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Assistant Attorney General
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Attorney General
Attorneys for Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3872

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

COMPLAINANT:

UTAH STATE INSURANCE DEPARTMENT

RESPONDENT:

LENDER SERVICES DIRECT TITLE
INSURANCE AGENCY, LLC
299 South Main, Suite 1300
Salt Lake City, UT 84111
License No. 105102

**DEFAULT AND
DEFAULT ORDER**

Docket No. 2007-050-PC

Enf. Case No. 1999

DEFAULT

The date and time for the pre-hearing in this matter having come, and the Complainant having appeared by and through its counsel, M. Gale Lemmon, Assistant Attorney General, and the Respondent having failed to appear either through its officers or through counsel, and more than 30 days having elapsed since the mailing of the Complaint and Notice of Formal Adjudicative Proceeding in this matter, and no response having been received, pursuant to Utah Code Annotated Section 63-46b-11, the Default of the Respondent is hereby entered.

DATED this 15 day of June, 2007.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD, Esq.

DEFAULT ORDER

The Default of the Respondent having previously been entered, the presiding officer hereby adopts the allegations in the Complaint as his Findings of Fact and Conclusions of Law, and enters the following Order:

IT IS HEREBY ORDERED:

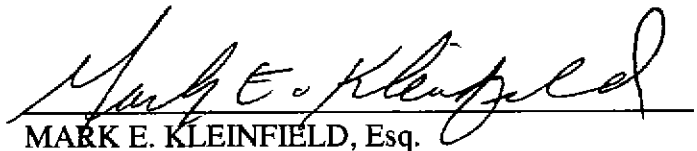
1. The Respondent shall pay the forfeiture of \$500.00 previously imposed on April 9, 2007, in Docket No. 2007-030-PC, within 30 days of the date of this Order.
2. The Respondent shall pay the Title Insurance Agency Annual Assessment for the year 2006, in the amount of \$183.92, within 30 days of the date of this Order.

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

1. The Respondent be assessed an administrative forfeiture in the amount of \$3,000.00, to be paid within 30 days of the date of the imposition of the penalty by the Title and Escrow Commission.
2. The Respondent's title insurance agency license be revoked forthwith.

DATED this 15 day of June, 2007.

D. KENT MICHIE
INSURANCE COMMISSIONER




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

IMPOSITION OF PENALTY

By a vote of 4 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 9th day of July, 2007.



GLEN W. ROBERTS Chairman
Title and Escrow Commission

NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject it to further penalties, including additional forfeitures of up to \$5,000.00 per violation 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.

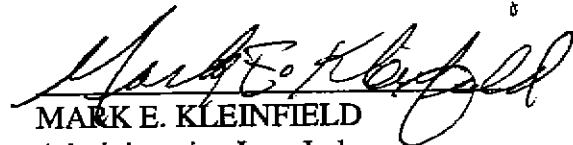
You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

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 9 day of July 2007.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD
Administrative Law Judge

CERTIFICATE OF MAILING

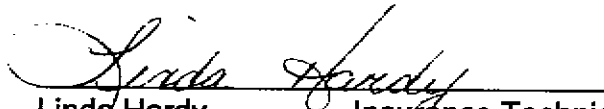
I do hereby certify that on this date I mailed, certified, postage prepaid, a true and correct copy of the attached:

DEFAULT & DEFAULT ORDER

To the following:

LENDER SERVICES DIRECT TITLE INSURANCE AGENCY, LLC
299 SOUTH MAIN STREET
SUITE 1300
SLC, UT 84111

DATED this 10th day of July, 2007



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

**UTAH
Invoice**

Printed Date: June 14, 2007

Invoice Date: September 25, 2006
Balance Due: \$183.92
Due Date: October 15, 2006
Invoice ID: 307860

LENDER SERVICES DIRECT TITLE INSURANCE AGENCY LLC
299 S MAIN STE 1300
SALT LAKE CITY UT 84111

| Item Description | Amount |
|----------------------------|-----------------|
| Title Insurance Assessment | \$183.92 |
| Original Amount Due | \$183.92 |

**UTAH
Invoice**

Printed Date: June 14, 2007

Invoice Date: September 25, 2006
Balance Due: \$183.92
Due Date: October 15, 2006
Invoice ID: 307860

Make checks payable to: Utah Insurance Department

Send payment to:

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

UTAH
Invoice - Original

Printed Date: July 10, 2007

Invoice Date: July 10, 2007
Balance Due: \$500.00
Due Date: August 09, 2007
Invoice ID: 338382
Payor ID: 14648

BRITANY L REIF
LENDER SERVICES DIRECT TITLE INSURANCE AGENCY LLC
299 S MAIN STE 1300
SALT LAKE CITY UT 84111

| Item Description | Amount |
|---|-----------------|
| 7/10/2007 Monetary Penalty Agency E-case 1999 Docket 2007-030 PC | \$500.00 |
| Original Amount Due | \$500.00 |

UTAH
Invoice - Original

Invoice Date: July 10, 2007
Balance Due: \$500.00
Due Date: August 09, 2007
Invoice ID: 338382
Payor ID: 14648
Payor Name: LENDER SERVICES
DIRECT TITLE
INSURANCE
AGENCY LLC

Make checks payable to: Utah Insurance Department

Send payment to:

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

**UTAH
Invoice - Original**

Printed Date: July 10, 2007

Invoice Date: July 10, 2007
Balance Due: \$3,000.00
Due Date: August 09, 2007
Invoice ID: 338383
Payor ID: 14648

BRITANY L REIF
LENDER SERVICES DIRECT TITLE INSURANCE AGENCY LLC
299 S MAIN STE 1300
SALT LAKE CITY UT 84111

| Item Description | Amount |
|---|-------------------|
| 7/10/2007 Monetary Penalty Agency E-case 1999 Docket 2007-050 PC | \$3,000.00 |
| Original Amount Due | \$3,000.00 |

**UTAH
Invoice - Original**

Invoice Date: July 10, 2007
Balance Due: \$3,000.00
Due Date: August 09, 2007
Invoice ID: 338383
Payor ID: 14648
Payor Name: LENDER SERVICES
DIRECT TITLE
INSURANCE
AGENCY LLC

Make checks payable to: Utah Insurance Department

Send payment to:

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