



Title Insurance Industry Stakeholders:

OSI:

The OSI enforces New Mexico law on insurance matters, including consumer protections, review of insurance forms and rates for accuracy and fairness, and helps New Mexicans address insurance concerns. We oversee and regulate most kinds of insurance in New Mexico and we license the individuals and agencies that sell insurance in the state.

QUALIFIED TITLE INSURERS:

The underwriters that issue title insurance in New Mexico, covering claims and insuring real estate interests for consumers, as governed by state law and OSI regulations, through their licensed and appointed agents.

TITLE INSURANCE AGENTS:

The companies and individuals appointed by the underwriters, who are licensed by the OSI to issue title insurance in a particular county or counties in New Mexico. An agency may be a direct operation of, or be affiliated with an underwriter; or it may be independent and open to represent multiple underwriters.

NMLTA:

A non-profit association of members who are title insurers and title insurance agencies, or companies engaged in a related business, and their employees.

The fundamental purpose of the New Mexico Land Title Association (the "Association") is to *promote and represent the common business interests of land title insurance professionals* within the industry and before government and the public, consistent with the best interests of the buying public;

In furtherance of this fundamental purpose, the Association shall endeavor to **help members achieve the active and diligent goals of:**

1. Insuring and preserving the American Dream of home ownership;
2. Protecting all parties to real estate transactions (Sellers and Purchasers, Lenders and Borrowers) by impartial and honest settlement practices;
3. Upgrading the educational level and professional standards within the industry and promoting high ethical standards;
4. Effectively and efficiently closing land transactions pursuant to the terms of the purchase agreement and closing instructions; and
5. Promoting and sustaining the land title industry for future years.

The purpose of the NMLTA ACADEMY will be to train and educate potential organization leaders in the pursuance of the objectives stated above.