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 Salt Lake City, UT 84114-0874
 Telephone (801) 366-0375

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

COMPLAINANT:	:	NOTICE OF INFORMAL ADJUDICATIVE PROCEEDING AND ORDER
UTAH INSURANCE DEPARTMENT	:	
RESPONDENT:	:	
COMMUNITY TITLE	:	DOCKET No. <u>2013-113 PC</u>
2046 Murray Holladay Rd., Ste. 101	:	Enforcement Case No. <u>3356</u>
Salt Lake City, Utah 84117-5173	:	
Attn: Robert Harrington	:	
License No. 376805	:	

The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Ann. §§ 31A-2-101 and 63-46b-3 and Utah Admin. Code R590-160.

Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

FINDINGS OF FACT

1. Respondent is a licensed title insurance agency in the State of Utah, bearing license no. 376805.
2. Respondent failed to file an Annual Report and a Controlled Business Report for the calendar year 2012 with the Commissioner by the thirtieth day of April 2013.

3. Respondent also failed to file its Annual and Controlled Business Reports in the year 2012.

4. Respondent failed to pay the Branch Office and Recovery Fund Assessments due by November 30, 2012.

5. Respondent failed to notify the Commissioner within 30 days of a change to a business email address.

6. As of the date of this Notice of Informal Adjudicative Proceeding and Order, no response has been received and the time for response and any extensions granted has expired.

Having entered his Findings of Fact, the Commissioner now enters his:

CONCLUSION OF LAW

1. In failing to file an Annual Report and a Controlled Business Report with the Commissioner when due, Respondent violated Utah Code Ann. §31A-23a-413 and Utah Admin. Code, Rule(s) R592-11-4, R592-11-5, and R592-11-6.

2. In failing to pay an assessment when due, Respondent violated Utah Code Ann. §31A-23a-415 and Utah Admin. Code, Rule R592-9-5.

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

ORDER

IT IS HEREBY ORDERED:

1. Respondent shall pay an administrative forfeiture in the amount of \$1,750.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

2. Respondent shall provide a substantive response to the Commissioner's inquiries to be received in the offices of the Utah Insurance Department no later than ten (10) days after the date this Order becomes final.

3. Respondent shall properly file the documents herein found not to be properly filed, to be received in the offices of the Utah Insurance Department no later than ten (10) days after this Order becomes final.

4. Respondent shall pay all outstanding title assessments herein found not to be paid, to be received in the offices of the Utah Insurance Department no later than 10 (ten) days after this Order becomes final.

5. Respondent's license is hereby placed on Probation for a period of 24 months beginning with the date this Order becomes final. The terms of probation are that Respondent shall pay forfeiture assessed herein in a timely manner and shall have no further violations of the Utah Insurance Code, Rule or of any Order of the Commissioner.

6. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

NOTIFICATION

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, 160 East 300 South, Fifth Floor, (PO Box 140874), Salt Lake City, Utah 84114-0874, Telephone Number (801) 366-0375. Failure to request a

hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

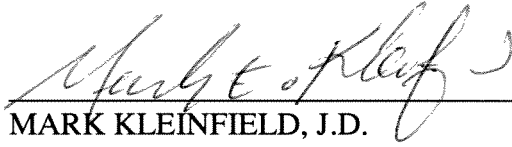
You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license of the filing of an action to enforce this Order in District Court which may impose 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.

Questions regarding this Adjudicative Proceeding should be directed to Tammy Greening at the Utah Insurance Department (801) 538-3786.

DATED THIS 22 day of August, 2013.

TODD E. KISER
INSURANCE COMMISSIONER



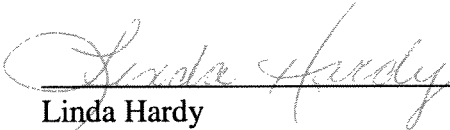
MARK KLEINFELD, J.D.
ADMINISTRATIVE LAW JUDGE
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

CERTIFICATE OF MAILING

I do hereby certify that on this date I e-mailed to BOB@EQUITYSOURCECELLC.COM and BOB@CITYTITLE.ORG a true and correct copy of the attached:

NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER

DATED this 25th October, 2013



Linda Hardy
Market Conduct
Utah Department of Insurance
801-538-3860
lhardy@utah.gov

**UTAH
Invoice - Original**

Printed Date: August 22, 2013
Invoice Date: August 22, 2013
Balance Due: \$1,750.00
Due Date: September 18, 2013
Invoice ID: 652186
Payor ID: 165840

COMMUNITY TITLE
2046 MURRAY HOLLADAY RD STE 101
SALT LAKE CITY UT 84117-5173

Item Description	Amount
8/22/2013 Monetary Penalty Agency	\$1,750.00
E-Case 3356 Docket 2013-113 PC	
	<hr/>
Original Amount Due	\$1,750.00
Payments Received	
	<hr/>
	Balance Due

**UTAH
Invoice - Original**

Invoice Date: August 22, 2013
Balance Due: \$1,750.00
Due Date: September 18, 2013
Invoice ID: 652186
Payor ID: 165840
Payor Name: COMMUNITY TITLE

Make checks payable to: Utah Insurance Department

Send payment to:

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