

2022 Escrow Offerings

Curative?!?! Now What?

Course Number 125246

Expiration Date 11-12-2022

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 way some common curative issues can be handled.

Cyber Fraud – Don't Be a Victim

Course Number 125796

Expiration Date 01-22-2023

Criminals are constantly coming up with new ways to steal money and property that doesn't belong to them. As a result, title professionals must be on the lookout for potential fraud to prevent those crimes from occurring. This course will raise awareness of recent schemes and scams involving cyber threats and business email compromise (BEC) that have been attempted in the title industry, compliance and title agents responsibilities to protect consumer information. Tips and procedures to deter or prevent your company from being a victim of increasingly sophisticated threats will also be included, so you can make sure that your company does everything in its power to avoid falling prey to the newest scheme or scam.

Death of an Owner – What Happens Now?

Course Number 127261

Expiration Date 06-03-2023

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 to effectuate the insurable conveyance of real estate. This course covers intestate succession, transfer on death deeds, lady bird deeds, and MERP.

***Defending Against Wire Fraud**

Course Number 124272

Expiration Date 8-20-2022

To provide a title insurance professional with information regarding cyber fraud and cyber fraud insurance. How has the COVID crisis impacted cyber security and fraud attempts for the title insurance industry? How does fraud 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? Upon attending this course, a title insurance professional will have answers to the questions about cyber fraud, insurance, and technology to lower risk.

Durable Powers of Attorney – What Works Now

Course Number 122078

Expiration Date: 2-4-2024

This course will guide attendees 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.

2022 Escrow Offerings

Ethics and the Escrow Officer

Course Number 127865

Expiration Date 8-24-2023

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 Number 127867

Expiration Date 8-24-2023

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. Part II will only be taught in person where appropriate interaction and discussion may be achieved and only in conjunction with Ethics and the Escrow Officer class part 1.

Navigating the Minefield of Ad Valorem Taxes

Course Number 127868

Expiration Date 8-24-2023

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.

Refinance or Construction – Do I Care? How do I Close It?

Course Number 126533

Expiration Date 3-31-2023

Upon completion of this class, the student will be able to review a title order to determine the questions to ask for proper order entry set up, what to look for when the commitment is issued, and the proper rate and procedural rules to be used in determining title insurance premium. This class will ensure that the consumer has access to all of their options as well as gets the best deal offered for title insurance.

Texas Business Entities – The Ins and Outs

Course Number 129459

Expiration Date 1-4-2024

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.

Texas Residential Endorsements

Course Number 128452

Expiration Date 9-16-2023

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.” Attendees will gain a general understanding and knowledge of the most common endorsements and learn how to determine availability of coverage.

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The A, B, C & D of the Title Commitment

Course Number 125244

Expiration Date 11-12-2022

The purpose of this class is to teach the rules behind commitment issuance as well as how to read and prepare a title commitment. Upon completion, the attendee will have the knowledge necessary to read a title commitment and know the role it plays in real estate and title insurance policy issuance.

The Basics Part I – The Earnest Money Contract

Course Number 129643

Expiration Date 1-25-2024

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 and 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 Number 129645

Expiration Date 1-25-2024

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 Number 129646

Expiration Date 1-25-2024

Upon completion of this course, the attendee will understand where the information to produce a title commitment is found. Each of the schedules will be covered in detail, covering promulgated language and associated procedural rules that apply.

The Real Deal on Real Property, Recording and Conveyances

Course Number 125275

Expiration Date 11-17-2022

Upon completion of this course, the attendee will learn about real property rights, lien priority, and the effect of conveyance documents as they relate to title insurance and the authority issues that might arise when handling a transaction.

The Science of the Survey

Course Number 129045

Expiration Date 11-11-2023

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.

TREC Contract Changes & Their Effect on Your Operation

Course Number 125797

Expiration 1-22-2023

The purpose of this course will be to teach about the specific changes to the TREC contracts and their impact on the workflow of title agents. The course will cover current contract changes and what to look for in contract review.

Using Your Super Powers for the Good of Your Brand

Course Number 130242

Expiration 3-17-2024

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