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

COMPLAINANT:

UTAH STATE INSURANCE DEPARTMENT

RESPONDENT:

FIRST COLONIAL TITLE, INC.
988 North 500 West
American Fork, UT 84003
License No. 103233

**DEFAULT AND
DEFAULT ORDER**

Docket No. 2009-114-PC

Enf. Case No. 2334

DEFAULT

On Wednesday, the 18th day of November, the date and time set for hearing on the Order to Show Cause in this matter, the Complainant appeared by and through its attorney, M. Gale Lemmon, Assistant Attorney General. The Respondent or its attorney failed to appear. Therefore, pursuant to Utah Code Annotated § 63G-4-209, the Default of the Respondent is hereby entered.

DATED this 18th day of November, 2009.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.

RECOMMENDED ORDER

The Default of the Respondent having previously been entered, the presiding officer hereby adopts the allegations in the Motion for Order to Show Cause as his Findings of Fact and Conclusions of Law, and enters the following Recommended Order:

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

1. The license of the Respondent, First Colonial Title, Inc., be revoked forthwith.
2. Respondent be ordered to immediately cease doing any title or escrow insurance business in the State of Utah.

DATED this 18th day of November, 2009.

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

ADOPTION OF RECOMMENDED ORDER AND IMPOSITION OF PENALTY

By a vote of 5 to 0, taken in open meeting on this date, the Title and Escrow Commission hereby adopts the recommended order of the presiding officer and imposes the penalties recommended herein above.

DATED this _____ day of DEC 14 2009, 2009.



JERRY HOUGHTON, 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 and Escrow Commission in the above matter.

DATED this 14th day of December, 2009.

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:

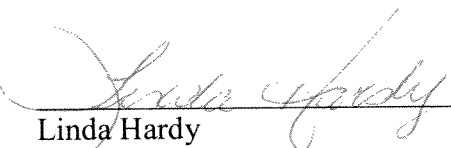
DEFAULT AND
DEFAULT ORDER

LICENSE REVOKED

To the following:

First Colonial Title, Inc.
Attn: Ross K. Moore
988 North 500 West
American Fork, UT 84003

DATED this 16th day of December 2009.


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