



Insurance Department

TODD E. KISER
Insurance Commissioner

State of Utah
GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

December 23, 2014

PUBLIC LETTER OF ADMONITION

Ms. Christine Stephens
1477 Harrop Street
Ogden, Utah 84404
By email to: cstephens@ustitleutah.com

Re: Investigation No. 64578

Dear Ms. Stephens,


Thank you for your timely reply. After reviewing your response and the information provided, including the email from Mr. Thompson at Nook & Kranny Home Inspection, the Department is issuing you a Public Letter of Admonition. Though you did not violate Administrative Rule R592-6-4(24) directly, it is still your responsibility as a licensee, to make certain your license and the license of US Title is safeguarded from unauthorized use. Your failure to safeguard these licenses jeopardizes you and US Title subjecting you both to enforcement penalties in excess of \$2,500.

This letter is the only action the Department will take regarding this matter. Evidence of any similar activities in the future may be just cause for commencement of an administrative proceeding that may result in the imposition of sanctions or penalties against you.

This Letter of Admonition is public and will be posted on the Department's website. Without revealing identity, the facts of this matter may be abstracted and published for educational purposes. Any questions regarding this action may be directed to Tammy Greening, referencing investigation number 64578.

Sincerely,

TODD E. KISER
INSURANCE COMMISSIONER


By: Suzette D. Green-Wright
Director, Market Conduct Division