



# FLTA Tallahassee Report

*Serving Over 4500 Title Professionals Throughout Florida*

**JULY 2007**

East Virginia Street, Tallahassee, FL 32301

(850) 681-6422(800) 552-1065 • FAX (850) 681-6271 • [www.flta.org](http://www.flta.org)

Barry Scholnik, President • Lee Huszagh, Executive Secretary-Treasurer

## PRESIDENT'S MESSAGE

**By Barry Scholnik**  
FLTA President

Since our last report, the Florida legislature has been in session and considered several issues affecting the title insurance industry.

HB 111 was passed by both chambers and signed into law by the governor. Effective October 1, 2007, it will no longer be permissible to charge separately on the closing statement for the title examination. Title examination is now considered a primary title service for which the title agency is compensated through the title insurance premium. In addition, title agencies are no longer required to charge a minimum of their actual cost for the title search and closing. Under Section 627.7711, Florida Statutes, as modified by HB111, the charge for the search and closing are now unregulated except for the fact that under present interpretation by federal courts in the jurisdiction, the Real Estate Settlement Procedure Act (RESPA) still prohibits title agencies, for residential transactions, from charging more than what they paid themselves when those services are obtained from a third party.

It will be interesting to see how these changes will impact on the proposed data call. Now that effective October 1<sup>st</sup> the changes for title searches and closings are unregulated and there can be no itemized charge for title examination, possibly the O.I.R will modify the proposed questionnaire form.

HB111 contains other provisions. It adds a clause to Section 626.9541, Florida Statutes which puts into statutory law the result of the Butler case: the agency portion of the premium may be rebated to the entity paying for title insurance.

Also as a result of HB111, in order for non-resident agents to maintain their title insurance license in good

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***“As a result of a separate piece of legislation, anyone involved in the mortgage transaction process that involves mortgage fraud can be found guilty of a second degree felony.”***

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standing, they must earn the same amount of continuing education credits as resident agents. This law is an addition to Section 626.84201, Florida Statutes.

Finally, HB111 does away with the minimum \$25.00 work fee to be charge when insurers or agents issue a mortgage release as provided for in Section 627.7845 Florida Statutes.

As a result of a separate piece of legislation, anyone involved in the mortgage transaction process that involves mortgage fraud can be found guilty of a second degree felony.

One bill that did not become law, fortunately, was SB2004. That proposal would have done away with the promulgated rate and converted Florida into a “file and use” state for title insurance. While we are pleased that the bill did not become law in this season, or industry must remain vigilant so that it does not gain support in future years.

As to all of the activity in this year’s legislative season, once again I am pleased to report how effective FLTA’s efforts were in protecting the interests of our industry. Thanks are in order to Lee Huszagh and all of the insurers and agencies, as well as their lobbyists, involved in these efforts. This session of the legislature was a wild ride but we survived!

On the regulatory front, we have learned that the De-

*See President’s Message on page 8*

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and less of a climb,  
you'll see things  
quite differently...

like ways to do your job  
more efficiently and make  
more money.

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## **2007 Scholarship Applications Now Available**

Scholarship applications for the 2007 Sam D. Mansfield, Marjorie S. Schawartz and John Star Thornton, Jr. Memorial Scholarships are now being accepted. Applications must be received by August 31, 2007 to be considered.

The scholarships are open to any member of immediate family of a member of the Florida Land Title Association who is a resident of the State of Florida and has been accepted to any accredited institution of higher learning in the United States.

For more information, visit [www.flta.org](http://www.flta.org) and download the complete scholarship application.

## **2007 Spring/Summer Seminar Series Wrapping Up**

The 2007 Spring/Summer Seminar Series is coming to a close. With locations in Orlando, Miami, Tampa, Jacksonville, Daytona Beach, and Naples, members had the opportunity to earn continuing education credits while meeting old friends and making new ones. We would like to send a special thank you our speakers who generously gave of their time and expertise. Thank you to all who participated for making them a success! We

If you haven't had a chance to attend, there is one more date in Ocala on July 17, 2007 at the Hilton Ocala. The seminar runs from 9am – 2pm and includes lunch. Registration forms are included in this newsletter or can be download at the FLTA web site – [www.flta.org](http://www.flta.org) by clicking the link for “News & Calendar”.

## **Save the Date for the FLTA Annual Convention, November 14-16, 2007!**

The 2007 FLTA Convention will be held November 14-16, 2007 at the Hyatt Regency Coconut Point Resort and Spa in Bonita Springs, FL! Detailed meeting brochures will be mailed in late July.

To make reservations contact the hotel directly at 239/444-1234 and let them know you are with FLTA. Make your reservations before Sunday, October 14, 2007 to receive the convention rate of \$189 single/double.

For more information, please visit the FLTA web site at [www.flta.org](http://www.flta.org).

## **Dues Application Contained Within Newsletter**

Enclosed in this newsletter is the new revised dues application. If you know of anyone who is not a member of FLTA, please forward this information along. We need to each bring in a new member to strengthen our voice. You can make a difference!

Please make sure to turn in your 2007 dues payment with your updated contact information to be included.

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## **Keeping Up To Date**

Keeping our members informed of matters that impact the title insurance industry, is a primary focus of our Association. The monthly newsletter will continue to keep you abreast of developments, but the term monthly 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).

## **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 please indicate so by sending an e-mail to [leeh@flta.org](mailto:leeh@flta.org) stating you elect to receive the newsletter by e-mail. If you would prefer to receive the newsletter by mail, there is no need to contact our office. You will continue to receive it in that fashion. 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 at your convenience to obtain news and information on upcoming programs. [www.flta.org](http://www.flta.org) is the address.

**~ 2007 NEW MEMBERS ~**

**All American Land Title Insurance Agency, LTD**  
Ocala, FL

**Liberty Title Insurance Group, Inc.**  
Maitland, FL

**All Florida Mobile Home Title Service, LLC**  
Gibsonton, FL

**Majesty Title Services, LLC**  
Tampa, FL

**CitiLife Title Services, Inc.**  
St. Petersburg, FL

**National Title Insurance Company**  
Miami, FL

**Executive Title, LLC**  
Aventura, FL

**Rasco, Reininger, Perez, Esquenazi, Vigil, PL**  
Coral Gables, FL

**Global Title Company**  
Bonita Springs, FL

**Southern Security Title Services, Inc**  
Citrus Springs, FL

**Gullett Title**  
Palatka, FL

**The Title Team**  
Tampa, FL

**InTown Title, LLC**  
Ocala, FL

**Title Resources Guaranty Company**  
Dallas, TX

**Investment Title Services, Inc.**  
Winter Springs, FL

**Title-Write Solutions, Inc**  
Deerfield Beach, FL

**Johnson, Pope, Baker, Ruppel & Burns, LLP**  
Clearwater, FL

**WCI Title**  
Sun City Center, FL

**K.E.L Title Insurance Group, Inc.**  
Altamonte Springs, FL

**Wealth Care International Title Services, LC**  
Winter Park, FL

**Lakes Title Services, LLC**  
Miami Lakes, FL

**Woodward, Pires & Lombardo, P.A.**  
Naples, FL

**In Memoriam — Leonard T. Lincoln**

The Florida Land Title Association is sad to inform its members of the untimely passing of Leonard T. Lincoln on June 15th, of 2007. Leonard was serving as underwriting counsel for The Attorneys' Title Insurance Fund and previously has served in the same capacity for First American Title Insurance Company and American Title Insurance Company as well as private legal practice. Leonard received his BA degree from the University of Florida and his Juris Doctor from Emory University. Leonard was a board certified Real Estate lawyer and had written and lectured on many real property related subjects. The FLTA joins Leonard's many friends in the title insurance industry in expressing our grief at his passing.

# Document Imaging: Why Your Company Should Get On Board

By Joyce Weiland, COO  
SoftPro

Now that Fannie Mae and Freddie Mac are accepting electronic mortgages, there's no doubt the title industry is moving in a "paperless" direction. With this in mind, the title industry continues to generate, file and archive mountains of paper each year. Many title companies are sitting on the fence, waiting for a good time to jump into document imaging. After all, what's the rush?

Here's some math that might spur some action. In the eight years, since the "paperless transaction" was heralded everywhere from CNN to Realty News, an average, mid-sized title company handling a couple hundred files per month would have created almost 20,000 files. How much does it cost each month to warehouse those files? How safe are they from fire, flood and other environmental hazards? (Hurricane Katrina destroyed not just hundreds of thousands of properties but also hundreds of years of records related to those properties.) How many employee hours are wasted traveling back and forth to the back title plant to search for needed priors?

Whether or not you're ready to convert your back title plant to a digital format, if you wait another eight years to jump into document imaging, you'll not only add another 20,000 files to your storage overhead — but you'll also miss the opportunity to radically improve productivity and customer service. The reality is that electronic imaging provides a number of significant business advantages:

- **Instant Accessibility** — Once a document is scanned and indexed, it can be accessed instantly. There's no need to rifle through boxes or filing cabinets to locate documents.
- **Faster Turnaround & Improved Customer Service** — Electronic documents let you respond by email to document requests from any party involved in a transaction within minutes rather than hours.
- **Reduced Copying & Mailing Costs** — Electronic documents can be attached to emails for distribution or uploaded to secure websites and transaction management platforms. You can dramatically reducing copying and shipping costs.
- **Improved Productivity** — Electronic documents are always available, so there's no more searching for a missing manila file, a misfiled document or a docu-

ment left at home and no more trips to remote warehouse facilities.

There's a common misconception that document imaging technology is prohibitively expensive — and at one time it was. In the last few years however, the cost of storage hardware has fallen by almost 60%. In addition, there's a wide range of imaging software now available, some quite affordable, depending on the number of "bells and whistles" you need.

Here are some factors to consider when selecting your digital imaging software:

1. **Networkability.** Is your imaging software scalable across a network or do you need to buy a license and scanner for every workstation? (Can an entire office or five employees share one scanner?)
2. **Title Software Integration.** Can you scan files directly into your closing software or do you have to "go outside" of your main application to grab the document? (Even if it only takes an extra 30 seconds, once you multiply that times the number of your employees and the number of times they'll repeat that action, it becomes a significant amount of time)
3. **Bar-Code Recognition.** How does the software make your documents "recognizable"? Look for a system that generates barcodes specific to each file.
4. **Multiple Levels of Indexing.** Without robust indexing, a scanned image is no easier to file or find than a paper document. Make sure your software lets you search on single and multiple fields.
5. **Support For All File Types.** Look for software that lets you attach any type of file, from PDFs and e-mails to Excell files and PowerPoint presentations.

For most title companies, making the decision to get started is actually harder than truly getting started. Bill Blincoe, of W. Blincoe Enterprises, Inc., who selected SPImage from SoftPro as his imaging software says getting started was incredibly easy and that document imaging exceeds all his company's expectations, "Capturing documents is as easy as putting a bar code page on the front of a document and all it takes to retrieve them is a search for a pertinent word. This was exactly what we needed and at a price we could afford."

For more information, contact Joyce Weiland, COO, at SoftPro, [www.softprocorp.com](http://www.softprocorp.com), 800-848-0143.

# Escrow Account Reconciliation: Outsourcing Your Balancing Act

By Shelly J. Fears, Vice President  
Sales and Marketing  
TSS Software Corporation

## Introduction

Title agency owners and managers know their daily priority is generating revenue. Production activities are designed to help their businesses realize full potential and keep them on a path of sustainable growth.

Administrative tasks such as reconciliation activities performed in-house are non-revenue producing efforts. Accounts reconciliation is also, regrettably, among an agency's most time-consuming and often neglected functions. Any number of factors—the lack of in-house expertise, personnel shortages, or the laborious nature of the reconciliation task itself—contribute to a history of poor accounting practices that could put a business in crisis.

Whether performed in-house or outsourced, timely and accurate reconciliations protect your business investment, placing you in better control of your business. If your agency's escrow account reconciliations are disregarded too often as resources are allocated to revenue-producing functions, you may want to consider subcontracting for these services. Many agency owners and managers are realizing the quality assurance related savings afforded through outsourcing. Better yet, they are finding that the peace of mind is priceless.

## A Necessary Evil

Reconciliation is a necessary task to satisfy requirements of your outside state regulatory agencies and your underwriters. Illegal practices such as mortgage fraud have led to increased legislative and regulatory scrutiny of the title and mortgage industries. If you fail to perform

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## Save the Date!

### 2007 FLTA Annual Convention

November 14-16, 2007

Hyatt Regency Coconut Point Resort & Spa  
Bonita Springs, Florida



## Serving Today's Needs, Meeting Tomorrow's Challenges

Visit [www.flta.org](http://www.flta.org) or call 850/681-6422 for more information on FLTA and the Annual Convention November 14-16, 2007.

timely and accurate reconciliations, your business will bear the full financial impact of any losses arising out of fraudulent transactions against your trust accounts. When a title agency fails an underwriter audit, it has a limited timeframe in which to correct the errors or risk being fined or closed down. Most banks will only reimburse fraudulent transaction claims if the claim is discovered and brought to their attention within 30 to 60 days. Many agencies don't realize this limitation.

Those agencies that balance their accounts in-house are familiar with the challenges of reconciliation. Bank charges, bank errors, returned items, and changes made at the table or following settlement can make for a frustrating experience. The tedious tasks of clearing checks, wires, deposits, and bank adjustments are time-consuming for many managers whose expertise is often in another area of the business. It's no wonder the task frequently goes undone.

### Weighing the Benefits

Underwriters and other state regulatory agencies strongly recommend balancing your trust accounts on a regular basis, monthly at a minimum and preferably weekly or even daily. Most professional services provide a comprehensive reconciliation of your bank account to the bank statement in addition to what's best known as three-way reconciliation—book to bank, trial balance, and outstanding checks and deposits—as required by your underwriters. **By outsourcing this function, your personnel can often spend their time more efficiently and profitably.** Your accounts will be kept accurate and up-to-date while allowing you and your staff to focus on other business matters.

### Leave It to the Experts

Escrow account reconciliation experts think like auditors. They know what an external auditor will look for during a review. Reconciliation services are typically staffed with title industry accounting experts, professionals with background experience in underwriting, auditing, or quality control disciplines.

Frequently as part of the services offered, these expert consultants will recommend efficiencies to help title companies gain better control of their businesses through timely reconciliations. They also are the ones to provide

you with your three-way reconciliation and management reports that ideally should be easy to read and contain all information required for audits.

### Quality Assurance

**Title agencies need to reconcile all accounts** that could contain errors and post all necessary adjustments in a timely manner instead of allowing external auditors to identify problems during a review. Escrow account reconciliation services act as a quality assurance measure to identify and then to correct errors in a pre-audit timeframe, substantially reducing escrow losses and alleviating uncertainty and anxiety for the title agency staff.

### A “Disinterested” Third Party

Outsourcing your agency's escrow account reconciliations has the benefit of a neutral set of eyes looking at your accounts. An outside expert is likely to notice problems that your staff members will not either because they are too close to the operation or are fearful of being held responsible for mistakes.

The involvement of an objective third party is becoming increasingly attractive to underwriters and state auditors for safety and fraud prevention since it eliminates the possibility of internal manipulation of funds. For example, escrow accounting best practices indicate that the person reconciling the account should not be a signer or a disburser on the account. Unfortunately for small agencies, this more or less disqualifies everyone that works there.

### Cost, Convenience, and Coaching

For most agencies, hiring a professional service to perform account reconciliations is an affordable solution to the challenges they currently face in this competitive market. As a rule, subscribing to a reconciliation service runs at well below the cost of maintaining a full-time person on staff.

For your convenience, most companies offer onsite services at your place of business or remotely using internet-based access methods. Scheduling usually depends on the availability of your agency's bank statements. Many offer evaluation services of unreconciled escrow

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## PRESIDENT'S MESSAGE cont'd from page 1

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partment of Financial Service has cited certain agencies for not having their marketing representatives licensed as title agents. The department is relying on Section 626.8412, Florida Statutes. We in the industry take issue with this position based upon our knowledge that those who were involved in enacting that law did not intend for it to be applied in this manner. It is quite possible that FLTA will get involved if it is not resolved to our satisfaction. Please let us know if you have had any experience with this problem.

I want to use this opportunity to again remind everyone to make plans to attend our annual convention which will

be held November 14<sup>th</sup> to 17<sup>th</sup> at the Coconut Point Hyatt Resort in Estero. Don't forget the challenge made to the attendees at last year's convention that they return next year AND bring at least one new person with them! This year promises to be an informative and enjoyable experience as there will be additional presentations, activities for non-member guests, a special luncheon for new members and dancing at the installation banquet. Please check our website for instructions on how to register.

I trust that everyone is having an enjoyable and productive summer.

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## MANAGING ACCOUNTS cont'd from page 7


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accounts on a case-by-case basis to determine if a consultation would be advantageous.

Some times escrow accounting problems result from poor accounting practices or simply a lack of training or knowledge in escrow accounting procedures. Some reconciliation service companies offer basic and advanced reconciliation classes or Webinars to assist your in-house staff with escrow reconciliation concepts such as fixing out-of-balance errors, researching reconciliation discrep-

ancies, and correcting complex item issues. This type of training should be reserved for staff members who have the acumen and time to devote to solving reconciliation issues.

*Shelly J. Fears has managed both small and large title companies in addition to serving as claims counsel for a national underwriter. She has held a number of positions with TSS Software Corporation in the past nine years and is currently Vice President of Sales and Marketing for the company. She can be reached at [SFears@iwanttss.com](mailto:SFears@iwanttss.com).*



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TSS Software Corporation is America's leading independently owned provider of software and services for real estate, title, settlement, and abstracting companies.



**Florida Land Title Association, Inc.**  
 249 East Virginia Street, Tallahassee, FL 32301  
 (850) 681-6422; FAX (850) 681-6271; Florida WATTS 1-800-552-1065; [www.flta.org](http://www.flta.org)

FLTA dues are not deductible as a charitable contribution for federal tax purposes, but may be deductible as a business expense. A change in the tax code eliminates the portion of your dues attributable to lobbying expenses. It has been determined that 15% of your dues are used for these purposes, therefore only 85% of your dues are deductible as a business expense, or 80% if you designate 5% to TIFPAC.

Member Company Name \_\_\_\_\_

Mailing Address \_\_\_\_\_ Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ County \_\_\_\_\_

Contact Person (for mailing list) \_\_\_\_\_ Title \_\_\_\_\_

(Area Code) Telephone Number \_\_\_\_\_ (Area Code) FAX \_\_\_\_\_ Alternate Contact Number \_\_\_\_\_

E-Mail \_\_\_\_\_

The person most responsible for our membership in the FLTA is: \_\_\_\_\_

**2007 Dues Schedule**

At the Annual Convention on November 16, 2006 the membership approved and adopted the following schedule of dues in effect for the year 2007 and beyond, as follows: (Please indicate membership type by placing an "X" in box.)

- Trial Membership: \$150.00, this is available to title agencies who have not been members of the FLTA. This is a non-voting membership.
- Associate Membership: \$300.00, this is available to vendors to our industry, governmental agencies: who activities include land title matters, and law firms whose practice includes title insurance defense litigation. It is a non-voting membership.
- Agent Membership: \$400.00, this is available to all duly licensed entities who meet the requirements for membership in the Florida Land Title Association as contained in the by-laws. In addition, each additional branch office that the member desires to be listed in the directory and included in the mailing list shall require another \$100.00 in dues. The maximum dues for any agency member is \$2,500.00. Please list each additional branch on the back of this form. Copy as needed.
- Insurer Membership: The dues structure shall continue on the basis of gross revenue computed at \$50.00 per \$50,000 in gross (.001) including title premium and sale of evidence of title products in the State of Florida. The maximum dues for any Insurer membership shall be \$15,000 for each insuring entity who is issuing title insurance policies in the State of Florida.

PAC dues are optional, please mark this box if you do not want to contribute 5% of your dues to the Title Industry of Florida Political Action Committee (TIFPAC). A contribution to TIFPAC does not increase dues.

Please return this completed schedule (include reverse side if applicable) with your remittance payable to Florida Land Title Association, Inc.

The by-laws provide that all dues are payable on January 1, 2007 at the office of the Executive Secretary-Treasurer, and shall be delinquent April 1, 2007. Any member who is delinquent in payment of dues shall be suspended automatically and lose all voting privileges.

In order to assure that all members receive membership certificates, please list all current names and addresses of each branch office in Florida on the reverse side of this form. Use additional copies if necessary.

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

**For FLTA Use Only**

Received \$ \_\_\_\_\_ Check No. \_\_\_\_\_ Date \_\_\_\_\_

MC or Visa # \_\_\_\_\_ Expires \_\_\_\_\_

Database  Mailing List  Ledger  Directory  Certificate

---

Member Company Name

---

Mailing Address

Street Address

---

City

State

Zip Code

County

---

Contact Person (for mailing list)

Title

---

(Area Code) Telephone Number

(Area Code) FAX

Alternate Contact Number

---

E-Mail

---

---

---

Member Company Name

---

Mailing Address

Street Address

---

City

State

Zip Code

County

---

Contact Person (for mailing list)

Title

---

(Area Code) Telephone Number

(Area Code) FAX

Alternate Contact Number

---

E-Mail

---

---

---

Member Company Name

---

Mailing Address

Street Address

---

City

State

Zip Code

County

---

Contact Person (for mailing list)

Title

---

(Area Code) Telephone Number

(Area Code) FAX

Alternate Contact Number

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E-Mail

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**Florida Land Title Product Order Form**

*Please indicate below how many of each you would like to order in the line next to each item.*

Basic Title Insurance Handbook- A  
desk reference book covering all  
aspects of Title Insurance

H.D. Booth Supplement – Supplement  
by H.D. Booth covering abstracting &  
researching for study purposes

\_\_\_\_\_ FLTA Members.....\$50.00  
\_\_\_\_\_ FLTA Non-Members.....\$75.00

\_\_\_\_\_ FLTA Members &.....\$20.00  
Non-Members

Shipping \$4.00

**Subtotal** \_\_\_\_\_

Sales Tax \_\_\_\_\_

**Order Total** \_\_\_\_\_

**Florida Sales Tax** (Per Florida law, all orders being mailed within Florida must pay sales tax based on the rate imposed in the county where the merchandise or service is delivered.)  
County: \_\_\_\_\_ FL Sales Tax \_\_\_\_\_\*  
(\*To calculate sales tax, multiply the subtotal amount above by your county's current sales tax percentage.)

**Shipping Information:**

Name \_\_\_\_\_

Company \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ County \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Email Address \_\_\_\_\_

**Please make your checks payable to the Florida Land Title Association and mail to:**

**FLTA**  
249 East Virginia Street  
Tallahassee, FL 32301

**Questions: Call (850) 681-6422 or Toll Free in Florida at (800) 552-1065**

*Florida Land Title Association, Inc.*  
2007 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 request an application and return prior to August 31, 2007.**

*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:***

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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 will underwrite the Thornton scholarship for a period of years.

The amount of the scholarship award is \$1,500.00 and will be awarded at the FLTA Annual Convention in November.

Eligible applicants will receive a questionnaire and personal profile to be completed and returned to FLTA. 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 THIS APPLICATION:**

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

DATED and submitted this \_\_\_\_\_ day of \_\_\_\_\_ 2007.

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

Mail Completed application, postmarked by August 31, 2007, to  
Florida Land Title Association, Inc.  
Attn: Scholarship Committee  
249 East Virginia Street  
Tallahassee, FL 32301

*Florida Land Title Association, Inc.*

**2007 Sam D. Mansfield, Marjoire S. Schwartz and John Starr Thornton, Jr.**

**Memorial Scholarships**

**APPLICATION**

(Application Deadline: August 31, 2007)

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

Company: \_\_\_\_\_ Phone: \_\_\_\_\_

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

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

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

Mailing Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Permanent Address: \_\_\_\_\_

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 Grade Point Average: \_\_\_\_\_ College Grade Point Average: \_\_\_\_\_

Name and telephone number (including area code) of person who to contact in the school's Admissions office for verification of enrollment: \_\_\_\_\_

\_\_\_\_\_



**Florida Land Title Association  
2007 Seminar  
Presented at the Hilton Ocala, Ocala, FL**

**Tuesday, July 17, 2007**

**Agenda & Registration Form**

**Location:** Hilton Ocala  
3600 SW 36th Avenue  
Ocala, Florida 34474  
**(352) 854-1400**

*Use one form per registrant – Copy as necessary*

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City/State \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

Email Address (to send confirmation) \_\_\_\_\_

License # \_\_\_\_\_

Tuesday, July 17

- 8:45 am**                      *Registration*
- 9:00am – 10:30am**        David Mesnekoff  
Attorneys' Title Insurance Fund, Inc.  
*"Focus on Surveys" (3 hours)*
- 10:30am – 11:00am**        *Break*
- 10:30am – 12:00pm**        David Mesnekoff  
Attorneys' Title Insurance Fund, Inc.  
*"Focus on Surveys" cont'd*
- 12:00pm – 1:00pm**         *Lunch*
- 1:00pm – 2:00pm**         Pat Hancock  
Fidelity National Title Insurance Co #407  
*"Curative Statutes & Other Tricks of the Trade" (1 hour)*

**Registration – (includes 4 hours of CE Credit)**

\_\_\_\_\_ \$50 for Members

\_\_\_\_\_ \$100 Non-members\*

**Payment information** (please check one)

\_\_\_\_\_ **Check Enclosed.** Please make checks payable to the  
*Florida Land Title Association.* Check # \_\_\_\_\_

**Credit Card Payment**    \_\_\_\_\_ Master Card    \_\_\_\_\_ VISA

Credit Card Number \_\_\_\_\_ Exp Date \_\_\_\_\_

Cardholder Name \_\_\_\_\_ Signature \_\_\_\_\_

Security Code \_\_\_\_\_ This is the 3 digit number that appears on the reverse of your credit card.

Billing Address and Phone Number if different from registration \_\_\_\_\_

*\*Non-members that join FLTA at the seminar may apply the seminar registration cost towards their membership dues.*

**Please mail registration and payment to:  
Florida Land Title Association  
249 East Virginia Street  
Tallahassee, FL 32301**

**These courses have been approved by the Florida  
Department of Financial Services for  
continuing education credit.**