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Salt Lake City, UT 84114
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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

CROSSLAND TITLE, LLC
8706 S. 700 E., Suite 102
Sandy, UT 84070
License No. 252700

**STIPULATION
&
ORDER**

Docket No. 2008-032 PC

Enf. Case No. 2107

STIPULATION

1. Respondent, Crossland Title, LLC, is a licensed title insurance agency in the State of Utah, holding License No. 252700.

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.

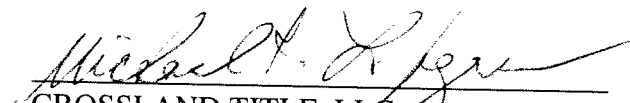
3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

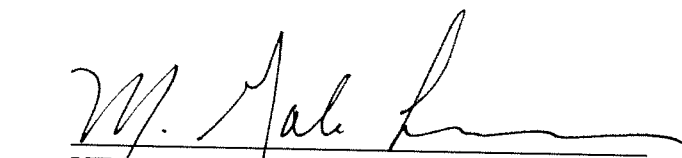
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

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 20 day of March, 2008.


CROSSLAND TITLE, LLC
Michael R. Lofgran, 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. In October 2006, Respondent obtained a license as a title insurance agency in the State of Utah.
2. Respondent did not file its escrow rates with the department until September 20, 2007.
3. Prior to filing its escrow rates with the department, Respondent conducted 50 real estate escrow closings.

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

CONCLUSIONS OF LAW

1. In conducting closings prior to filing its rates with the department, Respondent violated 31A-19a-209(6).

Based upon the foregoing Findings of Fact and Conclusions of Law, the Presiding Officer herewith recommends that the title commission impose the following penalty:

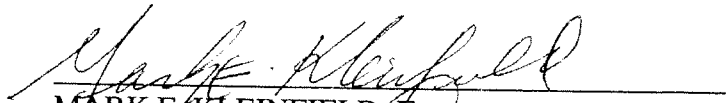
RECOMMENDATION

1. The Respondent be assessed an administrative forfeiture in the amount of \$8,000.00, 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 agent's license be placed on probation for a period of 12 months beginning with the date of the imposition of the probation by the Title and Escrow Commission. The recommended terms of probation are that the Respondent shall have no

further violations of the Utah Insurance Code or Rules or of any Order of the Commissioner.

DATED this 14th day of April, 2008.

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 7 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 14 day of April, 2008.



W. 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.

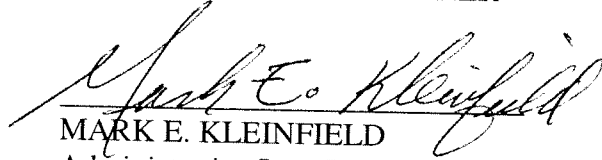
You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

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 14th day of April 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD
Administrative Law Judge

**UTAH
Invoice**

Printed Date: April 14, 2008

Invoice Date: April 14, 2008
Balance Due: \$8,000.00
Due Date: May 07, 2008
Invoice ID: 375426

CROSSLAND TITLE LLC
8706 S 700 E STE 102
SANDY UT 84070

Item Description

Monetary Penalty Company

eCase 2107 Docket 2008-032 PC

	Amount
	\$8,000.00
Original Amount Due	<u>\$8,000.00</u>

**UTAH
Invoice**

Printed Date: April 14, 2008

Invoice Date: April 14, 2008
Balance Due: \$8,000.00
Due Date: May 07, 2008
Invoice ID: 375426

Make checks payable to: Utah Insurance Department

Send payment to:

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

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:

Crossland Title LLC
8706 S 700 E Suite 102
Sandy, Ut 84070

DATED this 14th day of April, 2008.



Angie Thomas Court Clerk

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