M. GALE LEMMON #4363 Assistant Attorney General MARK L. SHURTLEFF #4666 Attorney General Attorneys for Utah Insurance Department 160 East 300 South, Fifth Floor P.O. Box 140874 Salt Lake City, UT 84114-0874 Telephone (801) 366-0375

# BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT:

DEFAULT AND DEFAULT ORDER

UTAH STATE INSURANCE DEPARTMENT

**RESPONDENT:** 

LENDERS FIRST CHOICE AGENCY OF UTAH, INC.

4884 W. Legacy Springs Dr., Ste. 1002 Riverton, UT 84096 License No. 244662 **Docket No.** <u>2009-130-PC</u>

Enf. Case No. <u>2501</u>

#### **DEFAULT**

On Wednesday the 8<sup>th</sup> day of September, 2010, at 9:00 a.m., the date and time set for the hearing on the Order to Show Cause issued in this matter on August 24, 2010, the Complainant appeared by and through it attorney, M. Gale Lemmon, Assistant Attorney General, the Respondent failed to appear either in person or through counsel. Therefore, pursuant to Utah Code Annotated Section 63G-4-209, and the Default of the Respondent is hereby entered.

DATED this 13 day of 5 effenter, 2010.

NEAL T. GOOCH INSURANCE COMMISSIONER

MARK E. KLEINFIELD, Esq.

**Presiding Officer** 

#### **DEFAULT ORDER**

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

### **RECOMMENDED ORDER**

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

1. Respondent's title agency license be revoked forthwith.

DATED this 13 day of 5-pte ubev , 2010.

NEAL T. GOOCH INSURANCE COMMISSIONER

MARK E. KLEINFIELD, 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 \_\_\_\_\_\_\_, 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 13 day of Septenber, 2010.

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 13th day of September, 2010.

NEAL T. GOOCH

INSURANCE COMMISSIONER

MARK E. KLEINFIELD

Administrative Law Judge