



## **FLORIDA LAND TITLE ASSOCIATION**

### **CODE OF ETHICS**

#### **Title and Real Estate Settlement Services**

- Principle 1: Maintain the highest possible standards of business and professional practice and make a continuing effort to improve the quality of service in the title industry.
- Principle 2: Issue commitments and policies of title insurance pursuant to prudent underwriting practices and only after a complete investigation and thorough examination of adequate records.
- Principle 3: Comply with all laws and title industry standards including, but not limited to, those regarding receipt, handling and disbursement of good funds; record keeping; and handling and recording of documents.
- Principle 4: Follow instructions of all parties to a given transaction, including the contract by which a title agency is authorized to issue policies of its title insurance underwriter.
- Principle 5: Protect the privacy rights of parties to title insurance transactions.

#### **Consumer Protection**

- Principle 6: Refuse to participate in any unfair or deceptive practices including, but not limited to, practices prohibited by state and federal law.
- Principle 7: Protect the integrity of real estate transactions and the welfare of the parties to the transaction by refusing to participate in any fraud.

Principle 8: Cooperate with law and regulatory enforcement agencies in the investigation of the affairs of the title insurance industry.

### **Workplace Ethics**

Principle 9: Promote a workplace dedicated to the highest standards of professional and ethical integrity and free from discrimination.

Principle 10: Pursue operational excellence and innovation while encouraging environmental responsibility and use of environmentally friendly technologies.

### **Title Profession**

Principle 11: Earn and maintain a reputation for honesty and integrity.

Principle 12: Cooperate with others engaged in real estate transactions – real estate brokers, attorneys, lenders, buyers, sellers, borrowers, surveyors and appraisers – to provide the finest professional service at reasonable cost.

Principle 13: Support the Florida Land Title Association and its advocacy of legislation beneficial to the citizens of Florida and the continuing integrity and stability of the real estate and title insurance industries.

Principle 14: Establish and maintain cooperation, mutual trust and congenial relations among the members, sections and committees of the Florida Land Title Association.

Adopted	3/13/76
Amended	11/17/87
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