

M. GALE LEMMON #4363  
Assistant Attorney General  
JOHN E. SWALLOW# 5802  
Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, Fifth Floor  
PO Box 140874  
Salt Lake City, UT 84114-0874  
Telephone: 801-366-0375

*Handwritten signature*  
*1-11-13*

**RECEIVED**  
MAR 25 2013  
UTAH STATE  
INSURANCE DEPT

BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

<p><b>COMPLAINANT:</b></p> <p>UTAH INSURANCE DEPARTMENT</p> <p><b>RESPONDENT:</b></p> <p>MERIE. EGAN 1245 East Brickyard Road, Suite 350 Salt lake City, UT 84106 License No. 138324</p>	<p><b>STIPULATION AND ORDER</b></p> <p>Docket No. 2013-044 LC</p> <p>Enf. Case No. 3270</p>
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**STIPULATION**

1. Respondent, Meri E. Egan, is a licensed title insurance individual producer in the State of Utah, holding License 138324.
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 her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner and Title and Escrow Commission 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 her rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Title and Escrow Commission is solely for purpose of disposition of the matter entitled herein.

DATED this 22ND day of March, 2013.



MERI E. EGAN



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 November 8, 2012, the Department created a list of all title producers who had renewed or reinstated their licenses during the month of October 2012. After reviewing the list and SIRCON licensing, it was determined that Respondent's license had lapsed on June 30, 2012, and was reinstated October 11, 2012.

2. An investigation was begun to determine whether respondent had participated in any closings during the period her license was lapsed. Respondent cooperated with the investigation, and it was determined that she participated in thirty-one (31) closings during the period of June 30, 2012 through October 11, 2012.

3 On January 14, 2013, Respondent agreed to an administrative forfeiture in the amount of \$1,500 to be paid over three months time.

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

**CONCLUSIONS OF LAW**

1. Utah Code Ann. Section 31A-23a-103 requires licensure as as follows:

(1) (a) Unless exempted from the licensing requirement under Section 31A-23a-201 or 31A-23a-207, a person may not perform, offer to perform, or advertise any service as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary in Utah, without a valid individual or agency license issued under this chapter.

(b) A valid license includes at least one license type and one line of authority pertaining to that license type.

2. Respondent violated of the above statute when she conducted thirty one (31) closings during the period her license was lapsed.

3. An administrative forfeiture in the Amount of \$1,500 is appropriate in this matter.

RECOMMENDED ORDER

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

1. Respondent, Meri E. Egan, be assessed an administrative forfeiture in the amount of \$1,500.00 to be paid to the Department as follows:

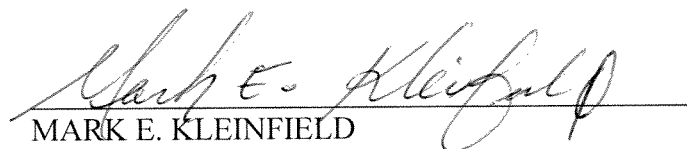
\$500.00 shall be paid within 30 days of the date of the imposition of the penalty by the Title and Escrow Commission;

\$500.00 shall be paid within 60 days of the date of the imposition of the penalty by the Title and Escrow Commission; and

\$500.00 shall be paid within 90 days of the date of the imposition of the penalty by the Title and Escrow Commission.

DATED this 27<sup>th</sup> day of March, 2013.

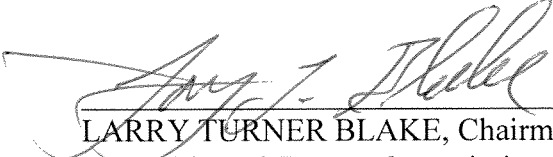
TODD E. KISER  
Insurance Commissioner

  
MARK E. KLEINFELD  
Administrative Law Judge  
Utah Insurance Department

**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 penalty recommended herein above.

DATED this 8<sup>th</sup> day of April, 2013.

  
\_\_\_\_\_  
LARRY TURNER BLAKE, Chairman  
Utah Title and Escrow Commission

**NOTIFICATION TO RESPONDENT**

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$2,500.00 per violation, and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures 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.

COMMISSIONER CONCURRENCE

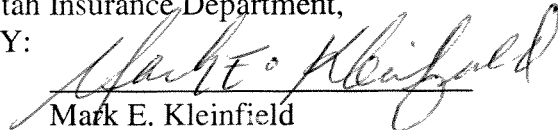
WITH COMMISSION IMPOSED PENALTIES

The Commissioner of the Utah Insurance Department hereby concurs with the above and forgoing Utah Title and Escrow Commission imposed penalties in the present adjudicative proceedings.

Dated this 8<sup>th</sup> day of April, 2013.

TODD E. KISER,  
Commissioner,  
Utah Insurance Department,

BY:



Mark E. Kleinfield  
Administrative Law Judge

CERTIFICATE OF MAILING

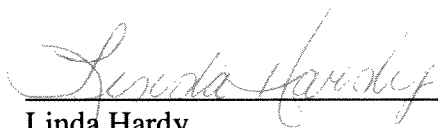
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

**STIPULATION  
&  
ORDER**

To the following:

**Meri E, Egan**  
1245 East Brickyard Road, Suite 350  
Salt Lake City, UT 84106

DATED this 8<sup>th</sup> day April, 2013



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Linda Hardy  
Market Conduct  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901  
801-538-3860

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

Printed Date: April 08, 2013  
Invoice Date: April 08, 2013  
Balance Due: \$1,500.00  
Due Date: May 08, 2013  
Invoice ID: 628983  
Payor ID: 68166

EGAN MERI E  
1245 EAST BRICKYARD ROAD  
SUITE 350  
SALT LAKE CITY UT 84106

<b>Item Description</b>	<b>Amount</b>
4/8/2013 Monetary Penalty Individual	\$1,500.00
E-Case 3270 Docket 2013-044 LC with 3 payments of \$500.00 to be made on 5-8-13, 6-8-13 & 7-8-13	
<b>Original Amount Due</b>	<u>\$1,500.00</u>
<b>Payments Received</b>	
	<u><b>Balance Due</b></u>

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

Invoice Date: April 08, 2013  
Balance Due: \$1,500.00  
Due Date: May 08, 2013  
Invoice ID: 628983  
Payor ID: 68166  
Payor Name: EGAN, MERI E

Make checks payable to: Utah Insurance Department

Send payment to:

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