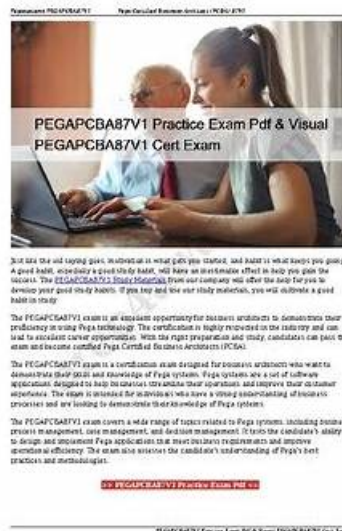


Visual PA-Title-Insurance-Agent Cert Exam & PA-Title-Insurance-Agent Printable PDF



They struggle to find the right platform to get actual Pennsylvania Producers Examination for Title Insurance Series 16-10 (PA-Title-Insurance-Agent) exam questions and achieve their goals. Actual4Exams has made the product after seeing the students struggle to solve their issues and help them pass the PA-Title-Insurance-Agent certification exam on the first try. Actual4Exams has designed this PA-Title-Insurance-Agent Practice Test material after consulting with a lot of professionals and getting their good reviews so our customers can clear PA-Title-Insurance-Agent certification exam quickly and improve themselves.

Insurance Licensing PA-Title-Insurance-Agent Exam Syllabus Topics:

Section	Weight	Objectives
General Insurance Concepts	3%	

Title Exceptions and Procedures for Clearing Title 21%

- General exceptions
- Property-related issues
 - 1. Equitable interests
 - 2. Attachments
 - 3. Water rights
 - 4. Mineral rights
 - 5. Condominiums
 - 6. Surveys

- Liens and encumbrances
 - 1. Judgments
 - 2. Federal liens
 - 3. Involuntary liens
 - 4. Taxes and assessments
 - 5. Voluntary liens

- Title search techniques
 - 1. Hard copy index
 - 2. Computer index
 - 3. Chain sheet

- Risks covered by title insurance
 - 1. Errors by producer
 - 2. Hidden off-record risks
 - 3. Errors in public records

- Title insurance policies
 - 1. Owner's policy
 - 2. Commitments
 - 3. Loan policy
 - 4. Leasehold policy
 - 5. Enhanced policies

Title Insurance Principles

- Policy structure
 - 1. Conditions and stipulations
 - 2. Schedule A
 - 3. Exclusions
 - 4. Insuring provisions
 - 5. Schedule B exceptions
 - 6. Endorsements
- Insurable interests
 - 1. Leasehold estate
 - 2. Fee simple estate
 - 3. Life estate
 - 4. Easements

Insurance Regulation

12%

- Federal regulation
 - 1. Fraud and false statements (18 USC 1033/1034)
 - 2. Fair Credit Reporting Act
- Title insurance law requirements
 - 1. Examination of title required
- Unfair trade practices
 - 1. False advertising
 - 2. Twisting
 - 3. Boycott, coercion or intimidation
 - 4. Defamation
 - 5. Misrepresentation
 - 6. Unfair discrimination
 - 7. Rebates and inducements
- Licensing
 - 1. Revocation, suspension, nonrenewal or denial of license
 - 2. Maintenance and duration
 - 3. Address change
 - 4. Reporting of actions
 - 5. Licensing process
 - 6. Assumed names
 - 7. Expiration
 - 8. Renewal
 - 9. Continuing education
 - 10. Disciplinary actions
 - 11. Persons to be licensed
 - 12. General requirements
 - 13. Appointment procedures
 - 14. Cease and desist orders
 - 15. Title producer additional requirements
- Producer regulation
 - 1. Unfair inducements and marketing practices
 - 2. Charges for extra services
 - 3. Prohibited acts
 - 4. Record keeping
- Company regulation
 - 1. Solvency requirements
 - 2. Unfair claims settlement practices
 - 3. Rates regulation
- State regulation
 - 1. Commissioner's general duties and powers

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Insurance Licensing Pennsylvania Producers Examination for Title Insurance Series 16-10 Sample Questions (Q18-Q23):

NEW QUESTION # 18

All of the following are subject to false advertising regulations EXCEPT

- A. statements.
- B. circulars.
- C. letters.
- D. gifts.

Answer: D

Explanation:

False advertising rules apply to insurance communications such as letters, statements, circulars, advertisements, announcements, illustrations, and other representations that may mislead the public about insurance benefits, terms, conditions, dividends, financial condition, or policy nature. Gifts are not themselves advertising communications. A gift may raise a separate rebating or inducement issue if offered improperly to obtain insurance business, but it is not the type of written or published communication targeted by false advertising regulation. Therefore, gifts are the exception. Pennsylvania's Unfair Insurance Practices Act specifically refers to making, publishing, issuing, or circulating estimates, illustrations, circulars, statements, sales presentations, and misleading advertisements. The Pennsylvania title outline also includes false advertising under Insurance Regulation.

NEW QUESTION # 19

A notarized deed ensures that the

- A. deed is legally binding.
- B. title is clear.
- C. deed can be recorded.
- D. title is transferred.

Answer: C

Explanation:

A notarized deed ensures that the deed is eligible for recording because the notarial acknowledgment verifies the execution formalities needed by the recorder's office. Notarization alone does not make title clear, does not guarantee marketable title, and does not by itself transfer ownership unless the deed has also been properly delivered and accepted. A deed may be legally effective between parties in some circumstances, but the examination issue tested here is recordability. Pennsylvania recording practice requires proper execution and acknowledgment for deeds and other instruments affecting real property. The Pennsylvania title outline specifically lists document preparation, deeds, acknowledgment forms, recording, requirements to record, and acknowledgments under Real Estate Transactions.

NEW QUESTION # 20

A waiver is defined as the

- A. acceptance of terms of the policy.
- B. modification of a known right.
- C. misrepresentation of a known right.
- D. intentional and voluntary giving up of a known right.

Answer: D

Explanation:

A waiver is the intentional and voluntary relinquishment of a known right. In insurance, waiver can occur when a party with the right to enforce a condition or requirement knowingly gives up that right through words, conduct, or inaction. It is not merely acceptance of policy terms, because acceptance relates to contract formation. It is not misrepresentation, which involves false or misleading

statements. It is also not simply modification of a right, because waiver means giving the right up, not changing it. This is a core insurance- contract doctrine and appears in the Pennsylvania Title Insurance exam outline under General Insurance Concepts, specifically legal interpretations affecting contracts, waiver, and estoppel.

NEW QUESTION # 21

When a mortgagee's title insurance policy is issued and no owner's policy will be issued, a written waiver must be signed by the:

- **A. Mortgagor**
- B. Title agent
- C. Mortgagee
- D. Seller

Answer: A

Explanation:

The written waiver must be signed by the mortgagor, meaning the owner-borrower/purchaser who is waiving the right to purchase owner's title insurance. Pennsylvania regulation requires the title insurer or title agent, when issuing a mortgagee's title policy in a purchase-money transaction and no owner's policy has been ordered, to advise the mortgagor in writing that the lender's policy does not protect the owner. If the mortgagor elects not to purchase owner's coverage, the company must obtain the mortgagor's written statement acknowledging receipt of the notice and waiving the right to buy owner's title insurance. The mortgagee receives the loan policy; the waiver protects the owner-purchaser disclosure process.

NEW QUESTION # 22

A state tax lien filed in the county where the taxpayer owns property is

- A. only a lien against the property described in the lien.
- **B. a lien against any property owned by the taxpayer in the county.**
- C. a lien that remains in force for a 3-year period.
- D. only a lien upon the sale of the property.

Answer: B

Explanation:

A state tax lien filed in the county where the taxpayer owns property operates as a lien against the taxpayer's property in that county, not merely against one specifically described parcel or only when the property is sold.

Tax liens are involuntary liens created to secure unpaid tax obligations and must be considered in title examination because they can affect sale, refinance, priority, and insurability. Pennsylvania tax lien rules provide that, upon entry of record by the prothonotary where the property is situated, the tax amount is a lien in favor of the Commonwealth against the taxpayer's real property and certain personal property. The Pennsylvania title outline includes taxes and assessments, federal liens, judgments, and voluntary and involuntary liens.

NEW QUESTION # 23

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Our company abides by the industry norm all the time. By virtue of the help from professional experts, who are conversant with the regular exam questions of our latest real dumps. The Pennsylvania Producers Examination for Title Insurance Series 16-10 exam dumps have summarized some types of questions in the qualification examination, so that users will not be confused when they take part in the exam, to have no emphatic answers. It can be said that the template of these questions can be completely applied. The user only needs to write out the routine and step points of the PA-Title-Insurance-Agent test material, so that we can get good results in the exams.

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