



 **ezLearning**  
Course Catalog



# CE Courses

(Licensed Title Agents)

**PLEASE NOTE: Once CE Ethics Credits have been met, Ethics Credits can be used for General Credits.**

## **All Those Numbers in Bankruptcy**

An ethical approach to understanding bankruptcy and its effects on title transactions.

**Credit:** 1 CE Ethics Credit

**Instructor:** Jennifer Fulks

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## **Blockchain & Title Insurance**

You may have heard about blockchain and cryptocurrency, but like many of us, you may be wondering what all the buzz is about. This digital technology is entering into residential and commercial property transactions, with the goal of making land transfers easier and faster. What does this mean for the title insurance industry? What could this mean for you? Old Republic Title's national underwriting counsel, Chad Hansen, has been on the forefront of this innovative platform. He provides technological and legal insight into how blockchain just might transform the future of how we do business in the real estate and title industries.

**Credit:** 1 CE General Credit

**Instructor:** Chad Hansen

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## **Claims by Error**

This course will provide a review of the coverage provided under an ALTA title insurance policy available in Florida and how that coverage is applied in the instance of a claim from an insured. The study will focus on the various types of title insurance claims in Florida; how claims arise and are identified; methods of claims resolution; a case study of real claims tendered to Old Republic; and tips on claims prevention. The goal is to educate the agent on how to properly identify and resolve potential claim issues with an aim towards reducing post-closing problems and losses.

**Credit:** 1 CE Ethics Credit

**Instructor:** Marcie Anthony

## Once Upon a Conveyance

An in depth look at the most common types of deeds used in a real estate transaction along with common and incorrect ownership language found on a deed. Also discusses the importance of buyer/borrower directed language and the ethical considerations of preparing a deed as part of a transaction. Covers terminology and proper signature requirements in conjunction with the deed and mortgage. Examines the closing agent's responsibility when using a Power of Attorney (POA) along with the importance of following specific guidelines when insuring a tax deed.

**Credit:** 1 CE General Credit

**Instructor:** Cathi Schmidt

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## FIRPTA

What is FIRPTA? Where can I find more information about it? What are the rules? Who is responsible? If you or your clients have asked one or more of these questions, then this course is for you. In this program we take a closer look at the "Foreign Investment in Real Property Tax Act" Topics include: the general rule and exemptions, limitations on the amount required to be withheld, procedures for withholding, liability of agents and the transferee and more. Part 2 of the course includes "Frequently Asked Questions about FIRPTA." In this section we take an even deeper look at FIRPTA, covering: the ins and outs of FIRPTA, rules that affect various entity sellers, such as estates and LLCs, exemptions, requirements, and procedures you need to know, liability of agents and the transferee and more. Included with this webinar are complementary handouts to help you understand FIRPTA and what you need to do when FIRPTA applies to your transaction.

**Credit:** 2 CE Ethics Credits

**Instructor:** Kevin Pogoda

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## Liens I Can't Get No ... Satisfaction!

The purpose of this course is to provide a comprehensive review and discussion of the various liens that can attach to real property in Florida. The course will begin with a short introduction to the topic and the issues involved in determining whether liens attach to real property in Florida. Then, the course will provide an in-depth review of various judgments, orders and decrees that attach to real property, their duration and the ethical considerations of paying or not paying the judgment, order or decree. In addition, the course will discuss how a discharge of bankruptcy will affect the various judgments, liens and decrees. The course will also cover issues of lien priority relating to mortgages, mortgage modifications, construction liens as well as provide a discussion about association liens and other miscellaneous liens that attach to Florida real property. This course will help you gain the knowledge needed to communicate better with clients regarding judgment liens whether for payment or enforcement, with an aim toward client satisfaction and reducing post-closing problems and losses.

**Credit:** 1 CE Ethics Credit

**Instructor:** Amber Ashton

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## Modification by Novation

The course provides a comprehensive review of the various ways to modify Florida mortgages and how modifications affect priority and insurability. We will review the issues involved in modifying mortgages and a discussion of the Florida Notice statutes and the concepts behind novation. Then, the course focuses on a more in-depth review of mortgage modifications, title insuring requirements and the ethical considerations involved in deciding how to rate policy premiums. In addition, there will be a brief discussion of how to apply the contents of this course to fact-based examples including discerning whether the modification is a novation. The course, through these examples will also cover priority of the mortgage as modified and analyzing whether substitution loan rates apply.

**Credit:** 1 CE Ethics Credit

**Instructor:** Sergio Osorio

## **Powers of Attorney & Guardianship**

This course will thoroughly review the issues and ethical dilemmas that may arise when the title agent is requested to accept a power of attorney (POA) for a transaction being insured. This course will instruct how to correctly and ethically handle a title transaction where a POA is being used or where a guardianship of a minor or incapacitated person is involved. When this course is complete, you will be able to complete a thorough analysis of the potential issues and impose the appropriate requirements in connection with clearing title with an aim towards reducing post-closing problems and losses.

**Credit:** 1 CE Ethics Credit

**Instructor:** Amber Ashton

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## **Taxes & Title Insurance**

For those who are curious or just unsure about how taxes impact title insurance – this course is for you. Are you familiar with the IRS codes relating to tax liens and 1099's? Do you know the rules that affect a 1031 Exchange and how a transaction is processed and closed? This one-hour program has something for just about everyone in the industry! The content includes: the requirements of 1099-S reporting, the attachment and removal of Federal Tax Liens, the ins-and-outs of 1031 Exchanges and more.

**Credit:** 1 CE General Credit

**Instructor:** Amber Ashton

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## **What's The Matter of Ethics – Parts 1 & 2**

Part 1 (Decision Making): It's the end of the month. You have a closing scheduled every hour. When your buyers and sellers arrive, you ask them for identification and the only proof the seller has is a club card with his picture. To keep things moving, the agent, who gives you a decent amount of business, asks you to accept the card. What should you do? In this one-hour thought provoking webinar we discuss common ethical situations encountered in the title industry including: why being ethical matters; how to identify and avoid common blind spots; and how to make good decisions when faced with ethical dilemmas.

Part 2 (Truth Telling): Why are truth and honesty important to the title and real estate industries? How can you tell if something is a fact or an opinion? What impact can this have on you and your business? During this session, we will examine why truth and ethics matter professionally, review ways you can establish your own ethical standards and how to implement them within your business practice. Using stories from the street, we will uncover how this applies to the daily work and transactions within the title industry.

**Credit:** 2 CE General Credits

**Instructor:** Susan Zuhowski

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## **Avoiding the Minefield - A Claims Presentation**

How do you know if your next transaction will trigger a claim ? Don't find out the hard way! Let the past be your guide as our instructors share stories and insights to help you avoid the minefield of claims. The program is a must-see for anyone who processes, closes, or underwrites a real estate transaction. This information-packed, one-hour presentation will review claims related to: legal descriptions, signing authority, Powers of Attorney, incorrect payoffs, HUD second mortgages, equity lines of credit, encroachment and boundary disputes, and letters of indemnity.

**Credit:** 1 CE Ethics Credit

**Instructor:** Kevin Pogoda

## **Fraud: I Did Not See That Coming!**

In the fast-paced real estate industry, the complexity of transactions combined with multiple access points creates lots of potential targets for fraudsters armed with sophisticated schemes which have been carefully crafted to make you their next victim. During this course, you'll hear about emerging fraud schemes and processes, real-life incidents and how to avoid becoming a fraudsters next victim. We'll also review various types of schemes and tactics, to include forgery, wire diversion, lack of authority and imposter fraud.

**Credit:** 1 CE Ethics Credit

**Instructor:** Marcie Anthony

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## **Complex Signing Authority**

This course will discuss the documentation and procedures to follow to determine signatory authority for corporation, partnerships, limited liability companies and trusts. Particular attention will be paid to business entities with complex relationships between subsidiaries, parents and member/managers which are also business entities.

**Credit:** 1 CE General Credit

**Instructor:** Amber Ashton

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## **Policy Coverage & Claim Resolution**

This course provides a detailed review of the trending issues related to Title Claims currently affecting the title industry. Real-life scenarios involving title professionals that resulted in a claim(s) are presented as a valuable teaching tool as well as, to demonstrate how title insurance mitigates risks during the purchase, selling and lending process of a transaction. Additionally, participants will learn how a title policy works, how a claim is evaluated, the most common title claims and actions to take in preventing a claim.

**Credit:** 1 CE Ethics Credit

**Instructor:** Nancy Rogers & Rob Baker

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## **Commercial Transaction Playbook**

A broad overview of some common issues involved in commercial real estate transactions, together with matters to look for on the survey and frequently requested endorsements.

**Credit:** 1 CE General Credit

**Instructor:** Patricia "Trish" Ladan

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## **Ethical Escrow Management**

Ethical guidelines for the management and maintenance of the agent's escrow account as well as examining the responsibilities of holding and disbursing the earnest money deposit and other escrowed funds.

**Credit:** 1 CE Ethics Credit

**Instructor:** Cathi Schmidt

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## **Real Estate Litigation: Missing the Playcall!**

The claims rationale behind underwriting requirements stemming from litigation matters involving probate, legal description errors, signature requirements, tax deed sales, judgments and liens.

**Credit:** 1 CE Ethics Credit

**Instructor:** Amber Ashton & Marcie Anthony

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## **Probate: Don't Fear the Reaper!**

This course addresses ethical issues when insuring title of real property following the death of an owner. This course will review general probate definitions, title examination of Florida real property involving domiciliary and ancillary administrations and will wrap up with exploring different types of probate by reviewing Tenancy by the entirety, Joint tenancy with right of survivorship and remainder interests.

**Credit:** 1 CE Ethics Credit

**Instructor:** Jennifer Fulks

## **Gone in Sixty Seconds**

An in-depth review of recent developments in forged deeds and B&C fraud schemes that continue to plague the title insurance and real estate industry. The title agents and title insurance industry are one of the most frequent targets of these scam artists because of the transaction amounts involved and the lack of sophisticated computer and internet protocols within the industry.

**Credit:** 1 CE Ethics Credit

**Instructor:** Doug Pollock

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## **Real Estate Litigation: Bad Actors!**

This course examines the claims rationale behind underwriting requirements stemming from litigation matters involving fraud, misrepresentation, forgery in a variety of contexts including probate, power of attorney use, signatory authority, and issues which arise during the gap period. We also outline the options available to combat fraud and claim losses in real estate transactions.

**Credit:** 1 CE Ethics Credit

**Instructor:** Amber Ashton & Marcie Anthony

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## **Uniform Closing Instructions**

After 25+ years in the making, the creation and adoption of a Uniform Letter of Instructions (ULI) has been finalized. This course will provide a first, in-depth look at how information will be organized on both the Master and Transactional Instructions Forms and discuss how they will improve communication between lenders and settlement agents while reducing delays in the closing process.

**Credit:** 1 CE General Credit

**Instructor:** Anne Anastasi

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## **Common Ethical Dilemmas in Title Insurance**

Ethical dilemmas that arise during title transactions most occur unexpectedly which can take you by surprise. We will review the ten most common ethical dilemmas that occur in title transactions, how to address and resolve them, and steps to take to reduce future potential conflicts. Poll questions, review of comparative ethical standards and title industry related case studies are included in this program.

**Credit:** 1 CE Ethics Credit

**Instructor:** Tyler Stoehr

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## **Community Association Living: Wait, I have to pay for that too?**

This course will examine the unique issues that arise when handling a closing where the real property is in a community association, such as a condominium or homeowners association.

**Credit:** 1 CE General Credit

**Instructor:** Shawn Brown

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## **Sales Over Seas: International Buyers & Sellers**

The course addresses matters involving sales of property where one or both parties are foreign nationals. It focuses on identification issues, notarization requirements and particular issues that arise when the seller is not a citizen of the United States of America.

**Credit:** 1 CE Ethics Credit

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## **The Upgrade: Florida Endorsements**

A comprehensive review of the Florida endorsements currently approved to be issued with the ALTA 2021 jackets. Includes an examination of frequently requested endorsements, criteria for issuing, associated premiums, prohibited endorsements and prohibited affirmative coverages.

**Credit:** 1 CE Ethics Credit

**Instructor:** Matt Nowicki

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# CLE Courses

(Attorneys & Paralegals)

## All Those Numbers in Bankruptcy

An ethical approach to understanding bankruptcy and its effects on title transactions.

**Credit:** 1 General Credit, 1 Ethics Credit, 1 Business Litigation Credit, 1 Real Estate Credit

**Instructor:** Jennifer Fulks

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## Blockchain & Title Insurance

You may have heard about blockchain and cryptocurrency, but like many of us, you may be wondering what all the buzz is about. This digital technology is entering into residential and commercial property transactions, with the goal of making land transfers easier and faster. What does this mean for the title insurance industry? What could this mean for you? Old Republic Title's national underwriting counsel, Chad Hansen, has been on the forefront of this innovative platform. He provides technological and legal insight into how blockchain just might transform the future of how we do business in the real estate and title industries.

**Credit:** 1 General Credit, 1 Technology Credit, 1 Real Estate Credit

**Instructor:** Chad Hansen

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## Claims by Error

This course will provide a review of the coverage provided under an ALTA title insurance policy available in Florida and how that coverage is applied in the instance of a claim from an insured. The study will focus on the various types of title insurance claims in Florida; how claims arise and are identified; methods of claims resolution; a case study of real claims tendered to Old Republic; and tips on claims prevention. The goal is to educate the agent on how to properly identify and resolve potential claim issues with an aim towards reducing post-closing problems and losses.

**Credit:** 1 General Credit, 1 Business Litigation Credit, 1 Real Estate Credit

**Instructor:** Marcie Anthony

## **FIRPTA**

What is FIRPTA? Where can I find more information about it? What are the rules? Who is responsible? If you or your clients have asked one or more of these questions, then this course is for you. In this program we take a closer look at the "Foreign Investment in Real Property Tax Act" Topics include: the general rule and exemptions, limitations on the amount required to be withheld, procedures for withholding, liability of agents and the transferee and more. Part 2 of the course includes "Frequently Asked Questions about FIRPTA." In this section we take an even deeper look at FIRPTA, covering: the ins and outs of FIRPTA, rules that affect various entity sellers, such as estates and LLCs, exemptions, requirements, and procedures you need to know, liability of agents and the transferee and more. Included with this webinar are complementary handouts to help you understand FIRPTA and what you need to do when FIRPTA applies to your transaction.

**Credit:** 2.5 General Credits, 2.5 Business Litigation Credits, 2.5 International Law Credits, 2.5 International Litigation & Arbitration Credits, 2.5 Real Estate Credits, 2.5 Tax Law Credits

**Instructor:** Kevin Pogoda

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## **Liens I Can't Get No ... Satisfaction!**

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**Credit:** 1 General Credit, 1 Ethics Credit, 1 Business Litigation Credit, 1 Civil Trial Credit, 1 Construction Law Credit, 1 Real Estate Credit

**Instructor:** Amber Ashton

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The course provides a comprehensive review of the various ways to modify Florida mortgages and how modifications affect priority and insurability. We will review the issues involved in modifying mortgages and a discussion of the Florida Notice statutes and the concepts behind novation. Then, the course focuses on a more in-depth review of mortgage modifications, title insuring requirements and the ethical considerations involved in deciding how to rate policy premiums. In addition, there will be a brief discussion of how to apply the contents of this course to fact-based examples including discerning whether the modification is a novation. The course, through these examples will also cover priority of the mortgage as modified and analyzing whether substitution loan rates apply.

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**Credit:** 1 General Credit, 1 Elder Law Credit, 1 Juvenile Law Credit, 1 Real Estate Credit

**Instructor:** Amber Ashton

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## **Taxes & Title Insurance**

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**Credit:** 1 General Credit, 1 Real Estate Credit, 1 Tax Law Credit

**Instructor:** Amber Ashton

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## **What's The Matter of Ethics – Parts 1 & 2**

Part 1 (Decision Making): It's the end of the month. You have a closing scheduled every hour. When your buyers and sellers arrive, you ask them for identification and the only proof the seller has is a club card with his picture. To keep things moving, the agent, who gives you a decent amount of business, asks you to accept the card. What should you do? In this one-hour thought provoking webinar we discuss common ethical situations encountered in the title industry including: why being ethical matters; how to identify and avoid common blind spots; and how to make good decisions when faced with ethical dilemmas.

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**Credit:** 2.5 General Credits, 2.5 Ethics Credits, 2.5 Real Estate Credits

**Instructor:** Susan Zuhowski

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## **Avoiding the Minefield - A Claims Presentation**

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**Credit:** 1 General Credit, 1 Real Estate Credit

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**Credit:** 1 General Credit, 1 Ethics Credit, 1 Real Estate Credit, 1 Business Litigation Credit

**Instructor:** Marcie Anthony

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## **Complex Signing Authority**

This course will discuss the documentation and procedures to follow to determine signatory authority for corporation, partnerships, limited liability companies and trusts. Particular attention will be paid to business entities with complex relationships between subsidiaries/parents and member/managers which are also business entities.

**Credit:** 1.0 General Credit, 1.0 Business Litigation Credit, 1.0 Real Estate Credit

**Instructor:** Amber Ashton

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## **Policy Coverage & Claim Resolution**

This course provides a detailed review of the trending issues related to Title Claims currently affecting the title industry. Real-life scenarios involving title professionals that resulted in a claim(s) are presented as a valuable teaching tool as well as, to demonstrate how title insurance mitigates risks during the purchase, selling and lending process of a transaction. Additionally, participants will learn how a title policy works, how a claim is evaluated, the most common title claims and actions to take in preventing a claim.

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**Instructor:** Nancy Rogers & Rob Baker

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## **Real Estate Litigation: Missing the Playcall!**

The claims rationale behind underwriting requirements stemming from litigation matters involving probate, legal description errors, signature requirements, tax deed sales, judgments and liens.

**Credit:** 1 General Credit, 1 Real Estate Credit, 1 Wills Trusts and Estates Credit

**Instructor:** Amber Ashton & Marcie Anthony

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## **Probate: Don't Fear the Reaper!**

This course addresses ethical issues when insuring title of real property following the death of an owner. This course will review general probate definitions, title examination of Florida real property involving domiciliary and ancillary administrations and will wrap up with exploring different types of probate by reviewing Tenancy by the entireties, Joint tenancy with right of survivorship and remainder interests.

**Credit:** 1 Ethics Credit, 1 General Credit, 1 Real Estate Credit

**Instructor:** Jennifer Fulks

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## **Commercial Receivership Act**

This course reviews the Commercial Receivership Act (UCRERA). We begin with a general discussion of pre-UCRERA receiverships under Florida law After discussing the rights, power and duties of Receiver, the course will outline significant legal issues in the Act and will wrap up with a conclusion and recap.

**Credit:** 1.0 General Credit & 1.0 Real Estate Credit

**Instructor:** Manny Farach

## **The Price of Admission: Ethical Issues with Estoppel Letters**

This course will review the information necessary to contest inappropriate fees, costs, assessments and charges, which may appear in an estoppel letter. A particular focus will be to provide clarification on how to address issues in Association estoppel letters with open notices of commencement, ongoing litigation, and buyer approval requirements. Additional instruction will be provided on the issues that arise when a lender provides a conditional pay-off letter as well as what to look out for to prevent wire fraud.

**Credit:** 1 General Credit, 1 Real Estate Credit, 1 Construction Law Credit

**Instructor:** Jennifer Fulks

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## **Gone in Sixty Seconds**

An in-depth review of recent developments in forged deeds and BEC fraud schemes that continue to plague the title insurance and real estate industry. The title agents and title insurance industry are one of the most frequent targets of these scam artists because of the transaction amounts involved and the lack of sophisticated computer and internet protocols within the industry.

**Credit:** 1 Ethics Credit, 1 General Credit, 1 Technology Credit

**Instructor:** Doug Pollock

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## **Real Estate Litigation: Bad Actors!**

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**Instructor:** Amber Ashton & Marcie Anthony

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## **Uniform Closing Instructions**

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**Credit:** 1 General Credit, 1 Real Estate Credit, 0.5 Ethics Credit

**Instructor:** Anne Anastasi

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## **Common Ethical Dilemmas in Title Insurance**

Ethical dilemmas that arise during title transactions most occur unexpectedly which can take you by surprise. We will review the ten most common ethical dilemmas that occur in title transactions, how to address and resolve them, and steps to take to reduce future potential conflicts. Poll questions, review of comparative ethical standards and title industry related case studies are included in this program.

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**Instructor:** Tyler Stoehr

### **Community Association Living: Wait, I have to pay for that too?**

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**Instructor:** Shawn Brown

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**Instructor:** Amber Ashton & Marcie Anthony

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### **The Upgrade: Florida Endorsements**

A comprehensive review of the Florida endorsements currently approved to be issued with the ALTA 2021 jackets. Includes an examination of frequently requested endorsements, criteria for issuing, associated premiums, prohibited endorsements and prohibited affirmative coverages.

**Credit:** 1 General Credit, 1 Real Estate Credit

**Instructor:** Matt Nowicki

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### **The Water's Edge: Navigating Water Rights**

This course provides a comprehensive review of water rights and the various issues which can arise when property borders on any kind of natural water body, including lakes, rivers, streams, ponds, the Atlantic Ocean and the Gulf of Mexico. It will examine the history of water rights in the State of Florida, the acquisition of submerged lands, man-made bodies of water, Federal navigational servitude issues and the recent water rights decisions from Florida courts.

**Credit:** 1 General Credit, 1 Real Estate Credit

**Instructor:** Chris Smart

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# Title Academy

(Non-Accredited)

## Title 101: Module I

Module I of Title 101 the agent will learn the steps to follow when receiving a contract and escrow deposit. A step by step process on how to open a file and obtain specific documents and information based on the transaction type, followed by a thorough review of important title related sections of the Florida "AS IS" contract. The agent will have a clear and precise understanding of title insurance and the meaning of a title commitment and each section thereof. Module I concludes with an explanation and examples of the importance of proper phone and email etiquette when working with other agents, co-workers and clients.

**Credit:** Non-Accredited

**Instructor:** Cathi Schmidt

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## Title 101: Module II

Module II will focus on the final review of the closed file. You will learn how to identify and prepare the documents to be sent back to the lender as well as how to recognize invoices that are required to be paid and sent out after closing. The course will also include a thorough review of recording procedures along with the typing requirements for final policies.

**Credit:** Non-Accredited

**Instructor:** Cathi Schmidt

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## Title 101: Module III

Module III will review the responsibilities of the Processor's position. We will discuss the importance of certain timelines as well as how to read, clear and mark up the commitment and in turn avoid potential pitfalls.

**Credit:** Non-Accredited

**Instructor:** Cathi Schmidt

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## Title 101: Module IV

Module IV will look at the importance of reviewing the entire file and preparing the title documents prior to the closing. This course will include a discussion of ALTA's Best Practices, breakdown of the Closing Disclosure, the ALTA Settlement Statement and then how to prepare for a sale, refinance and cash transaction.

**Credit:** Non-Accredited

**Instructor:** Cathi Schmidt

## What is Title Insurance?

A great prologue to Title 101, "What is Title Insurance?" will brief you on what title insurance is, review the life of a new file and introduce you to new roles, topics and documents that you will be exposed to in this industry.

**Credit:** Non-Accredited

**Instructor:** Amber Ashton

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## Office Etiquette- Level 1

In this Title Academy course, we cover tips on phone and email etiquette. Then we watch a closing run by Chloe Closer as we review proper etiquette at the closing table.

**Credit:** Non-Accredited

**Instructor:** Chloe Closer & Kathy Braid

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## Digital Defense & Fraud Awareness - Level 1

In this Title Academy course, We cover all things Cyber Fraud. We begin our discussion by looking into statistics on Payoff & Wire Fraud, then go into a deep dive of the latest fraud schemes hitting Florida. After presenting real life claim stories of this Vacant Land scheme, we go over cyber crime insurance policies, the positive pay process and conclude with tips on how to identify fake driver's licenses and passports.

**Credit:** Non-Accredited

**Instructor:** Cathi Schmidt, Marcie Anthony, Peter Croizat, Tom Title & Jacob Campoamor

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## Rate Calculation - Level 2

In this Title Academy course, we overview three topics of rate calculation: Premium calculation, Substitution Loan Rates and Reissue Rates. First, we break down how to calculate premium for an Owner's Policy. Then, we discuss the appropriate application of substitution loan rates when a prior loan policy has been issued and we wrap up by exploring when to apply reissue rates when a current owner's policy is in place.

**Credit:** Non-Accredited

**Instructor:** Tom Title

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## Surveys - Level 2

In this Title Academy course, we explore Surveys. We begin by watching a presentation containing information about surveys and a tutorial on how to read them. Then, we discuss prior survey exceptions and conclude with a breakdown of survey affidavits.

**Credit:** Non-Accredited

**Instructor:** Kathy Braid & Amber Ashton

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## RON Basics- Level 2

In this Title Academy course, we go over all of the basics and fundamentals of Remote Online Notarization (RON). We begin with the history of e-documents in Florida and how they evolved into RON, then we go over what RON is, how to become a RON Notary, tips, and more!

**Credit:** Non-Accredited

**Instructor:** Amber Ashton, Kathy Braid & Tom Title

## **POA & Guardianship - Level 2**

In this course we outline when it is appropriate to use a Power of Attorney, what is required to be contained in a power of attorney and what the appropriate signature blocks should be when utilizing a POA. We conclude with an overview of guardianships and how they relate to wards and the connection POAs can have with Trustees.

**Credit:** Non-Accredited

**Instructor:** Amber Ashton & Libby Lawyer

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## **Claim Resolution & Indemnity - Level 2**

Insurance claims is a natural element of the title industry. This course will review the steps needed to submit a claim, what to do if you are subject to wire fraud and conclude with defining indemnity.

**Credit:** Non-Accredited

**Instructor:** Marcie Anthony & Cathi Schmidt

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## **Title Game Show! Late Night Edition**

Welcome to our Title Game Show! In this Family Feud style game we have a panel who will try to pick the most popular answer to a series of questions. Follow along as our host Amber Ashton presents questions that you will be able to answer.

**Your Goal:** pick the option you think will be the most popular answer!

This course covers a wide range of title topics from Liens and Homestead to RESPA and MRTA. After each question, our panel will discuss the different options and then you will be able to make your pick. You will then be able to see the most popular picks and compare.

**Credit:** Non-Accredited

**Instructor:** Amber Ashton

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## **Title Game Show! Red Carpet Edition**

Welcome to episode 2 of our Title Game Show! in this Family Feud style game we have a panel who will try to pick the most popular answer to a series of questions. Follow along as our host Amber Ashton presents questions that you will be able to answer.

**Your Goal:** pick the option you think will be the most popular answer!

This course covers a wide range of title topics from trusts and deeds to liens and judgments. After each question, our panel will discuss the different options and then you will be able to make your pick. You will then be able to see the most popular picks and compare.

**Credit:** Non-Accredited

**Instructor:** Amber Ashton

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## **Title Game Show! Cruising Edition**

Welcome to episode 3 of our Title Game Show! in this Family Feud style game we have a panel who will try to pick the most popular answer to a series of questions. Follow along as our host Amber Ashton presents questions that you will be able to answer.

**Your Goal:** pick the option you think will be the most popular answer!

This course covers a wide range of title topics from Surveys and Bankruptcy to Endorsements and Foreign Sellers. After each question, our panel will discuss the different options and then you can make your pick. You will then be able to compare your answer to the survey results

**Credit:** Non-Accredited

**Instructor:** Amber Ashton

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