
Missouri Title Producer Exam Title Insurance Laws And Regulations – Q's And A's

Premium tax **Right Ans -** A type of indirect tax levied on general insurance premiums.

Cashiers Check **Right Ans -** A check drawn on a financial institution.

Certified funds **Right Ans -** A form of payment that is guaranteed to clear or settle by the company certifying the funds.

Director **Right Ans -** The director of the department of insurance, financial and professional regulation.

Financial institution **Right Ans -** A person or entity doing business under the laws of this state or the United States relating to banks, trust companies, and savings and loan associations, credit unions, commercial and consumer finance companies, industrial loan companies, insurance companies, small business investment corporations, a mortgage loan company or mortgage banker.

Settlement Agent **Right Ans -** A person, corporation, partnership or other business organization which accepts funds and documents as fiduciary for the buyer, seller or lender for the purposes of closing a sale of an interest in real estate located within the state of Missouri and is not a financial institution or lawyer.

Closing/Settlement Fees **Right Ans -** The expenses, over and above the price of the property that buyers and sellers normally incur to complete a real estate transaction. Costs incurred include loan origination fees, discount points, appraisal fees, title searches, title insurance, surveys, taxes, deed-recording fees and credit report charges.

Title Insurance Premiums (Risk Rate Schedule) **Right Ans -** Rates for Title Insurance that must be filed at least 30 days prior to effective date. Computed per \$100 of liability issued.

Missouri Title Producer Study Guide

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