

Florida Title Agent Licensing FAQs

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Since licensing began in 1993, Karen Koogler has been instrumental in providing programs and products to meet the licensing needs of Florida title agents. Author of *The Florida Study Manual for Title Insurance* and creator of the 40-Hour Title Agent Licensing Qualification course and Exam Prep course, Karen also offers a helping hand to those new to the licensing process. Fielding as many as 100 calls a week regarding licensing and CE, Karen offers the following FAQs re same:

1. What does being a licensed title agent qualify me to do?

By statute, a licensed title agent is authorized to countersign title commitments and policies. In the real world, many employers require employees to be licensed; especially closers and examiners. Every title office must have at least one licensed title agent on site.

2. Can I be licensed only as a closer or examiner?

No. There is only one state title agent license. FLTA offers professional designations for certified land closers and certified land searchers, however, such certifications should not be confused for the state title agent license. The title agent license is a comprehensive license, spanning all aspects of the industry.

3. Where and how do I apply for licensing?

Agents may apply online at www.doi.state.fl.us. Click on *Agent/Agency Services*, then on *Online Application*. The system will guide you through the process.

4. How much does licensing cost, and do I have to be fingerprinted?

All of this information is provided in an easy-to-read format on the DOI website, shown above. If you are still uncomfortable with the process, feel free to call Karen at 727-391-6848 with questions.

5. What experience do I have to have to become licensed?

You must have at least one year of “*responsible title duties*” — defined by the DOI as closing, searching, examination, policy issuance, etc. — in order to qualify to sit for the exam based on experience. This information must be verifiable by your current or former employer[s].

6. What if I have less than one year’s experience?

You can also qualify to sit for the exam by taking the 40-Hour Title Agent Licensing Qualification course and passing the end-course exam.

7. Can I take the 40-Hour Course online or through a correspondence course?

No. The pre-licensing course must be taken in a classroom setting.

8. **Where is the 40-Hour Course offered? Do other Instructors work for you?**

Colleges periodically offering the course as a night school include Miami Dade CC, Palm Beach CC, Seminole CC, and Gulf Coast CC. Instructors at these colleges do not work for Burke and Koogler, nor have they been trained by us. Any comments, questions, or complaints regarding courses offered at these institutions should be directed to the college and/or the Florida DOI. Instructors are required to follow a pre-set format which fully covers all course topics and are required to hold the session for the full 40-hours. If you receive anything other than the full course covering the full range of topics, please contact the Florida Department of Insurance.

9. **I am not in these areas; the College is not currently offering a course; I don't want to take three months to complete the course; where do YOU teach the course?**

Karen offers the 40-Hour Course in a convenient two-weekend format through **St. Petersburg College**, six times per year. For more information on the SPC course [dates, times, tuition] contact the college directly at 727-341-4445.

Burke and Koogler offers the course, in the same convenient two-weekend format, in an on-site venue, right in your office. Due to the popularity of this course and the limited number of weekends available in 2003, we expect sessions to book up quickly. Please call [727-391-6848] as early in the year as possible to arrange for the course to be delivered to your doorstep!

10. **I am an attorney. Am I required to be licensed as a title agent?**

If you are admitted to the Florida Bar, you are not required to be a licensed title agent. If you are not admitted to the Florida Bar, you must be licensed to countersign title commitments and policies.

11. **I qualify to sit for the state exam based on my experience, but need help in preparing. What study materials are available?**

You may study on your own using the The Florida Study Manual for Title Insurance which can be purchased directly on this web site. The book comprises 300+ pages with more than 400 sample test questions.

12. **I have a life and a job. No way do I have time to read such a long book! What can you do for me?**

The Koogler Group continues to offer the 1-day Exam Prep course for agents who qualify to sit for the state exam based on their experience. Karen offers the course through The Koogler Group four to five times a year and also teaches it on-site at your office. A minimum of 10 attendees is required. More information on the dates and locations of this course is available on our Florida Course Calendar.

13. **Once I'm licensed, what do I have to do to keep my license?**

First, you must be appointed by your underwriter as an approved agent. Next, you must earn the requisite CE hours every two-year period in order to renew your license. Currently, you must have 10 CE hours per two-year period. Burke and Koogler offers a myriad of 5-hour CE programs for title agents, which are also available on-site at your office. You may choose from our new 2003 courses, select

any other of our pre-approved courses, or ask us to create a customized CE program just for your company — on any topic you like. It just doesn't get any better than that!

14. Can I complete my CE through correspondence study?

While the DOI has approved correspondence study, it requires students to take an end-course proctored exam which must be scheduled through the course provider and may be held in a library or school.

15. What happens if I take a correspondence study course and do not pass the end-course exam?

You will not receive credit for the program. Because of the exam-contingency, we do not offer correspondence study. An informal survey of licensed agents revealed that agents prefer to attend a seminar — especially those offered on-site, in their own offices — rather than complete a self-study course and have to take and pass an end-course exam to receive credit.

16. But I received an advertisement from a company offering correspondence study courses for title agents which are “fast and easy.”

We are aware of the advertisements and registered a complaint with the Florida DOI regarding the fact that this company does not clearly state in its advertisements that a proctored exam is required and that failure to pass the exam will result in wasted time, effort, and expense by agents who will receive no credit. The DOI informed us that, once an agent purchases the course, they are told about the exam. We objected to what we believe is false advertising, however the DOI stated that they have no control over advertising tactics. We include this information to forewarn agents that if they are contacted by anyone offering “*fast and easy*” CE through the mail, there is far more to the offer than is being disclosed. Beware!

17. How about online courses? Can we get CE online?

Burke and Koogler is working on a series of online CE programs to be released next year. Each course will be accompanied by a *Practical Guide* on the topic being taught, and agents will be required to take quizzes throughout the program and an end-course online exam. You must still pass the exam to receive credit, however you will not be required to travel to a local library or school to take a proctored exam.

18. Will the online courses be interactive?

Initially, interaction between students and teacher will be limited, due to the fact that not all agents have cable or DSL connections, making “live” interaction difficult and slow. Same goes for graphics. Data transmits at the slowest rate of connection. While we transmit on cable, the transmission will slow to a crawl if the student's computer is hooked to a phone modem.

19. It just seems easier to attend a class. Where do you offer CE courses?

Anywhere you are. While we regularly schedule courses in Tampa, Orlando, and West Palm, we also offer courses on-site throughout Florida.

20. Even in the Keys or the Panhandle?

Absolutely. In fact, this April, Burke and Koogler will be working out of the Niceville/Destin area providing the 40-Hour Course [offered through First American Title in Niceville] as well as Exam Prep, CE, and consulting services. We try to make a special trip to the area each year, so agents don't have to worry about course availability. If you are in the area and want to schedule a program on-site please contact us no later than February 1, so we may register the course offering with the DOI.

21. Where can I check to see how many CE hours I've already earned?

Licensee records are now available over the Internet. Simply access the Department of Insurance website [www.doi.state.fl.us] then access Agent/Agency Services, then Education Database. First time users will be prompted to register online by inputting their social security number and date of birth. All 2002 CE Course Rosters should have been posted to the new DOI system effective January 2003. The following information was excerpted from the DOI site on 12/19/02:

"Licensees can access this Education system to search for available course offerings and inquire about their continuing education status (compliant or non-compliant). The system will also allow licensees to set up 'Alerts' which will inform the licensee of upcoming course offerings based on a particular course authority, instructor, or provider. These alerts will appear in the licensee's In-Box. Licensees can also view continuing education requirements for a particular license type or combination of licenses. Individuals seeking information about upcoming Pre-Licensing courses can search for courses by city, county, or region in Florida."

22. Does that mean the hours I earned in 2002 will not be credited for 2002?

Not at all. Despite delayed [2003] entry, all CE hours earned throughout 2002 will "post" to your Agent account as of the actual Course Date. If you took a CE course in January 2002, that course will post to your Agent account as of January 2002, even though entry of same was not complete until January 2003. Once all the bugs are worked out of the system, we will be back to normal.

23. Will I have to access the DOI site to see what courses you are offering?

While the information will be available on the DOI site, we still recommend Agents access burkeandkoogler.com not only for current Course Calendar, but other important information regarding licensing, CE, textbooks, and other offerings and support services. If you DO access the DOI site, remember to enter BURKE AND KOOGLER LLC for our 2003 Course Information [all pre-licensing and new 2003 CE courses will be entered under our "new" name!]

24. Does The Koogler Group still exist? Can I still access the website using KooglerGroup.com or TechnoTitle.com?

Yes. And, yes. Although Karen [Koogler] and Barbara [Burke] have joined forces and have chosen to put all new CE Courses, the 40-Hour Pre-Licensing Course, and the Professional Lecture Series courses [3 hour courses accredited for Title Agents and Attorneys] through Burke and Koogler, LLC, and have updated the website accordingly, you can still request on-site delivery of any The Koogler Group CE course. Since Course ID numbers are not transferrable, we will book the course through Burke and Koogler, LLC, and issue your Course Certificate [and post the

corresponding hours with the DOI] via The Koogler Group. To you, this will be transparent, so don't worry about it. Also, we have chosen to continue offering the 1-day Exam Prep Course that Karen teaches through The Koogler Group. All the information you need is posted on our website, which you can access using any of the three names: burkeandkoogler.com, kooglergroup.com, or technotitle.com. Since many of our national clients are used to the old names, we have chosen to keep all three for ease in accessing.

25. This all seems fairly complicated — pre-licensing, CE, electronic DOI access, new B+K website. What if I have any problems? Who do I call?

For any questions, problems, or concerns you can still call Karen Koogler at 727-391-6848, or fax her at 727-393-0324, or e-mail her at karenkoogler@burkeandkoogler.com. From questions on how to become a licensed agent and accessing your CE information once you become licensed, to current course information and customized, on-site training options, we are your one-stop-shopping resource.

To facilitate agent inquiries, our 2003 plans include installing an automated voice-mail system to answer the most frequently asked questions about text book purchasing, licensing, and CE courses. This system will be designed to provide immediate response to FAQ's yet still provide the option for you to connect with a real live human being — or, at minimum, have a real live human being return your call [generally within 24 hours]. We continue to encourage agents to access information via our website. You can now register for courses and purchase textbooks online at burkeandkoogler.com.