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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:

GT TITLE SERVICES, INC.  
License No. 102862  
WILLIAM SHAWN FRYE  
License No. 190347

STIPULATION  
&  
ORDER

Docket No. 2009-154 PC

Enf. Case Nos. 2366 & 2367

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**STIPULATION**

1. Respondent GT Title Services, Inc. ("GT Title") is a licensed title insurance agency in the State of Utah, holding License No. 102862. Respondent William Shawn Frye ("Frye") is a licensed title insurance agent in the State of Utah, holding license No. 190347, and is designated on the license of Respondent GT 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.

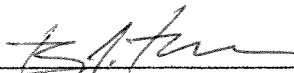
3. Respondents are aware of their right to a hearing at which they may be represented by counsel, present evidence and cross-examine witnesses. Respondents have irrevocably waived their right to such hearing and to any appeal related thereto.


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

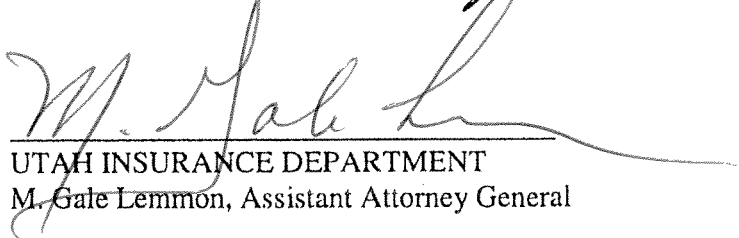
5. Respondents are acting herein free from any duress or coercion of any kind or nature, having been advised fully as to their rights set forth herein.

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 28<sup>th</sup> day of October, 2009.

  
\_\_\_\_\_  
GT TITLE SERVICES, INC.  
Tyler Turner, President

  
\_\_\_\_\_  
WILLIAM SHAWN FRYE

  
\_\_\_\_\_  
UTAH INSURANCE DEPARTMENT  
M. Gale Lemmon, Assistant Attorney General

RECEIVED  
OCT 26 2009  
UTAH STATE  
INSURANCE DEPT

## NOTIFICATION

Respondents are hereby notified that failure to abide by the terms of this Order may subject them to further penalties, including additional forfeitures of up to \$5,000.00 per violation for an agency and of up to \$2,500.00 for an individual licensee, and the suspension or revocation of their licenses, 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.

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

**FINDINGS OF FACT**

1. During December 2008, Respondent Frye, acting as an agent for Respondent GT Title, delivered gift baskets to clients of GT Title that contained edible items and exceeded \$5.00 in cost.

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

**CONCLUSIONS OF LAW**

1. In providing gift baskets to clients of GT Title that contained edible items and had a cost in excess of \$5.00, Respondent Frye violated Utah Administrative Code Rule R592-6-5(5) (previously numbered Rule R590-153-6.E).

2. Pursuant to Utah Code Annotated § 31A-23a-302(6), a person designated on an agency license is presumed to be acting on behalf of the agency, and his acts are considered to be the acts of the agency.

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

**RECOMMENDED ORDER**

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

1. Respondent GT Title Services, Inc. be assessed an administrative forfeiture in the amount of \$1,250.00, to be paid within 30 days of the date of the imposition of the penalty by the

Title and Escrow Commission.

2. Respondent William Shawn Frye, 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 \_\_\_\_\_ day of OCT 29 2009, 2009.

D. KENT MICHIE  
INSURANCE COMMISSIONER

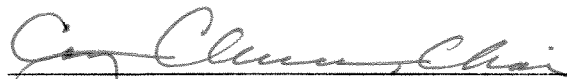


MARK E. KLEINFELD, Esq.  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

**ADOPTION OF RECOMMENDED ORDER AND IMPOSITION OF PENALTY**

By a vote of 4 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 9 day of November, 2009.



CANYON ANDERSON, Chairman  
Title and Escrow Commission

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

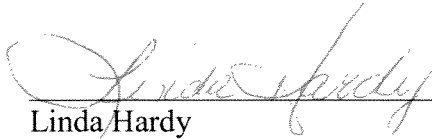
To the following:

GT Title Services, Inc.  
512 E 4500 S Ste 150  
Salt Lake City, Utah 84403

&

William Shawn Frye  
283 North 300 West  
Kaysville, Utah 84037

DATED this 9<sup>th</sup> day of November 2009



Linda Hardy

Court Clerk

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

**UTAH**  
**Invoice - Original**

Printed Date: November 09, 2009  
Invoice Date: November 09, 2009  
Balance Due: \$1,250.00  
Due Date: December 04, 2009  
Invoice ID: 435202  
Payor ID: 11934

TYLER TURNER  
GRIFFITHS TURNER / GT TITLE SERVICES INC  
512 E 4500 S STE 150  
SALT LAKE CITY UT 84107

<b>Item Description</b>	<b>Amount</b>
11/9/2009 Monetary Penalty Agency E-Cases 2366 & 67 Docket 2009-154 PC	\$1,250.00
<b>Original Amount Due</b>	<hr/> \$1,250.00

**UTAH**  
**Invoice - Original**

Invoice Date: November 09, 2009  
Balance Due: \$1,250.00  
Due Date: December 04, 2009  
Invoice ID: 435202  
Payor ID: 11934  
Payor Name: GRIFFITHS &  
TURNER / GT TITLE  
SERVICES, 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: November 09, 2009  
Invoice Date: November 09, 2009  
Balance Due: \$500.00  
Due Date: December 04, 2009  
Invoice ID: 435201  
Payor ID: 77890

FRYE WILLIAM SHAWN  
GT TITLE  
283 NORTH 300 WEST 504  
KAYSVILLE UT 84037

<b>Item Description</b>	<b>Amount</b>
11/9/2009 Monetary Penalty Individual E-Case 2366 & 2367 2009- 154 PC	\$500.00
<b>Original Amount Due</b>	<hr/> <b>\$500.00</b>

**UTAH**  
**Invoice - Original**

Invoice Date: November 09, 2009  
Balance Due: \$500.00  
Due Date: December 04, 2009  
Invoice ID: 435201  
Payor ID: 77890  
Payor Name: FRYE, WILLIAM SHAWN

Make checks payable to: Utah Insurance Department

Send payment to:

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