

**Michigan Title Insurance Producer/Solicitor**

Series 16-77

60 Items - 1 Hour

74% (44 Correct to Pass)

Percentage

# of Items

	13.5%	8
<b>Insurance Regulation 13.5% (8 items)</b>		
Company Regulation		
Producer Appointment (500.1208a, .1208b, .1209, .1411)		
Termination of Appointment (500.1208b, .1209)		
Producer Regulation		
Duties (500.1201a, .1202)		
Commissions (500.1240, .2011)		
Maintenance and Duration		
Change of Name and Address (500.1206(5), .1238(1))		
Reporting of Actions (500.1208b, .1239, .1244, .1246, .1247)		
Assumed Names (500.1211a)		
Disciplinary Actions		
Cease and Desist Order (500.1244, .2038)		
Suspension, Revocation, Refusal to Issue or Renew (500.1200, .1209, .1239, .1244, .1379, .2029, .2043)		
Penalties and Fines (500.1242, .1244, .1379, .2038, .2040, .2064, .2069)		
Unfair and Prohibited Insurance Trade Practices (500.1207, .1216, .1239, .1244, .2003, .2006-.2014, .2016-.2021, .2026, .2029, .2059, .2062)		
Misrepresentation (500.2005, .2005a, .2055, .2057, .2064, .2218)		
False Information and Advertising (500.2001, .2002, .2005, .2005a, .2007, .2055, .2057, .2064, R500.651-.569, R500.1371-.1387)		
Inducement (500.2005(f), .2024, .2064(2), .2066, .2069, .2070)		
False Statement (500.1015, .2014, .2018, .2055, .2062, .2474, .2666)		
Deception (500.2007, .2009; 600.2911)		
Boycott, Coercion, and Intimidation (500.1242, .2012)		
Unfair Discrimination (500.2027)		
Rebating (500.2024, .2066, .2069, .2070)		
Fiduciary Responsibilities (500.1207)		
Forgery (500.1239)		
Insurance Fraud Regulation (500.2088, .4501, .4503, .4507, .4511, 752.1005)		
Consumer Privacy Regulation (500.501, .503, .505, .507, .513, .515, .533, .535, .2005a, .4501, .4507, .4509; R500.551-.560)		
Federal Regulations		
Consumer Financial Protection Bureau (CFPB) and Real Estate Settlement Procedures Act (RESPA)		
Patriot Act		
<b>Real Property 45% (27 items)</b>	<b>45%</b>	<b>27</b>
Concepts, Principles, and Practices		
Definition of Real Property		
Marketable Title		
Marketable Title Act		
Acquisition and Transfer of Real Property		
Conveyances		
Encumbrances		
Decedent's Estates Probate		
Intestate		
Testate		
Trusts		
Types of Ownership		
Tenants in Common		
Joint Tenancy Types of Ownership		
Tenancy by the Entireties		
Legal Capacity of Parties		
Individuals		
Corporations		
Partnerships		
Trust Agreements		
Limited Liability Company (LLC)		
Power of Attorney		
Legal Descriptions		
Types of Legal Descriptions		
Types of Measurements Used		
Language of Real Descriptions		
Escrow Principles		
Escrow Terminology		
Types of Escrows		
Escrow Contracts		
Fiduciary Responsibilities of Escrow Agents		
Settlement or Closing Procedures		
Insured Closing Protection Letters		
Wire Fraud		
Recording		
Types of Records		
Types of Recording Systems		
Requirements to Record		
Acknowledgments		
Exemptions		

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Document Execution				
<b>Title Insurance 23% (14 items)</b>			<b>23%</b>	<b>14</b>
Title Insurance Principles				
Risks Covered by Title Insurance				
Premiums				
Entities that can be Insured; Need for Insurance				
Legal Forms of Ownership				
Types of Estates				
Interests that can be Insured				
Easements				
Title Insurance Forms				
Commitments				
Owner's Policy				
Loan Policy				
Expanded Policies				
Title Insurance Policy Structure and Provisions				
Covered Risks				
Schedule A				
Schedule B - Exceptions From Coverage				
Exclusions From Coverage				
Conditions				
Title Searching Techniques				
Chain of Title				
Methods of Searching Title				
<b>Title Exceptions and Procedures for Clearing Title 18.5% (11 items)</b>			<b>18.5%</b>	<b>11</b>
Principles and Concepts				
General Exceptions				
Voluntary and Involuntary Liens				
Federal and State Liens				
Mortgage				
Judgments				
Taxes and Assessments				
Surveys				
Condominiums				
Water Rights				
Equitable Interests				
Attachments				
Covenants				
Conditions				
Restrictions				
Special Problem Areas and Concerns				
Mechanic's Lien				
Bankruptcy				
Probate				
Foreclosure				
Claims Against the Title				
Principles of Clearing Title				
Releases/Discharges				
Assignments				
Death Certificates				
Letters of Authority				
Subordinations				
Affidavits				