’t have an infinite sales or marketing budget. Most important, we’ll be talking to you, Florida title professionals. No generic advice here.

Through it all, we welcome your questions and suggestions for content. Always feel free to e-mail me at brian@trueimpactcommunications.com with marketing or PR-related questions and Rob at reich@nextdeal.us with sales related suggestions or questions.

Don't Miss Out!!! Mark your Calendars!!!

The 2014 FLTA Annual Convention will be here in a flash!
This year we will be Racing into the Future
Monday, November 10 - Wednesday, November 12.
Join your friends this November ocean-side in beautiful Daytona Beach!!

Daytona Beach Oceanfront Resort
100 N Atlantic Ave
Daytona Beach, FL 32118

MORE DETAILS COMING SOON!!

The hotel is now accepting reservations.

For Reservations: Call 1-866-536-8477
Group Code: FLTA
Room Rate: $112 per night

IMPORTANT: If you must cancel your reservation, please help others who would like to attend, and do NOT do it through the hotel. Notify Cindy@flta.org or linda@flta.org of your confirmation number and we will put your room BACK in our ‘bucket’ in case someone else needs the room. If you cancel it, we lose access to it.

Soaking up the sun and having fun!!!