

Title Insurance Enforcement Report

| E-Case # | Date Opened | Recommended Action | Action taken | Action Date | Closed Date | |
|----------|-------------|-----------------------|-------------------------------|-------------|-------------|-------|
| 2174 | 5/20/08 | Hearing | Prosecutor for drafting | 9/8/08 | | SC/GL |
| | | | Respondent for signature | 6/23/10 | | |
| | | | Agency license lapses 6/30 | | 6/30/2011 | |
| 2331 | 12/22/08 | Default Revocation | Prosecutor for drafting | | | CN/GL |
| | | | Respondent for signature | | | |
| | | | Revocation | | 9/16/2010 | |
| 2405 | 4/15/09 | Appeal Reversed | Under Review | 5/31/10 | | BP |
| | | | Awaiting Fine | 12/14/10 | | |
| | | | Fine \$1000, 6 mos prob. | | 2/14/2011 | |
| 2423 | 5/14/09 | Complaint | Prosecutor for drafting | 6/9/10 | | SH/GL |
| | | | Hearing | | | |
| | | | Dismissed | 9/23/10 | 9/23/2010 | |
| 2521 | 9/23/09 | Informal Action | Sent to Respondent | 9/30/09 | | TG |
| | | | Order to show cause | 3/2/10 | | |
| | | | Additional Fine | 3/31/10 | | |
| 2548 | 10/26/09 | Dismissed | Prosecutor for drafting | 4/8/10 | | GL |
| | | | Respondent for signature | | | |
| | | | Dismissed | 9/29/10 | 9/29/2010 | |
| 2549 | 10/26/09 | Dismissed | Prosecutor for drafting | 4/8/10 | | GL |
| | | | Respondent for signature | | | |
| | | | Dismissed | | 9/29/2010 | |
| 2564 | 11/5/09 | Stipulation and Order | Prosecutor for drafting | 5/17/10 | | GL |
| | | | S&O offer \$5000 | 9/23/10 | | |
| | | | full fine paid | 2/9/11 | 3/22/2011 | |
| 2566 | 11/9/09 | Stipulation and Order | S&O Mailed to new address | 11/23/10 | | TG |
| | | | Revoked | 4/25/11 | 4/25/2011 | |
| 2572 | 11/17/09 | Hearing | Sent to Respondent | 2/4/10 | | GL |
| | | | Hearing set | 8/2/10 | | |
| | | | Fine Paid | 11/9/10 | 11/9/2010 | |
| 2598 | 12/22/09 | Stipulation and Order | Prosecutor for drafting | 12/22/09 | | SC |
| | | | Complaint Mailed | 2/15/11 | | |
| | | | Fine Paid | 4/21/11 | 4/21/2011 | |
| 2621 | 1/12/10 | Dismissed | Sent to Respondent | 2/4/10 | | TG |
| | | | Pre-hearing set | 8/10/10 | | |
| | | | Dismissed | 9/14/10 | 9/14/2010 | |
| 2623 | 1/12/10 | Complaint | Sent to Respondent | 2/4/10 | | TG |
| | | | Withdrawn | 7/1/10 | | |
| | | | | | 7/1/2010 | |
| 2624 | 1/12/10 | Complaint | Sent to Respondent | 2/4/10 | | TG |
| | | | Default Order | 9/20/10 | | |
| | | | Dismissed | 5/4/11 | 5/4/2011 | |
| 2637 | 2/18/10 | Stipulation and Order | Prosecutor for drafting | 3/4/10 | | |
| | | | Respondent for signature | 4/19/10 | | |
| | | | Penalty imposed by commission | Paid | 9/2/2010 | |

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|----------|-------------|--------------------------|---------------------------------------|-------------|-------------|-------|
| 2638 | 2/18/10 | Complaint | Prosecutor for drafting | 4/20/10 | | SC/GL |
| | | | Notice of hearing 10/19 | 9/14/10 | | |
| | | | Fine \$500 Pd | 12/13/10 | 12/13/2010 | |
| 2651 | 3/11/10 | Stipulation and Order | Prosecutor for drafting | 3/15/10 | | SC/GL |
| | | | Respondent for signature | 4/26/10 | | |
| | | | Fine received | 7/21/10 | 7/21/2010 | |
| 2659 | 3/24/10 | Complaint | Sent to Respondent | 4/12/10 | | SC/GL |
| | | | Hearing scheduled | 6/22/10 | | |
| | | | Signed by Judge | Revoked | 7/12/2010 | |
| 2664 | 4/1/10 | Complaint for revocation | Sent to Respondent | | | TG |
| | | | Warning Letter | Closed | 12/2/2010 | |
| 2687 | 6/2/10 | Informal Action | Sent to Respondent | | | TG |
| | | | Docs received | Closed | 11/10/2010 | |
| 2701 | 6/2/10 | Informal Action | Sent to Respondent | 7/7/10 | | TG |
| | | | Accepted by respondent | 7/14/10 | 7/14/2010 | |
| 2702 | 6/2/10 | Informal Action | Sent to Respondent | 7/7/10 | | TG |
| | | | Last pmt made | 9/20/10 | 9/22/2010 | |
| 2703 | 6/2/10 | Informal Action | Resent to Respondent | 9/20/10 | | TG |
| | | | Returned mail no forwarding | 12/6/10 | | |
| | | | License Lapsed 7/11/2011 | 12/6/10 | | |
| 2704 | 7/7/10 | Stipulation and Order | Sent to Respondent | 9/8/10 | | TG |
| | | | S&O received | 9/13/10 | | |
| | | | Last pmt made | 7/6/11 | 7/6/2011 | |
| 2718 | 8/24/10 | Informal Action | Sent to Respondent | 8/31/10 | | TG |
| | | | Fine Paid \$1750 | 9/16/10 | | |
| | | | | | 9/16/2010 | |
| 2734 | 11/2/10 | Stipulation and Order | Mailed S&O | 12/13/10 | | |
| | | | Complaint drafted for non-signature S | 3/17/11 | | |
| | | | Forfeiture Pd | 5/25/11 | 5/25/2011 | |
| 2769 | 1/20/11 | Stipulation and Order | Gale for signature | 3/31/11 | | SH |
| | | | \$5000 pd | 4/11/11 | 4/11/2011 | |
| 2778 | 2/1/11 | Stipulation and Order | Sent to Respondent | 3/8/11 | | AM |
| | | | Gale for signature | 3/21/11 | | |
| | | | Final pmt | 8/15/11 | 8/15/2011 | |
| 2812 | 3/16/11 | Hearing | to Gale | 3/16/11 | | TG |
| | | | Hearing scheduled | 10/25/11 | | |
| | | | Respondent's answer to allegations | 11/21/11 | | |
| 2813 | 3/16/11 | Hearing | Researching issues | 7/21/11 | | TG |
| | | | Hearing scheduled | 10/25/11 | | |
| | | | Respondent's answer to allegations | 11/21/11 | | |
| 2822 | 3/29/11 | Informal Action | Public Letter of Admonition | 3/29/11 | | TG |
| | | | | | | |

3/29/2011

Title Insurance Enforcement Report

| E-Case # | Date Opened | Recommended Action | Action taken | Action Date | Closed Date | |
|----------|-------------|---------------------|-------------------------|-------------|-------------|----|
| 2833 | 4/6/11 | Stip and Order | To Gale | 4/6/11 | | AM |
| | | | S&O mailed to defendant | 5/11/11 | | |
| | | | Fine Pd | 8/25/11 | 8/25/2011 | |
| 2834 | 4/6/11 | Stip & Order | To Gale | 4/6/11 | | AM |
| | | | | 5/11/11 | | |
| | | | pd \$2500 | 6/13/11 | 6/13/2011 | |
| 2839 | 4/14/11 | Informal Proceeding | Notice sent | 4/26/11 | | TG |
| | | | \$750 Pd | | 5/25/2011 | |
| 2840 | 4/14/11 | Informal Proceeding | Notice sent | 4/26/11 | | TG |
| | | | \$500 Pd | | 5/17/2011 | |
| 2841 | 4/18/11 | Stp & Order | To Gale | 4/18/11 | | AM |
| | | | S&O mailed to defendant | 5/24/11 | | |
| | | | Fine Paid | 10/24/11 | 10/24/2011 | |
| 2842 | 4/18/11 | Stip and Order | To Gale | 5/2/2011 | | AM |
| | | | S&O resent | 6/14/2011 | | |
| | | | Fine Paid | 7/21/2011 | 7/21/2011 | |
| 2844 | 4/18/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | 2nd request | 5/25/11 | | |
| | | | Motion to Dismiss | 6/29/11 | 6/29/2011 | |
| 2848 | 4/19/11 | Infomal Action | Notice sent | 4/26/11 | | TG |
| | | | \$750 Pd | | 5/25/2011 | |
| 2849 | 4/19/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | 2nd Request | 5/25/11 | | |
| | | | To collections | 6/27/11 | | |
| 2850 | 4/19/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | 3RD Request | 9/27/11 | | |
| 2852 | 4/20/11 | Surrender in lieu | Notice Sent | 4/26/2011 | | TG |
| | | | Request for hearing | 9/12/2011 | | |
| | | | Requested Surr in Lieu | 11/8/2011 | | |
| 2853 | 4/20/11 | Informal Action | Notice sent | 4/26/2011 | | TG |
| | | | Request for Pmt | 10/4/2011 | | |
| | | | Invoice Pd | 10/20/2011 | 10/20/2011 | |
| 2854 | 4/20/11 | Informal Action | Notice Sent | 4/26/2011 | | TG |
| | | | \$750 Pd | | 5/25/2011 | |
| 2855 | 4/20/11 | Dismissal | Notice sent | 4/26/11 | | TG |
| | | | At AGs for Dismissal | 11/15/11 | | |

| | | | | | |
|------|---------|-----------------|-------------|---------|-----------|
| | | | | | |
| 2856 | 4/20/11 | Informal Action | Notice sent | 4/26/11 | TG |
| | | | | | |
| | | | \$750 Pd | | 5/25/2011 |

Title Insurance Enforcement Report

| E-Case # | Date Opened | Recommended Action | Action taken | Action Date | Closed Date |
|----------|-------------|--------------------|-----------------------------------|-------------|-------------|
| 2857 | 4/20/11 | Informal Action | Notice sent | 4/20/2011 | TG |
| | | | Dismissed | 5/26/2011 | |
| | | | | | 5/26/2011 |
| 2858 | 4/20/11 | Informal Action | Notice sent | 4/26/11 | TG |
| | | | Hearing set 6/14/2011 | 5/24/11 | |
| | | | Requested Surr in Lieu | 12/19/11 | |
| 2859 | 4/20/11 | Informal Action | Notice sent | 4/26/11 | TG |
| | | | Company out of business 8/23/2010 | | |
| | | | No Forwarding/phones disconnected | | |
| 2874 | 5/2/11 | Stip & Order | To Gale | 5/2/11 | AM |
| | | | S&O drafted | 6/1/11 | |
| | | | Final Req for Pmt sent | 12/20/11 | |
| 2875 | 5/2/11 | Stip & Order | To Gale | 5/2/11 | AM |
| | | | Invoice for \$500 pd | 9/19/11 | |
| | | | Last Pmt received \$500 | 12/19/11 | 12/19/2011 |
| 3010 | 9/21/11 | Cease and Desist | To Gale for C&D and Subpoena | 9/21/11 | TG |
| | | | Second request | 11/3/11 | |
| | | | | | |
| 3015 | 9/26/11 | Stip & Order | To Gale | 9/26/11 | TG |
| | | | S&O Drafted | 10/5/11 | |
| | | | Declined by Commission | 12/12/11 | |
| 3024 | 10/21/11 | Stip & Order | To Gale | 10/24/11 | TG |
| | | | S&O Drafted & Mailed | 12/15/11 | |
| | | | | | |
| 3030 | 10/18/11 | Stip & Order | To Gale | 10/18/11 | AM |
| | | | S&O Drafted & Mailed | | |
| | | | | | |
| 3057 | 10/18/11 | Stip & Order | To Gale | 11/15/11 | AM |
| | | | | | |
| | | | | | |

**Title Insurance Investigations
Open and Closed Per Month
Report**

| | Opened | Closed | | Opened | Closed |
|------------------------|------------|------------|------------------------|-----------|------------|
| January | 7 | 4 | January | 6 | 4 |
| February | 20 | 26 | February | 5 | 5 |
| March | 11 | 41 | March | 14 | 13 |
| April | 19 | 25 | April | 22 | 26 |
| May | 20 | 7 | May | 1 | 11 |
| June | 20 | 39 | June | 2 | 11 |
| July | 26 | 17 | July | 0 | 4 |
| August | 24 | 21 | August | 8 | 6 |
| September | 15 | 55 | September | 11 | 12 |
| October | 14 | 15 | October | 12 | 13 |
| November | 25 | 17 | November | 5 | 10 |
| December | 11 | 55 | December | 9 | 10 |
| Totals for 2008 | 212 | 322 | Totals for 2011 | 95 | 125 |
| January | 8 | 31 | January | | |
| February | 13 | 15 | February | | |
| March | 4 | 12 | March | | |
| April | 10 | 5 | April | | |
| May | 5 | 5 | May | | |
| June | 16 | 25 | June | | |
| July | 6 | 7 | July | | |
| August | 15 | 17 | August | | |
| September | 31 | 22 | September | | |
| October | 20 | 18 | October | | |
| November | 7 | 11 | November | | |
| December | 10 | 9 | December | | |
| Totals for 2009 | 145 | 177 | Totals for 2012 | 0 | 0 |
| January | 10 | 9 | January | | |
| February | 7 | 22 | February | | |
| March | 17 | 17 | March | | |
| April | 2 | 0 | April | | |
| May | 3 | 15 | May | | |
| June | 23 | 22 | June | | |
| July | 0 | 2 | July | | |
| August | 0 | 6 | August | | |
| September | 3 | 0 | September | | |
| October | 5 | 2 | October | | |
| November | 20 | 5 | November | | |
| December | 16 | 26 | December | | |

| | | | | | |
|-----------------|-----|-----|-----------------|---|---|
| Totals for 2010 | 106 | 126 | Totals for 2013 | 0 | 0 |
|-----------------|-----|-----|-----------------|---|---|

Title Insurance Consumer Complaints

Open and Closed Consumer Complaint Summary Report

| Case # | Date Open | Date closed | Complaint | CSA | |
|--------|------------|-------------|--|--------|-------------|
| 58109 | 1/25/2010 | 2/25/2010 | HO premium not paid at closing | Meldee | JUSTIFIED |
| 58202 | 2/22/2010 | 2/22/2010 | title complaint, feels title company didn't uncover/disclose hazards for clear title and sale of home - flood insurance requirements | Sandy | UNJUSTIFIED |
| 58434 | 5/19/2010 | 8/19/2010 | Condo Ins not pd at closing | Meldee | UNJUSTIFIED |
| 58624 | 8/10/2010 | 8/10/2010 | Mechanicsliens recorded on property after closing | Sandy | Withdrawn |
| 58832 | 11/8/2010 | 11/16/2010 | Title agency did not the seller's delinquent dues paid | Meldee | UNJUSTIFIED |
| 58852 | 11/15/2010 | 2/9/2011 | Lender complaint. Trust deed not recorded | Meldee | UNJUSTIFIED |
| 58865 | 11/18/2010 | 12/9/2010 | not supplying title ins or deed to the property | Sandy | UNJUSTIFIED |
| 59045 | 1/3/2011 | 1/10/2011 | Liens wer not cleared at closing | Sandy | |
| 59067 | 1/6/2011 | 2/9/2011 | Trust Deed not recorded | Meldee | UNJUSTIFIED |
| 59162 | 2/1/2011 | 2/1/2011 | Property not recorded properly by agent | Meldee | JUSTIFIED |
| 59272 | 3/7/2011 | 4/26/2011 | title complaint | Meldee | UNJUSTIFIED |

Title Insurance Consumer Complaints Open and Closed Per Month Report

| | Open | Closed | | Open | Closed |
|-----------------------|-----------|-----------|-----------------------|----------|----------|
| January | 1 | 0 | January | 2 | 1 |
| February | 1 | 1 | February | 1 | 1 |
| March | 3 | 2 | March | 1 | 0 |
| April | 5 | 2 | April | 0 | 1 |
| May | 0 | 5 | May | 0 | 0 |
| June | 1 | 1 | June | 0 | 0 |
| July | 0 | 1 | July | 0 | 0 |
| August | 2 | 1 | August | 0 | 0 |
| September | 1 | 0 | September | 0 | 0 |
| October | 0 | 3 | October | 0 | 0 |
| November | 1 | 0 | November | 0 | 0 |
| December | 0 | 1 | December | 0 | 0 |
| Total 2008 | 15 | 17 | Total 2011 | 4 | 3 |
| January | 0 | 0 | January | | |
| February | 0 | 1 | February | | |
| March | 0 | 0 | March | | |
| April | 0 | 0 | April | | |
| May | 1 | 0 | May | | |
| June | 0 | 1 | June | | |
| July | 0 | 0 | July | | |
| August | 1 | 0 | August | | |
| September | 0 | 0 | September | | |
| October | 0 | 1 | October | | |
| November | 0 | 0 | November | | |
| December | 1 | 2 | December | | |
| Total for 2009 | 3 | 5 | Total for 2012 | 0 | 0 |
| January | 1 | 0 | January | | |
| February | 1 | 2 | February | | |
| March | 0 | 0 | March | | |
| April | 0 | 0 | April | | |
| May | 1 | 0 | May | | |
| June | 0 | 0 | June | | |
| July | 0 | 0 | July | | |
| August | 1 | 2 | August | | |
| September | 0 | 0 | September | | |
| October | 0 | 0 | October | | |
| November | 3 | 1 | November | | |
| December | 0 | 1 | December | | |
| Total for 2010 | 7 | 6 | Total for 2013 | 0 | 0 |