We thought you’d like to know...

What happens when you decide to apply for either the CLC or CLS designations?

Upon its arrival, your application is assigned a number. This is used to keep track of how many people are applying and it assists with the grading process. The application deadline is critical, because approving the applicants to take the test is only the first step. The total number of applicants has to be sorted by location and test-type so that we can plan sufficient seating and tests can be prepared. Once all applications have been reviewed, test site(s) are designated. Every effort is made to send an applicant to the testing site nearest their home.

On test day, only one document requires the applicant to sign their full name. After that, the application number is how we make sure all your test papers remain with your test (unless the applicant chooses to sign with their full name after the initial signature). At grading time, no one (other than the CLT Secretary) knows your name. This provides for true objectivity in grading, but we go one step further. If a grader monitored tests on test day, then they do not grade any of the tests from the site they administered.

Grading can take more than a day to complete. We start on a Friday, and try to finish on Saturday, but Sunday is available if we need it. If a test scores high enough on the first review, the grader signs his name to the grading sheet and marks the “master list” which contains only application numbers, type of test and zone number (for verification purposes) that the applicant passed.

If the score is not high enough (80%), it is put in the re-grade stack and after all tests have been reviewed once, those that did not pass are re-graded by a different person. Unique things happen on a re-grade. First, only questions missed are reviewed. Our mission is to pass people, so we only look at questions with points removed. If after a second review a test is close, but still not passing, it goes to committee, which means the first two graders choose a third person to review the test with them and they “look” for points. Certain questions have been designated as key questions. The first step is to look at those questions to see how the applicant did on the really important issues. If the scores here are high, chances are the applicant will pass if they need less than 10 points to have 80% correct. If that doesn't work, the committee goes over all the questions missed and often asks others in the grading session to assist.

Every effort is made to give the applicant the benefit of the doubt. When all these chances have been exhausted and it still doesn’t reach the 80% correct requirement, the master list is marked “failed”. When grading is over, the secretary checks the master list for accuracy and to be sure all tests were graded. If an applicant scored well on either the A.M. or P.M. session, they will only be required to retest the session that was below the 80% score. The notification letter will indicate if the applicant is eligible for taking only a part of the test or if a full retesting is required. If the applicant qualifies for taking only a portion of the test again, you MUST keep the letter sent to you indicating the part that needs to be tested. Records for retesting are NOT kept by the CLT Institute. The letter is the only source of this information. At that point all tests are destroyed, the letters are prepared and notification of either “Pass”, “Fail” or “Partial Retest” is mailed to each applicant’s home address. By the time the applicant receives their letter, the tests are long gone.

This is a professional designation. Every effort is made to see that as many applicants as possible pass. It is a difficult test, and there is no guarantee that your years of experience alone will be enough to see you through. The best test scores are usually obtained by those who admit studying to some degree regardless of their years of experience. Even a minimal review of vocabulary terms and the CD available for study (The Basic Title Insurance Handbook sponsored by the Florida Land Title Association and the supplement to Florida Land Titles by H.D. Booth) would make a difference in the outcome of some applicants.

Each year, some applicants will call either the Secretary or the Chairman and want to discuss their test. Some have even asked for appointments to review their test. Others want their test returned so they can see where they went wrong. No other professional test provides for a review after the fact and neither does the CLT Institute; however, if you failed either portion of your test, your notification letter will indicate certain areas that you might need additional study or training in prior to retaking the test. There are study guide outlines available, the CD mentioned above, and often study groups are formed by former test takers to assist those attempting the test for the first time. If an applicant takes the time to obtain the necessary tools and reviews/researches the study guide outlines, chances are the results of the testing will be more positive. On the Job Training might be enough to get an applicant to the level needed to qualify for either of these tests, but it seldom is enough to assure a passing grade, for example, there are some areas, like Government Regulations, that you would need to review and familiarize yourself with.

We thought you’d like to know....before you apply to take either test!

The CLT Council and Grading Board