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

<p>UTAH INSURANCE DEPARTMENT,</p> <p style="text-align: center;">Complainant,</p> <p style="text-align: center;">v.</p> <p>HAILEY F. EAGAN 2037 W. Commerce Way West Haven, UT 84401 License No. 408488</p> <p style="text-align: center;">Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2015-23 PC</p> <p>Enf. Case No. 3589</p> <p>Judge Mark E. Kleinfield Administrative Law Judge</p>
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STIPULATION

The Utah Insurance Department ("Department"), by and through its legal counsel, and Hailey F. Eagan ("Respondent"), by and through her legal counsel, hereby stipulate and agree as follows:

1. Respondent is an active Utah licensed title insurance producer authorized to do business in the State of Utah under License No. 408488. Respondent's business address is 2037 West Commerce Way, West Haven, UT 84401.
2. The Department has jurisdiction over the parties and subject matter of this

administrative action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code § 63G-4-210; acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code § 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. This signed Stipulation and the signed and adopted Order by both the Commissioner and the Title and Escrow Commission, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

5. If an administrative hearing were held, the Department could offer evidence of the Findings of Fact presented below; therefore, the Findings of Fact and Conclusions of Law presented below are accepted by the parties.

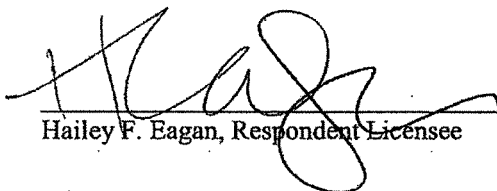
6. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

7. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

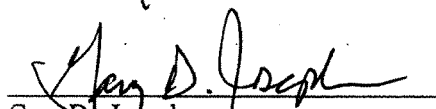
8. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

9. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 25th day of Feb., 2015.


Hailey F. Eagan, Respondent Licensee

Dated this 27th day of February, 2015


Gary D. Josephson
Assistant Attorney General
UTAH INSURANCE DEPARTMENT

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

FINDINGS OF FACT

1. On November 4, 2014, the Department compiled a list of all title producers who had reinstated their licenses during the month of October, 2014. After reviewing the SIRCON licensing list, it was determined that Respondent's license had lapsed April 30, 2014 and was reinstated October 28, 2014. Respondent is a producer for Inwest Title Services, Inc. Respondent's association to Inwest Title Services, Inc. also lapsed on April 30, 2014, and was reinstated on October 28, 2014.
2. On December 10, 2014, a Department letter was sent to Respondent requesting a written narrative statement regarding any and all title insurance business conducted from April 30, 2014 through October 28, 2014.

3. On January 9, 2014, Mr. James E. Seaman, counsel for Respondent, submitted a written reply stating that thirty-three (33) closings were conducted by Respondent between April 30, 2014 and October 28, 2014.

4. On January 20, 2015, a Department email was sent to Mr. Seaman requesting a random sampling of HUD 1s for closings Respondent conducted between April 30, 2014 and October 28, 2014. These were provided to the Department.

5. On February 11, 2015, Respondent agreed to an administrative forfeiture in the amount of \$750.00.

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. § 31A-23a-103 was violated by Respondent when she conducted title business during the period April 30, 2014 through October 28, 2014 without an active license.

Based on the Findings and Fact and Conclusions of Law, the settlement agreement appears reasonable.

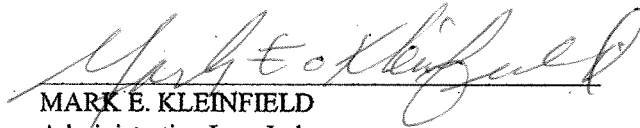
RECOMMENDED ORDER

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

Respondent shall pay an administrative forfeiture in the amount of \$750.00 to the Department within 30 days of the date of the signed Order.

DATED this 27 day of February, 2015.

TODD E. KISER
Insurance Commissioner

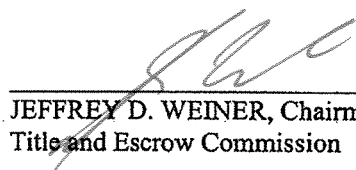


MARK E. KLEINFELD
Administrative Law Judge
Utah Insurance Department

ADOPTION OF RECOMMENDED ORDER AND IMPOSITION OF PENALTY

By a vote of 3 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 above.

DATED this 16 day of March, 2015.



JEFFREY D. WEINER, Chairman
Title and Escrow Commission

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 16 day of March, 2015.

TODD E. KISER,
Commissioner,
Utah Insurance Department,

BY:


Mark E. Kleinfeld
Administrative Law Judge

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 \$5,000 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 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.