



## Texas Land Title Association Professional Certification Program

### The Basics

You can now show evidence of your proficiency in the Texas title insurance industry through the TLTA certification program. Distinguish yourself by earning one of these professional credentials:

- CESA - Certified Escrow Settlement Associate
- CAEA - Certified Abstract Examination Associate
- CTIA - Certified Title Insurance Associate

### Certification Steps

- The first step toward earning a designation is to fulfill the point requirements in education, experience and professional participation. Requirements are detailed on the application, which you submit with accompanying documentation.
- Sitting for the designation test is the second step.
- The third step is to maintain the designation through certification renewal.

### Education Hours

- No specific course is needed in order to sit for certification. Hours from a variety of sources are accepted. See the application forms and point calculation instructions for more information.

### Test Basics

- **October 17, 2012 in the DFW area, October 18, 2012 in Houston** will be the next test dates for all certifications.
- The three-hour, paper and pencil exams consist of 150 multiple-choice items.
- Core knowledge areas being tested are listed on page 7 and outlines for each topic are available on the online Certification page at [www.tlta.com/Certification](http://www.tlta.com/Certification). Click on *Preparation Resources*.

### Fees

- An \$95 application fee (member) must be remitted with your completed application.
- A \$185 test fee (member) must be submitted by approved applicants prior to test date.
- Non-members add \$25 to the above fees.
- **Apply by October 1, 2012 for all fall 2012 test dates.**

The TLTA certification program provides a format for Texas title insurance professionals to demonstrate their knowledge, enhances the professionalism of the industry and assists employers in their search for qualified job candidates. Each designation represents a measure of achievement and proficiency in the Texas title insurance industry and provides a pathway for career development. *Take the next step. Read more to learn about the program details. Invest in yourself and your profession by obtaining certification.*

## Welcome to the TLTA Certification Program

### **Our Mission**

To enhance the professionalism of individuals who have chosen a career in the title insurance industry in Texas by recognizing levels of achievement through assessment and certification.

### **Our Goals**

1. To better serve the title insurance consumer
2. To increase professionalism in the title insurance industry
3. To promote the value of the title insurance industry
4. To establish a career path for employees dedicated to the title insurance industry
5. To attract and retain quality employees
6. To provide employers with an objective tool for evaluating employees
7. To validate personal pride in the products and services provided by the title insurance industry

## ***Certification Designations***

### ***Certified Escrow Settlement Associate - CESA***

Designed for title insurance professionals in the escrow/settlement area. Any individual meeting point requirements is eligible.

### ***Certified Abstract Examination Associate - CAEA***

Designed for title insurance professionals working in the examination/abstract area. Any individual meeting point requirements is eligible.

### ***Certified Title Insurance Associate – CTIA***

Designed for title professionals with experience and knowledge in both escrow/settlement and examination/abstract areas. The CESA or CAEA designation is a prerequisite; however title professionals currently working in the title business for 10+ consecutive years may elect to bypass the CESA or CAEA designations and sit for the CTIA test if they meet the “points” criteria.

### ***Certified Title Insurance Professional - CTIP***

To be developed in the future, this credential will be designed for very experienced title professionals who have earned the CTIA designation and have advanced knowledge in all aspects of the title industry.

## ***Benefits of Certification***

A TLTA certification credential following your name identifies you as a highly motivated, experienced title person. Recognition by your peers is an important and valuable acknowledgement of your personal determination to succeed in your career and the title insurance industry. Certificates and commemorative lapel pins for all designations will be awarded to the successful candidates at the TLTA Annual Conference.

**NOTE: Certification does not guarantee employment, nor does it necessarily guarantee a designee’s ability to perform all job functions.**

## Getting Started

### Eligibility Criteria

To be eligible to sit for the certification tests, you must achieve at least the minimum points required in the areas of education, work experience and professional involvement. Complete information regarding point requirements is detailed on the application forms and the accompanying point calculation guidelines. See page 8.

Overall point requirements are:

- CESA = 100
- CAEA = 100
- CTIA = 175 (CESA or CAEA is required)\*

\*Experienced professionals who meet the 175 point requirement and have 10+ consecutive years of industry experience may bypass the CESA or CAEA certification levels and apply directly to sit for the Certified Title Insurance Associate designation test.

### Completing the Application

Once you have the required points and accompanying documents gathered:

- Download the appropriate PDF Application form from the Certification web page, [www.tlta.com/certification](http://www.tlta.com/certification) to your computer. Type in your information and save it for your records. **Please do not submit hand-written applications.** Mail signed applications & supporting paperwork to TLTA Certification, 1717 West Sixth, #120, Austin TX 78703; or you may send signed, scanned documents electronically to [kim@tlta.com](mailto:kim@tlta.com).
- You may apply as early as six (6) months preceding a test date but no later than 21 days prior to the test date. You will be advised via email of test eligibility no later than three (3) weeks from receipt of application.
- If you are not eligible based on information submitted, you will be advised and may take up to three (3) months from date of notification of ineligibility to complete and submit any additional requirements identified.
- If the test date you requested has passed before additional requirements are met, but within the 3-month extension, you may sit for the next test date. If additional requirements have not been submitted after the three (3)-month extension, a new application and additional application fee must be remitted.

### Application Fees

- Non-refundable application fee is \$95 (members) or \$120 (non-members). This rate is available for a limited time. Fees paid by check must accompany applications; online credit card payment must be received within 24 hrs of electronic application submissions. Apply by February 23, 2012 for the Austin test date and March 27, 2012 for the Corpus Christi and McAllen test dates.
- In order to qualify for the member rate, an applicant must be or have been employed by a TLTA member company within the last year.

## About the Test

- Each Certification test will be administered at least twice a year, with the next test dates set for October 17, 2012 in the DFW area and October 18, 2012 in Houston. Tests will again be administered in spring 2013. Locations will be determined at a later date. Additional testing sites may be added based on program demand.
- Test sessions are three (3) hours, and applicants are enrolled on a first come, first served basis upon meeting eligibility requirements and submitting payment of the test fee. (Applicants meeting deadlines after the test session reaches capacity will be placed on a standby list and, if not accommodated, will be automatically enrolled in the next test session.)
- A passing score for the CESA, CAEA and CTIA Certification Tests will be a grade of 75. Tests will be administered and scored by an impartial third party. A non-disclosure agreement must be signed by each candidate on test day. Documents and electronic devices are not allowed in the test room. Tests will NOT be returned.

## Test Fees

- Once eligibility is confirmed, a final test fee of \$185\* (members) or \$210\* (non-members) must be submitted no later than 21 days prior to the test date in order to sit for the test. Cancellations received 21 days prior to testing date will be refunded less a 10% cancellation fee. Test fees may not be transferred to other testing dates. All testing and deadline dates will be specified on the application and acknowledgment forms.
- You will be notified in writing of test results within six weeks of the test date. Anyone who does not receive a passing score will receive feedback on areas of deficiency and may repeat the test process within a period of two (2) years by paying an additional \$65 fee per test taken.

\*Note that fee is a reduced introductory rate available only for a limited time.

## ***What Will be Tested and Study Resources***

### **Content**

- Twenty-eight (28) core knowledge areas will be included in the CESA and CTIA tests, and twenty-six (26) knowledge areas will be included in the CAEA test. These areas are identified on the following page, and outlines for each core knowledge content area are available on the Certification home page of TLTA's Website.

### **Format**

- All test questions will be multiple-choice. See sample questions on the Certification Web Page.
- Each test will be 150 items.
- An applicant should communicate their special needs related to testing directly to TLTA once test eligibility is determined so that every reasonable accommodation can be made.

### **Preparation Resources**

- TLTA programs such as the Land Title School of Texas, the Land Title Institute, regional seminars, and focused topic programs provide educational opportunities throughout the year to build on work experience and expand knowledge to help individuals prepare for testing. **No specific course needs to be completed to be eligible for testing.**
- TLTA DVDs, Webinars, Podcasts and On Demand Webinars also are available to help you prepare for testing.
- In addition to the variety of programs offered by TLTA, underwriters and other TDI approved providers may incorporate content into programs that will help prepare for certification testing.

The following page lists the core knowledge content areas being examined.

Self-study materials taken from previous TLTA seminars are available.

More information on these may be found on the Certification page of the

TLTA website: [www.tlta.com](http://www.tlta.com)

## **CORE KNOWLEDGE CONTENT AREAS**

Test questions will relate only to those particular areas specified in each topic outline.  
Detailed outlines can be found on the Certification Page of the TLTA website.

1. Abstracting & Examination
2. Ad Valorem Taxes
3. Bankruptcy
4. Claims
5. Closing Procedures
6. Condominiums
7. Construction Lien Law
8. Conveyance
9. Curative Issues
10. Decedents' Estates
11. Divorce
12. Easements
13. Entities
14. Escrow Procedures\*\*
15. Foreclosure
16. Guardianship
17. Home Equity & Reverse Mortgage Loans
18. Homestead
19. Insuring & Other Promulgated Forms
20. Involuntary Liens
21. Manufactured Housing
22. Notary Regulations
23. Rate and Procedural Rules
24. RESPA - General Regulations
25. RESPA REG X, APPENDIX A, HUD1\*\*
26. Surveys
27. Title Insurance Regulation
28. Voluntary Liens

**\*\* These two core knowledge areas will NOT be included on the CAEA test**

## ***Using and Maintaining Your Certification***

### **Using the Certification**

- Once you pass the test and receive your official notification of certification, you may begin including your credential in correspondence, on business cards, resumes or other appropriate places. The credential should be in all capital letters with no periods.

### **Renewal/Recertification**

- Because continual professional development activities are essential in the ever changing title industry, you must renew your certification **every three (3) years** in order to continue using the credential. All certifications expire at the end of the third calendar year following award of credential. For example, certifications awarded in 2012 will require renewal by December 31, 2015. TLTA will mail notices and renewal forms to designees reminding them of requirements one year prior to renewal.
- For each three-year period there will be a renewal fee similar to the application fee, due when the renewal form is submitted. Renewal forms are due December 31<sup>st</sup> of the renewal year.
- A combination of education and professional participation points will be required in order to qualify for renewal. These points must be accumulated during the 3-year active certification cycle. Testing is not required for renewal.

#### **Education Requirements**

- Thirty (30) hours of industry-related education as approved by the Certification Council; 30 percent of which must come from TLTA programming completed during the three-year active certification cycle.

#### **Professional Participation Requirements**

- Service on a TLTA committee for at least one (1) year; or authorship of an article or an industry related publication; or one or more educational presentations of 30-minutes or more for TLTA programs, underwriter/agent events, or other industry-related meetings.
- Failure to submit your renewal form and fee in a timely manner will result in the lapse of certification. Anyone desiring to recertify but failing to submit required documentation in a timely manner may be required to re-test in order to maintain their certification or may petition the Certification Council for an extension in the event there are extenuating circumstances.

## ***Point Calculation Guidelines***

**Refer to this for explanation when completing application.**

### **Education**

- Education program participation in TLTA, ALTA Educational Events or TDI approved courses completed five (5) years preceding the date of application will be admissible. The Land Title School of Texas carries points regardless of date completed with a passing test score.
- Teaching/Training – Presentations at TLTA events may be submitted for five (5) points per hour. Presentation of formal programs on title insurance or land title related subjects to groups such as: real estate related industry groups or associations, schools of higher education, professional or civic organizations, or in-house training may be submitted for two (2) points per hour. Individual presentations must be at least 30 minutes to qualify for 1 hour credit; multiple presentations of the same content may be submitted, calculating total clock hours presented.
- College Coursework points may be submitted for highest level achieved only
  - Associate Degree – 2 points
  - Bachelor's Degree – 4 points
  - Advanced Degree – 6 points

### **Industry Work Experience**

- Work experience (full or part-time) is to be calculated on the basis of full years only.  
Previous Employment: Date of Employment – Date of Termination  
Current Employment: Date of Employment/Employment Anniversary – Test Date  
Each Year – 5 points

### **Industry Participation**

- “Active” committee membership is defined as attendance/participation in at least one (1) committee meeting or activity in the TLTA fiscal year.
- These awards qualify for points. See the application form for point information.
  - TLTA Young Title Person of the Year
  - TLTA Title Person of the Year
  - TLTA Peggy Hayes Teaching Award
  - TLTA Professional Excellence Awards
  - TLTA Rising Star Award
  - ALTA Awards
  - Other State Land Title Association Awards
- Published articles relating to the title industry qualify for five (5) points per article. Copies of articles must be submitted with your application.