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RECEIVED  
MAY 23 2013  
UTAH STATE  
INSURANCE DEPT.

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

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**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

LAREN L. NALDER  
6965 Union Park Center, Suite 180  
Midvale, UT 84047  
License No. 213830

**STIPULATION AND ORDER**

Docket No. 2013-072 PC

Enf. Case No. 3315

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**STIPULATION**

1. Respondent, Laren L. Nalder ("Nalder"), is a licensed title producer in the State of Utah, holding License 213830.
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 his right to a hearing at which he may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his 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 his 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.

7. In the event the Title and Escrow Commission or the Commissioner does not approve the agreed penalty, this Stipulation will be void and of no effect.

DATED this 22<sup>nd</sup> day of May, 2013.



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LAREN L. NALDER



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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 January 8, 2013, the Department created a list of all title producers who had renewed or reinstated their licenses during the month of December 2012. After reviewing the list and SIRCON licensing, it was determined that Laren L. Nalder's license had lapsed on August 31, 2012, and was not reinstated until December 6, 2012.

2. Respondent Nalder's association with Advanced Title Insurance Agency LC also terminated on August 31, 2012; Respondent was re-associated with Advanced Title on December 6, 2013. 

3. On February 2, 2013, a letter from the Department was sent to Respondent requesting a narrative statement regarding any title insurance business he conducted between August 31, 2012 through December 6, 2012.

4. On February 25, 2013, Respondent sent a written reply stating that he conducted 34 closings between August 31, 2012 and December 6, 2012, the time period during which his license was lapsed.

5. Respondent was forthcoming during the investigation and took full responsibility for the lapse.

6. Respondent has agreed to an administrative forfeiture in the total amount of \$1,500.00.

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 that a person doing title insurance business be licensed by the State. Respondent violated this statutory mandate by conducting 34 closings for Advanced Title Insurance Agency while his license was lapsed.

2. Utah Code Ann. Section 31A-23a-302 (1) mandates that a licensed individual be designated to the title agency in order to conduct title business on its behalf. Respondent violated this provision inasmuch as he was not designated to Advanced Title Insurance Agency during his license lapse.

3. An administrative forfeiture in the amount of \$1,500.00 is appropriate in this matter.

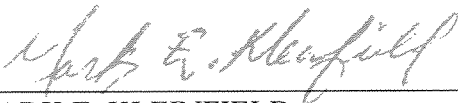
**RECOMMENDED ORDER**

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

1. Respondent, Laren L. Nalder, be assessed an administrative forfeiture in the amount of \$1,500.00 to be paid to the Department within thirty (30) days of the date of the Order.

DATED this 4<sup>th</sup> day of June, 2013.

TODD E. KISER  
Insurance Commissioner

  
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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 10 day of June, 2013.

  
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LARRY TURNER BLAKE, Chairman  
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**

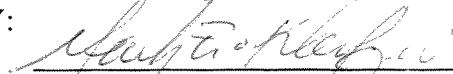
The Commissioner of the Utah Insurance Department hereby concurs with the above and forgoing Utah Title and Escrow Commission imposed penalties in the present adjudicative proceedings.

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Dated this 10 day of June, 2013.

TODD E. KISER,  
Commissioner,  
Utah Insurance Department,

BY:



Mark E. Kleinfield  
Administrative Law Judge