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UTAH STATE
INSURANCE DEPT

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

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

GIFFORD STEVEN BAUGH
851 North Main St., Suite 102
Logan, UT 84321
License No. 193214

**STIPULATION
&
ORDER**

Docket No. 2008-082LC

Enf. Case No. 2118

STIPULATION

1. Respondent, Gifford Steven Baugh, is a licensed title insurance escrow agent in the State of Utah, holding License No. 193214.

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 his right to a hearing at which he may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his 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 his 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 2 day of July, 2008.



GIFFORD STEVEN BAUGH



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 November 2007, Respondent paid to advertise Advanced Title Agency, LC as its branch manager in a ReMax West/Cash Homes publication which promotes homes the real estate brokerage has for sale.

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

CONCLUSIONS OF LAW

1. In advertising in a publication that is published, produced for, distributed by or on behalf of a client, Respondent violated Utah Administrative Code Rule R590-153-6.B(2).

Based upon the foregoing Findings of Fact and Conclusions of Law, the Presiding Officer herewith recommends the Title and Escrow Commission impose the following penalty:

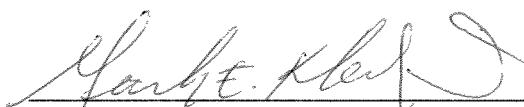
RECOMMENDATION

1. The Respondent be assessed an administrative forfeiture in the amount of \$500.00, to

be paid within 30 days of the date of the imposition of the penalty by the Title and Escrow Commission.

DATED this 8th day of JULY, 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 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 14 day of July, 2008.



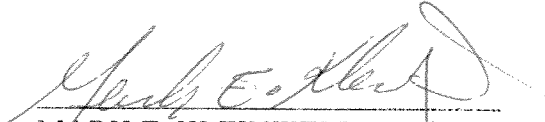
GLEN W. ROBERTS, Chairman
Title and Escrow Commission

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 14 day of July, 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER

A handwritten signature in cursive script, appearing to read "Mark E. Kleinfeld", written over a horizontal line.

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:

Gifford Steven Baugh
851 North Main St Suite 102
Logan, Ut 84321

DATED this 14th day of July, 2008.


Angie Thomas Court Clerk

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