

## Continuing Education for Escrow Officers

All courses qualify for 1-hour TDI Approved Escrow CE credit unless otherwise noted

### **Busted - Busting Myths about Cyberfraud** **Course # 134818**

This class will explore and debunk many of the myths circulating about Cyber Fraud and Cyber Crime. Every example that we will cover is something that I have heard from a title and settlement professional that is absolutely without a doubt false. Just because something gets repeated over and over does not make it true. We have to “unlearn” some of these “truths” that you may have learned over the recent years of facing this terrible threat to your business and your clients. This presentation will expose these falsehoods and set the record straight.

### **But WHY !?! Inquiring Minds Want to Know** **Course # 132041**

This class is designed to address all the little things title people are told to do, but not told where to find why they should do it. We will cover Procedural Rule P-35, bring to dates, ISAOA/ATIMA language, overlimit requests, SDN Searches and more! Upon completion, the attendee will not only have a good understanding of what they should be doing, but also WHY!

### **Curative?!?!? Now What?** **Course # 134483**

Upon completion of this course, the attendee will have a basic understanding of the search process and the manner in which unresolved issues end up on a title commitment. The explanation of how matters become curative matters and the manner in which some common curative issues can be handled.

### **Death of an Owner – What Happens Now?** **Course # 127261**

A property owner has passed away, and the family now wants to sell the property. What are the options? This course will cover the ways that title may be cured in order to effectuate the insurable conveyance of real estate.

### **Defending Against Wire Fraud** **Course # 132662**

To provide a title insurance professional with information regarding cyber fraud and cyber fraud insurance. How do frauds start and what should companies look for? What insurance claims have been filed after money is stolen due to a wire fraud? How do you know if the insurance coverage adequately protects against wire fraud loss for the title insurance company? How do you the title insurance company recover funds if you learn they are stolen? What technologies can be used by the title insurance industry to lower the risk of wire fraud and loss? Learn all this and more with this 1 hour class.

### **Durable Powers of Attorney -What Works Now** **Course# 122078**

This course will give attendees guidance on what actions to take when drafting or presented with a durable power of attorney for use in a real property transaction. The information will help the attorney or real estate professional analyze documents that are purported to be statutory durable powers of attorney so that they can recognize what forms are acceptable. The course will also give guidance on understanding the new deadlines to respond when presented with a durable power of attorney as well as what actions are required versus optional, and the recording requirements associated with the documents.

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### **Ethics and the Escrow Officer**

#### **Course# 127865**

This course will educate the escrow officer on the definition of ethics and the fiduciary duties of the escrow officer. Once completed, the participant will have a better understanding of the liabilities that can sometimes occur while working a file and how the decisions made during the closing process have the ability to complicate matters.

### **Ethics and the Escrow Officer – Part II**

#### **Course# 127867**

This course will educate the escrow officer on the definition of ethics and the fiduciary duties of the escrow officer. Once completed, the participant will have a better understanding of the liabilities that can sometimes occur while working a file and how the decisions made during the closing process have the ability to complicate matters.

#### **Only taught in Person**

### **Homesteads, Home Equity and Family Transactions**

#### **Course # 135272**

In this class you will learn the definition of homestead and the guidelines for determining insuring opportunities for real estate as it relates to homestead. Particular attention will be given to insuring home equity transactions, construction loans and family to family transactions. The questions to ask, risks involved and exceptions to be made in each scenario will be covered. Once completed, the student should have greater confidence in what constitutes a Texas Homestead and how to insure transactions with the protections of homestead in mind.

### **Insuring After the F Word- Foreclosure**

#### **Course # 135272**

This class will serve to instruct the attendee on what matters need to be reviewed and addressed to insure properties post foreclosure. We will cover lien priorities, discussing which liens will be extinguished, which liens require special notice to be extinguished, and the types of foreclosure. Common issues that arise and suggested resolutions will be covered to conclude.

### **MUDS, PUDS, and PIDS – An Overview**

#### **Course # 134147**

The object of this course is to discuss the definitions of and differences in PID (Public Improvement District), PUD (Planned Unit Development) and MUD (Municipal Utility District). We will talk about the risks of closing and insuring these types of properties as well as the items to review to be sure that the transaction is properly handled and all pertinent documents recorded and information provided to the consumer.

### **Navigating the Minefield of Ad Valorem Taxes**

#### **Course # 127868**

The purpose of this course is to educate title and escrow personnel about the real property tax process so that they may properly perform the settlement activities relating to taxes. They will also learn about proper policy issuance and gain an understanding of how the tax endorsements are to be issued and how to avoid claims relating to property taxes.

### **Red Flags and UFOs**

#### **Course # 134484**

The objective for this course is to educate the attendee on their duty of care when dealing with title insurance and settlement transactions. Fraud and attempted fraud is rampant in real estate transactions currently and with the use of ethics, fiduciary responsibility and a keen eye, we can reduce the risk of real estate fraud and increased claims. Current schemes and ways to uncover them while maintaining disinterested third party status will be discussed in detail.

### **Texas Business Entities – The Ins and Outs**

#### **Course # 129459**

Upon completion of this class, the student will understand the inherent coverages given in the owner and lenders policies and the risks associated with not reviewing entity documents. The instructor will do a deep dive into several different types of entities looking at how to review the documents and organizational structure to ensure good standing and how to make quality requirements to be sure you get the correct signature on the dotted line.

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### **The Basics Part I – The Earnest Money Contract** **Course # 129645**

Upon completion of this course, the student will have a basic understanding of the Texas Real Estate Commission 1 to 4 family residential contract. They will know which parts affect the issuance of title insurance, settlement and know the red flags to look for to avoid potential conflicts on the road to the closing table.

### **The Basics Part II – The Basic Manual** **Course # 129645**

Once the user has completed this course, they will know that title insurance in Texas is regulated. We will begin with a general overview of the basic manual and then move to a deeper dive into specific rate and procedural rules. This will result in an understanding of the how to navigate the basic manual.

### **The Basics Part III – The Title Commitment** **Course # 129646**

This class will cover the title commitment, all four schedules and the required disclosures to be sent with the title commitment. A discussion of what is included in the title commitment jacket as well as what to look for and how to prepare a title commitment will be learned. Specific rate and procedural rules will be covered so that the student understands why and how the form is produced and better yet, knows how to produce it correctly.

### **The Science of the Survey** **Course # 129045**

The purpose of this course is to educate both new and experienced escrow officers as to what constitutes an acceptable survey, and how to use that survey to provide additional endorsements to insured parties.

### **Texas Residential Endorsements** **Course # 128452**

The goal of this course is to familiarize title insurance professionals with the most common endorsements available when the land is “residential real property” or is “used or to be used for residential purposes.”

### **Title Company Contract Pitfalls** **Course # 134557**

The objective of this class is to teach the hard things in contracts that create issues either prior to closing or after. This session will specifically cover items such as when the survey isn't approved, dealing with powers of attorney, calculating price per acre on land, tax prorations, mineral reservations, escrow holdbacks for after closing repairs and more!

### **Using Your Superpowers for the Good of Your Brandi** **Course # 130242**

Upon completion of this course – the escrow officer and title insurance sales representative will have a firm understanding of Procedural Rule P-53 and the guidelines of what should be incorporated when developing a sales plan in order to stay in compliance with both TDI and RESPA regulations. We will discuss ethical considerations related to items that clients request as well as how to deflect those and focus instead on the professionalism of your team to earn the customers' business.

### **Winning with Ron** **Course # 132285**

This session is designed to remind the attendee that all practices associated with in person closings should be adhered to when utilizing Remote Online Notarization. The attendee will learn tips and tricks that will help if they outsource the RON to a third party to make it a better experience for their customer and ensure the documents are executed properly the first time.

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### **The Title Policy - The Rules, Production and Delivery Course # 135691**

The purpose of this class is to reinforce the importance of reviewing the file prior to policy issuance and focusing on getting the policy correct. As our actual product, this is the single most important part of the process, combined with search and examination, so the accuracy of the policy is of the utmost importance. We will cover the rules around policy issuance, what needs to be reviewed for proper policy issuance, how to physically produce the policy and delivery to the insureds once the policy is complete. Common issues that arise during policy production will also be addressed.