

FLORIDA TITLE INSURANCE PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. What type of records must be maintained by title insurance agents for audit purposes?**
 - A. Personal financial records
 - B. Individual escrow records
 - C. Company tax records
 - D. Client communication logs
- 2. Title insurance is characterized as what type of policy?**
 - A. Single premium policy
 - B. Casualty policy
 - C. Liability insurance
 - D. Health insurance
- 3. Which physical characteristic does the mean high water line represent?**
 - A. The fluctuation of tidal waters
 - B. The average wave height during storms
 - C. The level of high tide under normal conditions
 - D. The seasonal variation of water levels
- 4. Where is the "Amount of insurance" defined in a title commitment?**
 - A. Schedule B
 - B. Schedule C
 - C. Schedule A
 - D. Schedule D
- 5. Who is NOT recognized by statute as being authorized to sign a deed on behalf of a corporation in Florida?**
 - A. Secretary
 - B. General Partner
 - C. President
 - D. Chief Executive Officer

- 6. Which of the following is NOT shown on Schedule A of a title commitment?**
- A. Name of proposed insured and amount insured
 - B. Legal description of property
 - C. Itemized exclusions from coverage
 - D. Name of existing title holder
- 7. Which section is located immediately north of section 34 in a township?**
- A. Section 20
 - B. Section 22
 - C. Section 28
 - D. Section 30
- 8. Under ALTA 2006, which is NOT considered a covered risk?**
- A. Document not properly recorded
 - B. Governmental police power with no notice
 - C. Boundary line disputes
 - D. Easements not on public record
- 9. In Florida, what is the term for property that is unable to be willed or devised due to family lineage requirements?**
- A. Estate property
 - B. Intestate property
 - C. Homestead property
 - D. Non-transferable property
- 10. Under the ALTA 2006 form policy, which of these is NOT an exclusion from coverage?**
- A. No rights of access to and from the land
 - B. Right to eminent domain
 - C. Governmental police power
 - D. Liens assumed by the insured

Answers

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1. B
2. A
3. C
4. C
5. B
6. C
7. C
8. B
9. C
10. A

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Explanations

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1. What type of records must be maintained by title insurance agents for audit purposes?

- A. Personal financial records
- B. Individual escrow records**
- C. Company tax records
- D. Client communication logs

Title insurance agents are required to maintain individual escrow records for audit purposes to ensure compliance with regulations and best practices. Escrow records include detailed information about each transaction, such as funds received, disbursement details, and any relevant correspondence. These records are essential for tracking the handling of client funds and ensuring that all transactions are accurate and transparent. The need for meticulous escrow records supports the integrity of the title insurance process, providing a clear trail that can be reviewed during audits. This transparency helps to protect both the agent and the clients, maintaining trust in the title insurance system. In contrast, personal financial records, company tax records, and client communication logs, while important for various business operations, do not specifically meet the requirements for audits related to the handling of escrow funds and transactions. These records might serve different purposes but are not the primary focus when it comes to ensuring compliance and accountability in the context of title insurance.

2. Title insurance is characterized as what type of policy?

- A. Single premium policy**
- B. Casualty policy
- C. Liability insurance
- D. Health insurance

Title insurance is characterized as a single premium policy because it requires the insured to pay a one-time premium at the inception of the policy, which provides coverage for as long as the policyholder or their heirs hold an interest in the property. This upfront payment stands in contrast to many other types of insurance, which may require ongoing premium payments over time. The single premium structure is particularly advantageous for title insurance because it covers risks associated with title defects that might arise after the property transaction has been completed, such as unknown liens or claims against the property. Once the policy is issued, it protects the insured from legal fees and losses due to such issues, making it a one-time purchase that provides long-term security. In other policies such as casualty or health insurance, premiums are typically paid on a recurring basis, and they cover different types of risks. Title insurance's unique payment and coverage structure make it distinct within the realm of property-related insurances.

3. Which physical characteristic does the mean high water line represent?

- A. The fluctuation of tidal waters
- B. The average wave height during storms
- C. The level of high tide under normal conditions**
- D. The seasonal variation of water levels

The mean high water line represents the level of high tide under normal conditions. This term is essential in the context of land use, property rights, and title insurance, particularly for coastal properties. It indicates the average line reached by tidal waters over a specified period, typically over a 19-year period known as the National Tidal Datum Epoch. This line helps establish boundaries between private property and public waterways, significantly impacting property ownership and land development regulations. Recognizing the mean high water line is vital for understanding property rights in coastal areas, as landowners may have different rights regarding land that lies between this line and the actual water's edge. Other options, while related to water levels, do not define the mean high water line accurately. The fluctuation of tidal waters refers to the changing levels of water due to tide cycles, which can vary. The average wave height during storms pertains to storm conditions, not the standard tidal range. Seasonal variation of water levels deals with changes in water levels due to seasonal factors but does not represent the consistent average of high tide. Consequently, identifying the mean high water line as the level of high tide under normal conditions is correct and crucial for understanding property boundaries and rights in coastal real estate.

4. Where is the "Amount of insurance" defined in a title commitment?

- A. Schedule B
- B. Schedule C
- C. Schedule A**
- D. Schedule D

The "Amount of insurance" is defined in Schedule A of a title commitment. This section serves as the introductory part of the title commitment document and outlines key details regarding the property and the insurance coverage being provided. Specifically, Schedule A includes important information such as the effective date of the commitment, the proposed insured (the person or entity that will be covered by the title insurance), and crucially, the amount of insurance, which indicates the maximum liability the title insurer assumes under the policy. This definition is critical as it helps clarify the extent of coverage in the event of a title dispute or defect. Understanding the amount of insurance is essential for both the buyer and the lender, as it provides an assurance of the financial exposure to potential title issues. In contrast, the other schedules (B, C, and D) serve different purposes. Schedule B typically lists the exceptions to coverage, while Schedule C contains the requirements that must be fulfilled before issuing the title policy. Schedule D may include miscellaneous provisions and terms related to the commitment. However, none of these sections contain the definition of the amount of insurance, which is why Schedule A is the correct choice.

5. Who is NOT recognized by statute as being authorized to sign a deed on behalf of a corporation in Florida?

- A. Secretary
- B. General Partner**
- C. President
- D. Chief Executive Officer

In Florida, the law stipulates specific roles within a corporation that are recognized as authorized signatories for deeds. Among these, the Secretary, President, and Chief Executive Officer are explicitly mentioned as individuals who can execute deeds on behalf of a corporation. The Secretary is typically responsible for maintaining corporate records and also has the authority to sign documents on behalf of the corporation, particularly when there is a requirement for attestation. The President holds a key leadership role and generally has broad authority to enter into contracts and transactions on behalf of the corporation. Similarly, the Chief Executive Officer, who is often the highest-ranking officer, can also execute deeds as part of managing the corporation's operations. In contrast, a General Partner typically refers to a specific role within a partnership arrangement, not a corporation. Partnerships function under different legal structures and regulations compared to corporations, so individuals such as General Partners do not have the statutory authority to sign deeds on behalf of a corporation in Florida. This distinction is crucial for understanding the limits of authority associated with different business entities, thus making the General Partner role the correct answer to the question about who is not authorized by statute to sign a deed on behalf of a corporation.

6. Which of the following is NOT shown on Schedule A of a title commitment?

- A. Name of proposed insured and amount insured
- B. Legal description of property
- C. Itemized exclusions from coverage**
- D. Name of existing title holder

Schedule A of a title commitment provides essential information that establishes the key elements of a title insurance policy. It includes the name of the proposed insured and the amount of insurance coverage, which is critical since it identifies who is receiving the policy and the extent of protection being offered. Additionally, the legal description of the property is also included; this description is vital for pinpointing the exact boundaries and specifications of the property involved, ensuring that the title insurance applies to the correct parcel of land. Lastly, the name of the existing title holder is presented, as it reveals the current ownership status of the property and who is transferring the title. In contrast, itemized exclusions from coverage are detailed on Schedule B, not Schedule A. These exclusions specify certain risks or conditions that the title policy will not cover, which is important information but belongs to a different section of the title commitment. Thus, while Schedule A lays out the foundational elements of the title insurance contract, line items for exclusions and exceptions are appropriately placed in Schedule B. This structure helps underline the emphasis on the coverage being provided and clarifies the essential details pertinent to the insured parties.

7. Which section is located immediately north of section 34 in a township?

- A. Section 20
- B. Section 22
- C. Section 28**
- D. Section 30

To determine which section is located immediately north of section 34 in a township, it's important to understand how sections are organized within a township. A township is typically divided into 36 sections, arranged in a grid pattern. Each section is one square mile, and they are numbered in a specific order, beginning in the northeast corner of the township and moving west and then south. Section 34 is located towards the southern part of the township grid. The section that is directly north of section 34 is section 26. However, if we look at the choices provided, section 30 is directly south of section 34, and sections 20, 22, and 28 are positioned further north in the township grid, but they are not adjacent to section 34. Although section 34 is just above section 2, likely confusion arises regarding their relative positions. The correct section that is immediately north of section 34 is, in fact, section 26, not section 30. This oversight leads to the misunderstanding of adjacency in the numbered sequence, impacting the identification of the nearest section. This illustrates the importance of paying close attention to the grid layout and how sections connect within the township, as they might seem straightforward at first glance but

8. Under ALTA 2006, which is NOT considered a covered risk?

- A. Document not properly recorded
- B. Governmental police power with no notice**
- C. Boundary line disputes
- D. Easements not on public record

In the context of ALTA 2006 title insurance policies, certain risks are explicitly covered while others are not. The option relating to governmental police power with no notice is not considered a covered risk primarily because title insurance does not provide coverage for risks or losses due to governmental actions, such as zoning changes or regulations that may affect property use. These actions are often beyond the control of a property owner and fall under the purview of governmental authority, which is not insurable by title insurance. On the other hand, risks like documents that are not properly recorded, boundary line disputes, and easements not on public record are typically considered covered risks under title insurance policies. These issues can directly affect ownership and the enjoyment of a property, providing a clear basis for the role of title insurance in protecting against potential claims or losses arising from such inadequacies. Thus, the definition of covered and uncovered risks in the context of ALTA policies emphasizes the boundaries of what title insurance is designed to protect against, particularly regarding governmental actions.

9. In Florida, what is the term for property that is unable to be willed or devised due to family lineage requirements?

- A. Estate property
- B. Intestate property
- C. Homestead property**
- D. Non-transferable property

The correct term for property that cannot be willed or devised due to family lineage requirements in Florida is homestead property. This designation comes from laws that protect a person's primary residence, offering specific rights and protections to the property, particularly concerning its transfer upon the owner's death. In the case of homestead property, the law dictates that certain family members, like a spouse and minor children, must be considered in the distribution of the estate. This means that the property cannot simply be willed to someone outside of this protected class without their consent. Homestead protections aim to ensure that families remain in their homes, preventing forced sale or transfer to satisfy debts. While the other terms have specific meanings within property law, they do not accurately capture the restrictions imposed on homestead properties. Understanding the implications of homestead status is crucial for anyone dealing with estate planning or title insurance in Florida, as it significantly impacts how property can be transferred or inherited.

10. Under the ALTA 2006 form policy, which of these is NOT an exclusion from coverage?

- A. No rights of access to and from the land**
- B. Right to eminent domain
- C. Governmental police power
- D. Liens assumed by the insured

The ALTA 2006 form policy outlines various exclusions from coverage that title insurance will not protect against. One of the critical components of this policy is understanding the nature of these exclusions. The correct answer identifies "No rights of access to and from the land" as a non-exclusion. This provision is vital because the ALTA 2006 policy typically includes coverage for rights of access as a fundamental aspect of property ownership. Access rights significantly impact the value and usability of a property, making them a core consideration in title insurance. The absence of access rights could mean that the property is landlocked or otherwise difficult to access, which is a significant issue that title insurance would need to cover. In contrast, the other options reflect common exclusions found within the ALTA 2006 policy. The right to eminent domain means that the government can take private property for public use, typically with compensation, and is not something for which a title policy provides coverage. Similarly, governmental police power encompasses regulations and restrictions imposed by government authorities that impact property use or value, thus also being excluded. Liens assumed by the insured reflect obligations taken on by the new property owner, which title insurance typically does not cover since it relates to the insured's decisions after acquiring the property.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

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We wish you the very best on your exam journey. You've got this!

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