



The Koogler Group  
Education Matters

# Karen E. Koogler

## Professional Biography with Student Comments

Karen Koogler is CEO of The Koogler Group, LLC, an educational design firm founded in 1986, specializing in prelicensing, regulatory compliance, and CE/CLE courses for title agents, attorneys, closing agents, title examiners, and support personnel working within the title insurance industry. With nearly *four decades* of title insurance experience – including 30+ years devoted to championing a national effort for *meaningful* industry education – Karen remains a staunch advocate for protecting consumer rights, as well as preserving a seat at the settlement table for small and midsize business providers. During her tenure – working in collaboration with, and serving the needs of, state and national land title associations, national and regional title insurers, and state and federal regulators – Karen developed over 1500 hours of industry-specific educational curriculum. In addition, she has personally developed the following educational programs and products:

- Integrative TILA-RESPA Final Rule Implementation Study Manual
- Integrative TILA-RESPA Final Rule Implementation Course [Classroom and Online]
- Federal Compliance Risk Management Manual
- Federal Compliance Courses [Classroom and Online under Development]
  
- Multi-State Study Manual for Title Insurance [Book with Interactive Test Component]
- Multi-State Study Manual for Closing Agents [Book with Interactive Test Component]
- Multi-State Study Manual for Title Examiners [Book with Interactive Test Component]
- Multi-State Closing Agent 16-Hour Course [Classroom Only; Online Course under Development]
- Multi-State Closing Agent Online Certification Exam
- Multi-State Title Examiner Online Certification Exam
  
- Alabama Study Manual for Title Insurance
- Alabama Online Title Review Component
- Alabama 20-Hour Title Agent Prelicensing Course
  
- Florida Study Manual for Title Insurance
- Florida Online Title Review Component
- Florida 40 Hour Title Agent Prelicensing Course
  
- New York Study Manual for Title Insurance
  
- Virginia Study Manual for Title Insurance
- Virginia Study Manual for Title Insurance Interactive Test Component
- Virginia Study Manual for Title Settlement Agent Certification [with Secured Protocol Online Examination]
- Virginia Study Manual for Title Examiner Certification [with Secured Protocol Online Examination]
- Virginia 16 Hour Title Agent Prelicensing Course
- Virginia 16 Hour Title Settlement Agent Certification Course
  
- Indiana 10 Hour Title Producer Prelicensing Course [2005-2007]
- Indiana Title Producer Study Manual
  
- 2010 Foreclosure Special Report [for Regulators; State AGs; and Prosecutors]
  
- 2008 RESPA Final Rule Study Manual and Online CE/CLE Program
- 2008 RESPA Final Rule ENEWS Implementation Support Program
- Building the Bridge Between the GFE and HUD-1 Study Manual and Online Program
  
- Partnering for Profit: Working Together in Tumultuous Times
- TechnoTitle 2020: FutureFocus on the Settlement Service Industry

- Closing Concepts: A Title Training Manual for Settlement/Escrow Professionals
- Title Basics: A Search and Exam Manual for Beginners
- Liability 101: 101 Suggestions for Limiting Liability by Improving Quality Control
- Title Policies and Endorsements
- Title Insurance Deconstructed
- The Internal Audit Guide
- Bringing Ethics and Values to the Bottom Line
- Closing Real Estate Transactions: Process & Problem Solving with the HUD-1
- Behind the Scenes: A Look at the Settlement Process
- Walking in Integrity: 22 Life Steps for Creating a Balanced Life on Purpose & With Purpose

## Emphasis on Regulatory Compliance

Since 1990, Karen has focused her attention on regulatory compliance issues – providing prelicensing, regulatory compliance, professional ethics, and industry-certification programs throughout the country. Her 1996 book, *Partnering for Profit*, laid the groundwork for establishing regulatory-compliant, consumer-centric affiliated business arrangements. In early 2009, her focus turned to the *RESPA Final Rule* [RFR] where she authored two RESPA textbooks; designed and presented a full-day *RESPA Final Rule Implementation Program* to thousands of title agents, attorneys, closing agents, and loan originators in classrooms throughout the country; designed and launched a companion online program to assist those unable to attend classroom sessions; and supported same for a period of six months following implementation.

In response to CFPB Bulletin 2012-03, Karen authored the *Federal Compliance Risk Management Manual* to ensure compliance that meets or exceeds federal requirements for creditors vetting title (settlement) agents. In 2014 she authored the *Integrative TILA-RESPA Final Rule Study Manual*; designed and presented a full-day *TRID Rule Program* to thousands of title agents, attorneys, closing agents, and loan originators; designed and launched a companion online program to assist those unable to attend classroom sessions; and continues supporting post-implementation efforts via *Education Matters: TRID E-News* publication, consultant services, and various regulator-outreach initiatives.

In 2015, Karen extended her reach to include provision of educational information regarding TRID implementation issues to all state governors, attorneys general, and insurance commissioners. She was invited to introduce topics of concern to the NAIC Title Insurance Taskforce at its 2015 Spring meeting. Since that time, Karen has reached out numerous times to the CFPB, with follow-up reports to state insurance commissioners, in an attempt to identify ongoing implementation issues related to the TRID Rule. She remains committed to ensuring consumer protection while, at the same time, ensuring that small and midsize title (settlement) agents are not driven out of business due to unintended consequences of an otherwise well-intentioned rule. Today, Karen continues to respond to student questions on myriad state and federal compliance issues, as part of her ongoing commitment to *meaningful* industry education focused on regulatory compliance.

## Standardized Industry Education

Karen is no stranger to standardized education. Her first foray into the national industry educational arena involved the creation of *The Title Trilogy* series of national jobskills manuals, which includes *Closing Concepts*, *Title Basics*, and *Liability 101*. Turning a deaf ear to industry naysayers, who believed title examination and settlement/escrow principles could not be taught on a national [standardized] platform, Karen forged ahead with *The Title Trilogy* project. Having already experienced considerable success with the *Internal Audit Guide* and her first National Lecture Series on *Spotting and Stopping Fraud, Forgery, and Embezzlement*, she knew that the *task-steps* of title search/examination and the settlement/escrow process easily crossed state lines. Her instincts were correct. Since its inception, *The Title Trilogy* series of jobskills manuals has sold over 250,000 copies.

With an eye toward the *future* – taking her cue from the 2007 GAO Report, *Actions Needed to Improve Oversight of the Title Industry and Better Protect Consumers*, which includes a recommendation to state regulators to “strengthen regulation of title agents through means such as establishing *meaningful* requirements for capitalization, licensing, and continuing education” – Karen renewed her efforts in developing *meaningful* national industry education programs and products, at a time when the housing, mortgage, and title markets were collapsing under the weight of a decade of unprecedented levels of fraud [mortgage fraud; securities fraud; foreclosure fraud; short sale fraud]. Following her extremely successful 2008 *RESPA Final Rule Implementation Program*, Karen devoted the next several years developing a series of *Multi-State Study Manuals*, Interactive Test Components, and Online Certification Exams for Closing Agents and Title Examiners. In early 2012, that project took on a life of its own, prompting Karen to return to her roots [*The Title Trilogy*] and group the *Multi-State Study Manuals* under a single educational umbrella.

## LICENSING AND CERTIFICATION ASSESSMENT TRAINING [LCAT™] SERIES

The *Licensing and Certification Assessment Training [LCAT™] Series* provides nationally standardized *meaningful* education for title agents, closing agents, and title examiners. Every component of the *LCAT™ Series* is created from a national perspective. The *Multi-State Study Manuals* were developed at an *intermediate* level – some components going *back-to-basics*, and others encouraging participants to *expand* their level of knowledge and expertise.

Each *Multi-State Study Manual – Title Insurance, Closing Agents, and Title Examiners* – contain hundreds of pages of targeted industry education. In total, the *LCAT™ Series* comprises over 1,000 pages of industry- and task-specific information; with hundreds of multiple-choice test questions delivered via online interactive test components.

### LCAT™ Multi-State Certification-Level Self-Study Programs

Two timely components of the *LCAT™ Series* are the task-specific certification-level Study Manuals – *MSM for Closing Agents 2<sup>nd</sup> Edition* and *MSM for Title Examiners*. The Study Manuals, although designed for independent self-study, are easily adaptable for informal in-house training, as well as formal industry-sponsored certification and CE/CLE programs.

At the national level – to premiere the effectiveness of standardized education and task-specific certification-level programs – The Koogler Group offers two *Secured Protocol Online Examinations* – one for *Title (Closing) Agents* and the other for *Title Examiners*. Once participants complete the appropriate task-specific *self-study* program, they may apply to take the corresponding online exam, with test results maintained by The Koogler Group. Should a participant change employers or require title insurer appointment or other industry “certification,” The Koogler Group will provide a transcript of test results to said employer, title insurer, or “certifying” entity upon test-taker authorization. The Koogler Group currently offers a 16-Hour *Multi-State Closing Agent Course* via private on-site classroom sessions. A companion online course is under development.

### LCAT™ Series Promotes Collaborative Educational Opportunities

Each Study Manual was developed in *components*, enabling state land title associations, title insurers, and others – in collaboration with The Koogler Group – to *mix-and-match* components from the various Study Manuals. If desired, we will add state- and/or insurer-specific end-chapter notes to create a fully *customized* Study Manual that partnering associations, insurers, and others may use as a foundation for their own industry-sponsored educational training programs.

We first engaged in the collaborative learning approach in the 1980’s when Pennsylvania Land Title Institute purchased several hundred copies of *Closing Concepts* and *Title Basics* to use in delivery of their own Institute-sponsored training programs. For over a decade, beginning in the late 80’s, Karen also collaborated with ALTA’s Land Title Institute, creating a new series of exam questions for their LTI courses, contributing articles to ALTA News, and providing multi-state accredited CE/CLE programming for convention attendees on regulatory compliance and professional ethics as part of her *Five-Star Best Practices Program*. From there, she took the courses on the road, through her National Lecture Series, delivering same in partnership with various state land title associations and title insurers throughout the country.

## STATE PRELICENSING PROGRAMS

In 1993, when Florida began licensing title agents, Karen was tasked with writing the state licensing manual and developing the 40-hour prelicensing course. Little did she know, at the time, how incredibly busy she would become, as a primary provider of the 40-hour course, once the real estate boom hit Florida. At the height of the boom period, Karen personally instructed more than 1200 students per year. What was unexpected was the high percentage of attendees who were not *required* to take the course. When Karen asked *why* so many title agents and attorneys – many with 10-20 years of experience – were taking a prelicensing course created for those *new* to the industry – the response was consistent.

Students had finally found an instructor who explained *why* they did *what* they did, and *how* their jobs connected to the *bigger picture* of the overall settlement services industry. It was as if Karen had become the title industry's *Horse Whisperer*. She seamlessly connected all the dots, between job functions and sub-industry roles; at the same time connecting the past to the present, empowering students to accurately predict the future. As one participant succinctly put it, "You don't teach us *what* to think... you teach us *how* to think for ourselves." [See Student Comments on Pages 6-8]

That is the *heart* of what Karen does. She brings vast amounts of information to the learning table, encouraging students to think for themselves and challenge conventional wisdom, by actively engaging in the learning process. Today, students from decades ago, contact Karen with questions regarding current industry issues. In that way, *education* becomes an *interactive* as well as an *integrative* process. That's the *life* within the *lifelong learning* process.

In 2005, The Koogler Group contracted with the Indiana Land Title Association [ILTA] to develop and deliver the *Indiana 10-Hour Prelicensing Course* along with development of all course materials.

In 2008, The Koogler Group contracted with the Virginia Land Title Association [VLTA] to develop the *Virginia Study Manual for Title Insurance* and the *16 Hour Title Agent Prelicensing Course*, which Karen taught on behalf of VLTA through 2014. In 2010, in consultation with the Virginia Bureau of Insurance, VLTA established two new industry certifications: (1) the *Title Settlement Agent Certification* [VCTSA]; and (2) the *Title Examination Certification* [VCTE]. After two successful years of working with The Koogler Group on the prelicensing project, VLTA reached out to Karen, for development of the *Virginia Study Manual for Title Settlement Agents* and the *Virginia Study Manual for Title Examiners* – both books flowing from Karen's Multi-State series textbooks. Rounding out the effort, Karen developed and taught VLTA's *16 Hour Title Settlement Agent Certification Course* through 2014, and assisted, behind-the-scenes, with the *16 Hour Title Examination Certification Course*. The Koogler Group is proud to have partnered with VLTA in this exciting and collaborative educational endeavor.

In 2012, at the request of the Alabama Land Title Association, Karen authored the *Alabama Study Manual for Title Insurance* and developed and continues to deliver the *20-Hour Title Agent Prelicensing Course*. In addition to prelicensing, Karen also provides a number of CE/CLE courses on behalf of the Alabama Title School.

In 2014, Karen authored the *New York Study Manual for Title Insurance* and continues to support various prelicensing course providers throughout New York.

As noted hereinabove, the *Multi-State Study Manual for Title Insurance* was written to assist students – in states that do not require prelicensing courses – prepare for their respective state exams. As additional states begin requiring title agent prelicensing programs, The Koogler Group stands ready to provide textbook and course development support.

## INDUSTRY "CERTIFICATION" AND FEDERAL COMPLIANCE

When the Consumer Financial Protection Bureau [CFPB] released Bulletin 2012-03 regarding its expectations that financial institutions conduct "*thorough due diligence*" of service providers regarding compliance with federal consumer financial law – which includes mortgage lenders vetting title (closing) agents – Karen obtained the Bureau's internal *Supervision and Examination Manual* from which she developed the *Federal Compliance Risk Management Manual* to aid title agencies, law firms, and settlement/escrow companies in developing written risk management policies and procedures, as well as providing federal compliance training and testing to applicable personnel.

While The Koogler Group, as a long-standing member of the American Land Title Association [ALTA], supports the association's Best Practices initiative as a good first step toward regulatory compliance, we also recognize that Bureau expectations set forth in CFPB Bulletin 2012-03 far exceed the adoption of Best Practices. Our concern remains focused on small and midsize title agencies, law firms, and settlement/escrow companies which have shuttered their doors due to the overwhelming economic burden of recent regulatory changes and our desire to stop further businesses from following the same path.

The surest way in which to effect true consumer protection is to preserve consumers' *right-to-choose* their settlement providers from a wide array of potential providers of all shapes and sizes. The answer to the question of consumer protection is *not* "Big." Consolidation of power – or perceived power – residing in the hands of a *few* rarely serves the best interests of the *many*.

## INTEGRATIVE TILA-RESPA REFORM

As noted hereinabove, in 2014, Karen published the *Integrative TILA-RESPA Final Rule Implementation Study Manual* and accompanying classroom/online courses. Classroom sessions of the *Integrative TILA-RESPA Final Rule Implementation Program* continued through 2015, with the same course now offered online. Karen continues to support post-implementation education via a series of *Education Matters* newsletters, bulletins, and CE/CLE compliance courses.

In April 2016 the CFPB announced its intention to publish a *Notice of Proposed Rulemaking* [NPRM] in late July 2016, responding to operational challenges regarding the "TRID" Rule, and to provide greater certainty and clarity regarding same. As the TRID Rule continues to evolve, The Koogler Group continues providing educational support to industry participants *and* state regulators. It is imperative that state regulators obtain accurate and objective information regarding the impact of the TRID Rule – as well as the potential impact of various CFPB Bulletins and other future federal initiatives such as that flowing from the Bureau's August 2015 published report on its "Know Before You Owe" *eClosing Project* – on consumers and industry alike.

## 2015 FEDERAL COMPLIANCE TRILOGY

To remain viable now and in the future, title agencies, law firms, and settlement/escrow companies must *prove* that all applicable personnel are fully trained [and tested] on federal compliance and risk management issues. Proof must include *written training materials and written risk management protocols*. The *Federal Compliance Trilogy* includes three textbooks: (1) *Federal Compliance Risk Management Manual*; (2) *Multi-State Study Manual for Closing Agents 2<sup>nd</sup> Edition*; and (3) *Integrative TILA-RESPA Final Rule Implementation Study Manual*.

## THE NATIONAL TITLE INSURANCE ACADEMY

The Koogler Group supports establishment of the *National Title Insurance Academy* to house educational programs and products of The Koogler Group and other premier industry educators, under the direction of an industry-designated Board of Trustees. The primary objective of the Academy is to promote development of a two-year Associates Degree in Title Insurance focused on both sides of the industry [title search/examination and settlement/escrow practices] as well as principles of agency management with an emphasis on regulatory compliance.

There is a *significant difference* between informational webinars and multi-topic conferences – where attendees are "trained" via one-hour "sound bites" – and *meaningful* industry education where students are immersed in a formal program of instruction designed to facilitate successful implementation of course material [e.g., *Real World* implementation of *Regulatory World* rules]. The real estate, mortgage, and title/settlement industries are overflowing with informational webinars and seminars, many designed to entice attendees to purchase speakers' products and services and/or to promote group/association agendas. In contrast, *meaningful* education provides both content and context of subject matter – delving beyond *what-when* information to incorporate *who-what-when-where-why-how* instruction in an environment that encourages students to think for themselves and empowers them to apply what they learn when they return to work. *The increasingly complex regulatory environment in which today's real estate, mortgage, and title/settlement professionals find themselves, requires a level of knowledge and expertise which must be built upon a foundation of meaningful education designed to protect consumers as well as industry professionals.*

*For more information regarding The Koogler Group, please visit our website, [www.KooglerGroup.com](http://www.KooglerGroup.com).*

*To contact Karen directly, please email [KarenKoogler@KooglerGroup.com](mailto:KarenKoogler@KooglerGroup.com).*



## Student Reviews

*Our company provides its own TRID Rule training for our agents. However, as soon as I heard Karen was presenting a full-day implementation program, I immediately notified my local agents and we attended her program as a group, as we have attended other courses she has presented during the past 20+ years. If you want to know the nuts-and-bolts of how to implement something as complicated as the TRID Rule, Karen is the only instructor you can trust.*

I have learned a great deal from Karen.

*Karen is an extremely patient and considerate teacher who is always willing to answer questions. She has a great attitude and creates a wonderful learning environment. I was very happy with the Program.*

Karen is a great instructor – charismatic, with vast knowledge to share.

*An excellent class. Keep it up. I will recommend to everyone. You are the best. Please never retire.*

I wish there were more teachers like Karen. She is really an exceptional teacher and explained everything perfectly. A++

*Top Notch! It's great to have the opportunity to learn from someone with such ethical fiber.*

Karen Koogler is an awesome instructor. She presented all material in a very interesting and informative way. I look forward to taking other classes from her in the future.

*I have attended many seminars and training classes. This was one of the best I have participated in. Material was organized and presented very well.*

Karen is very knowledgeable, fun, and a great teacher.

*I wish I had Karen's brain!! Not only did she have the unbelievable knowledge — she presented the material so anyone could learn it. I have had years and years of schooling — hands down, this was the best presentation of information ever!! Thank you!*

Karen is exceptional in her knowledge of the subject matter. Learning can be boring, however she teaches in a way that keeps our interest from the beginning to the end of the program. Eight hours never flew by so fast!

*Karen is extremely knowledgeable. She provides a complete foundation of knowledge from which to protect and grow our business!*

Very knowledgeable instructor. Material was covered in an easy, concise manner.

*This was the first time I have been in a class in a long time and she was the only teacher I understood. She explains everything very well. She is a great teacher.*

Karen is a fantastic instructor. It was a great choice to take this program from her.

*She is a great teacher. I learned a lot from her that I did not know from being in the business.*

Every person working in the title industry should have to take regulatory compliance courses from Karen before dealing with the public. She is excellent at conveying the message in a manner everyone can understand. I highly recommend her!

*Great knowledge of industry and subject matter, and communicates it extremely well. Thanks!*

Great course. I've never met someone before with such enthusiasm for compliance issues or someone as knowledgeable as Karen about the subject matter.

*This is the most confident I've ever felt before having to implement something as difficult as the Final Rule. Karen is the best teacher ever!*

Karen is an excellent instructor. Her vast knowledge of how the Final Rule impacts the mortgage lending and title insurance industries made it extremely easy to learn. Great job!

*The course, textbook, and instructor superseded my expectations! Karen Koogler is very passionate about what she teaches and is more knowledgeable than most attorneys I have come across in this industry. From now and to the future I will recommend with enthusiasm, any book or course provided by Karen. Hats off to Karen and all those who promote and support her. I wish I could pick her brain at any time. She is fantastic!*

Karen is an outstanding subject matter expert. None better!

*The manner in which the program was developed and delivered was excellent. As a former trainer in a subject matter which was not particularly exciting, I can attest to Karen's infotainment style being very effective. She was highly recommended and proved to be exactly what we expected. I look forward to taking future courses with Karen in the future.*

I really enjoy the way you taught the course — like a history class [past-present-future] — and that, for me, was good!

*One of the most informative, well-presented courses I have ever taken. You are an awesome instructor!*

Thank you, Karen, for an excellent program. Being relatively new to the industry, this was my first experience with the subject matter. Your method of instruction worked perfectly for me. Thanks again!

*Three of us attended from our office. We had previously attended the ALTA conference as well as webinars provided by title insurers and others. Everything pales in comparison to what we learned in The Koogler Group Program. Karen is an excellent instructor and goes into great detail regarding the most complicated issues.*

Love your classes. Love that you have our backs and fight for us small companies. You are the best.

*The information is beyond impossible to understand without courses like this. I am so glad I attended.*

This was an extremely informative program.

*The TRID Rule is very difficult subject matter to comprehend. Thanks for making it as understandable as possible.*

As an Agency Manager for a national title insurer, I was thrilled to book a full-day session of Karen's TRID Program for our agents, as we did with the 2009 RESPA Final Rule Program and other Federal compliance programs in the past. She is the very best at what she does, and our agents always give her rave reviews.

*Excellent Program!*

Karen was informative, entertaining, and creative. Great learning environment!

*Awesome!*

Great course. Very informative and detailed.

*Love her!! Very knowledgeable!!!*

Everyone should attend this course.

*Super course and instructor!*

Excellent course! Very informative!

*Very informative and detailed.*

Very educational.

*Great class. Karen possesses an amazing amount of knowledge.*

Karen is the most educated person to be training in the title industry. Her classes are a "must" for anyone needing training and education.

*Very good class with lots of information.*

Very informative – Karen knows the business. She is not someone who just relays information as most seminar speakers do.

*I have taken other classes with Karen. She knows so much and she has the right personality to teach.*

This is the 2nd seminar/learning session with Ms. Koogler. I've been to many seminars and she is by far the best conductor.

*Karen did a great job in instructing, considering the difficulty of the subject matter.*

It's great to have someone with so much knowledge instructing us.

*Karen is a very smart lady. She explains the course content very well. A great instructor!*

Karen is as knowledgeable and enthusiastic as she was when I first began attending her courses in 1998.

*Karen is an invaluable resource for our industry. We really have no other source that stays on top of the law as it relates to title closings.*

Very informative and well explained!

*Great presentation. Karen Koogler is the best instructor!!*

Karen Koogler is a superb teacher and informative presenter.

*I think Karen was GREAT!*

The information provided in this seminar is very eye-opening and well-explained.

*This course was very informative and it helped to make me aware of all the changes coming to help prepare myself and my staff to know what to do when the Rule takes effect.*

Excellent course!! Full of information and presented in a wonderful, clear manner.

*No doubt that Karen is an expert.*

I appreciate the passion with which Karen approaches and conducts her programs. I cannot imagine the brain-pain she has experienced during the course of her career.

*Thank you for your dedication to the title industry. Your resources are life-saving.*

Karen is a wonderful instructor and kept my interest throughout.

*I attended the ALTA seminar on TRID and learned little or nothing. Having attended Karen's TRID implementation program, I now feel confident. There really is a difference between promotional seminars and educational programs. I look forward to taking more programs from Karen in the future.*

Thank you so much for filling in the gap where ALTA has been absent or worse. Thank you for your efforts with the governors and state representatives. Thank you for all you do!

*Great course. Unbelievable knowledge. Truly cares about the title industry and wants to make it better.*

Karen was very informative and knowledgeable on the Rule.

*Lots of new information to digest. Karen did a great job explaining everything.*

Karen is an excellent instructor and gifted at what she does. Thank you.

*Karen did an excellent job explaining the ins and outs, and simplifying the Final Rule in a way that will help us implement it on the job. Thank goodness we have her as a resource in the title industry!*

I feel like, had I taken the course from a different instructor, I would not benefit as I do from taking the same course from Karen Koogler. She definitely knows what she is teaching and I would sign up for a class from her over anyone else. She is always very prepared and does her research.

*Karen Koogler never disappoints. Her expertise and quick wit make her classes not only valuable, but entertaining. Love her!!!*

As usual, Karen has done an excellent job presenting and explaining very difficult information. The textbook we were given in class was very well organized and written.

*The Final Rule textbook is great!! While I still don't like it [the Final Rule] at least now I understand how to implement it!*

I highly recommend this Program for all Closers. Karen is the only person I know who can accurately complete the new forms!

*The Study Manual used in class is a must for every title company. The examples in each chapter show how to implement the Rule, which will be helpful in our office. Thanks, Karen!*

This course was very informative. It should be a requirement for ALL Title/Settlement Agents.

*Karen Koogler really knows her area of expertise. We need to either clone her, keep her alive forever, or find technology so once she passes on to the other side, we can hook her brain up to a talking computer so we can still contact her for help!*

I have been a real estate paralegal for 25 years, working with some of the best Board certified real property attorneys during my career. Karen far and away surpasses them in knowledge of the total umbrella with regard to all aspects of regulatory compliance and industry-specific information.

*Great class! I've never met someone before with such enthusiasm for the title insurance industry or someone who was as knowledgeable about the subject matter as Karen is.*

Karen Koogler truly is the title insurance industry expert. She is more knowledgeable than I even imagined and dedicated to educating people to ensure we have qualified professionals working in the industry. There is absolutely no one better qualified to teach Federal compliance courses.

*Outstanding program. For someone who lacks confidence in an instructional forum, Karen empowered me by her method of teaching. I left feeling confident, capable, and smart. I was so impressed. Thank you!*

No matter how long you are in the business, with the constant changes in the law, especially at the federal level, I think programs that cover the subject matter in depth, at an implementation level, are extremely beneficial. Karen helps make us aware of any mistakes we might be committing unintentionally with regard to Rule implementation.

*Always the very best! Completely professional and knowledgeable.*

For such a difficult subject, Karen made the course very interesting and fun to learn. Wish she taught courses for all industries, including mortgage lending and real estate.

*I am sure others have written the same... Karen is a wealth of information and has a great disposition.*

I would not be able to implement the Final Rule without Karen's course and textbook. Thanks, Karen, for translating "Regulatory World" regulations into "Real World" application – and for answering all our questions in the weeks and months ahead!

*Thank you for making the Rule easier to understand and comprehend as someone new to the subject matter.*

Karen – I just wanted to take a minute to thank you for the great class you taught. In the past 20 years, I've been through a lot of courses and teachers, but you are one that will always stand out in my memory. I look forward to taking more of your courses and will be a regular visitor of your website. Keep up the great work!

*Karen does a great job of relating all the topics to the "real world" so that you can fully understand. I feel very prepared for the Rule implementation and applying what I learned in the course when I return to work.*

I am very impressed with Karen's manner of teaching. She is very knowledgeable about the issues and industry and I highly recommend her.

*The course was very informative and taught in a manner that was very understandable to those new to the Rule.*

Karen does an excellent job as an instructor. She is very informative, but also very approachable. Thanks for taking the time to answer my questions at breaks and following the course. I look forward to emailing you questions in the future!

*Karen is very knowledgeable. She teaches the class on a very understandable level. Lots of "real world" examples.*

Excellent course! Excellent instructor! Thanks!