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

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

INTEGRATED TITLE INSURANCE  
SERVICES, LLC

6925 Union Park Center, Suite 160  
Midvale, UT 84047  
License No. 102755

**STIPULATION  
&  
ORDER**

Docket No. 2007-111 PC

Enf. Case No. 2023

**STIPULATION**

1. Respondent, Integrated Title Insurance Services, LLC, is a licensed title insurance agency in the State of Utah, holding License No. 102755.
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 4<sup>th</sup> day of OCTOBER, 2007.

  
INTEGRATED TITLE INSURANCE  
SERVICES, LLC  
Mike Kirby, Member

  
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. On or about September 20, 2006, Respondent closed a real estate buy-sell transaction in Salt Lake County, Utah, with its employee, Chris Ashdown, acting as the escrow officer.
2. In closing said transaction Respondent's employee provided a \$1,000.00 credit to the buyer/borrower on the escrow and title fees due to Respondent. Said credit significantly reduced the fees charged to the buyer/borrower below the fees filed by Respondent with the department.

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

**CONCLUSIONS OF LAW**

1. In providing a credit against title and escrow fees, Respondent violated Utah Code Annotated § 31A-23a-2(a)(i) and -2(c)(i)(A), and Utah Administrative Rule R590-153-5.C.

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

**ORDER**

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

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

DATED this 10<sup>th</sup> day of October, 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 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 15<sup>th</sup> day of October, 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 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.

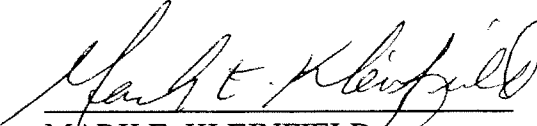
You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

**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 15<sup>th</sup> day of October 200  .

D. KENT MICHIE  
INSURANCE COMMISSIONER



MARK E. KLEINFELD  
Administrative Law Judge



**UTAH  
Invoice**

Printed Date: October 15, 2007

Invoice Date: October 15, 2007  
Balance Due: \$1,000.00  
Due Date: November 14, 2007  
Invoice ID: 351530

INTEGRATED TITLE INSURANCE SERVICES LLC  
6925 UNION PARK CENTER STE 160  
MIDVALE UT 84047

**Item Description**

	<b>Amount</b>
Monetary Penalty Company <i>ecase 7673 Docket 2007-111 PC</i>	\$1,000.00
<b>Original Amount Due</b>	<u>\$1,000.00</u>

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**UTAH  
Invoice**

Printed Date: October 15, 2007

Invoice Date: October 15, 2007  
Balance Due: \$1,000.00  
Due Date: November 14, 2007  
Invoice ID: 351530

Make checks payable to: Utah Insurance Department

Send payment to:

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