

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed	31A-2-202; repts. & replies, failure to respond	31A-2-405 Violation of Dual Licensing	31A-14-211; foreign title insurers	31A-19a-209 Req of rate/premium filings	31A-23a-103; req. of license	31A-23a-111; license termination; Req of Prod. Lic.	31A-23a-115 Appt of Individual or Agency	31A-23a-302; Req of agency desig.	31A-23a-402; unfair marketing	31A-23a-406; title escrow	31A-23a-409; trust funds	31A-23a-412; Failure to Maintain address/email; records	31A-23a-413 Failure to File annual report	31A-23a-415; Failure to pay Assessment	31A-31-503; controlled bus.	R590-99; unfair title practices	R592-6; unfair marketing	AUDIT	Referred to Criminal	Alleged Violation					
68724	9/7/2017		187	Reassigned				X																			Alleged unlicensed activity/RESPA Violation		
69721	9/7/2017		187																X				X				Pending Court Case/Character		
70193	12/8/2017		95				X																				Alleged Unlicensed Activity		
70338	1/9/2018		63																			X					Desk Top Audit		
70339	1/9/2018		63																			X					Desk Top Audit		
70343	1/9/2018		63																			X					Desk Top Audit		
70494	2/1/2018		40					X		X																	Alleged non-associated and other marketing issues including JAZZ suite		
70567	2/13/2018		28			X	X																				Alleged unlicensed Producer, Agency, Using Unfilled Rates		
70569	2/13/2018		28				X																				Alleged Unlicensed Activity		
70570	2/13/2018		28				X																				Alleged Unlicensed Activity		
70571	2/13/2018		28				X																				Alleged Unlicensed Activity		
70610	2/22/2018		19							X																	Co-Habitation		

**Title Insurance Investigations
Closed Investigation Summary Report**

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed	31A-2-202; repts. & 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; character termination	31A-23a-111; license	31A-23a-112; lic. probation	31A-23a-204; special req.	31A-23a-302; agency desig. marketing	31A-23a-402; unfair	31A-23a-406; title escrow	31A-23a-409; trust funds	31A-23a-411.1; prem. proc.	31A-23a-412; records	31A-23a-413 annual report	31A-23a-503; controlled bus. act	R590-99; unfair title ins.	R592-6; unfair marketing	R590-190; unfair claims	R590-206; information privacy	R590-216; privacy standards	R592-3; escrow charges filing	R592-4; escrow chgs. Stds.	Alleged Violation			
69719	9/7/17	10/2/17	25	Educated Marketer																	X												Alleged unfair inducement
69720	9/7/17	10/2/17	25	Branch Address incorrect												X																	Failure to report branch offices
69623	8/16/17	10/11/17	56	Client made whole																												Alleged Agency holding Escrow Funds/bounced check	
69388	7/5/17	10/19/17	106	E-Case 3946				X																								Alleged unlicensed activity	
69786	9/20/17	10/25/17	35	No Business Conducted																												Alleged unlicensed activity	
69787	9/20/17	10/25/17	35	No Business Conducted																												Alleged unlicensed activity	
69788	9/20/17	10/25/17	35	No Business Conducted																												Alleged unlicensed activity	
69789	9/20/17	10/25/17	35	No Business Conducted																												Alleged unlicensed activity	
69654	8/22/17	11/2/17	72	Issue Resolved																												Alleged Co-Habitation	
69862	10/3/17	11/17/17	45	No Violation								X																				Failed to release Escrow Funds	
69849	10/2/17	11/27/17	56	Audit Completed																										X		Scheduled Audit	
69850	10/2/17	11/27/17	56	Audit Completed																									X			Scheduled Audit	
70101	11/17/17	12/6/17	19	No Business				X																								Alleged Unlicensed Activity	
69689	8/30/17	12/7/17	33	Insuff. Info																	X											Unfair inducement, providing software	
69822	9/25/17	12/7/17	73	Inactivating RE License	X																											Alleged Dual License Violation	
69861	10/3/17	12/7/17	65	Corrected Issue																X												Alleged advertising with a client	
69905	10/11/17	12/7/17	57	No Business				X																								Alleged Unlicensed Activity	
69906	10/11/17	12/7/17	57	No Business				X																								Alleged Unlicensed Activity	
69907	10/11/17	12/7/17	57	No Business				X																								Alleged Unlicensed Activity	
69908	10/11/17	12/7/17	57	No Business				X																								Alleged Unlicensed Activity	
69904	10/11/17	12/12/17	62	PriLOA				X																								Alleged Unlicensed Activity	
69956	10/19/17	12/12/17	54	PubLOA									X																			Alleged failure to update producer associations	
70102	11/17/17	12/18/17	31	No Business				X																								Alleged Unlicensed Activity	
69909	10/11/17	1/3/18	84	No Business				X																								Alleged Unlicensed Activity	
70310	1/3/18	1/23/18	20	Unfounded															X	X												Fraudulant issues with title/charge to buyer	
70241	12/18/17	1/24/18	37	Corrected DBA							X										X											Name and Advertising violations	
70194	12/8/17	1/29/18	52	E-Case 3960				X																								Alleged Unlicensed Activity	
70195	12/8/17	2/1/18	55	Surrendering Title License				X																								Alleged Unlicensed Activity	
70196	12/8/17	2/5/18	59	PriLOA				X																								Alleged Unlicensed Activity	
70334	1/8/18	2/5/18	28	E-Case 3965				X																								Alleged Unlicensed Activity	
70420	1/22/18	2/5/18	14	E-Case 3966				X																								Alleged Unlicensed Activity	
70493	2/1/18	2/5/18	4	2005 legal case																X												Missed a lien on property in sale in 2005	
70495	2/1/18	2/5/18	4	Corrected Issue																X												Escrow Officer did not order a payoff	
70198	12/8/17	2/6/18	60	Licensure Corrected				X																								Alleged Unlicensed Activity	
70197	12/8/17	2/8/18	62	Licensure Corrected				X																								Alleged Unlicensed Activity	

Title Insurance Investigations Open/Closed

	Opened	Closed		Opened	Closed		Opened	Closed
January	6	4	January	6	19	January	12	5
February	5	5	February	2	6	February	17	11
March	14	13	March	11	7	March	7	10
April	22	26	April	11	5	April	12	7
May	1	11	May	3	4	May	10	19
June	2	11	June	21	6	June	15	20
July	0	4	July	11	18	July	13	9
August	8	6	August	21	25	August	3	3
September	11	12	September	6	4	September	14	8
October	12	13	October	18	4	October	12	11
November	5	10	November	22	16	November	3	3
December	9	10	December	6	10	December	8	11
Totals for 2011	95	125	Totals for 2014	138	124	Totals for 2017	126	117
January	15	9	January	1	17	January	6	4
February	15	13	February	10	15	February	10	13
March	12	15	March	1	1	March		
April	8	3	April	9	10	April		
May	20	21	May	8	8	May		
June	13	19	June	11	11	June		
July	17	17	July	1	0	July		
August	17	10	August	13	14	August		
September	3	11	September	5	3	September		
October	5	17	October	8	8	October		
November	20	12	November	9	6	November		
December	13	13	December	10	8	December		
Totals for 2012	158	160	Totals for 2015	86	101	Totals for 2018	16	17
January	2	10	January	6	8			
February	15	8	February	8	9			
March	16	19	March	3	13			
April	5	7	April	6	7			
May	5	9	May	12	15			
June	13	4	June	1	6			
July	8	15	July	10	0			
August	3	4	August	3	6			
September	10	13	September	5	4			
October	11	9	October	4	2			
November	20	11	November	7	9			
December	14	9	December	13	4			
Totals for 2013	122	118	Totals for 2016	78	83			

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

	Open	Closed		Open	Closed
January	2	1	January	0	0
February	1	1	February	0	0
March	1	0	March	0	0
April	0	1	April	0	0
May	0	0	May	1	0
June	0	0	June	2	1
July	0	0	July	1	1
August	0	0	August	0	0
September	0	0	September	0	0
October	0	0	October	0	1
November	0	0	November	2	2
December	0	0	December	2	3
Total 2011	4	3	Total 2015	8	8
January	0	0	January	0	0
February	0	0	February	1	0
March	0	0	March	2	0
April	1	0	April	1	2
May	0	0	May	0	0
June	0	1	June	2	1
July	0	0	July	0	0
August	0	0	August	1	1
September	0	0	September	0	0
October	0	0	October	0	0
November	0	0	November	0	0
December	0	0	December	0	0
Total 2012	1	1	Total 2016	7	4
January	0	0	January	0	0
February	0	0	February	0	0
March	0	0	March	0	0
April	0	0	April	0	0
May	1	0	May	0	0
June	0	0	June	0	0
July	0	1	July	0	0
August	0	0	August	1	0
September	0	0	September	0	1
October	0	0	October	1	0
November	0	0	November	0	0
December	0	0	December	0	0
Total 2013	1	1	Total 2017	2	1
January	0	1	January	0	1
February	0	5	February	1	0
March	1	0	March	0	0
April	1	2	April	0	0
May	0	0	May	0	0
June	0	1	June	0	0
July	0	0	July	0	0
August	0	1	August	0	0
September	0	0	September	0	0
October	1	0	October	0	0
November	0	1	November	0	0
December	0	0	December	0	0
Total 2014	3	11	Total 2018	1	1

Title Insurance Consumer Complaints

Open and Closed Consumer Complaint Summary Report

Case #	Date Open	Date closed	Complaint	CSA	Results
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 were not cleared at closing	Sandy	UNJUSTIFIED
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
60778	4/20/2012	6/12/2012	Claim Delay	Meldee	UNJUSTIFIED
62236	5/1/2013	7/25/2013	title co. issued deed conveying property which had leagly passed to complainant without notice.	Tammy	Info Not Rec'd
63398	3/7/2014	4/30/2014	Liens not cleared	Tammy	No Jurisdiction on Title Co, Insurer position upheld
63660	4/29/14	4/30/14	Failure to release Funds in Escrow	Tammy	UNJUSTIFIED
63833	6/9/2014	8/7/2014	Alleged overchging of fees	Tammy	UNJUSTIFIED
64471	10/9/2014	11/5/2014	Did not receive copies of closing docs.	Tammy	Consumer received copies
65362	5/5/2015	6/10/2015	Alleged abusive tactics by title agency owner, fiduciary issues	Tammy	UNJUSTIFIED
65518	6/11/2015	6/17/2015	Alleged Fiduciary Violation by releaseing funds held in escrow without authorization	Tammy	Insufficient Info, lack of jurisdiction
65595	6/30/2015	7/1/2015	Claim made on damage to home \$7000, actual repair \$150, Deductible \$550	Tammy	No Jurisdiction
65707	7/28/2015	10/30/2015	Alleged falsification in the recordation of documents with and for the Millard County recorder's office and its employees.	Tammy	Insufficient information
66220	11/23/2015	12/16/2015	Unclear title issues	Tammy	UNJUSTIFIED
66324	12/11/2015	12/16/15	Commission questions	Tammy	Question of Fact
66758	2/19/2016	4/15/2016	Right of Way issues	Tammy	Company upheld
66968	3/22/2016	4/28/2016	Cloud on Title	Tammy	No Violation
67090	4/15/2016	4/28/2016	Alleged Fraud/Forgery	Tammy	No Jurisdiction
67343	6/15/2016	8/2/2016	Possible Recording Error	Tammy	Insufficient Info
67390	6/24/2016	6/30/2016	Fraud by borrower in a real estate transaction	Tammy	No Jurisdiction
67671	8/23/2016	2/14/2017	Balance of funds taken without authority	Adam	Settled in court
69704	9/3/2017	9/3/2017	Failure to record	Adam	Opened I-case 69739
70001	10/31/2017	1/23/2018	Failed to cure Lis Pendens on property	Adam	UNJUSTIFIED
70586	2/15/2018		Follow up on Probation	Tanna	

E-Case #	Date Opened	Recommended Action	Repeat Offense	Prior Offense	Action taken	Action Date	Closed Date
3527	8/28/14	Informal Order \$1,000			Drafted Pleading	8/28/2014	
					Mailed IO	8/29/2014	
					Forfeiture Pd	9/12/2014	
3528	8/28/14	Informal Order \$3,000			Drafted Pleading	8/29/2014	
					Mailed IO	8/28/2014	
					Forfeiture PD	10/28/2014	
3533	9/5/14	2 counts Unlawful Dealing of Property by Fiduciary ((F2)(felony2) and F3), 1 count Communications Fraud (F2); warrant issued			Informal Sent/Returned	9/5/2014	
					Informal Sent/Returned	9/11/2014	
					Warrant lissued	2/25/2015	
3534	9/9/14	Stip & Order \$1,500			To AG's for drafting	9/9/2014	
					Stip & Order/Inv. Mailed	10/20/2014	
					Forfeiture Pd	12/2/2014	
3535	9/9/14	Stip & Order \$1,500			To AG's for drafting	9/9/2014	
					Stip & Order/Inv. Mailed	10/20/2014	
					Forefeiture Pd	11/18/2014	
3547	10/28/14	Stip & Order \$32,500			To AG's for drafting	10/28/2014	
					Invoice Sent	4/13/2015	
					Forfeiture Pd	4/27/2015	
3575	1/20/15	Stip & Order \$3,000	Yes, 2012	Yes Multiple cases since 2001	To AG's for drafting	1/20/2015	
					Before T&E	2/9/2015	
					Forfeiture Paid	3/9/2015	
3576	1/21/15	Denial of License	NA	Judgements against Primary	To AG's for hearing	1/22/2015	
					AG said license should be issued.	2/5/2015	
					Case closed	2/5/2015	
3578	1/23/15	Informal Order \$1,000	No		Informal sent	1/27/2015	
					\$1000 Forfeiture PD	2/3/2015	
3580	1/29/15	Stip and Order \$1,500	No		Sent to AG for drafting	1/29/2015	
					Approved T&E		
					Pmts received	4/3/2015	
3588	2/17/15	Stip and Order \$1,500	No		Sent to AG for drafting	2/17/2015	
					Mailed Signed S&O	3/19/2015	
					Forfeiture PD	4/1/2015	
3589	2/17/15	Stip and Order \$750	No		Sent to AG for drafting	2/17/2015	
					S&O mailed with Invoice	3/19/2015	
					Forfeiture PD	4/1/2015	
3597	3/5/15	Surrender in Lieu	Yes 2008	2003, 2005 2009, 2012	Informal Sent/Invoiced	3/6/2015	
					Surrender in Lieu Received	6/15/2015	
3598	3/5/15	Informal Order \$500	No		Informal Sent/Invoiced	3/6/2015	
					Forfeiture PD	4/16/2015	
3604	3/30/15	Stip and Order \$2,500	No		To AG's for drafting	3/31/2015	
					Signed for Title and Escrow Mtg	4/15/2015	
					Forfeiture PD	6/2/2015	
3624	6/9/15	\$1,000 Public Letter of Admonition	No		Informal Action mailed	6/11/2015	
					Forfeiture PD	6/24/2015	
3625	6/9/15	Stip and Order \$7,500	No		To AG's for drafting	6/11/2015	
					Recieved signed S&O	9/1/2015	
					Final Payment made	11/30/2015	
3647	8/4/15	\$1,500 Stip and Order	No	2002, 2010	To AG's for drafting	8/4/2015	
					Recieved signed S&O	8/25/2015	
					Forfeiture PD	9/21/2015	

E-Case #	Date Opened	Recommended Action	Repeat Offense	Prior Offense	Action taken	Action Date	Closed Date
3648	8/4/15	\$1,500 Stip and Order	No		To AG's for drafting	8/4/2015	
					Recieved signed S&O	8/18/2015	
					Forfeiture PD	10/6/2015	
3730	2/19/16	Default Order	NO		Default Order T&E Committee	4/21/2016	
					Default Revocation mailed		
3731	2/22/16	\$6,500 Informal Order			Informal mailed	2/25/2016	
					Pd Invoice	3/7/2016	
3742	3/14/16	\$3,000 Stip and Order	yes		Stip and Order sent to AG	3/14/2016	
					Concurred by T&E/Stip&Order sent	4/11/2016	
					Pd Forfeiture	5/16/2016	
3753	3/21/16	\$1,500 Informal Order	yes	2014	To ALJ		
					Informal sent with invoice	3/28/2016	
					Payment Rec'd	4/26/2016	
3774	5/9/16	\$500	No		Offer Letter sent	7/20/2016	
					Stip & O to AG	8/12/2016	
					Pd Forfeiture	9/27/2016	
3776	5/13/16	\$1000 + \$375 Informal Order	No		Informal Mailed	5/13/2016	
					Closed Forfeiture PD	6/27/2016	
3777	5/13/16	\$1,000 Informal Order 24 Mos Probation	Yes	2014	Informal Mailed	5/13/2016	
					Paid	5/24/2016	
3778	5/13/16	\$2750 & \$375 Informal Order 24 Mo Probation	Yes	2013, 2014	Informal Mailed	5/13/2016	
					Surrender in Lieu requested	5/23/2016	
					Surrender in Lieu signed		
3779	5/13/16	\$1,000 Informal Order	No		Informal Mailed	5/23/2016	
					Withdrew action	6/20/2016	
3780	5/13/16	\$1,000 Informal Order	No		Informal Mailed	5/23/2016	
					Closed Forfeiture PD	6/28/2016	
3788	6/14/16	\$1,000 Informal Order	No		Informal Mailed	6/15/2016	
3822	8/31/16	\$20,000/24 Mo Probation Findings of Fact Conclusion of Law & order	No		Sent to AGs for Complaint	9/1/2016	
					Invoice Mailed	7/3/2017	
					Payment Rec'd	7/13/2017	
3823	8/31/16	Stipulation and Order \$17,500 12 Mos Probation	No		Conference by phone	9/6/2017	
					S&O and Invoice mailed	11/27/2017	
3823	9/6/16	\$1,500 Stip and Order	No		Sent to AGs for Drafting	9/6/2016	
					Invoice mailed	10/17/2016	
					Second Req for pmt	12/1/2016	
3824	9/6/16	\$1,500 Stip and Order	No		Sent to AGs for Drafting	9/6/2016	
					Invoice mailed	10/17/2016	
					Payment Rec'd	12/15/2016	
3845	12/19/16	\$63,995 Stip and Order	No		Sent to AGs for Drafting	12/19/2016	
					Invoice Mailed	10/17/2016	
					Payment Rec'd	3/23/2017	
3871	3/14/17	\$3,000 Stip and Order	No		Sent to AGs for Drafting	3/14/2017	
					Invoice Mailed	4/3/2017	
					Payment Rec'd	5/8/2017	
3866	3/1/17	\$2,000 Stip and Order	No		Sent to AGs for Drafting	3/1/2017	
					Involve Mailed	4/3/2017	
					Payment Rec'd	4/26/2017	
3872	3/16/17	\$1,000 Stip and Order	No		Sent to AG's for Drafting	3/16/2017	
					Invoice Mailed	5/8/2017	
					Payment Rec'd	5/15/2017	

E-Case #	Date Opened	Recommended Action	Repeat Offense	Prior Offense	Action taken	Action Date	Closed Date
3878	4/10/17	\$1,500 Stip and Order	No		Sent to AG's for Drafting	4/15/2017	5/15/2017
					Invoice Mailed	5/8/2017	
					Payment Rec'd	5/15/2017	
3887	6/1/17	VOIDED	Yes	2016	Informal Mailed	6/9/2017	
					Voided		
3891	6/1/17	VOIDED	No		Informal Mailed	6/9/2017	
					Voided		
3893	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	6/22/2017
					Paid Invoice	6/22/2017	
3896	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	7/10/2017
					Paid Invoice		
3897	6/1/17	VOIDED	No		Informal Mailed	6/9/2017	
					Voided		
3904	6/1/17	VOIDED	No		Informal Mailed	6/9/2017	
					Voided		
3906	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	6/21/2017
						6/21/2017	
3907	6/1/17	VOIDED	No		Informal Mailed	6/9/2017	
					Voided		
3912	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	7/10/2017
					Invoice Paid	7/10/2017	
3888	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	6/15/2017
					Invoice Paid	6/15/2017	
3900	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	6/15/2017
					Invoice Paid	6/15/2017	
3898	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	6/26/2017
					Invoice Paid	6/26/2017	
3889	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	6/12/2017
					Invoice Paid	6/12/2017	
3872	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	5/15/2017
					Invoice Paid	5/15/2017	
3913	6/1/17	Public Letter of Admonition	Yes		Letter Mailed	6/5/2017	6/13/2017
3946	10/19/17	Stipulation and Order \$2,000	Yes		Letter Mailed	6/5/2017	12/18/2017
					Invoice Paid	12/18/2017	
3960	1/29/18	Stipulation and Order \$1,500			Sent to Ags for S&O	1/31/2018	
3961	1/29/18	Stipultaion and Order \$1,500			Sent to Ags for S&O	1/31/2018	
3965	1/29/18	Stipultaion and Order \$1,500			Sent to Ags for S&O	2/5/2018	

E-Case #	Date Opened	Recommended Action	Repeat Offense	Prior Offense	Action taken	Action Date	Closed Date
3966	1/29/18	Stipultaion and Order \$3,000			Sent to Ags for S&O	2/5/2018	
3968	1/29/18	Stipultaion and Order \$5,000			Sent to Ags for S&O	2/14/2018	