**APPLICATION AND REQUIREMENTS**

for

**THE DESIGNATION**

of

Certified Land Title Professional

and

Associate Land Title Professional



*Sponsored By The*

*Michigan Land Title Association*

*Revised 06/01/2015*

# Important Information about Michigan Land Title Association’s Education Designation Programs....

A unique development for the land title insurance industry is the professional recognition as Certified Land Title Professional (CLTP) or Associate Land Title Professional (ALTP) for those persons within the Michigan Land Title Association (MLTA) who, through a combination of education, experience and performance, have demonstrated a proficient knowledge of land title insurance.

The MLTA, through its educational programs and its active committees, provides an ongoing program of continuing education and service opportunities for members of the land title insurance industry and for persons with a professional interest in land title services and insurance.

Closers wishing to obtain the designation must have a title license or pass the state exam to obtain a title license in order to be eligible.

The designations represent the highest measure of achievement in the land title insurance profession and follow the Professional Designation concept found in other lines of insurance. To assure that the awarding of this high honor is conducted in the most equitable, non-capricious manner, the MLTA Board of Directors has approved the following conditions and procedures for candidacy and designation. Please review the *Process for Designation, Requirements for Candidacy* and *Requirements for Designation* before inquiring or applying for designation.

Your designation as a Land Title Professional will provide name recognition on the MLTA’s Website in a separate section designated specifically for Land Title Professional Designees.

**To be designated as a Land Title Professional is a high honor and an earned privilege. A designee may lose the designation if the designee has violated the MLTA Code of Ethics; has had their title license revoked, suspended or is inactive; no longer maintains a membership relationship with the MLTA; or fails to complete the annual requirement of 100 points from the education and/or professional participation categories (approved by MLTA) in each calendar year following the year the designation was awarded.**

# The Purposes of the Professional Designation Program

The MLTA is a professional association dedicated to supporting its members’ efforts to provide their clientele with the highest quality land title evidencing and title assurance services possible. In support of that mission, the MLTA has created a Board of Review – Professional Designation Committee to oversee the implementation of the MLTA’s recognition program for awarding professional designations to those persons within the MLTA who, through combinations of education, experience and performance have demonstrated a proficient knowledge of land title insurance and escrow procedures. The designations will represent the highest measure of achievement in the land title insurance profession.

The Professional Designation program is designed to:

* Establish the highest standards of professionalism in the land title industry
* Motivate escrow and title professionals to achieve excellence in the performance of their duties and responsibilities
* Promote the characteristics of professionalism by encouraging loyalty and a sense of an obligation to serve and contribute to the welfare of the land title industry and its people
* Recognize and reward those title professionals who fulfill the standards required for experience, education and participation and who merit the approval of the Board of Review and the MLTA.

## The Benefits of Achievement

The designations, CLTP and ALTP, immediately identify those who receive them as highly motivated, experienced title professionals. Such peer recognition is an important and valuable acknowledgment of a personal determination to succeed in their career and in their professional community.

This recognition establishes the professional with a reputation for excellence in the performance of their duties and obligations as well as their contributions of time and talent to the welfare of the land title industry and its people.

## Process for Designation

The following represents a step-by-step process culminating in the award of the Land Title Professional designations:

1. Applicant submits an official application for candidacy accompanied by a $75.00 **non-refundable** application fee. Included in the application is an itemization of the Initial Points for Designation, which will be submitted with the initial application. It will be the responsibility of the candidate to provide to the Chairman of the Board of Review evidence to support all evaluation points asserted at the time of candidacy acceptance. See Requirements for Candidacy for more details. Additional points can be earned and applied toward the total needed to be eligible to sit for the final exam to earn the Professional Designation
2. The Board of Review evaluates the qualifications for candidacy and, if approved, the candidate will be accepted into the program and an official record of progress will be established.
3. As the candidate continues to meet the requirements to earn the necessary points, the candidate provides the Chairman of the Board of Review the required evidence satisfactory to support all accrued points. If approved, the Board of Review shall be charged with the responsibility of banking the points for the candidate and providing to the candidate a receipt for points in a manner established and approved by the Board of Review. The candidate will have a period of no longer than five (5) years from the date of the initial acceptance of Candidacy to achieve the necessary evaluation points as outlined in the Requirements for Designation.
4. When all the requirements are completed and the total points necessary to qualify for the designation applied for are approved by the Board of Review, the applicant completes the Exam Application for Designation and remits a $150.00 **non-refundable** examination fee.
5. The applicant sits for the written examination to be administered by the Board of Review.
6. Upon completion of the written examination, the applicant is notified in writing by the Chairperson of the Board of Review of the results.
7. Certificates of Professional Designation are awarded to the successful candidates at the Annual Summer Convention (or at such MLTA events as the Board deems appropriate).
8. Once the designation is earned, the designee must earn 100 points from the education and/or professional participation categories (as approved by MLTA) in each calendar year beginning the year after the designation was awarded, to maintain the right to use the designation. The designee must provide to the Chairman of the Board of Review evidence of completion of the 100 points.
9. Once a candidate has achieved the ALTP designation by meeting these requirements, a candidate may, within five (5) years of the initial acceptance of Candidacy, apply for CLTP designation by submitting a new **non-refundable** application fee of $50.00 and proof of acquisition of required points.

## Requirements for Candidacy

Before becoming a candidate for either professional designation, an individual must meet the following requirements:

1. Have a minimum of 5 years employment with a Land Title Insurance Company, an Agent/Agency or Abstractor authorized to conduct business in Michigan.
2. Submit a letter of recommendation from a senior officer of present employer or underwriter.
3. Be a member in good standing of the MLTA or be employed by an underwriter or agent member in good standing.
4. Submit copy of current individual Michigan Title Insurance Producer License.

Candidate must be a licensed title agent in Michigan and must not have had a title insurance producers license or bar license suspended or revoked by the State of Michigan or any other State or governmental authority for a period in excess of one (1) calendar year.

If such suspension or revocation is less than one (1) calendar year and the individual has been reinstated, then the point structure for such candidate shall remain cumulative. If such suspension or revocation is greater than one (1) calendar year and the individual has been reinstated, then the point structure for such candidate shall accumulate only from the date of such reinstatement forward.

1. Submit an official application for candidacy accompanied by a $75.00 **non-refundable** application fee.

Candidate has five years from date of acceptance to complete the Requirements for Designation

**Application for Candidacy**

**Please complete this application in its entirety and submit, accompanied by the following:**

[ ]  Check for $75.00 **non-refundable** application fee payable to Michigan Land Title

 Association

[ ]  Letter of recommendation from a senior officer of your current employer or

 Underwriter

[ ]  Copy of Individual Title License

**Mail to:** Chair, Professional Designation Committee, MLTA

c/o ***Cusmano Kandler & Reed, Inc., 124 W. Allegan, Suite 1700, Lansing, MI 48933***

**Questions?** Call MLTA at 517-485-4044 or email to Marcy Lay: ***laym@ckronline.com***

**Personal Information**

Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Last 4 Digits of Social Security number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (last) (first) (middle)

Home address and phone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Initial Points for Designation**

**Land Title Industry Experience with a Land Title Insurance Company, an Agent/Agency or Abstractor authorized to conduct business in Michigan:**

**NOTE: (Minimum of five (5) years experience needed.)**

Beginning with the present, for each employer list location, dates of employment and positions held.

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**Total** **Years in the Land Title Industry:**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Years | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 + |
| Points | 25 | 35 | 45 | 55 | 65 | 75 | 95 | 115 | 135 |

**TOTAL LAND TITLE INDUSTRY EXPERIENCE POINTS AT APPLICATION:**

(**NOTE**: Additional points can be earned, up to the maximum allowed, after initial application and prior to sitting for the examination)**Land Title Education:**

**NOTE: (Points can only be accumulated retroactively for the 5 calendar years prior to the date of application. Additional points can be earned after acceptance of candidacy.)**

|  |  |
| --- | --- |
| Completion of ALTA Home Study Course I and Course II | 50 per course |
| Attendance of MLTA seminars and/or workshops (1 day event)1 | 50 per seminar |
| Attendance of non-MLTA educational conference (2+ days)2 | 40 per conference |
| Attendance of non-MLTA seminars and/or workshops (1 day event)2 | 25 per seminar |
| Underwriter & other industry related webinars2 | 10 per webinar |
| Prepare original materials for seminars & licensing courses2 | 25 per seminar |
| Teaching/Speaking at seminars or classes2 | 10 per seminar |

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Contact MLTA for Attendance Verification Form to present at Education Opportunities

1: Points can only be accumulated for attendance to a single MLTA session on the same subject matter held in different geographical locations

2: Non-MLTA conference, seminar or workshop to be relevant to title industry and may need pre-approval

**TOTAL LAND TITLE EDUCATION POINTS AT APPLICATION: \_\_\_\_\_**

**(NOTE: A MINIMUM OF 55 POINTS IS REQUIRED IN THIS CATEGORY PRIOR TO TAKING THE EXAM TO EARN A DESIGNATION)Professional Participation (see list below):**

 **Additional points can be earned after acceptance of candidacy.**

|  |  |
| --- | --- |
| MLTA Board member | 50 per year |
| MLTA committee chair | 25 per year per chair |
| MLTA committee co-chair | 15 per year per chair |
| Attendance of MLTA Legislative Day/ALTA Lobby Day | 15 per day |
| Active MLTA committee member | 10 per year per committee |
| ALTA committee member | 10 per year per committee |
| MLTA summer convention | 10 per year |

Include name of the Association, title or position and period of participation. **POINTS EARNED:**

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**TOTAL PROFESSIONAL PARTICIPATION POINTS AT APPLICATION: \_\_\_\_\_**

**(NOTE: A MINIMUM OF 20 POINTS IS REQUIRED IN THIS CATEGORY PRIOR TO TAKING THE EXAM TO EARN A DESIGNATION)**

Special consideration may be given to applicants who serve as an active committee/chair/board member of real estate Boards, Bar Associations, building groups, financial or allied professional organizations.

**Summary**

 **POINTS AT APPLICATION:**

* Land Title Industry Experience \_\_\_\_\_\_
* Land Title Education \_\_\_\_\_\_
* Professional Participation \_\_\_\_\_\_

 **Total Points at Application: \_\_\_\_\_\_**

I certify that all statements in this application are true and correct and authorize the Professional Designation Committee to verify same in its evaluation of application. I have read and agree to subscribe to the Code of Ethics of the Michigan Land Title Association.

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Date Signature of Applicant

## Requirements for Designation

To become recognized as a Land Title Professional, an individual must:

1. Complete the Requirements for Candidacy (see appropriate section).
2. Earn the minimum amount of evaluation points as established by the Board of Review.

CLTP - 1250 Points

ALTP - 900 Points

**NOTE: Minimum point requirements also exist for specific areas of qualification.**

1. Upon successful completion of these requirements, submit an application to take exam accompanied by a **non-refundable** exam fee of $150.00.
2. Pass a written examination with 80% or better passing grade administered by the Board of Review. If unsuccessful in passing the exam, you may re-submit an application to take exam accompanied by an additional **non-refundable** exam fee of $150.00.
3. Maintain a current individual title insurance producer license in Michigan. If this is not maintained, the designee can no longer use the designation.
4. Be an employee of an agent/agency/abstractor or underwriter that maintains an active membership in the MLTA. If membership relationship is not maintained, designee can no longer use the designation (No more than one year can pass between places of employment with a member company for the designation to remain in place. This time period can be extended in the sole discretion of the Professional Development Board of Review).

Once a candidate has achieved the ALTP designation by meeting these requirements, a candidate may, within five (5) years of the initial acceptance of Candidacy, apply for CLTP designation by submitting a new **non-refundable** application fee of $50.00 and acquisition of required points.

Once the designation is earned and recognized by the Board of Review, the designee will be required to continue to earn 100 education and/or professional participation points per year (as outlined in this program) to maintain the designation.

The Board of Review reserves the right to meet with any candidate to review the application and/or written examination.

**Application for Designation**

**Please complete this application in its entirety and submit, accompanied by the following:**

[ ]  Check for $150.00 **non-refundable** application fee payable to Michigan Land Title

Association

[ ]  Copy of Points Earned

[ ]  Copy of Individual Title License

**Mail to:** Chair, Professional Designation Committee, MLTA,

c/o ***Cusmano Kandler & Reed, Inc., 124 W. Allegan, Suite 1700, Lansing, MI 48933***

**Questions?** Call MLTA at 517-485-4044 or email to Marcy Lay: ***laym@ckronline.com***

***I hereby make application for the designation of***:

[ ]  Certified Land Title Professional [ ]  Associate Land Title Professional

**Personal Information**

Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Last 4 Digits of Social Security number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (last) (first) (middle)

Home address and phone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Employer, address and phone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**POINTS EARNED:**

* Land Title Industry Experience (min: 25) \_\_\_\_\_\_
* Land Title Education (min: 55) \_\_\_\_\_\_
* Professional Participation (min: 20) \_\_\_\_\_\_

 **Total Points Earned: \_\_\_\_\_\_**

**Note: Points Earned consists of Initial Points plus all points subsequently earned (if applicable).**

I certify that all statements in this application are true and correct and authorize the Professional Designation Committee to verify same in its evaluation of application. I have read and agree to subscribe to the Code of Ethics of the MLTA as attached. I understand that if approved for a Professional Designation awarded by the MLTA, that I may affiliate the Designation with my name, so long as I am (or am employed by) a member of MLTA; maintain current, active title license with the State of Michigan; and meet the annual 100 point requirement for continuing education and/or professional participation (approved by MLTA).

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Date Signature of Applicant

CODE of ETHICS

of the Michigan Land Title Association

One of the fundamental components to the freedoms we enjoy as Americans is the ability to freely alienate and transfer interests in real property. It is upon this principle that we exist as an industry, we interact with affiliated organizations in real estate transactions and, in concert with these other affiliated organizations, we enhance and improve the quality of life enjoyed by our society. Title insurance has become an integral and primary force in this process.

In response to that role, and in conjunction with the Michigan Land Title Association Mission Statement and Vision Statement, the Association hereby acknowledges its responsibility to promote these ideals by establishing this Code of Ethics to support its members in achieving the highest standards of sound and ethical business practices.

Now, therefore, in furtherance of the above-stated principles, it is the charge and responsibility of each and every member of the Association to:

 Serve the public by providing the highest quality land title evidencing, title assurance and settlement services possible.

 Strive to continually increase and improve their business knowledge by availing themselves of educational opportunities offered by the Association or other related professional organizations.

 Conduct their business at all times in a manner designed to promote the integrity and professional reputation of the title insurance industry.

 Advocate and support legislation and regulations designed to promote a system of public land records, which enhances the ability of the public to transfer interests in real property.