

Title Insurance Investigations
Closed Investigation Summary Report

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed																										Alleged Violation							
					31A-2-202; rept. & 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	31A-23a-111; license termination	31A-23a-112; lic. probation	31A-23a-204; special req.	31A-23a-302; agency desig.	31A-23a-402; agency marketing	31A-23a-402; unfair escrow	31A-23a-406; title funds	31A-23a-409; trust proc.	31A-23a-411.1; prem.	31A-23a-412; records report	31A-23a-413 annual bus.	31A-23a-503; controlled ins. act	R590-99; fraudulent practices	R592-6; unfair marketing	R590-190; unfair claimt. stmt.	R590-206; privacy	R590-216; privacy standards	R592-3; escrow charges filing		R592-4; escrow charges Stds.	Referred to Criminal					
58979	12/14/10	1/3/11	20	no Business Activity					X																												Alleged Unlicensed Activity
58981	12/15/10	1/3/11	19	no Business Activity					X																											Alleged Unlicensed Activity	
59049	1/1/11	1/5/11	4	Appt fixed																																Late renewal/lost appt	
58103	1/20/10	1/19/11	364	Unjustified															X																	Allegation of fraud	
58978	12/15/10	1/24/11	40	e-case					X																											Alleged Unlicensed Activity	
58746	9/27/10	1/31/11	126	Satisfaction																																Unlicensed title agncy doing business in Utah	
58968	12/14/10	2/1/11	49	e-case					X																											Alleged Unlicensed Activity	
59099	1/13/11	2/15/11	33	Unjustified						X																										Alleged Unlicensed Activity	
58983	12/20/10	2/16/11	58	e-case					X																											Alleged Unlicensed Activity	
59097	1/13/11	2/16/11	34	no Business Activity						X																										Alleged Unlicensed Activity	
59098	1/13/11	2/16/11	34	no Business Activity						X																										Alleged Unlicensed Activity	
59109	1/18/11	2/16/11	29	e-case																																Doing Business with an Unlicensed Producer	
59227	2/22/11	3/2/11	8	PLA					X																											Alleged Unlicensed Activity	
59230	2/22/11	3/7/11	13	No closings conducted					X																											Alleged Unlicensed Activity	
59232	2/22/11	3/7/11	13	No closings conducted					X																											Alleged Unlicensed Activity	
59229	2/22/11	3/8/11	14	PLA					X																											Alleged Unlicensed Activity	
59270	3/7/11	3/8/11	1	PLA					X																											Alleged Unlicensed Activity	
58482	6/9/10	3/11/11	275	ecases 2812 and 2813																																Responsible for actions of licensee	
58152	2/4/10	3/16/11	405	ecases 2812 and 2813																																Closed a real estate transaction with a copy of a Power of Attorney instead of the original	
59226	2/22/11	3/21/11	27	PLA					X																											Alleged Unlicensed Activity	
59228	2/22/11	3/21/11	27	No closings					X																											Alleged Unlicensed Activity	
59234	2/23/11	3/21/11	26	open house not conducted																X																Unfair Marketing Practices	
59218	2/16/11	3/28/11	40	Unfounded																																Alleged Mortgage Fraud	
59225	2/17/11	3/28/11	39	Unfounded																																Alleged Short Sale Fraud	
58652	8/23/10	3/29/11	218	e-case																																Failure to file Annual Reports	
59231	2/22/11	4/5/11	42	e-case 2833						X																										Alleged Unlicensed Activity	
59373	3/28/11	4/5/11	8	Unjustified																	X															Failure to return Earnest Monies	
59385	3/29/11	4/6/11	8	e-case 2834						X																										Alleged Unlicensed Activity	
58722	9/20/10	4/7/11	199	Duplicate																																Violation of closing instructions	
59372	3/28/11	4/7/11	10	Unjustified																	X															Fiduciary Failure	
59439	4/12/11	4/12/11	0	Unjustified																																Property taxes not pd at settlement	
59095	1/13/11	4/18/11	95	e-case 2841						X																										Alleged Unlicensed Activity	
59370	3/28/11	4/18/11	21	e-case 2842																																Failure to Disclose Fed Criminal Prosecution	
59446	4/13/11	4/18/11	5	No Violation																																Alleged Unlicensed Activity	
59445	4/13/11	4/19/11	6	No Violation																																Alleged Unlicensed Activity	
59455	4/18/11	4/19/11	1	No Violation																																Co-advertising	
58994	3/28/11	4/20/11	23	satisfied pmt																																Non-Pymnt of forfeiture	
59441	4/12/11	4/20/11	8	Unjustified																																Alleged disclosure of documents	
59454	4/14/11	4/20/11	6	Duplicate																																Non-payment of assessment	
59459	4/18/11	4/20/11	2	e-case 2844																																Non-payment of assessment	
59469	4/19/11	4/20/11	1	e-case 2848																																Non-payment of assessment	
59472	4/19/11	4/20/11	1	e-case 2849																																Non-payment of assessment	
59475	4/19/11	4/20/11	1	e-case 2850																																Non-payment of assessment	
59486	4/20/11	4/20/11	0	e-case 2854																																Non-payment of assessment	

Title Insurance Investigations

Open & Closed Monthly Rpt

	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	12	13
November	25	17	November	5	10
December	11	55	December		
Totals for 2008	212	322	Totals for 2011	86	115
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

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	0	0
November	1	0	November	0	0
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

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.		
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	
2624	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Default Order	9/20/10	
			Dismissed	5/4/11	
2637	2/18/10	Stipulation and Order	Prosecutor for drafting	3/4/10	
			Respondent for signature	4/19/10	
			Penalty imposed by commission	Paid	

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
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	
			License Lapsed 7/11/2011	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	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	Hearing	to Gale	3/16/11	
			Hearing scheduled	10/25/11	
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

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
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	
2840	4/14/11	Informal Proceeding	Notice sent	4/26/11	
2841	4/18/11	Stp & Order	\$750 Pd		5/25/2011
2842	4/18/11	Stip and Order	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	
			Fine Paid	10/24/11	10/24/2011
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	
			Invoice Pd	10/20/2011	10/20/2011
2854	4/20/11	Informal Action	Notice Sent	4/26/2011	
			\$750 Pd		5/25/2011
2855	4/20/11	Informal Action	Notice sent	4/26/11	
			2nd Request Sent	6/8/11	

2856	4/20/11	Informal Action	Notice sent	4/26/11	
			\$750 Pd		5/25/2011

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2857	4/20/11	Informal Action	Notice sent	4/20/2011	
			Dismissed	5/26/2011	
					5/26/2011
2858	4/20/11	Informal Action	Notice sent	4/26/11	
			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	
			Company out of business 8/23/2010		
			No Forwarding/phones disconnected		
2874	5/2/11	Stip & Order	To Gale	5/2/11	
			S&O drafted	6/1/11	
			Invoice sent	8/9/11	
2875	5/2/11	Stip & Order	To Gale	5/2/11	
			Invoice for \$500 pd	9/19/11	
3010	9/21/11	Cease and Desist	To Gale	9/21/11	
3015	9/26/11	Stip & Order	To Gale	9/26/11	
			S&O Drafted	10/5/11	
			S&O mailed for signature	10/20/11	
3024	10/21/11	Stip & Order	To Gale	10/24/11	
3030	10/18/11	Stip & Order	To Gale	10/18/11	
3057	10/18/11	Stip & Order	To Gale	11/15/11	

