

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
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 INSURANCE DEPARTMENT

RESPONDENTS:

UTAH FIRST TITLE INS. AGENCY, INC.
License No. 103467
and
COURTNEY K. TAYLOR
License No. 201913
416 W. 800 N.
Orem, UT 84057

**STIPULATION
&
ORDER**

Docket No. 2008-133 PC

Enf. Case Nos. 2150 & 2151

STIPULATION

1. Respondent, Utah First Title Insurance Agency, Inc. ("Utah First Title"), is a licensed title insurance agency in the State of Utah, holding License No. 103467. Respondent Courtney K. Taylor ("Taylor") is a licensed title insurance agent in the State of Utah, holding License No. 201913, and is an employee of and named on the license of Respondent Utah First Title.

2. Respondents stipulate 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. Respondents admit the Findings of Fact and Conclusions made therefrom;

c. Respondents stipulate to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

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

3. Respondents are aware of their right to a hearing at which they may be represented by counsel, present evidence and cross-examine witnesses. Respondents have irrevocably waived their right to such hearing and to any appeal related thereto.

4. Respondents admit the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

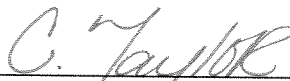
5. Respondents are acting herein free from any duress or coercion of any kind or nature, having been advised fully as to their rights set forth herein.

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

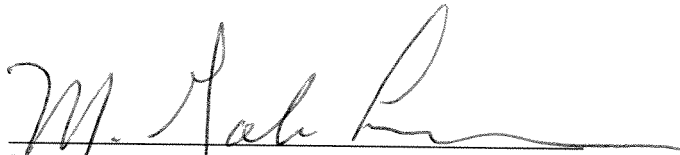
DATED this 26th day of August, 2008.



UTAH FIRST TITLE INSURANCE AGENCY, INC.
Charles Walker, Owner



COURTNEY K. TAYLOR



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 January 2, 2008, Respondent Taylor, as agent for Respondent Utah First Title, conducted a real estate escrow for property located in the State of Utah, file no. 17184.
2. In connection with that escrow, Respondents did not issue a title insurance policy.

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

CONCLUSIONS OF LAW

1. In conducting a real estate escrow without issuing a title policy, Respondents violated Utah Code Annotated § 31A-23a-406(1)(c).

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

ORDER

IT IS HEREBY ORDERED:

1. Respondent Utah First Title Insurance Agency, Inc. conduct an internal audit of all escrows conducted involving Brian Knowlton, Solomon Development, and Pages Place, LC, for the period of February 2007 to the date of this Order, to determine whether other escrows were conducted for these persons that did not involve title insurance. Respondent Utah First Title shall report its findings to department personnel within 30 days of the date of this Order and shall include copies of the final HUD1s for each escrow conducted for these persons during the subject period of time.

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

1. Respondent Courtney K. Taylor be assessed an administrative forfeiture in the amount of \$1,500.00, to be paid within 30 days of the date of the imposition of the penalty by the Title and Escrow Commission.

2. Respondent Courtney K. Taylor's title insurance agent's license be placed on probation for a period of 6 months beginning with the date of the imposition of the probation by the Title and Escrow Commission. The recommended terms of probation are that Respondent Taylor have no further violations of the Utah Insurance Code or Rules or of any order of the Commissioner.

3. Respondent Utah First Title Insurance Agency, Inc. be assessed an administrative forfeiture in the amount of ^{CSF 1,000.00 (PER STATE)} \$2,000.00, to be paid within 30 days of the date of the imposition of the penalty by the Title and Escrow Commission.

DATED this 8th day of September, 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 9 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 October, 2008.


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 and Escrow Commission in the above matter.

DATED this 19 day of October, 2008.

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

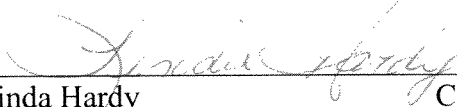
To the following:

Courtney K. Taylor
Utah First Title Insurance Agency, Inc.
416 W 800 N
Orem, Utah 84057

&

Charles Walker
Utah First Title Insurance Agency, Inc.
416 W 800 N
Orem, Utah 84057

DATED this 14th day of October 2008.



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

UTAH
Invoice - Original

Printed Date: October 14, 2008
Invoice Date: October 14, 2008
Balance Due: \$1,000.00
Due Date: November 07, 2008
Invoice ID: 393235
Payor ID: 12640

CHARLES WALKER
UTAH FIRST TITLE INSURANCE AGENCY INC
416 W 800 N
OREM UT 84058

Item Description	Amount
10/14/2008 Monetary Penalty Agency E-Case 2150 Docket 2008-133 PC	\$1,000.00
Original Amount Due	\$1,000.00

UTAH
Invoice - Original

Invoice Date: October 14, 2008
Balance Due: \$1,000.00
Due Date: November 07, 2008
Invoice ID: 393235
Payor ID: 12640
Payor Name: UTAH FIRST TITLE
INSURANCE
AGENCY INC

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: October 14, 2008
Invoice Date: October 14, 2008
Balance Due: \$1,500.00
Due Date: November 07, 2008
Invoice ID: 393234
Payor ID: 90193

TAYLOR COURTNEY K
UTAH FIRST TITLE INSURANCE AGENCY INC
416 W 800 N
OREM UT 84057

Item Description	Amount
10/14/2008 Monetary Penalty Individual	\$1,500.00
E-Case 2151 Docket 2008-133 PC	
Original Amount Due	\$1,500.00

UTAH
Invoice - Original

Invoice Date: October 14, 2008
Balance Due: \$1,500.00
Due Date: November 07, 2008
Invoice ID: 393234
Payor ID: 90193
Payor Name: TAYLOR, COURTNEY
 K

Make checks payable to: Utah Insurance Department

Send payment to:

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