

CLASS DESCRIPTIONS

Advanced Claims - Claims prevention through analysis of preventable claims. Minimum 3-5 years examining or comparable experience required. Escrow claims will not be covered. (Level II, III)

Advanced Easements - Some of the topics to be covered in this class will include: Affirmative coverage, BLM and Forest Service right-of-ways and licenses, searching private easements to verify that they are insurable access and past claims over easement issues. (Level II, III)

Advanced Escrow & Closings - Closing procedures and problem solving for more experienced closers. Discussion of ever changing issues, including the revised Contract to Buy and Sell Real Estate. (Level II, III)

Advanced Legal Descriptions - The student should already have a grasp of basic metes and bounds legal descriptions along with knowledge of the tools. This class will re-review basic legal descriptions and the tools used. Students will then launch into the parts of a circle and learn how to use the compass, scale and protractor to draw curves as part of a complete legal description.

Bankruptcy and Foreclosure - Principles and statutes relating to the two subjects, with emphasis on title examining issues and requirements. (Level I, II, III)

Basic Title Insurance - Basic overview of the title insurance industry. Covers title insurance, closing services, marketing and career opportunities. Designed for the new employee (less than one year of service). (Level I)

Beginning Escrow & Closings - Introduction level closing procedures: Six column worksheets and prorations. Calculators available for student use. (Loaned) (Level I, II)

Best Practices/Uniform Lending Closing Instructions - A joint task force between the Land Title Association of Colorado (LTAC) and the Colorado Mortgage Lenders Association (CMLA) has developed Best Practices for Lenders and Title Companies to improve service to our mutual customers. Learn how these two organizations envision the "ideal" and take home tips to help reduce the surprises in your future closings. Students will also learn how the Best Practices and the proposed Uniform Lender Closing Instructions fit together for clean transactions. (Level I, II, III)

Colorado Statutes and Regulations - Required class for C.T.I.S. designation. Review of the rules that govern the title industry. Descriptions of some of the common violations and illegal conduct. (Level I, II, III)

Contracts and the Commitment - An in depth study of applying the information from the sales contract to the relevant areas of the title commitment. Making sure the information in the contract is correctly reflected in the title commitment and in the subsequent closing process. (Level I, II, III)

Curing Title Problems - For intermediate to advanced level title professionals. Discussion of Quiet Title Actions, negotiation and settlement of real estate title issues. (Level II, III)

Deeds and Conveyances - Examples and explanations of all deed forms, tenancies, restrictions and form preparation. A must for closers!! (Level I, II)

Escrow & Closing - Presentation Skills - This class focuses on different styles and methodologies of presenting real estate and loan closings in Colorado. (Level II, III)

Escrow Processing - This class focuses on basic processing from Contract to Closing and beyond. What needs to be done prior to going to the closing table and what happens after closing. (Level I, II)

Grassroots & Legislative Process - Students will receive an update on current state and federal legislation that will affect the title industry. Students will also explore the legislative process and how individuals can influence it. (Level I, II, III)

Intermediate Escrow & Closings - For those processors and starting closers who want to understand more intermediate figures and prorations and more complicated residential closings. (Level II, III)

Leadership & Management Skills - This class explores the different leadership/ management styles utilized in bringing teams together in a positive and motivational manner. This class will encourage discussion and role-playing between the attendees. (Level I, II, III)

Legal Descriptions - Understanding and mapping section land, subdivisions, condominiums, townhouses, time-shares, and identifying acreage sizes within a section. (Level I, II)

Licensing Class for CTIS - Designed for non-licensed professionals seeking Certified Title Insurance Specialist (CTIS) designation. Must have at least one year experience in title insurance business. This is not a preparatory class for the Colorado licensing exam. (Level I, II, III)

Liens and Encumbrances - Provides a full discussion of state and federal liens and encumbrances. (Level I, II, III)

Mechanics Liens/Indemnities - Basic principals and statutes relating to mechanics liens from the perspective of title examining issues and closing requirements. (Level I, II)

Microsoft Word Basics - A hands-on introduction to Microsoft Word: Become familiar with most buttons and menus on the toolbars, including page set-up, spelling and grammar, formatting, cut & paste, tabs, and more.

Mining Claims - A new class for advanced employees!!! Learn about federal mining law and title to mining claims. This class will also look at the ways that mineral interests are treated under federal homestead laws and patents from the State of Colorado. Students will learn some special considerations for title commitments and policies affecting mining claims. Suggested for employees with a solid understanding of the chain of title and general knowledge of legal descriptions. (Level II, III)

New ALTA Forms - In June 2006, the American Land Title Association (ALTA) adopted new forms for title insurance policies that will soon be in use all across the country. The existing forms, which were adopted in 1987 and slightly modified in 1992, will be withdrawn as official ALTA forms on June 17, 2007. This class will review the provisions of title insurance policies by looking at the new forms to see what has changed and what remains the same. (Level I, II, III)

New Foreclosure Process - Changes to foreclosure law went into effect on July 1, 2007. This class will cover the changes that will go into the Public Trustee foreclosure timeline with a comparison to the current foreclosure timeline as both will be in effect next year. Current market conditions will also be discussed and how these conditions affect the title and closing process. (Level II, III)

Notary Practices - Students will learn about how to become a notary public as well as the duties and powers. What are the proper forms of and what is an acknowledgement. Who can acknowledge outside the United States and what an Apostille is. What states require seals and notary commission expirations. What is a signature and what considerations need to be taken into account.

Ownership & Conveyances by Business Entities - Discussion of legal entities, conveyance of title and statutory presumptions as they affect legal entities (partnerships, corporations, LLC's). (Level II, III)

Predatory Lending - What is it? How to identify it and what do you do when confronted with it. Class discussion will include review of case histories, testimonies and current legislation. (Level I, II, III)

Probates/Trusts - Understanding the differences, types and procedures relating to title issues surrounding trusts and probates. The instructor, an attorney, has excellent class materials to help you learn the proper methods to deal with this often-misunderstood subject. (Level I, II)

Real Estate and the New Bankruptcy Act - Students will receive a thorough overview of the Bankruptcy Process and the changes in the law since the new Act. They will also learn how many of those changes affect real estate title issues for title, property transfers and judgments. (Level I, II, III)

RESPA & 3-5-1 - Provides in-depth discussion of the Real Estate Settlement Procedures Act, Regulation X, Colorado statutes, and Colorado Regulation 3-5-1 as they relate to referral fees and affiliated business relationships.

Sales & Escrow Success Tips - Topics to be covered will include marketing tips (not secrets), marketing tools, time management, stress management, and changes in the marketplace including client base, economy, requests for service. Taught by LTAC teaching team including professionals from both sales and escrow. (Level I, II, III)

Short Sales in Foreclosure - This class will review what a short sale is and why it is done, as well as under what circumstances, both in and out of the foreclosure process. A short overview of the foreclosure process will demonstrate how short sales work in the various stages of foreclosure. This class will also cover the pros and cons of doing a short sale, as well as an overview of the process involved. (Level I, II, III)

Surveys and Encroachments - Explanations and examples of A.L.T.A. surveys, I.L.C. problems, easement violations, title concerns and risks. (Level II, III)

Title 101 for Non-Examiners - this class will provide an in-depth look at the title commitment concentrating on vesting, legal descriptions, requirements and exceptions. This is a class designed for title support and escrow personnel. (Level I, II, III)

Title Licensing Class - Prepares those who are required to be licensed to take the state licensing exam. (Level I, II, III)

Title Policies and Endorsements - Complete discussion of Colorado and A.L.T.A. forms. (Level I, II)

EXPLANATION OF CLASS LEVELS

Level I - Entry level basic courses for the beginner or as may be required for C.T.I.S. designation.

Level II - Intermediate courses for those with title or escrow experience or for those who have completed the Level I course.

Level III - Advanced courses for experienced examiners, closers, title assistants, etc., or those who have completed all Level I and II classes.

TESTING OUT

Passing grade of 75% must be achieved through an exam for each of the following classes:

- a. Deeds and Conveyances
- b. Liens and Encumbrances
- c. Legal Descriptions
- d. Escrow and Closing Procedures
- e. Colorado Title Insurance Regulations
- f. Policies and Endorsements

Students must also: (1) take 16 additional hours of Colorado Title Institute classes; (2) be actively employed (full time) in the industry for 5 consecutive years; and (3) hold a current Colorado Title Agent/Producer License or complete the Colorado Title Institute licensing class for C.T.I.S. in order to qualify for their Certified Title Insurance Specialist designation.