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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

MILLCREEK LAND TITLE INSURANCE, INC.
1592 South 500 West, Suite 201
Woods Cross, UT 84010
License No. 98484

**STIPULATION
&
ORDER**

Docket No. 2007-136 PC

Enf. Case No. 1834

STIPULATION

1. Respondent, Millcreek Land Title Insurance, Inc., is a licensed title insurance agency in the State of Utah, holding License No. 98484.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
 - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
 - b. Respondent admits the Findings of Fact and Conclusions made therefrom;
 - c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

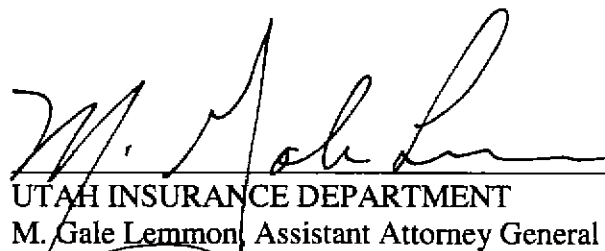
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 23 day of October, 2007.


MILLCREEK LAND TITLE INSURANCE, INC.
Michael T. Bringhurst, President


UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. Respondent's title agency license expired on May 31, 2006, for failure to renew.
2. Despite the lapse of its license, Respondent continued to operate as a title insurance agent without a license, conducting 19 Real Estate closings prior to reinstating its license on July 13, 2006.
3. At the time Respondent allowed its license to lapse, its license was on probation for a period of 24 months, which probation commenced on February 21, 2006.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. In acting as a title agency when its license had lapsed, Respondent violated Utah Code Annotated § 31A-23a-103(1).

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

ORDER

IT IS HEREBY RECOMMENDED THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTY:

1. The Respondent be assessed an administrative forfeiture in the amount of \$5,000.00, to be paid within 30 days of the date of the imposition of the penalty by the Title and Escrow Commission.

2. Respondent's title agency license be suspended for a period of 10 days, beginning the 14th day after the imposition of the penalty by the Title and Escrow Commission.

3. The probation of the Respondent's title insurance agent's license for 24 months previously imposed on February 21, 2006, hereby reaffirmed.

DATED this 19th day of November, 2007.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

IMPOSITION OF PENALTY

By a vote of 5 to 0, taken in open meeting on this date, the Title and Escrow Commission hereby imposes the penalties recommended in the Order herein above.

DATED this 19 day of November, 2007.



GLEN ROBERTS, Chairman
Title and Escrow Commission

NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license, and the filing of an action to enforce this Order in the

District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.


You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

CONCURRENCE WITH COMMISSION IMPOSED PENALTY

On behalf of the Commissioner of the Utah Insurance Department I hereby concur with the penalty imposed by the Utah Title Commission in the above matter.

DATED this 19th day of November 2002.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD
Administrative Law Judge

CERTIFICATE OF MAILING

I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

*STIPULATION
&
ORDER*

To the following:

MILLCREEK LAND TITLE INS. CO.
1592 S. 500 W.
SUITE 210
WOODS CROSS, UT 84010

DATED this 4th day December, 2007



Linda Hardy Insurance Technician
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901

**UTAH
Invoice**

Printed Date: December 05, 2007

Invoice Date: December 04, 2007
Balance Due: \$5,000.00
Due Date: January 03, 2008
Invoice ID: 357755

MILLCREEK LAND TITLE INSURANCE INC
1592 S 500 W STE 201
WOODS CROSS UT 84010-7457

Item Description

Monetary Penalty Agency

Amount

\$5,000.00

Original Amount Due \$5,000.00

**UTAH
Invoice**

Printed Date: December 05, 2007

Invoice Date: December 04, 2007
Balance Due: \$5,000.00
Due Date: January 03, 2008
Invoice ID: 357755

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901