

# TALLAHASSEE REPORT

#### The Florida Land Title Association's Newsletter.

This newsletter is designed to bring you information that has occurred within the association and industry in the previous month. We hope you will find this to be informative and keep you up-to-date.



# <u>JOIN US FOR THE 2022 FLTA CONVENTION</u> Monday, October 24<sup>th</sup> - Wednesday, October 26<sup>th</sup>

Monday, October 24<sup>th</sup> - Wednesday, October 26<sup>th</sup> Naples Grande Beach Resort Naples, Florida This October, meet us by the bayou and let the good times roll! We would be thrilled to be joined by you in Naples. This year's event will be focused on business education, networking, and continued member engagement - the **FUNdamentals for Success**.

Many of our attendees have had great success in attending past year's conventions and we want to be sure you are included.

Will you be joining us? Hoping you'll say "yes", please click on the above image or follow the <u>link</u> to reserve your space.

With topics addressing the latest successes and challenges, you won't want to miss this year's event!

- Learn from Speakers on topics and strategies that will help you grow your business.
- Spend quality time with your friends, your Underwriters and Industry Leaders
- Get involved in FLTA Committees while attending the convention.
- Earn Hours of C.E./C.L.E. Credit, including 1 hour of Ethics
- Get and Stay connected to industry leaders and others who will be our Change Agents
- Be Productive and have FUN DOING IT!!

Attendee registration includes Welcome Reception; Tuesday breakfast, lunch and Celebration Evening; Wednesday breakfast; and other items.

2022 FLTA Convention Registration

# **MEMBER SPOTLIGHT**

Deb Grace



#### Company that I work for:

I work at AccuTitle, a leading industry supplier of 4 well known and established title production software solutions. I must say that this is by far is the very best and funniest job that I have had. I feel that everything I have done throughout my career has prepared me for this one!!

### What I love most about my job:

I am front facing for our company, bringing my large network of connections together to strengthen and leverage opportunities in our industry, all benefiting the agent.

It allows me the luxury to be involved in national and state associations. I am passionate these organizations as I recognize their many benefits for the agents. Through my involvement, I am able to share and expand my skill set to complement and enhance the various committees for continued growth and momentum across the industry.

## What experiences and past roles have led me to where I am today

I have been fortunate to have the very best of jobs throughout my career. At the core of each was continued growth in establishing solid relationships with trust, and the ability to identify early on, the best solution for the client. Through this exciting journey I have refined the art of "listening" to what is being said as well as to paying attention to what they are "not saying" which gave me insight to be able to determine the best solution(s) for their needs.

#### Biggest career challenge I had to overcome!

Successfully launching a new product nationally and internationally. Successfully managing the staffing, manufacturing locations, marketing campaigns for the brand/presentation, working through the language barrier and shipping obstacles, and ultimately establishing fair market pricing for each country.

#### Project I am working on now, why it is meaningful to me?

I love working the strategic opportunities for AccuTitle. Whether that be the opportunities for expansion under our umbrella with our CEO, working with the sales team to provide connections that can be helpful to them, or expanding the integrations with each of our software companies. Working with, maintaining, and expanding relationships with the Underwriters and Vendors in the space, continues our forward momentum.

# WELCOME New FLTA Members

Fox Rothschild • Champion Title & Settlements, Inc. • Palladium Title • Certainty Title LLC • McNeese Title, LLC • Bradley Title, LLC • Florida Hometown Title & Escrow LLC

# **ANNOUNCMENTS**

# Florida Office of Insurance Regulation (OIR) has approved!

We are pleased to announce that the Florida Office of Insurance Regulation (OIR) has approved the 2021 ALTA forms for use in Florida effective October 3, 2022. Each underwriter must now file their "branded" forms for approval by OIR before they can be used. As FLTA members, you have access to a template of the approved forms that can be used to "brand" the forms for your company for submittal to OIR. Form templates, approval letters, cover letters, and their comparison red-lines may be found at <a href="www.flta.org/forms">www.flta.org/forms</a> (log-in required).

OIR has requested that underwriters follows these protocols in their filing:

- Submit all forms in PDF format.
- Combine commitment jackets with the appropriate schedules as one form.
- Combine policy jackets with the appropriate schedules as one form.
- Naming of your document(s) should include a reference to the ALTA form. For example: "ALTA 2021 commitment company initials or name form 99999." This will help OIR significantly.
- Deadline to submit your forms to OIR is August 15, 2022 to ensure approval in advance of the October 3, 2022 effective date and to sufficiently allow your company enough time to implement the changes into your internal systems.

Thanks to all that were involved in the review, discussion and approval process! These new forms are a significant improvement for underwriters, agents and consumers.

# ESTOPPEL CERTIFICATE FEES REVISED Chapter 2017-93,

Laws of Florida In accordance with Chapter 2017-93, Laws of Florida, the Department of Business and Professional Regulation shall periodically calculate the fees for estoppel certificates, rounded to the nearest dollar, and publish the amounts, as adjusted, on its website. The next update will be released by July 1, 2027. Currently, the fees for the preparation and delivery of an estoppel certificate are noted below for condominiums, cooperatives, and homeowners' associations.

# **Estoppel Certificate Request**

- 1. Preparation and delivery of an estoppel certificate
- 2. Estoppel certificate requested on an expedited basis and delivered within 3 business days an
- 3. If the unit/parcel is delinquent to the association
- 4. For multiple units/parcels owned by the same owner which are simultaneously requested from the same association, and there are no past due monetary obligations owed to the

#### **Authorized Fee**

- 1. not more than \$299
- 2. an additional \$119
- an additional fee not to exceed \$179
- 4. 25 or fewer units/parcels,\$896 26 to 50 units/parcels,\$1,194 51 to 100units/parcels, \$1,791 more

association, the total fee the association can charge may not exceed, in the aggregate

than 100 units/parcels, \$2,985



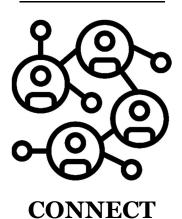
### **Save these Election Dates**

Primary Election August 23, 2022 General Election November 8, 2022.

## Register to Vote Deadlines

General Election October 11.

# **ADVOCATE**



# FLTA Networking Event Jacksonville Jumbo Shrimp

August 4, 2022
6:30pm - 10:00pm
121 Financial Ballpark
301 A. Philip Randolph Blvd
Jacksonville, FL 32202
Registration is required for this event.
Members - \$10
Non-Members - \$30
Sponsorship Opportunities Available

Event registration includes ticket, reserved seating and picnic buffet: Hamburgers, Hot Dogs, BBQ Pork Sandwiches, Cole Slaw, Pasta Salad, Cookies, Soda and Water.



# FLTA Cyber Security Series: National Cyber Security Alliance

September 12, 2022 PM, EDT Where: Online Webinar

This discussion will focus on:

# **EDUCATE**





- Cybersecurity Awareness Month, every October
- 2022 Champion Program
- How to receive free resources to promote Cybersecurity

This is an informational webinar only, not for CE or CLE Credit

**Pre-Registration Required** 

Jeff Hall Florida Title & Guarantee Agency Division President



Elyce Schweitzer

Alliant National Title Insurance Company

Regulatory Compliance Officer

**Tired of paying non-member fees?** Join today! Agency membership is \$500 for the year and includes employees in the office. Additional branches, only \$100 each. Contact us for more information.



# FLTA Cyber Security Tip # 3

#### What is a QR Code?

A QR code (Quick Response Code) codes are barcodes which contain any kind of information that can redirect scanners to online information,

# Cybersecurity Tip of the Month

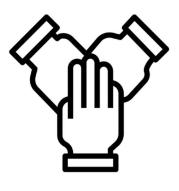


such as website URLs, account information, phone numbers or even coupons.

#### **Dangers of QR Codes**

When the victim scans the QR code, they are redirected to the attacker's web server which in turn can give the attacker control of the victim's device. From there, the attacker has multiple attack vectors and numerous ways to exfiltrate the user's data, such as their current GPS location, device type, SIM card data and other sensitive information.

<u>Click here to read more</u> on QR Codes and tips on how to protect yourself.



#### **Committees**

### **GOVERNMENT AFFAIRS COMMITTEE**

Purpose: The Committee shall investigate and make reports on laws and decisions which vitally affect the abstract and title business in Florida.

### **EDUCATION COMMITTEE**

Purpose: Provide educational opportunities to the membership and potential membership of the Association.

## **MEMBERSHIP COMMITTEE**

Purpose: Expand the Membership of the Association.

#### **CYBER SECURITY COMMITTEE**

Purpose: The committee focuses on technology affecting the Title Industry and to assist in the development and promotion of cyber fraud awareness.

Will You Support the Title Industry of Florida Political Action Committee?

Will You Support the FLTA Charitable Action Foundation? What level will you be in 2022?



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Will You Support the FLTA Charitable Action Foundation? What level will you be in 2022?

FLTA Career Center Account Benefits

Post Your Resume • Apply For Jobs • Get Job Alerts

Get Started Today!

Are you an <u>employer looking to hire</u>? Do you know someone interested in a <u>career in the Title Industry</u>?

The FLTA has you covered. Check out **Florida Runs on Title Insurance** to learn how more.

Florida Runs on Title Insurance TM is trademarked by the Florida Land Title Association (FLTA). FLTA's mission is to empower members through advocacy and education to protect property rights.

Let's stay connected through all of our social networks including LinkedIn, Facebook Instagram, and Twitter.









Florida Land Title Association's mission is to support the land title profession for the protection of property rights and the integrity and security of real estate transactions.

All contributions to Title Industry of Florida PAC are considered political contributions and are non-deductible as a business expense for Federal Income Tax purposes. In Florida, there is no limit on contributions to Political Committees.

 $\textbf{\textit{The FLTA Charitable Action Foundation, Inc., a Florida~501(C)(3)} \ not-for-profit \ created \ exclusively \ for\ charitable \ and \$ educational purposes, is an affiliate of the Florida Land Title Association. The FCAF is dedicated to channeling the charitable action of title industry professionals to promote the success and prosperity of Florida communities, residents, and businesses through  $equitable\ and\ inclusive\ solutions,\ and\ creating\ pathways\ to\ economic\ prosperity\ for\ all.\ Priorities\ include\ supporting\ housing,$ security, and resiliency; education and workforce development; entrepreneurship and innovation; and leadership. In times of  $natural\ or\ economic\ crisis, FCAF\ provides\ additional\ financial\ support\ to\ individuals\ and\ local\ businesses.$ 

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