



Insurance Department

State of Utah

GARY R. HERBERT
Governor
SPENCER J. COX
Lieutenant Governor
TODD E. KISER
Commissioner

State of Utah Title & Escrow Commission Meeting Meeting Information

Date: January 14, 2019

Time: 9:00 AM

Place: East Building, Copper Room
or by telephone: **1-877-820-7831**
passcode: **827555#**

ATTENDEES

TITLE & ESCROW COMMISSION

Chair, James Swan (<i>Insurer, Salt Lake County</i>)	Nancy Frandsen (<i>Insurer, Salt Lake County</i>)
Vice Chair, Alison McCoy (<i>Agency, Tooele County</i>)	David Moore (<i>Agency, Salt Lake County</i>)
Randy Smart (<i>Public Member, Salt Lake County</i>)	Perri Babalis, <i>AG Counsel - TEC</i>

DEPARTMENT STAFF

Todd Kiser, <i>Ins. Commissioner</i>	Reed Stringham, <i>Deputy Comm.</i>	Tracy Klausmeier, <i>P&C Dir.</i>
Randy Overstreet, <i>Licensing Dir.</i>	Steve Gooch, <i>PIO Recorder</i>	

AGENDA

General Session: (Open to the Public)

- **Welcome** / James Swan, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Reed
 - Licenses
 - Penalties
 - Timios Agency of Utah (Docket #2018-4061)
 - Quarterly continuing education report
- **Board Duties & Responsibilities** / Perri
- **Update on 2019 Goals**
 - ULTA report / James
 - Real Estate Commission report / Nancy
- **New Business**
- **Old Business**
 - Discussion on 2019 goals / James
- **Other Business**
 - Update on commissioner terms / Steve
 - <https://boards.utah.gov/Board/Details/232>
 - Legislative update / Reed
- **Hot Topics**

Executive Session (None)

- **Adjourn**
- **Next Meeting: February 11, 2019** — Copper Room

2019 Meeting Schedule in Copper Room*

Jan 14	Feb 11	Mar 11	Apr 15	May 13	Jun 10
Jul 8	Aug 12	Sept 9	Oct 21	Nov 18	Dec 16

* as currently scheduled; may change after Legislative Session

2018 Goals

1. Make sure testing is relevant
2. Continue working with the Real Estate Commission
3. Report back on ULTA meetings and work with them as a liaison
4. Address wire fraud education for consumers and agencies

**Title Agency Licensing
December 2018**

New Licenses:

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

Renewed Licenses:

Agency ID	Name	Orig Issue Date	Expire Date	LOA
16180	CHARGER TITLE INSURANCE AGENCY INC	12-Dec-06	31-Dec-20	TE
16180	CHARGER TITLE INSURANCE AGENCY INC	12-Dec-06	31-Dec-20	TS
165129	ELEVATED TITLE WEST LLC	1-Dec-10	31-Dec-20	TE
165129	ELEVATED TITLE WEST LLC	1-Dec-10	31-Dec-20	TS
183735	PREMIUM TITLE INSURANCE AGENCY - UT, INC	14-Dec-16	31-Dec-20	TE
183735	PREMIUM TITLE INSURANCE AGENCY - UT, INC	14-Dec-16	31-Dec-20	TS
165239	TRUE CONCEPT TITLE, INC	13-Dec-10	31-Dec-20	TE
165239	TRUE CONCEPT TITLE, INC	13-Dec-10	31-Dec-20	TS

Lapsed Licenses:

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

Reinstated Licenses:

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

**Title Agent Licensing
December 2018**

New Licenses:

Indiv ID	Last Name	First Name	Orig Issue Date	Expire Date	LOA
1794797	"BELLOWS	ZACHARY"	"07-Dec-18"	"31-Dec-20"	TE"
1797197	"CWALINSKI	ANGELA"	"04-Dec-18"	"30-Jun-21"	"TE"
1775513	"GODINEZ	LUIS"	"17-Dec-18"	"31-Jul-21"	"TE"
1795928	"MARTIN	KENNALEE"	"18-Dec-18"	"30-Jun-21"	"TE"
1798137	"MINTON	TAMMY"	"06-Dec-18"	"28-Feb-21"	TS"
1798150	"MYERS	KATHLEEN"	"06-Dec-18"	"31-May-21"	"TS"
1797579	"SESSIONS	CHARLESA"	"13-Dec-18"	"31-Dec-20"	"TE"
1791434	"ZAZUETA	MARLENE"	"07-Dec-18"	"30-Nov-21"	"TE"

Renewed Licenses:

Indiv ID	Last Name	First Name	Orig Issue Date	Expire Date	LOA
32099	"BRIDGEFORTH	ANDREA"	"Dec. 27-90"	"31-Dec-20"	TS"
1653766	"BURRELL	MARILYN"	"14-Mar-16"	"31-Dec-20"	"TE"
107926	"BURRUP	CHRISTOPHER"	"23-Nov-04"	"31-Dec-20"	TMR"
41431	"BURTON	MATTHEW"	"04-Jan-00"	"31-Dec-20"	TMR"
32106	"CANNON	JILL"	"28-Oct-96"	"31-Dec-20"	"TE"
19680	"CATER	ROGER"	"24-Jun-94"	"31-Dec-20"	TS"
19680	"CATER	ROGER"	"27-Apr-95"	"31-Dec-20"	"TE"
34355	"CHAMBERLAIN	JANICE"	"10-Jun-86"	"31-Dec-20"	"TE"
125605	"CHRISTENSEN	CHARLOTTE"	"08-Feb-06"	"31-Dec-20"	"TE"
35888	"CROCKETT	LEON"	"06-Oct-00"	"31-Dec-20"	TS"
38861	"DAILEY	CONNIE"	"12-Oct-00"	"31-Dec-20"	"TE"
43554	"DELAHUNTY	DAVID"	"22-Mar-99"	"31-Dec-20"	"TE"
43554	"DELAHUNTY	DAVID"	"03-Aug-94"	"31-Dec-20"	"TS"
30005	"DUMAS	BARBARA"	"16-Nov-94"	"31-Dec-20"	"TE"
1689264	"FORSBERG	TENNILLE"	"14-Dec-16"	"31-Dec-20"	"TS"
27254	"GREEN	DIANE"	"08-Apr-86"	"31-Dec-20"	TS"
37704	"GREEN	KRISTI"	"15-Apr-96"	"31-Dec-20"	"TE"
34975	"GURR	GORDON"	"20-Dec-90"	"31-Dec-20"	"TE"

Indiv ID	Last Name	First Name	Orig Issue Date	Expire Date	LOA
82477	"HANSEN	BRANDALEE"	"11-Oct-02"	"31-Dec-20"	"TE"
147993	"HAWKINS	MICHAL"	"25-Sep-12"	"31-Dec-20"	"TE"
30441	"HOOTON	ZOE"	"03-Jan-92"	"31-Dec-20"	"TE"
34632	"HYATT	JENNIFER"	"26-Mar-96"	"31-Dec-20"	"TE"
81224	"JENSEN	HEATHER"	"10-Sep-02"	"31-Dec-20"	"TE"
81224	"JENSEN	HEATHER"	"10-Sep-02"	"31-Dec-20"	TMR"
91806	"KENNY	JOEL"	"26-Jul-06"	"31-Dec-20"	"TE"
91806	"KENNY	JOEL"	"14-May-09"	"31-Dec-20"	TS"
27224	"KING	BRENT"	"13-Oct-82"	"31-Dec-20"	TS"
27224	"KING	BRENT"	"13-Oct-82"	"31-Dec-20"	"TE"
128,940	"LAMBERT	CHRISTIAN"	"May 17-May"	"31-Dec-20"	"TE"
35099	"LORD	SONDRA"	"20-Oct-89"	"31-Dec-20"	"TE"
1358221	"MCDONNEL	JEANNINE"	"24-Mar-08"	"31-Dec-20"	"TE"
1471527	"MILLER	RANDALL"	"18-Mar-16"	"31-Dec-20"	TMR"
31919	"MONTGOMERY	LESHA"	"16-Jul-98"	"31-Dec-20"	"TE"
93645	"MONTGOMERY	MITCHELL"	"01-Feb-06"	"31-Dec-20"	"TE"
80812	"OBERHANSLY	JOHN"	"29-Aug-02"	"31-Dec-20"	"TE"
80812	"OBERHANSLY	JOHN"	"15-Nov-02"	"31-Dec-20"	TS"
42194	"PECK	STEFFANI"	"03-Oct-00"	"31-Dec-20"	"TE"
34316	"PETTEY	JAX"	"27-Jul-78"	"31-Dec-20"	"TE"
34316	"PETTEY	JAX"	"27-Jul-78"	"31-Dec-20"	TS"
76086	"POWELL	STACY"	"15-Apr-02"	"31-Dec-20"	"TE"
40715	"PYMM	LORI"	"06-Apr-92"	"31-Dec-20"	"TE"
1511093	"RUDD	JONATHAN"	"27-Nov-12"	"31-Dec-20"	"TE"
1511093	"RUDD	JONATHAN"	"27-Nov-12"	"31-Dec-20"	TS"
1417899	"SNEDDEN	ANDREA"	"22-Mar-10"	"31-Dec-20"	"TE"
45360	"SNYDER	MICHAEL"	"06-Feb-80"	"31-Dec-20"	"TS"
1590519	"STEVENS	AIMEE"	"30-Dec-14"	"31-Dec-20"	"TE"
43787	"SUTHERLAND	JUSTIN"	"31-Mar-99"	"31-Dec-20"	TS"
43787	"SUTHERLAND	JUSTIN"	"07-Nov-01"	"31-Dec-20"	"TE"
1648785	"SWEETEN	SAMANTHA"	"03-Mar-16"	"31-Dec-20"	"TE"
81287	"TAYLOR	MARJORY"	"11-Sep-02"	"31-Dec-20"	"TE"
25779	"TELFORD	ERICH"	"Oct. 13-Oct"	"31-Dec-20"	TE"

Indiv ID	Last Name	First Name	Orig Issue Date	Expire Date	LOA
25779	"TELFORD	ERICH"	"17-Apr-96"	"31-Dec-20"	"TS"
136410	"TRIPP	TIFFANY"	"02-Nov-06"	"31-Dec-20"	"TS"
136410	"TRIPP	TIFFANY"	"02-Nov-06"	"31-Dec-20"	"TE"
96,952	"TWEDT	KRISTINA"	"17-Dec-03"	"31-Dec-20"	TE"
38615	"SEE	JAMES"	"27-Oct-92"	"31-Dec-20"	TS"
38615	"SEE	JAMES"	"27-Oct-92"	"31-Dec-20"	TE"
102306	"WEBB	RACHEL"	"01-Jun-04"	"31-Dec-20"	"TE"
125380	"WEEKS	KAREN"	"21-Feb-06"	"31-Dec-20"	"TE"
49131	"WINKELMAN	LINDA"	"08-Apr-98"	"31-Dec-20"	"TE"

Lapsed Licenses:

Indiv ID	Last Name	First Name	Orig Issue Date	Expired Date	LOA
34818	"BESS	NICHOLE"	"14-Jan-00"	"30-Nov-18"	TE"
77795	"BROTHERSON	DANA"	"28-May-15"	"30-Nov-18"	"TE"
1668716	"CESPEDES	ANDREW"	"28-Jul-16"	"30-Nov-18"	"TE"
34412	"CRAGUN	BRETT"	"12-Feb-02"	"30-Nov-18"	"TE"
34412	"CRAGUN	BRETT"	"04-Aug-00"	"30-Nov-18"	"TS"
10335	"HANLON	JOHN"	"08-Dec-97"	"30-Nov-18"	"TS"
1682139	"JOHNSON	ADRIANA"	"21-Oct-16	"30-Nov-18"	TE"
53809	"LYNCH	JEFF"	"04-Jun-98"	"30-Nov-18"	"TS"
1594935	"MOFFAT	CAMERON"	"19-Nov-14"	"30-Nov-18"	"TMR"
45403	"ROWLEY	WILLIAM"	"29-Sep-83"	"30-Nov-18"	"TE"
45403	"ROWLEY	WILLIAM"	"29-Sep-83"	"30-Nov-18"	"TS"
1430585	"TORRES	JENNIFER"	"27-Oct-10"	"30-Nov-18"	"TMR"

Reinstated Licenses:

Indiv ID	Last Name	First Name	Orig Issue Date	Expire Date	Reinstated Date	LOA
38254	"BURDETTE	WALT"	"03-Sep-92"	"30-Nov-20"	"06-Dec-18"	"TS"
38254	"BURDETTE	WALT"	"03-Sep-92"	"30-Nov-20"	"06-Dec-18"	"TE"
1672114	"JEWKES	JOSHUA"	"10-Aug-16"	"31-Oct-20"	"28-Dec-18"	"TS"
133340	"JEX	NICOLE"	"30-Aug-06"	"30-Sep-20"	"11-Dec-18"	"TE"

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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. TIMIOS AGENCY OF UTAH, Respondent.	NOTICE OF AGENCY ACTION AND ORDER Docket No. 2018-4061 Lisa Watts Baskin Presiding Officer
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NOTICE OF AGENCY ACTION

The Utah Insurance Department (“the Department”) commences this agency action against Respondent Timios Agency of Utah (“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 orders as follows:

1. Respondent shall forfeit to the Department the amount of \$5000.

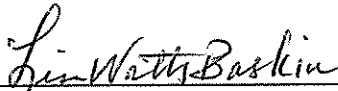
2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.

3. A request for a hearing shall be sent by email to uidadmincases@utah.gov or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 3110 State Office Building, Salt Lake City, UT 84114. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.

4. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing will be deemed a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

DATED this 12th day of December, 2018.

TODD E. KISER
Utah Insurance Commissioner



LISA WATTS BASKIN
Presiding Officer
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114
801-538-3800
Email: uidadmincases@utah.gov

NOTICE REGARDING ENFORCEMENT OF THE ORDER

Failure to obey the Order may subject you to further penalties that include forfeitures of up to \$2,500 per violation, license suspension or revocation, further enforcement action before the Utah District Court where forfeitures of up to \$10,000 may be imposed. 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, Adam Martin, declare the following:

1. I am currently employed as a Market Conduct Examiner 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 Timios Agency of Utah 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 Resident Producer Organization authorized to do insurance business in the State of Utah. Respondent’s License No. is 344440.

b. On September 19, 2018, the Department initiated an audit of Respondent.

c. On October 2, 2018, Respondent provided a copy of their trust account banking information which included a bank statement and voided check from Bank of America.

d. Bank of America does not have an office in Utah.

e. On or about October 8, 2018, Respondent provided a copy of a memo from Bank of America showing the trust account setup information.

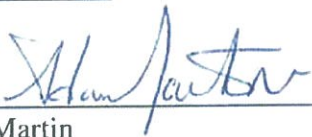
f. On November 26, 2018, Respondent provided a memo from Wells Fargo, a bank statement, and a voided check showing the trust account is now set up with a bank that has an office in Utah.

4. The above declared facts demonstrate that the following Utah insurance law(s) were not complied with:

a. Respondent violated Utah Code § 31A-23a-409(2)(a)(i) by depositing trust account funds in a trust account maintained by a bank which does not have an office in Utah

5. Based on the facts and law set forth above, Utah Code § 31A-23a-111(5)(b)(ii), and other similar enforcement cases, Respondent should forfeit to the Department the amount of \$5000.

DATED this 11 day of December 2018



Adam Martin
Utah Insurance Department

CERTIFICATE OF SERVICE

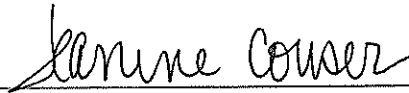
The undersigned hereby certifies that on this date a true and correct copy of the foregoing Notice of Agency Action and Order, with the Declaration attached to it, was emailed and mailed to:

Timothy Splane, General Counsel
tsplane@timios.com

and

Adam Martin
Utah Insurance Department
gmartin@utah.gov

DATED this 12th day of December, 2018.



Jeanine Couser
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114
801-538-3800

Approval Date	4th Quarter 2018 Approved Title Courses	Provider Name	Totals
Sep-18			
9/21/2018	Tax Deferred Exchanges-IRS Code 1031	First American Title Ins Co	1
Oct-18			
10/1/2018	October 2018 Closer Training	Southern Utah Title Co	13
10/3/2018	The Legal Minefields of Mechanics Liens Webinar	North American Title Ins Co	
10/4/2018	SSU - Digital Closings	Old Republic National Title	
10/12/2018	What's Going Down With Datedowns	Fulghum	
10/15/2018	Cyber Security	Utah Land Title Association	
10/15/2018	Death Deeds vs. Trusts	Utah Land Title Association	
10/15/2018	Claim	Utah Land Title Association	
10/15/2018	Default Judgements- The Requirement of Notice	Utah Land Title Association	
10/15/2018	Wire Fraud How to protect and your customers	Backman Title Services LTD	
10/15/2018	Minimum Escrow Charges	Backman Title Services LTD	
10/15/2018	Claims, Losses, lender Instructions & Insuring transactions	Backman Title Services LTD	
10/16/2018	Bankruptcy Basics	Metro National Title	
10/18/2018	1031 Basics	Metro National Title	
Nov-18			
11/1/2018	November 2018 Closer Training	Southern Utah Title Co	17
11/9/2018	Deeds & Liens	Fulghum Inc	
11/12/2018	Beneath the Surface- Oil, Gas and Minerals	First American Title Ins Co	
11/14/2018	The Many Faces of Fraud	Old Republic National Title	
11/14/2018	Beneficiary Deeds: What You Should Know	Old Republic National Title	
11/14/2018	Endorsement Extravaganza!	Old Republic National Title	
11/14/2018	Liens, NOIs, Taxes, and Judgments	Old Republic National Title	
11/14/2018	The Power of a Positive "No"	Old Republic National Title	
11/14/2018	Notaries and Powers of Attorney	Old Republic National Title	
11/14/2018	Bankruptcy and Probate: Just Two of Your Favorite Things	Old Republic National Title	
11/14/2018	Basic Rules and Regulations Governing the Title Industry	Old Republic National Title	
11/14/2018	Chronicles of Claims: Part II	Old Republic National Title	
11/14/2018	Marijuana, Mobile Homes, and Purchaser's Policies	Old Republic National Title	
11/14/2018	Bankruptcy and Probate: Just Two of Your Favorite Things	Old Republic National Title	
11/14/2018	Tips and Tricks for Metes and Bounds Legal Descriptions	Old Republic National Title	
11/14/2018	How to Read (and Prepare) a Title Commitment	Old Republic National Title	
11/16/2018	Legal Descriptions, Title Insurance and Surveys in Real Estate Trans	National Business Inst	
Dec-18			9
12/10/2018	December 2018 Title & Escrow Commission	Utah Insurance Department	
12/11/2018	Legal Descriptions	Fulghum	
12/11/2018	Claims Awareness and Prevention	Fulghum	
12/11/2018	Extra Hazardous Risk	Fulghum	
12/11/2018	Easements	Fulghum	
12/11/2018	Probate	Fulghum	
12/11/2018	Bankruptcy Basics	Fulghum	
12/11/2018	Native American Lands	Fulghum	
12/11/2018	Fraud and Forgery	Fulghum	