Title Agency Monthly Report

For the month of June, 2014

New License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
175579	PLATINUM TITLE SERVICES LLC	6/25/2014	6/30/2016			TE
175579	PLATINUM TITLE SERVICES LLC	6/25/2014	6/30/2016			TS
175410	ADVOCATE TITLE INSURANCE AGENCY, LLC	6/10/2014	6/30/2016			TS
175410	ADVOCATE TITLE INSURANCE AGENCY, LLC	6/10/2014	6/30/2016			TE
175585	BAY NATIONAL TITLE AGENCY OF UTAH, INC	6/24/2014	6/30/2016			TMR
175585	BAY NATIONAL TITLE AGENCY OF UTAH, INC	6/24/2014	6/30/2016			TE
175585	BAY NATIONAL TITLE AGENCY OF UTAH, INC	6/24/2014	6/30/2016			TS

License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
6473	HIGH COUNTRY TITLE	6/18/2002	6/30/2016			TE
6481	ACTION TITLE COMPANY, INC	5/16/2002	6/30/2016			TS
6481	ACTION TITLE COMPANY, INC	5/16/2002	6/30/2016			TE
6473	HIGH COUNTRY TITLE	6/18/2002	6/30/2016			TS
11437	LINCOLN TITLE INSURANCE AGENCY	6/3/2002	6/30/2016			TE
11437	LINCOLN TITLE INSURANCE AGENCY	6/3/2002	6/30/2016			TS
7254	SKYVIEW TITLE INSURANCE AGENCY	5/16/2002	6/30/2016			TE
7254	SKYVIEW TITLE INSURANCE AGENCY	5/16/2002	6/30/2016			TS

Lapse Licenses

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
169117	CANYON TITLE INSURANCE AGENCY, INC.	5/2/2012	5/31/2014	5/31/2014		TE
169117	CANYON TITLE INSURANCE AGENCY, INC.	5/2/2012	5/31/2014	5/31/2014		TMR

Title Agency Monthly Report

For the month of June, 2014

Lapse Licenses

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
169117	CANYON TITLE INSURANCE AGENCY, INC.	5/2/2012	5/31/2014	5/31/2014		TS

Title Individual Monthly Report

For the month of June, 2014

New License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1545238	KYLE C DART	06-09-2014	04-30-2017			TS
1569291	RYAN DAVID MATSON	06-17-2014	04-30-2017			TMR
1571379	SPLENDOR M SARGENT	06-24-2014	04-30-2017			TMR
1574017	JENNIFER LEE ALLEN	06-27-2014	11-30-2016			TMR
1545238	KYLE C DART	06-09-2014	04-30-2017			TE

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
69611	NANCY L BLANCO	05-16-2002	06-30-2016			TS
100959	BRIAN TED ANDERSON	04-26-2004	06-30-2016			TS
1477295	JASON CANYON ANDERSON	02-21-2012	06-30-2016			TS
6190	SUE H ANTHONY	05-16-2002	06-30-2016			TE
36357	LARELL A BAGLEY	05-16-2002	06-30-2016			TE
36357	LARELL A BAGLEY	05-16-2002	06-30-2016			TS
37409	MARK C DAY	05-16-2002	06-30-2016			TE
43972	STEPHEN MARCEL GILES	05-16-2002	06-30-2016			TE
51370	Carolynn Davis	05-16-2002	06-30-2016			TE
38697	LONNY TED BROWN	05-16-2002	06-30-2016			TE
38697	LONNY TED BROWN	05-16-2002	06-30-2016			TS

Title Individual Monthly Report

For the month of June, 2014

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
44466	SUSAN K CESSNA	05-16-2002	06-30-2016			TS
27926	PAUL V CHILD	05-16-2002	06-30-2016			TE
27926	PAUL V CHILD	05-16-2002	06-30-2016			TS
74754	ALAN THOMAS CHILD	05-16-2002	06-30-2016			TE
74754	ALAN THOMAS CHILD	05-16-2002	06-30-2016			TMR
74754	ALAN THOMAS CHILD	05-16-2002	06-30-2016			TS
76978	KIRK R. JOHNSON	05-08-2002	06-30-2016			TMR
34187	JEFFREY T BARNES	05-16-2002	06-30-2016			TS
36219	STACEY GLEASON	05-16-2002	06-30-2016			TE
37409	MARK C DAY	05-16-2002	06-30-2016			TS
45853	DOUGLAS DECARIA	05-16-2002	06-30-2016			TE
45853	DOUGLAS DECARIA	05-16-2002	06-30-2016			TS
125664	JAMI K DECKER	02-14-2006	06-30-2016			TE
6723	PATTIE DENUNZIO	05-16-2002	06-30-2016			TE
6723	PATTIE DENUNZIO	05-16-2002	06-30-2016			TMR
43399	LYLE T DUNCAN	05-16-2002	06-30-2016			TE
43399	LYLE T DUNCAN	05-16-2002	06-30-2016			TS
32855	LADAWN K EDWARDS	05-16-2002	06-30-2016			TE
14360	CONSTANCE PAULA BELL	05-16-2002	06-30-2016			TS
34017	REBECCA S DAVIS	05-16-2002	06-30-2016			TE

Title Individual Monthly Report

For the month of June, 2014

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
68166	MERI E EGAN	05-16-2002	06-30-2016			TE
36219	STACEY GLEASON	05-16-2002	06-30-2016			TMR
130627	CHANEL L GORE	06-16-2006	06-30-2016			TE
122146	JENNA ELIZABETH HIATT	12-16-2005	06-30-2016			TE
122146	JENNA ELIZABETH HIATT	12-16-2005	06-30-2016			TS
45020	SUSAN S HOUGHTON	05-16-2002	06-30-2016			TE
45020	SUSAN S HOUGHTON	05-16-2002	06-30-2016			TS
130679	TIFFANY HUNTER	06-27-2006	06-30-2016			TE
32281	ERIC KENT IVERSON	05-16-2002	06-30-2016			TE
34177	SHAUNA M JOHNSON	05-16-2002	06-30-2016			TS
36747	SHELLY J FRY	05-16-2002	06-30-2016			TE
130855	CODY D PETERSEN	06-29-2006	06-30-2016			TE
118955	DANIEL J MCDONALD	09-21-2005	06-30-2016			TE
1361261	BRIGGETT E MCCLEERY	05-15-2008	06-30-2016			TE
130929	PAULA A MAUGHAN	06-29-2006	06-30-2016			TS
46532	LEE R LARSON	05-16-2002	06-30-2016			TE
1344712	VIVIANA MENDOZA	02-20-2008	06-30-2016			TE
39866	LARALI G MILLER	05-16-2002	06-30-2016			TE
34187	JEFFREY T BARNES	05-16-2002	06-30-2016			TE
40936	SHAUNA MONEY	05-16-2002	06-30-2016			TE

Title Individual Monthly Report

For the month of June, 2014

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
102929	Wendy M Smith	06-17-2004	06-30-2016			TE
96891	DEREK DAVID MORTON	03-22-2004	06-30-2016			TE
76978	KIRK R. JOHNSON	05-08-2002	06-30-2016			TE
42851	MICHAEL J MURPHY	05-16-2002	06-30-2016			TE
42851	MICHAEL J MURPHY	05-16-2002	06-30-2016			TS
118955	DANIEL J MCDONALD	09-21-2005	06-30-2016			TS
130674	RANDI ROBINSON	06-23-2006	06-30-2016			TE
40936	SHAUNA MONEY	05-16-2002	06-30-2016			TMR
117304	TRUDY MICKELLE STANTON	08-19-2005	06-30-2016			TS
35995	JAMI L WEBSTER	05-16-2002	06-30-2016			TE
67768	MARY ALISHA WOOD	05-16-2002	06-30-2016			TS
35992	SEAN P NEWELL	05-16-2002	06-30-2016			TS
37633	JODIE M SCARTEZINA	05-16-2002	06-30-2016			TE
130631	NATASHA L PEARCE	06-16-2006	06-30-2016			TE
16697	VICKY M ROBINS	05-16-2002	06-30-2016			TE
38004	BRETT E. SIMPSON	05-16-2002	06-30-2016			TE
122006	JARED MELVIN PLEWE	12-01-2005	06-30-2016			TE
55193	Nikole D Schiffman	05-16-2002	06-30-2016			TS
31223	KEVIN K PINDER	05-16-2002	06-30-2016			TE
96891	DEREK DAVID MORTON	03-22-2004	06-30-2016			TS

Title Individual Monthly Report

For the month of June, 2014

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
42556	RONALD L LAWSON	05-16-2002	06-30-2016			TE
42556	RONALD L LAWSON	05-16-2002	06-30-2016			TS

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1490494	KAY DEE OWENS	05-16-2012	05-31-2014	6/30/2014		TS
26721	ANDREA BECK	05-16-2002	05-31-2014	6/30/2014		TE
26721	ANDREA BECK	05-16-2002	05-31-2014	6/30/2014		TS
33753	Deborah Nielsen LaPray	05-13-2002	05-31-2014	6/30/2014		TMR
39564	CORIE L STEADMAN	05-16-2002	05-31-2014	6/30/2014		TE
117857	ALVIN DOUGLAS ANDERSON	08-31-2005	05-31-2014	6/30/2014		TE
117857	ALVIN DOUGLAS ANDERSON	08-31-2005	05-31-2014	6/30/2014		TS
118348	BLANCA E PRECIADO	09-12-2005	05-31-2014	6/30/2014		TE
39564	CORIE L STEADMAN	05-16-2002	05-31-2014	6/30/2014		TS
35306	GAYLA ANN GALLACHER	05-16-2002	05-31-2014	6/30/2014		TMR

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
116747	DARIN J TAYLOR	08-02-2005	05-31-2016	6/30/2014	6/5/2014	TE

Title Individual Monthly Report

For the month of June, 2014

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
112321	FAYLENE J. BROWN	04-05-2005	06-30-2015	7/30/2013	6/23/2014	TS
124447	JENNIFER L JENSEN	01-27-2006	03-31-2017	4/30/2011	6/16/2014	TE
143131	KRISTA N. KNUDSEN	08-09-2007	01-31-2016	3/2/2014	6/9/2014	TE
1416601	JEANNIE SAMPSON	03-03-2010	04-30-2016	5/30/2014	6/5/2014	TE
1458442	LANA M SOELBERG	04-25-2012	05-31-2016	6/30/2014	6/6/2014	TE
112321	FAYLENE J. BROWN	04-05-2005	06-30-2015	7/30/2013	6/23/2014	TE

ANDERSON THOMAS
ATTORNEYS AT LAW

June 6, 2014

JARED M. ANDERSON
jared@andersonandthomas.com

JAYMON J.THOMAS
jaymon@andersonandthomas.com

Randy Overstreet
Director Producer Licensing Services
Utah Insurance Department
3110 State Office Building
Salt Lake City, Utah 84114-6901

Re: Request for Attorney Exemption for Title Agency Licensing

Dear Mr. Overstreet:

I am requesting, pursuant to Utah Administrative Code, Rule R592-8 and §31A-23a-204, an exemption from the three year licensing requirement to license a title agency.

I am licensed to practice law in **North Carolina** (September, 2007; Bar Number 36706), **Colorado** (October, 2010; Bar Number 42551) and **Utah** (February, 2013; Bar Number 14397). While practicing law in these three states, my areas of practice have concentrated on homeowners' association law, municipality law, construction and real estate law, and estate planning. My clients have included condominium and homeowners' associations, municipalities, general contractors, real estate developers and private business owners. Additionally, I have recently passed all required examinations for obtaining my individual title and escrow license and have submitted my application for this license including all applicable fees to the Utah Insurance department (***See Attachments***). I anticipate receiving this license within the next couple of days.

In representing my clients throughout my legal career, I have been actively involved in reviewing and negotiating real estate purchase contracts and lease agreements for property management companies and individual owners. I have been involved in litigation actions relating to zoning issues, boundary line disputes, construction defects and development, landlord/tenant issues, probate actions involving real property assets and mechanics lien filing and litigation. Additionally, I have represented multiple condominium and homeowners associations with issues regarding administration, assessments, liens, property descriptions and association by-laws. Finally, I have extensive experience in estate planning and probate-related transactions and conveyances. In performing this work, I have drafted and reviewed numerous documents in order to determine accuracy and compliance with state and federal law.

21EAST 300 NORTH
SPANISH FORK
UTAH 84660

MAIN
(801) 798 3000

FAX
(801) 794 2275

www.andersonandthomas.com

Based upon my extensive legal experience related to real estate transactions, I am requesting that the Utah State Insurance Department Produce Licensing Division grant my request and that I receive an exemption to the three year licensing requirement.

Should you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

ANDERSON · THOMAS, P.C.

KYLE C. DART
Attorney at Law

Attachments

2014 Requests for Exemption from Title Agency Training Requirements

(31A-23a-204)

		Date					
		Utah Insurance Department				Title and Escrow Commission	
Month	Name Supporting Information	Received	Preliminary Approval	Preliminary Disapproval	Applicant Notified	Concur	Non-concur
June	**Kyle C. Dart** **Year licensed as attorney** – Licensed with North Carolina State Bar since 9/2007; Licensed with Colorado State Bar since 10/2010; Licensed with Utah State Bar since 2/2013. **Ins license history** – Licensed as Producer with Title Search & Title Escrow lines of authority since 6/9/2014. **Real estate experience** – Real estate related experience is specific to legal real estate experience, as described below. **Legal real estate experience** – Areas of legal practice since 1997 focused in homeowner's association law, municipality law, construction and real estate law, and estate planning. Involved in real estate purchase contracts and lease agreements, zoning issues litigation, boundary line disputes, construction defects and development, landlord/tenant issues, real property related probate actions, assessments, liens, property descriptions and association bylaws, real estate planning, etc.	6/8/2014	6/12/2014		6/12/2014		

WELLS FARGO

Master Closing Instructions

For all loans closed for Wells Fargo Bank, N.A., ("Lender")

Purpose of Master Closing Instructions

These Master Closing Instructions ("Master Closing Instructions") are intended to provide an overview of the requirements and expectations of the "Lender" applicable to the settlement agent for any loan closed on the Lender's behalf. For purposes of these instructions, "settlement agent" and "you" refers to the company/entity or its representative(s) performing activities related to the preparation or execution of the loan closing including document signing, notarization, disbursement of funds, document recordation and delivery of final documents post-closing.

Transactional Loan Closing Instructions and State Specific Requirements Addendum

Supplemental "Transactional Loan Closing Instructions" and, when applicable, a "State Specific Requirements Addendum" will be provided for each individual loan closed and will include any Lender requirements that are specific to that loan transaction. Requirements outlined in these Master Loan Closing Instructions will also be applicable to individual loan closings unless the Transactional Loan Closing Instructions or State Specific Requirements Addendum for that loan specify otherwise in writing.

Lender contacts

Any Lender approvals or authorizations required by these Master Closing Instructions, the Transactional Loan Closing Instructions or the State Specific Requirements Addendum must be obtained in writing from the Lender's designated closing contact. **Real estate agents and loan originators are not authorized by the Lender to provide such approvals or authorizations.**

Compliance

You are authorized to close loans at the customer and/or seller's expense only if you assume responsibility for the following:

- Complying fully with these Master Closing Instructions, the Transactional Loan Closing Instructions and the applicable State Specific Requirements Addendum.
- Complying with all federal, state and local laws and regulations which apply to the subject property and mortgage loan in order to provide the Lender with a valid lien upon the security property.
- If the pending loan will be insured or guaranteed by the Federal Housing Administration (FHA) or Veteran's Affairs (VA), you are also required to comply with any additional requirements of the specific agency as applicable to the title or settlement agent.

Data retention, privacy and information security

All Lender and customer data and documents are confidential and cannot be sold or used for any purpose other than as directed by the Lender. Data privacy is to be protected at all times. If a data breach occurs, you must promptly notify the Lender at 877-494-9355.

Any document provided by the Lender that includes the customer's social security number or government-issued identification card number (driver's license, passport, etc.) must be returned to the Lender and should not be introduced into your closing file for retention. Once these signed, original documents have been submitted back to the Lender, all copies in your possession must be securely destroyed immediately.

You may only retain all other provided data and documents for up to 6 months, unless state law, and/or regulatory requirements dictate otherwise, at which time secure destruction is required.

Conflict of interest

No individual may perform settlement activities for any real estate transaction in which they are involved as the seller, buyer, borrower, real estate agent, broker or loan officer.

Unauthorized advice or services

You must not provide legal advice to any party to the transaction unless you are an attorney representing that party. You also must not offer personal, financial or other advice or services to any party to the transaction. Any questions from the customer(s) related to the terms or conditions of the loan must be referred to the Lender.

R592. Insurance, Title and Escrow Commission.
Rule R592-16. Prohibited Escrow Settlement Closing Transactions.
R592-16-1. Authority.

This rule is promulgated pursuant to Section 31A-2-404(2), which authorizes the Title and Escrow Commission (Commission) to make rules for the administration of the Insurance Code related to title insurance, including rules related to standards of conduct for a title insurer, agency title insurance producer or individual title insurance producer.

R592-16-2. Purpose and Scope.

(1) The purpose of this rule is to identify certain escrow practices involving two or more back to back sales/purchases of the same parcel of real property, which the Commission finds may [~~often involve fraud or~~]violate the Insurance Code or rules, and therefore it is necessary to identify and prohibit such conduct.

(2) These practices include sales[~~/~~] and purchases of the same parcel of real property where funds from the final purchaser are received by the initial seller despite having no contractual privity and those where no statutory authority exists for the title insurer, agency title insurance producer or individual title insurance producer to conduct one or more of such escrows under Section 31A-23a-406 and Rule R592-6-4(5).

(3) This rule applies to all title insurers, agency title insurance producers, individual title insurance producers and all employees, representatives and any other party working for or on behalf of said entities whether as a full time or part time employee or as an independent contractor.

R592-16-3. Definitions.

For the purpose of this rule the Commission adopts the definitions as set forth in Section 31A-1-301 and the following:

(1) "Land flip" means two or more escrows [~~for the sale/purchase of~~]involving real property [~~that involve substantially~~]where the following circumstances exist:

(a) Buyer B contracts with Seller [~~"~~]A[~~"~~] to buy[~~contracts with Buyer "B" to sell~~] a parcel of real property;

(b) Buyer [~~"~~]B[~~"~~] then contracts with Buyer [~~"~~]C[~~"~~] to sell the same parcel of real property; and

(c) Buyer [~~"~~]B[~~"~~] anticipates [~~acquiring~~]buying and selling the same parcel [~~and selling~~]at or near [~~the parcel at or near~~]the same time to Buyer C.

R592-16-4. Permitted Escrows of Flip Transactions.

Title insurers, agency title insurance producers, individual title insurance producers are permitted to conduct escrows involving a land flip, if each real estate transaction stands on its own and the following circumstances exist:

~~[(1) The transaction between Seller "A" and Buyer "B" close independently from the transaction between Buyer "B" and Buyer "C";~~]