

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2174	5/20/08	Hearing	Prosecutor for drafting	9/8/08	
			Respondent for signature	6/23/10	
			Agency license lapses 6/30		
2331	12/22/08	Default Revocation	Prosecutor for drafting		
			Respondent for signature		
			Revocation		
2405	4/15/09	Appeal Reversed	Under Review	5/31/10	
			Awaiting Fine	12/14/10	
			Fine \$1000, 6 mos prob.	pd addl \$1000	
2423	5/14/09	Complaint	Prosecutor for drafting	6/9/10	
			Hearing		
			Dismissed	9/23/10	
2521	9/23/09	Informal Action	Sent to Respondent	9/30/09	
			Order to show cause	3/2/10	
			Additional Fine	3/31/10	
2548	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
			Dismissed	9/29/10	
2549	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
			Dismissed		
2564	11/5/09	Stipulation and Order	Prosecutor for drafting	5/17/10	
			S&O offer \$5000	9/23/10	
			full fine paid	2/9/11	
2566	11/9/09	Stipulation and Order	S&O Mailed to new address	11/23/10	
			Revoked	4/25/11	
2572	11/17/09	Hearing	Sent to Respondent	2/4/10	
			Hearing set	8/2/10	
			Fine Paid	11/9/10	
2598	12/22/09	Stipulation and Order	Prosecutor for drafting	12/22/09	
			Complaint Mailed	2/15/11	
			Fine Paid	4/21/11	
2621	1/12/10	Dismissed	Sent to Respondent	2/4/10	
			Pre-hearing set	8/10/10	
			Dismissed	9/14/10	
2623	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Withdrawn	7/1/10	

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2624	1/12/10	Complaint	Sent to Respondent	2/4/10	5/4/2011
			Default Order	9/20/10	
			Dismissed	5/4/11	
2637	2/18/10	Stipulation and Order	Prosecutor for drafting	3/4/10	9/2/2010
			Respondent for signature	4/19/10	
			Penalty imposed by commission	Paid	
2638	2/18/10	Complaint	Prosecutor for drafting	4/20/10	12/13/2010
			Notice of hearing 10/19	9/14/10	
			Fine \$500 Pd	12/13/10	
2651	3/11/10	Stipulation and Order	Prosecutor for drafting	3/15/10	7/21/2010
			Respondent for signature	4/26/10	
			Fine received	7/21/10	
2659	3/24/10	Complaint	Sent to Respondent	4/12/10	7/12/2010
			Hearing scheduled	6/22/10	
			Signed by Judge	Revoked	
2664	4/1/10	Complaint for revocation	Sent to Respondent		12/2/2010
			Warning Letter	Closed	
2687	6/2/10	Informal Action	Sent to Respondent		11/10/2010
			Docs received	Closed	
2701	6/2/10	Informal Action	Sent to Respondent	7/7/10	7/14/2010
			Accepted by respondent	7/14/10	
2702	6/2/10	Informal Action	Sent to Respondent	7/7/10	9/22/2010
			Last pmt made	9/20/10	
2703	6/2/10	Informal Action	Resent to Respondent	9/20/10	
			Returned mail no forwarding	12/6/10	
2704	7/7/10	Stipulation and Order	Sent to Respondent	9/8/10	7/6/2011
			S&O received	9/13/10	
			Last pmt made	7/6/11	
2718	8/24/10	Informal Action	Sent to Respondent	8/31/10	9/16/2010
			Fine Paid \$1750	9/16/10	
2734	11/2/10	Stipulation and Order	Mailed S&O	12/13/10	5/25/2011
			Complaint drafted for non-signature S&O	3/17/11	
			Forfeiture Pd	5/25/11	
2769	1/20/11	Stipulation and Order	Gale for signature	3/31/11	4/11/2011
			\$5000 pd	4/11/11	
2778	2/1/11	Stipulation and Order	Sent to Respondent	3/8/11	8/15/2011
			Gale for signature	3/21/11	
			Final pmt	8/15/11	
2812	3/16/11	Complaint	to Gale	3/16/11	
			Info req to Gale	8/18/11	

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2813	3/16/11	Hearing	Researching issues	7/21/11	
			Hearing scheduled	10/25/11	
2822	3/29/11	Informal Action	Public Letter of Admonition	3/29/11	
					3/29/2011
2833	4/6/11	Stip and Order	To Gale	4/6/11	
			S&O mailed to defendant	5/11/11	
			Fine Pd	8/25/11	8/25/2011
2834	4/6/11	Stip & Order	To Gale	4/6/11	
				5/11/11	
			pd \$2500	6/13/11	6/13/2011
2839	4/14/11	Informal Proceeding	Notice sent	4/26/11	
			\$750 Pd		5/25/2011
2840	4/14/11	Informal Proceeding	Notice sent	4/26/11	
			\$500 Pd		5/17/2011
2841	4/18/11	Stp & Order	To Gale	4/18/11	
			S&O mailed to defendant	5/24/11	
			Invoiced	8/9/11	
2842	4/18/11	Stip and Order	To Gale	5/2/2011	
			S&O resent	6/14/2011	
			Fine Paid	7/21/2011	7/21/2011
2844	4/18/11	Informal Action	Notice sent	4/26/11	
			2nd request	5/25/11	
			Motion to Dismiss	6/29/11	6/29/2011
2848	4/19/11	Infomal Action	Notice sent	4/26/11	
			\$750 Pd		5/25/2011
2849	4/19/11	Informal Action	Notice sent	4/26/11	
			2nd Request	5/25/11	
			To collections	6/27/11	
2850	4/19/11	Informal Action	Notice sent	4/26/11	
			3RD Request	9/27/11	
2852	4/20/11	Complaint & Hearing	Notice Sent	4/26/2011	
			Request for hearing	9/12/2011	
2853	4/20/11	Informal Action	Notice sent	4/26/2011	
			Request for Pmt	10/4/2011	

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2854	4/20/11	Informal Action	Notice Sent	4/26/2011	5/25/2011
			\$750 Pd		
2855	4/20/11	Informal Action	Notice sent	4/26/11	5/26/2011
			2nd Request Sent	6/8/11	
2856	4/20/11	Informal Action	Notice sent	4/26/11	5/25/2011
			\$750 Pd		
2857	4/20/11	Informal Action	Notice sent	4/20/2011	5/26/2011
			Dismissed	5/26/2011	
2858	4/20/11	Informal Action	Notice sent	4/26/11	5/26/2011
			Hearing set 6/14/2011	5/24/11	
			Invoiced for \$350 and \$750	9/12/11	
2859	4/20/11	Informal Action	Notice sent	4/26/11	5/26/2011
			Company out of business 8/23/2010		
			No Forwarding/phones disconnected		
2874	5/2/11	Stip & Order	To Gale	5/2/11	5/26/2011
			S&O drafted	6/1/11	
			Invoice sent	8/9/11	
2875	5/2/11	Stip & Order	To Gale	5/2/11	5/26/2011
			Invoice for \$500 pd	9/19/11	
3010	9/21/11	Cease and Desist	To Gale	9/21/11	5/26/2011
3015	9/26/11	Stip & Order	To Gale	9/26/11	5/26/2011

**Title Insurance Investigations
Closed Investigation Summary Report**

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed	Alleged Violation																														
					31A-2-202; reptls. & replies	31A-4-102; qualified insurers	31A-14-211; foreign title insurers	31A-15-102; unauth. insurers	31A-20-110; underwriting rules	31A-23a-103; req. of license	31A-23a-107; req. of character termination	31A-23a-111; license probation	31A-23a-204; special req.	31A-23a-302; agency desig.	31A-23a-402; agency marketing	31A-23a-406; unfair escrow	31A-23a-409; title funds	31A-23a-411.1; trust proc.	31A-23a-412; prem. report	31A-23a-413 annual bus.	31A-31-103; controlled ins. act	R590-99; fraudulent practices	R592-6; unfair title marketing	R590-190; unfair claims privacy	R590-206; information standards	R592-3; escrow charges filing	R592-4; escrow chgs. Sids.	Referred to Criminal							
58469	6/2/10	6/2/10	0	Warning																														Annual Report not filed on time.	
58253	3/15/10	6/3/10	80	No Violation																														Closing files for a title agency that does not have an underwriter, HUDS show the other title agency	
58314	3/30/10	6/14/10	76	ecase 2692																														Not following escrow instructions	
58443	5/24/10	6/14/10	21	ecase 2691																														Insurer acting as an agency	
58492	6/10/10	6/22/10	12	Warning	X																													Failure to File Annual Report	
58493	6/10/10	6/22/10	12	Warning	X																													Failure to File Annual Report	
58495	6/10/10	6/22/10	12	Warning	X																													Failure to File Annual Report	
58496	6/10/10	6/22/10	12	Warning	X																													Failure to File Annual Report	
58497	6/10/10	6/22/10	12	Warning	X																													Failure to File Annual Report	
58498	6/10/10	6/22/10	12	Warning	X																													Failure to File Annual Report	
58499	6/10/10	6/22/10	12	Warning	X																													Failure to File Annual Report	
58500	6/10/10	6/22/10	12	Warning	X																													Failure to File Annual Report	
58503	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58504	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58505	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58506	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58507	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58508	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58509	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58510	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58511	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58512	6/14/10	6/22/10	8	Warning	X																													Failure to File Annual Report	
58527	6/24/10	7/7/10	13	ecase 2702	X																													Failure to File Annual Report	
58529	6/24/10	7/7/10	13	ecase 2703	X																													Failure to File Annual Report	
58223	3/3/10	8/31/10	181	ecase2704																														Marketing violation	
58297	3/25/10	8/31/10	159	not enough info																														Possible lender fraud	
58298	3/25/10	8/31/10	159	Fraud																														Possible lender fraud	
58435	5/19/10	8/31/10	104	No violation																														Negotiating short sales	
58436	5/19/10	8/31/10	104																															Negotiating short sales	
58530	6/24/10	8/31/10	68	ecase 2701	X																													Failure to File Annual Report	
58379	4/21/10	11/8/10	201	Minor error rectified																														Failure to disburse per the HUD-1 Settlement Statement. HOA Dues not paid at time of settlement	
58814	10/28/10	11/8/10	11	Private letter																														Changing HUD without signature	
58815	10/28/10	11/8/10	11	Private letter																															Changing HUD without signature
58725	9/21/10	11/16/10	56	Unjustified																														Notarizing docs by title licensee not in presence of the consumer	
58679	8/31/10	11/17/10	78	Surrendered license																														Non-residency	
58903	11/30/10	12/14/10	14	no Business Activity																														Alleged Unlicensed Activity	
58904	11/30/10	12/14/10	14	no Business Activity																															Alleged Unlicensed Activity
58905	11/30/10	12/14/10	14	no Business Activity																															Alleged Unlicensed Activity
58906	11/30/10	12/14/10	14	no Business Activity																															Alleged Unlicensed Activity
58907	11/30/10	12/14/10	14	no Business Activity																															Alleged Unlicensed Activity
58909	11/30/10	12/14/10	14	no Business Activity																															Alleged Unlicensed Activity
58910	11/30/10	12/14/10	14	no Business Activity																															Alleged Unlicensed Activity

**Title Insurance Investigations
Open and Closed Per Month
Report**

	Opened	Closed		Opened	Closed
January	7	4	January	6	4
February	20	26	February	5	5
March	11	41	March	14	13
April	19	25	April	22	26
May	20	7	May	1	11
June	20	39	June	2	11
July	26	17	July	0	4
August	24	21	August	8	6
September	15	55	September	11	12
October	14	15	October	19	12
November	25	17	November		
December	11	55	December		
Totals for 2008	212	322	Totals for 2011	88	104
January	8	31	January		
February	13	15	February		
March	4	12	March		
April	10	5	April		
May	5	5	May		
June	16	25	June		
July	6	7	July		
August	15	17	August		
September	31	22	September		
October	20	18	October		
November	7	11	November		
December	10	9	December		
Totals for 2009	145	177	Totals for 2012	0	0
January	10	9	January		
February	7	22	February		
March	17	17	March		
April	2	0	April		
May	3	15	May		
June	23	22	June		
July	0	2	July		
August	0	6	August		
September	3	0	September		
October	5	2	October		
November	20	5	November		
December	16	26	December		

Totals for 2010	106	126	Totals for 2013	0	0
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Title Insurance Consumer Complaints

Open and Closed Consumer Complaint Summary Report

Case #	Date Open	Date closed	Complaint	CSA	
58109	1/25/2010	2/25/2010	HO premium not paid at closing	Meldee	JUSTIFIED
58202	2/22/2010	2/22/2010	title complaint, feels title company didn't uncover/disclose hazards for clear title and sale of home - flood insurance requirements	Sandy	UNJUSTIFIED
58434	5/19/2010	8/19/2010	Condo Ins not pd at closing	Meldee	UNJUSTIFIED
58624	8/10/2010	8/10/2010	Mechanicsliens recorded on property after closing	Sandy	Withdrawn
58832	11/8/2010	11/16/2010	Title agency did not the seller's delinquent dues paid	Meldee	UNJUSTIFIED
58852	11/15/2010	2/9/2011	Lender complaint. Trust deed not recorded	Meldee	UNJUSTIFIED
58865	11/18/2010	12/9/2010	not supplying title ins or deed to the property	Sandy	UNJUSTIFIED
59045	1/3/2011	1/10/2011	Liens wer not cleared at closing	Sandy	
59067	1/6/2011	2/9/2011	Trust Deed not recorded	Meldee	UNJUSTIFIED
59162	2/1/2011	2/1/2011	Property not recorded properly by agent	Meldee	JUSTIFIED
59272	3/7/2011	4/26/2011	title complaint	Meldee	UNJUSTIFIED

Title Insurance Consumer Complaints Open and Closed Per Month Report

	Open	Closed		Open	Closed
January	1	0	January	2	1
February	1	1	February	1	1
March	3	2	March	1	0
April	5	2	April	0	1
May	0	5	May	0	0
June	1	1	June	0	0
July	0	1	July	0	0
August	2	1	August	0	0
September	1	0	September	0	0
October	0	3	October		
November	1	0	November		
December	0	1	December		
Total 2008	15	17	Total 2011	4	3
January	0	0	January		
February	0	1	February		
March	0	0	March		
April	0	0	April		
May	1	0	May		
June	0	1	June		
July	0	0	July		
August	1	0	August		
September	0	0	September		
October	0	1	October		
November	0	0	November		
December	1	2	December		
Total for 2009	3	5	Total for 2012	0	0
January	1	0	January		
February	1	2	February		
March	0	0	March		
April	0	0	April		
May	1	0	May		
June	0	0	June		
July	0	0	July		
August	1	2	August		
September	0	0	September		
October	0	0	October		
November	3	1	November		
December	0	1	December		
Total for 2010	7	6	Total for 2013	0	0