



State of Utah

SPENCER J. COX
Governor

DEIDRE M. HENDERSON
Lieutenant Governor

Insurance Department

JONATHAN T. PIKE
Insurance Commissioner

Title & Escrow Commission Meeting

(<https://insurance.utah.gov/licenses/title/tec/>)

Date & Time:

January 12, 2026

9:00 AM

In Person:

None

Virtual:

Google Meet

Link: meet.google.com/ubd-pzpq-tcw

Phone: 573-621-2430

PIN: 594 064 849#

ATTENDEES

TITLE & ESCROW COMMISSION

Chair, Nathan Sprague (*Insurer, Utah County*)

Kim Cruz (*Insurer, Salt Lake County*)

Vice Chair, Kevin Parke (*Agency, Salt Lake County*)

Warren Lignell (*Public, Utah County*)

Doug Newell (*Agency, Carbon County*)

DEPARTMENT STAFF

Jon Pike, *Insurance Commissioner*

Reed Stringham, *Deputy Comm.*

Tracy Klausmeier, *P&C Dir.*

Randy Overstreet, *Licensing Mgr.*

Michael Covington, *CE Specialist*

Anam Schab, *Title Examiner*

Patrick Lee, *Finance Dir.*

Steve Gooch, *PIO Recorder*

AGENDA

General Session: (Open to the Public)

- **Welcome** / Nathan Sprague, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Nathan
 - Licenses
 - Penalties
 - Nations Title Insurance Agency of Utah Inc., Docket #2025-4869
 - Sam, Reynolds, & Van Oostendorp PC, Docket #2025-4870
 - Continuing education
- **Update on 2025 Goals**
 - ULTA report / Kim
 - Discuss 2026 goals / Nathan
- **Department Topics** / Tracy
- **New Business**
 - Report on *Presidential Title v. Pike* / Reed
 - FinCEN update / Joseph McPhie
- **Old Business**
 - Construction money rule / Reed
- **Other Business**

- Email from Target River / Reed

Executive Session (None)

- **Adjourn**

Next Meeting: February 9, 2026 — ONLINE ONLY

2026 Meeting Schedule

Jan 12**	Feb 9**	Mar 9	Apr 13	May 11*	Jun 8
Jul 13	Aug 10	Sep 14	Oct 19*	Nov 9	Dec 14**

*Proposed TEC/REC meeting immediately following

**Online only

2025 Goals

1. Continue making sure continuing education and testing are relevant
2. Continue working with the Real Estate Commission
3. Continue working with the ULTA as a liaison
4. Increase awareness of cyber and wire fraud's effect on consumers and agencies
5. Increase awareness of affiliated business arrangements (ABA)
6. Increase consumer awareness of the role a title insurance company plays in a real estate transaction
7. Increase industry's awareness of the marketing rule and how to ask questions

**Title Agency Licensing
Nov 2025**

New Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
207905	AXIS TITLE & ESCROW, INC.	2025-11-07	2027-11-30	TS

Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
6643	ADVANCED TITLE COMPANY, INC	1983-11-03	2027-11-30	TE
6643	ADVANCED TITLE COMPANY, INC	1983-11-03	2027-11-30	TS
6666	CENTRAL UTAH TITLE, INC	1983-11-02	2027-11-30	TE
6666	CENTRAL UTAH TITLE, INC	1983-11-02	2027-11-30	TS
204198	REG ABA LLC	2023-11-20	2027-11-30	TE
204198	REG ABA LLC	2023-11-20	2027-11-30	TMR
204198	REG ABA LLC	2023-11-20	2027-11-30	TS
156678	RICHLAND TITLE INSURANCE AGENCY INC	2007-11-07	2027-11-30	TE
156678	RICHLAND TITLE INSURANCE AGENCY INC	2007-11-07	2027-11-30	TS
199321	SAM, REYNOLDS & VAN OOSTENDORP, PC	2021-11-30	2027-11-30	TE
199321	SAM, REYNOLDS & VAN OOSTENDORP, PC	2021-11-30	2027-11-30	TS
14738	SERVICELINK TITLE INSURANCE AGENCY OF UTAH, LLC	2005-09-02	2027-11-30	TE
14738	SERVICELINK TITLE INSURANCE AGENCY OF UTAH, LLC	2005-09-02	2027-11-30	TS
14959	UNION TITLE INSURANCE AGENCY LLC	2005-11-04	2027-11-30	TE
14959	UNION TITLE INSURANCE AGENCY LLC	2005-11-04	2027-11-30	TS
162277	UNITED WEST TITLE INSURANCE AGENCY INC	2009-11-09	2027-11-30	TE
162277	UNITED WEST TITLE INSURANCE AGENCY INC	2009-11-09	2027-11-30	TS

Lapsed Licenses

Agency ID	Name	Orig. Issue Date	Expired Date	LOA
(none)				

Reinstated Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
(none)					

**Title Agent Licensing
Nov 2025**

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1521858	JUNGST, ALEXA	2025-11-28	2028-08-31	TE
2197300	OLIVER, CASSANDRA	2025-11-07	2028-07-31	TE
2190559	OLIVERA, AILEEN	2025-11-24	2028-02-29	TE
2194022	SOTO, JOSETTE	2025-11-05	2028-10-31	TMR
2199603	SPENCE, AMBER	2025-11-21	2028-03-31	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1615565	ANDERSON, MICHAEL	2015-05-26	2027-11-30	TS
1545502	AYOSO, BRYCE	2015-07-27	2027-11-30	TE
1545502	AYOSO, BRYCE	2023-06-05	2027-11-30	TS
1656850	BEATTY, PAIGE	2023-09-22	2027-11-30	TE
1616758	BENNETT, JULIANNE	2015-06-08	2027-11-30	TE
1994889	BRYNER, ANDREW	2021-11-16	2027-11-30	TE
1994889	BRYNER, ANDREW	2022-01-18	2027-11-30	TS
1828487	Beitzel, Amber	2021-05-10	2027-11-30	TE
38427	CHRISTIANSEN, TRACI	1999-06-15	2027-11-30	TE
143588	DEGERING, JEFFREY	2007-03-27	2027-11-30	TMR
1557463	EARL, BENJAMIN	2021-01-04	2027-11-30	TS
138920	FARLAINO, MARYANN	2007-01-17	2027-11-30	TMR
85576	FRANSEN, REBECCA	2009-02-05	2027-11-30	TE
85576	FRANSEN, REBECCA	2003-01-03	2027-11-30	TS
1806135	FRAYSIER, VALERIE	2019-02-07	2027-11-30	TS
1406327	Figuracion, Lee	2011-03-16	2027-11-30	TMR
1965447	GARCIA, KAITLYN	2021-09-02	2027-11-30	TS
1818695	Griffin, Meagan	2019-05-09	2027-11-30	TE
1547971	HARRAH, JACQUELINE	2013-11-12	2027-11-30	TE
93823	HEDENSTROM, CINDY	2003-08-29	2027-11-30	TE
31167	HIGLEY, KEN	1994-12-20	2027-11-30	TS
1843690	HOLMES, SHERIE	2019-11-19	2027-11-30	TE
45100	JENSEN, JOHN	1985-03-22	2027-11-30	TS
45100	JENSEN, JOHN	1992-01-27	2027-11-30	TE
1541711	JONES, RANDALL	2013-12-26	2027-11-30	TE
1541711	JONES, RANDALL	2015-11-03	2027-11-30	TS
141502	JORGENSEN, KRISTY	2007-04-19	2027-11-30	TMR
138064	KITCHEN, AGUSTINA	2007-06-28	2027-11-30	TE
44416	LAWSON, LEON	1979-09-26	2027-11-30	TE
44416	LAWSON, LEON	1979-09-26	2027-11-30	TS
5969	LAYTON, LYNN	1996-09-11	2027-11-30	TMR

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
38348	LIECHTY, MICHELLE	1987-06-29	2027-11-30	TE
1704210	LIECHTY, TYLER	2017-04-21	2027-11-30	TE
2095993	LOCKHART, JONATHAN	2023-08-03	2027-11-30	TS
2093137	MALDONADO, TRINI	2023-07-12	2027-11-30	TS
86337	MANN, CAMMIE	2003-01-28	2027-11-30	TE
86337	MANN, CAMMIE	2021-03-31	2027-11-30	TS
1347399	MARTINEZ, KENDRICK	2007-11-15	2027-11-30	TMR
1600471	MOONEY, TREVOR	2015-09-21	2027-11-30	TE
1600471	MOONEY, TREVOR	2017-05-16	2027-11-30	TMR
1600471	MOONEY, TREVOR	2015-01-14	2027-11-30	TS
37952	NELSON, JOLYNN	1993-10-27	2027-11-30	TMR
37952	NELSON, JOLYNN	1994-10-07	2027-11-30	TE
2065265	NEWELL, TALEN	2022-12-02	2027-11-30	TS
83561	NIELSON, DANIEL	2007-02-13	2027-11-30	TE
112712	PERKINS, BEAU	2006-05-24	2027-11-30	TE
112712	PERKINS, BEAU	2005-04-14	2027-11-30	TS
109960	PRISBREY, DAVID	2005-02-07	2027-11-30	TE
109960	PRISBREY, DAVID	2019-02-04	2027-11-30	TS
1544363	REED, DEVYN	2013-10-28	2027-11-30	TE
28441	RINGER, GREGORY	1997-04-08	2027-11-30	TMR
28441	RINGER, GREGORY	2014-10-01	2027-11-30	TE
2433	SIDDOWAY, CHRISTINE	1999-03-29	2027-11-30	TE
1720664	STINNETT, JESSIE	2017-08-18	2027-11-30	TE
1802106	SUMMERHAYS, NICKOLAS	2019-01-15	2027-11-30	TE
28060	SUMNER, MICHAEL	1989-08-09	2027-11-30	TS
28060	SUMNER, MICHAEL	1992-09-21	2027-11-30	TE
12693	WORKMAN, LARRY	1996-07-26	2027-11-30	TMR
2077410	WORWOOD, JOELLE	2023-03-08	2027-11-30	TE
113964	WRIGHT, COURTNEY	2005-05-24	2027-11-30	TE

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
44516	DOPP, BRADLEY	1999-11-17	2025-10-31	TMR
1823376	JONES, CRYSTAL	2019-08-02	2025-10-31	TE
1510804	KLASZKY, MARIE	2012-11-09	2025-10-31	TE
144598	MILLER, REBEKAH	2007-04-24	2025-10-31	TE
1702830	MUIR, JACQUELINE	2017-03-31	2025-10-31	TE
110271	Muhlestein, Kimberly	2005-03-23	2025-10-31	TE
1951869	PORTER, SAMANTHA	2021-10-20	2025-10-31	TE
36358	ROBINSON, CALVIN	2009-04-30	2025-10-31	TS
36358	ROBINSON, CALVIN	1992-12-18	2025-10-31	TE
45466	TAYLOR, DANIEL	2023-07-10	2025-10-31	TMR

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
1677172	WOODY, JACQUELINE	2016-11-30	2025-10-31	TS
82596	ZESIGER, JEREMY	2021-03-03	2025-10-31	TMR
82596	ZESIGER, JEREMY	2021-07-14	2025-10-31	TE
82596	ZESIGER, JEREMY	2021-04-19	2025-10-31	TS

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
1899252	LINDSAY, KAREN	2021-02-01	2027-10-31	2025-11-06	TE

**Title Agency Licensing
Dec 2025**

New licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
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Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
7812	ANDERSON-OLIVER TITLE INSURANCE AGENCY, INC.	1999-12-10	2027-12-31	TE
7812	ANDERSON-OLIVER TITLE INSURANCE AGENCY, INC.	1999-12-10	2027-12-31	TS
10661	MONUMENT TITLE INSURANCE, INC	2001-10-15	2027-12-31	TE
10661	MONUMENT TITLE INSURANCE, INC	2001-10-02	2027-12-31	TS
173782	NATIONAL TITLE AGENCY OF UTAH, INC	2013-12-02	2027-12-31	TE
173782	NATIONAL TITLE AGENCY OF UTAH, INC	2013-12-02	2027-12-31	TS
6478	PARAMOUNT TITLE CORPORATION	1983-12-06	2027-12-31	TE
6478	PARAMOUNT TITLE CORPORATION	1983-12-06	2027-12-31	TS
6053	SUMMIT ESCROW & TITLE INSURANCE AGENCY, LLC	1997-12-12	2027-12-31	TE
6053	SUMMIT ESCROW & TITLE INSURANCE AGENCY, LLC	1997-12-12	2027-12-31	TS
6786	TERRA TITLE COMPANY	1986-05-09	2026-05-31	TE
6786	TERRA TITLE COMPANY	1986-05-09	2026-05-31	TS

Lapsed Licenses

Agency ID	Name	Orig. Issue Date	Expired Date	LOA
204387	CLOSED PACWEST LLC	2023-12-27	2025-12-31	TS

Reinstated Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
(none)					

**Title Agent Licensing
Dec 2025**

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
2203227	BROWN, ERICKA	2025-12-18	2027-12-31	TE
2199623	CASTRO, MICHELDA	2025-12-08	2028-06-30	TE
2201161	GARNER, WILLIAM	2025-12-15	2028-08-31	TE
2202869	GOERKE, MADISON	2025-12-26	2028-09-30	TE
2203685	KAESSNER, ANNASTASIA	2025-12-30	2028-06-30	TMR
2202537	NEIL, ABIGAIL	2025-12-19	2028-08-31	TE
2202121	PEREZ SEQUERA, MARIANA	2025-12-12	2028-09-30	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1698436	ANDERSON, ERICA	2017-04-03	2027-12-31	TE
1698436	ANDERSON, ERICA	2022-01-18	2027-12-31	TS
1955920	BENNETT, NICOLE	2021-06-11	2027-12-31	TE
95582	BROSTROM, MARC	2003-10-29	2027-12-31	TMR
35642	BROUGH, CARRIE	1999-05-14	2027-12-31	TE
149138	BURROWS, HEATHER	2008-06-17	2027-12-31	TE
149138	BURROWS, HEATHER	2007-08-30	2027-12-31	TS
44452	CAMPBELL, EDWARD	1987-03-24	2027-12-31	TS
44452	CAMPBELL, EDWARD	1987-03-24	2027-12-31	TE
2092748	CLAWSON, KATHERINE	2023-07-19	2027-12-31	TE
1693263	Clemons, Karinna	2017-06-12	2027-12-31	TE
1729299	DREBING, RACHEL	2017-10-10	2027-12-31	TE
33237	EHLERS, KIRK	1995-04-21	2027-12-31	TS
33237	EHLERS, KIRK	1995-04-21	2027-12-31	TE
43770	EVANS, SHONNA	1997-02-20	2027-12-31	TE
1928230	FEDDERSON, SARAH	2021-02-03	2027-12-31	TE
1811698	FLINDERS, SUZANNE	2019-04-01	2027-12-31	TMR
1662511	FOWLER, TIFANIE	2021-01-22	2027-12-31	TS
103352	Francom, Emilee	2004-06-29	2027-12-31	TE
31225	GONZALEZ, NIKKI	1993-03-26	2027-12-31	TS
31225	GONZALEZ, NIKKI	2006-02-08	2027-12-31	TE
35166	HEINER, BLAKE	1981-03-26	2027-12-31	TE
35166	HEINER, BLAKE	1981-03-26	2027-12-31	TS
44263	Hancey, R Bruce	1975-07-28	2027-12-31	TS
44263	Hancey, R Bruce	1975-07-28	2027-12-31	TE
31387	ISON, BABS	2006-09-18	2027-12-31	TE
31387	ISON, BABS	1993-01-29	2027-12-31	TS
121334	JACKSON, CASSIE	2005-11-14	2027-12-31	TMR
27170	JONES, BRENDA	1989-08-30	2027-12-31	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
45732	KNOTT, STEVEN	1979-08-23	2027-12-31	TS
45732	KNOTT, STEVEN	1984-12-21	2027-12-31	TE
1701738	LOPEZ, DESERAE	2017-05-12	2027-12-31	TE
137806	MADDOX, HEIDI	2007-08-14	2027-12-31	TE
1465110	MARRIOTT, HOLLI	2011-09-08	2027-12-31	TE
31065	MASON, MICHAEL	2000-06-12	2027-12-31	TE
31065	MASON, MICHAEL	1999-10-13	2027-12-31	TMR
140603	MCCARTHY, LINDSEY	2007-08-03	2027-12-31	TE
15710	MCCLELLAND, MARIE	1995-04-27	2027-12-31	TE
1825184	MIRAMONTES, ANA	2019-07-31	2027-12-31	TS
2079756	MOTZKUS, NICHOLAS	2023-04-11	2027-12-31	TMR
1944039	MOWER, SHARON	2021-10-18	2027-12-31	TE
30363	NEWMAN, WENDY	1991-03-11	2027-12-31	TE
103830	O'LAUGHLIN, AMY	2004-08-11	2027-12-31	TS
135194	PARK, NICHOLAS	2017-04-05	2027-12-31	TMR
135194	PARK, NICHOLAS	2006-10-11	2027-12-31	TE
1602372	PAYNE, JENNIFER	2015-01-29	2027-12-31	TMR
1942235	POULAN, GLORIA	2021-08-26	2027-12-31	TE
30808	PRYOR, TODD	1999-05-03	2027-12-31	TS
1490994	RUPARCIC, LINDA	2015-06-29	2027-12-31	TE
1546966	SALAZAR, ELISA	2015-10-07	2027-12-31	TMR
38093	SAM, DANIEL	1993-02-24	2027-12-31	TE
38093	SAM, DANIEL	1993-02-24	2027-12-31	TS
30885	SHEPHERD, CINDY	1991-01-10	2027-12-31	TE
45971	SMITH, KIRK	1991-12-23	2027-12-31	TE
45971	SMITH, KIRK	1987-06-12	2027-12-31	TS
1815738	SMITH, BREANNE	2019-06-06	2027-12-31	TE
1806190	SMITH, THOMAS	2019-02-07	2027-12-31	TS
120161	SMITH, MASON	2005-10-19	2027-12-31	TE
53278	SNOW, EDDIE	1990-04-26	2027-12-31	TS
53278	SNOW, EDDIE	1990-04-26	2027-12-31	TE
68154	STANWORTH, NICOLE	2001-07-25	2027-12-31	TE
37699	TANNER, WAYNE	1987-04-03	2027-12-31	TS
37699	TANNER, WAYNE	1987-04-03	2027-12-31	TE
1716460	VANAMEN, KYLIE	2019-08-22	2027-12-31	TE
1947554	VEENKER, HAYDEN	2021-05-24	2027-12-31	TE
92251	WAKEFIELD, SCOTT	2014-03-12	2027-12-31	TE
92251	WAKEFIELD, SCOTT	2003-07-15	2027-12-31	TS
1423941	WATERS, JOCELYN	2023-01-06	2027-12-31	TS
1423941	WATERS, JOCELYN	2013-10-15	2027-12-31	TE
140692	WEESE, CASEY	2009-06-01	2027-12-31	TS
140692	WEESE, CASEY	2007-02-23	2027-12-31	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
96917	WESTWOOD, MELISA	2003-12-16	2027-12-31	TE
91256	WHITING, CHRISTINA	2003-06-12	2027-12-31	TS
2078639	WILLIAMS, SPENCER	2023-03-30	2027-12-31	TMR
109911	WISE, SHEYENNE	2005-02-03	2027-12-31	TS
2030467	ZAMIESKI, HANNAH	2023-11-16	2027-12-31	TE

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
109034	JENNINGS, LINDA	2005-04-14	2025-11-30	TE
109034	JENNINGS, LINDA	2005-01-03	2025-11-30	TS
1917278	POTTER, KAREN	2020-12-02	2025-11-30	TE
1917278	POTTER, KAREN	2020-12-02	2025-11-30	TMR
1982284	REDINGTON, JOAN	2021-09-27	2025-11-30	TE
24352	SINGLETON, LORI	1987-03-15	2025-11-30	TE
69363	SPARROW, CAMERON	2006-07-19	2025-11-30	TE
1946921	WARNER, CRYSTAL	2021-08-04	2025-11-30	TE

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
(none)					

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BEFORE THE UTAH INSURANCE COMMISSIONER

<p>UTAH INSURANCE DEPARTMENT, Complainant, vs. NATIONS TITLE INSURANCE AGENCY OF UTAH INC, Respondent.</p>	<p>NOTICE OF AGENCY ACTION AND ORDER Docket No. 2025-4869 Donald H. Hansen Administrative Law Judge/Presiding Officer</p>
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NOTICE OF AGENCY ACTION

The Utah Insurance Department (the “Department”) commences this agency action as an informal adjudicative proceeding against Respondent Nations Title Insurance Agency of Utah Inc (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203, and to Utah Admin. Code R590-160.

This agency action is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin Code R590-160-4 and -7.

ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner (“Commissioner”) orders as follows:

1. Respondent shall forfeit to the Department the amount of \$250.00.
2. Respondent shall pay the forfeiture to the Department in full no later than 30 days after this order is signed.
3. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.
4. A request for a hearing shall be in writing and sent by email to uidadmincases@utah.gov or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 4315 S. 2700 W., Taylorsville, UT 84129.
5. The request for hearing shall state the basis for the relief requested.
6. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing is a failure to exhaust administrative remedies and precludes any further administrative or judicial review or appeal of this matter.

DATED this 21st day of November 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
DONALD H. HANSEN
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
Telephone: (801) 957-9321
Email: uidadmincases@utah.gov

NOTICE REGARDING ENFORCEMENT OF THE ORDER

Failure to obey the Order may subject you to further penalties that include a forfeiture of up to \$5,000 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

DECLARATION

Under criminal penalty of Utah law, I, Tracy Klausmeier, declare the following:

1. I am currently employed as a Director of the Property and Casualty Division with the Utah Insurance Department (“Department”) where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Agency Action and Order against Nations Title Insurance Agency of Utah Inc (“Respondent”) to which this Declaration is attached.

3. Based on my personal knowledge and/or based on the facts appearing in the Department’s records and files, the following facts are true:

a. Respondent is a resident producer organization holding title examination and title escrow lines of authority and authorized to do the business of insurance in Utah under license number 103269.

b. Pursuant to Utah Admin. Code R592-10-7(1), agency title insurance producers are required to pay the Annual Title Assessment by the date on the invoice.

c. The Department sent the 2025 Annual Title Assessment to the Respondent on July 31, 2025, with a due date to pay the invoice by August 29, 2025.

d. The Department sent a reminder email to the Respondent on August 26, 2025.

e. Respondent did not pay the invoice until September 15, 2025.

4. The above declared facts demonstrate that Respondent violated Utah Admin. Code R592-10-7(1) by failing to pay the 2025 Annual Title Assessment until September 15, 2025.

5. Based on Utah Code § 31A-2-308 and other similar enforcement cases, the proper forfeiture for the violation(s) should be \$250.00.

Signed on this 20th day of November 2025 in Salt Lake City, Salt Lake County, State of Utah.

/s/ Tracy Klausmeier
Tracy Klausmeier, Director
Property & Casualty Division
Utah Insurance Department

HELEN A. FROHLICH (8814)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: hfrohlich@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. SAM, REYNOLDS & VAN OOSTENDORP, PC, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2025-4870 Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department"), and Respondent, Sam, Reynolds & Van Oostendorp, PC, ("Respondent"), have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order.

Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent is a resident title insurer and holding Utah license number 897313.
2. Respondent's mailing address is [REDACTED]
3. Pursuant to Utah Admin. Code R592-10-7(1), agency title insurance producers are required to pay the Annual Title Assessment by the date on the invoice.

4. The Department sent the 2025 Annual Title Assessment to the Respondent on July 31, 2025, with a due date to pay the invoice by August 29, 2025.
5. The Department sent a reminder email to the Respondent on August 26, 2025.
6. Respondent did not pay the invoice until September 15, 2025.
7. The Department and Respondent have agreed to a forfeiture of \$500.00.

CONCLUSIONS OF LAW

1. The Utah Insurance Commissioner (“Commissioner”) has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.
2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.
3. Respondent violated Utah Admin. Code R592-10-7(1) by failing to pay the 2025 Annual Title Assessment by August 29, 2025.
4. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$500.00.

ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered that:

1. Respondent shall pay a forfeiture of \$500.00 for the violations described in the Conclusions of Law.
2. The forfeiture shall be paid in full to the Department no later than 30 days after this order is signed.
3. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 24th day of November 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321
Email: uidadmincases@utah.gov

NOTICE TO RESPONDENT

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$5,000 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action being taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding in those jurisdictions.

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing

Findings of Fact, Conclusions of Law and Order was electronically mailed to:

Sam, Reynolds & Van Oostendorp, PC

Daniel S. Sam

██████████

██████████

████████████████████

and

Helen A. Frohlich

Assistant Attorney General

hfrohlich@agutah.gov

DATED this 24th day of November 2025.

/s/ Jeanine Couser

Jeanine Couser

Utah Insurance Department

4315 South 2700 West, Suite 2300

Taylorsville, UT 84129

801-957-9321

Approval Date	4th Quarter Oct - Dec 2025 Approved Title Courses	Provider Name	Totals
Oct-25			5
10/6/2025	Fraud, Protect Your Company and Your Clients	Utah Land Title Association	
10/7/2025	Understanding the FinCEN Rule on Anti-Money Laundering Regulations	Fulghum	
10/7/2025	Understanding the ALTA 32 series and ALTA 33	Fulghum	
10/9/2025	Estate Planning Deeds Outline	Utah Land Title Association	
10/15/2025	AU - Prevent Defense	Old Republic National Title Ins. Co.	
Nov-25			19
11/1/2025	November 2025 Closer Training	Southern Utah Title Ins. Co.	
11/7/2025	2025 Data Security Update (Ethics)	Backman Title Services LTD	
11/7/2025	Fall 2025 Marketing Rule Review (Ethics)	Backman Title Services LTD	
11/7/2025	The State Construction Registry and File Documentation	Backman Title Services LTD	
11/9/2025	Uniqueness in Utah Title Insurance	Utah Land Title Association	
11/12/2025	2025 Year in Review	Fulghum	
11/14/2025	ALTA Insights: Collecting and Managing Data Under FinCEN's A	American Land Title Association	
11/20/2025	Review: FinCEN Reporting and FIRPTA	Old Republic National Title Ins. Co.	
11/20/2025	Access Granted: Taking Another Look at Access Coverages	Old Republic National Title Ins. Co.	
11/20/2025	The Wild and Wacky World of Property Interests	Old Republic National Title Ins. Co.	
11/20/2025	Legal Entities & Title	Old Republic National Title Ins. Co.	
11/20/2025	The Business of Fraud in 2026	Old Republic National Title Ins. Co.	
11/20/2025	Closing a Commercial Loan	Old Republic National Title Ins. Co.	
11/20/2025	Deep Dive into Bankruptcy Filings	Old Republic National Title Ins. Co.	
11/20/2025	Chronicles of Claims VIII	Old Republic National Title Ins. Co.	
11/20/2025	How to Read & Understand a Title Commitment	Old Republic National Title Ins. Co.	
11/20/2025	Assessing Risk: Endorsements, Policies, and People	Old Republic National Title Ins. Co.	
11/20/2025	Contracts and Title: A Legal Primer in Contract Law	Old Republic National Title Ins. Co.	
11/20/2025	Bad Boys of Title: Learning from the Mistakes of Others	Old Republic National Title Ins. Co.	

Approval Date	4th Quarter Oct - Dec 2025 Approved Title Courses	Provider Name	Totals
Dec-25			6
12/9/2025	Seller Financing	Utah Land Title Association	
12/17/2025	Going into the Light with TODD	Fulghum	
12/17/2025	Unraveling Receiverships	Fulghum	
12/17/2025	2026 ALTA FinCEN Bootcamp	American Land Title Association	
12/23/2025	2026 Escrow Training Event - Day 1	Fidelity National Financial, Inc	
12/23/2025	2026 Escrow Training Event - Day 2	Fidelity National Financial, Inc	

Version A

Money Held by a Producer
Proposed Rule

R592. Insurance, Title and Escrow Commission.

R592-XX. Money Held by a Producer

R592-XX-1. Authority.

This rule is promulgated by the Title and Escrow Commission pursuant to Subsection 31A-2-404(2).

R592-XX-2. Purpose and Scope.

(1) The purpose of this rule is to clarify and implement the statutory prohibition on holding money in Section 31A-23a-406.

(2) This rule applies to an individual title insurance producer, an agency title insurance producer and an officer or employee of an agency title insurance producer.

R592-XX-3. Implementation of Prohibition on Holding Money.

(1) A person to whom this rule applies may not maintain control of escrow funds for disbursement to a recipient identified in Subsection (2) more than two business days after:

- (a) a real estate transaction closes; or
- (b) an endorsement on a lender's policy of title insurance is issued.

(2) A recipient referenced in Subsection (1) is:

- (a) a borrower under a construction loan;
- (b) a general contractor;
- (c) a sub-contractor; or
- (d) a supplier.

(3) In a real estate exchange transaction under Section 1031, Internal Revenue Code, a person to whom this rule applies may not maintain control of escrow funds more than two business days after the transaction closes.

31A-23a-406. Title insurance producer's business.

(2) An individual title insurance producer or agency title insurance producer may do escrow involving real property transactions if all of the following exist:

(c) except as provided in Subsection (4), the individual title insurance producer or agency title insurance producer issues one or more of the following as part of the transaction:

- (i) an owner's policy offering title insurance;
 - (ii) a lender's policy offering title insurance; or
 - (iii) if the transaction does not involve a transfer of ownership, an endorsement to an owner's or a lender's policy offering title insurance;
-

Version A

Rulewriting Manual for Utah

Utah Office of Administration Rules

“There may be any number of reasons why we want to quote statute in rule. Don't do it.”

Reasons:

- It is redundant.
- It has no legal purpose.
- The Governor's Office of Planning and Budget (GOPB) reviews rules and routinely tells agencies not to quote statute in rule.
- It increases unnecessarily the size of the administrative code.

R592. Insurance, Title and Escrow Commission.

R592-XX. Construction Disbursement Transactions –

R592-XX-1. Authority.

This rule is promulgated by the Title and Escrow Commission pursuant to Subsection 31A-2-404(2).

R592-XX-2. Purpose and Scope.

- (1) The purpose of this rule is to clarify and implement the statutory prohibition on individual title insurance producers and title insurance agents as contained in 31A-23a-406(2)(h).
- (2) This rule applies to an individual title insurance producer, agency title insurance producer, and any officer or employee of agency title insurance producer.

R592-XX-3. Implementation of Prohibition on Holding Construction Money and Money Held for Exchange.

- (1) An individual title insurance producer or title insurance agent may not maintain escrow funds for disbursement to (i) a borrower under a construction loan, (ii) a general contractor, (iii) a sub-contractor, or (iv) a supplier more than two (2) business days after:
 - a. the closing of a real estate transaction in which an owner's or lender's policy of title insurance is issued; or
 - b. the issuance of an endorsement on a lender's policy of title insurance.
- (2) An individual title insurance producer or title insurance agent may not maintain escrow funds for an exchange under Section 1031, Internal Revenue Code more than two (2) business days after the closing of a real estate transaction in which a policy of title insurance is issued.

R592-XX-4. Severability.

If any provision of this rule Rule R592-XX or its application to any person or situation is determined to be invalid, such invalidity does not affect any other provision or application of this rule that can be given effect without the invalid provision or application. The remainder of this rule shall be given effect without the invalid provision or application.



Steve Gooch <sgooch@utah.gov>

Fwd: A meaningful gift from Target River on your behalf

Reed Stringham III <rmstringham@utah.gov>
To: Steve Gooch <sgooch@utah.gov>

Wed, Dec 17, 2025 at 8:35 AM

Steve, will you please add this email to the materials that will be distributed in advance of the next TEC meeting?

Also, please add an agenda item - email from Target River. I'll talk about it.

----- Forwarded message -----

From: **Elizabeth Hansen** <elizabeth@targetriver.com>
Date: Tue, Dec 16, 2025 at 11:59 PM
Subject: A meaningful gift from Target River on your behalf
To: <rmstringham@utah.gov>, <meg@utahlandtitle.com>
Cc: Brian Epperson <brian@targetriver.com>, Rahul Chauhan <rahul@targetriver.com>

As we close out the year, our team at Target River wanted to share something heartfelt that *you* played a role in making possible.

Rather than sending traditional holiday gifts, Target River continued our tradition of giving on behalf of our clients—supporting nonprofits whose missions strengthen families, uplift communities, and create lasting change.

This year, our contributions included direct donations to the following nonprofits:

- **Support The Enlisted Project (STEP)** – Providing financial counseling and emergency support to junior military families.
- **Outreach For Nazareth Orphanage (OFNO)** – Enhancing the lives of children at the Nazareth Orphanage in Tecate, Mexico.
- **Saprea** – Healing and empowering survivors of child sexual abuse.
- **The John Volken Academy** – Offering long-term residential addiction recovery programs.
- **Enable Utah** – Creating employment and enrichment opportunities for individuals with disabilities.
- **WHOLives** – Delivering sustainable clean-water drilling technology to communities in need.

In addition to these donations made in your honor, our team also participated in the **Giving Machines**, a unique charitable experience that allows people to “purchase” items like meals, hygiene kits, warm clothing, and other essentials for local families.

Through the Giving Machines, Target River contributed to organizations strengthening communities, directly helping families receive food, support, resources, and hope during the holiday season.

https://youtube.com/shorts/a_g8ornjheg?si=rZZsH90mB50SUrYF

Your partnership with Target River is what makes this possible. Because of you, these organizations will reach more people, expand their impact, and continue their critical work across both local and global communities.

Thank you for the trust you place in us. We are grateful for the opportunity to do meaningful work together and look forward to achieving even more impact in the year ahead.

Warm regards,
Target River

 Elizabeth Epperson.png