



Insurance Department

State of Utah Title & Escrow Commission Meeting Meeting Information

State of Utah

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

Date: **October 1**, 2018

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 (*Insurer, Salt Lake County*) Nancy Frandsen (*Insurer, Salt Lake County*)
Vice Chair, Alison McCoy (*Agency, Tooele County*) David Moore (*Agency, Salt Lake County*)
Randy Smart (*Public Member, Salt Lake County*) Perri Babalis, *AG Counsel - TEC*

DEPARTMENT STAFF

Todd Kiser, *Ins. Commissioner* Reed Stringham, *Deputy Comm.* Tracy Klausmeier, *P&C Dir.*
Randy Overstreet, *Licensing Dir.* Adam Martin, *Examiner* Steve Gooch, *PIO Recorder*

AGENDA

General Session: (Open to the Public)

- **Welcome** / James Swan, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Reed
 - Licenses
 - Quarterly continuing education report
 - Revised annual investigations report
- **Board Duties & Responsibilities** / Perri
- **Update on 2018 Goals**
 - ULTA report / James
 - Real Estate Commission report / Nancy
- **New Business**
- **Old Business**
- **Other Business**
- **Hot Topics**

Executive Session (None)

- **Adjourn**
- **Next Meeting: November 5**, 2018 — Copper Room

2018 Meeting Schedule in Copper Room

Jan 8	Feb 12 (<i>Aspen</i>)	Mar 12	Apr 9	May 14	Jun 11
Jul 9	Aug 13	Sept 10	Oct 1	Nov 5	Dec 10

2018 Goals

1. Make sure testing is relevant
2. Find a way to work with the Real Estate Commission
3. Report back on ULTA meetings and work with them as a liaison
4. Address consumer education and things that make the industry vulnerable

Title Agency Licensing					
September 2018					
New Licenses:					
Agency ID	Name	Orig Issue Date	Expire Date	LOA	
188911	BCHH OF UTAH TITLE AGENCY, LLC	12-Sep-18	30-Sep-20	TE	
188911	BCHH OF UTAH TITLE AGENCY, LLC	12-Sep-18	30-Sep-20	TS	
Renewed Licenses:					
Agency ID	Name	Orig Issue Date	Expire Date	LOA	
6542	BASIN LAND TITLE & ABSTRACT, INC	11-Sep-00	30-Sep-20	TE	
6542	BASIN LAND TITLE & ABSTRACT, INC	11-Sep-00	30-Sep-20	TS	
6223	SECURITY TITLE INSURANCE AGENCY OF UTAH, INC	8-Apr-82	30-Sep-20	TE	
6223	SECURITY TITLE INSURANCE AGENCY OF UTAH, INC	8-Apr-82	30-Sep-20	TMR	
6223	SECURITY TITLE INSURANCE AGENCY OF UTAH, INC	8-Apr-82	30-Sep-20	TS	
7815	WASATCH TITLE INSURANCE AGENCY, LLC	28-Sep-00	30-Sep-20	TE	
7815	WASATCH TITLE INSURANCE AGENCY, LLC	28-Sep-00	30-Sep-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
7641	ADVANCED TITLE INSURANCE AGENCY LC	3-Aug-98	31-Aug-20	7-Sep-18	TE
7641	ADVANCED TITLE INSURANCE AGENCY LC	3-Aug-98	31-Aug-20	7-Sep-18	TS
6473	HIGH COUNTRY TITLE	24-Mar-82	30-Jun-20	21-Sep-18	TE
6473	HIGH COUNTRY TITLE	24-Mar-82	30-Jun-20	21-Sep-18	TS

Title Agent Licensing					
September 2018					
New Licenses:					
Agent ID	Name	Orig Issue Date	Expire Date	LOA	
1782814	ANZER, DEANNA	21-Sep-18	31-Aug-21	TE	
1779526	COWDIN, MEGAN	10-Sep-18	31-Jul-21	TE	
152079	CURTIS, HAYLEY	3-Jun-10	31-May-20	TS	
152079	CURTIS, HAYLEY	28-Sep-07	31-May-20	TE	
1781448	HOUTZ, HUNTER	7-Sep-18	30-Apr-21	TMR	
1781612	JOHNSON, BRETT	11-Sep-18	28-Feb-21	TMR	
1782979	KERN, CALLI	12-Sep-18	31-Dec-20	TE	
1781619	WHITING, TAYLOR	13-Sep-18	31-Aug-21	TE	
1770617	WILSON, EMILY	4-Sep-18	31-Mar-21	TE	
Renewed Licenseds:					
Agent ID	Name	Orig Issue Date	Expire Date	LOA	
100246	BERTOLDI, DANIELLE	2-Apr-04	30-Sep-20	TE	
1490140	BIENIEK, CLAIRE	18-Jun-12	30-Sep-20	TS	
45888	BOMBARD, MICHELLE	18-Oct-93	30-Sep-20	TS	
45888	BOMBARD, MICHELLE	5-Jan-07	30-Sep-20	TE	
37010	BROUGH, BEN	17-Jun-04	30-Sep-20	TS	
1405262	BUSK, PAMELA	2-Sep-10	30-Sep-20	TE	
121979	CAIN, CHRISTOPHER	21-Dec-05	30-Sep-20	TS	
121979	CAIN, CHRISTOPHER	22-Nov-05	30-Sep-20	TE	
35042	CHAMPION, CARRIE	29-Jan-98	30-Sep-20	TE	
78391	CHASE, RYANN	21-Jun-02	30-Sep-20	TE	
95772	DAVIS, JUDITH	4-Nov-03	30-Sep-20	TE	
37922	DAVIS, JAY	20-Jun-00	30-Sep-20	TE	
37922	DAVIS, JAY	20-Jun-00	30-Sep-20	TS	
40752	DEMMAN, MICHELLE	1-Jun-98	30-Sep-20	TE	
75484	DREW, CLAIRE	26-Mar-02	30-Sep-20	TE	
79914	EDDY, DAWN	9-Sep-02	30-Sep-20	TE	
1412554	ERICKSON, JOHN	3-Feb-10	30-Sep-20	TE	

Renewed Licenseds: (continued)				
Agent ID	Name	Orig Issue Date	Expire Date	LOA
81935	ESKELSEN, JODI	30-Sep-02	30-Sep-20	TE
36980	FENNER, TRUDI	2-Dec-93	30-Sep-20	TE
73813	FREEMAN, DAVID	21-Nov-16	30-Sep-20	TS
73813	FREEMAN, DAVID	6-Feb-02	30-Sep-20	TE
32186	GLINES, MERVIN	25-Apr-90	30-Sep-20	TE
32186	GLINES, MERVIN	20-Jul-88	30-Sep-20	TS
70838	GREEN, THERESA	25-Oct-01	30-Sep-20	TE
122022	HUDSON, JAMIE	30-Nov-05	30-Sep-20	TE
26452	Heinz, Annette	20-Nov-91	30-Sep-20	TE
30560	IVINS, KATHALEEN	30-Jun-94	30-Sep-20	TMR
30560	IVINS, KATHALEEN	18-Oct-95	30-Sep-20	TE
7460	JACKSON, HEATHER	27-Jul-98	31-Jul-20	TE
93808	KALLEN, CONNIE	4-Sep-03	30-Sep-20	TE
93808	KALLEN, CONNIE	27-Oct-16	30-Sep-20	TS
38278	MADDOX, JILL	19-Aug-98	30-Sep-20	TE
134361	MAXFIELD, MELANIE	15-Sep-06	30-Sep-20	TE
137694	MCCLURE, SHANNA	28-Jan-14	30-Sep-20	TE
40598	MERBACK, CHRISTOPHER	8-May-96	30-Sep-20	TS
42398	MILLER, RACHEL	17-Oct-97	30-Sep-20	TE
38144	MORAN, ROBIN	11-Jun-90	30-Sep-20	TE
45459	NEWTON, PAUL	1-Apr-80	30-Sep-20	TS
45459	NEWTON, PAUL	1-Apr-80	30-Sep-20	TE
75761	ORTON, BARRY	16-Apr-03	30-Sep-20	TE
75761	ORTON, BARRY	2-Apr-02	30-Sep-20	TS
42198	PARRY, CHRISTINE	28-Sep-04	30-Sep-20	TS
37164	PHILLIPS, DUANE	13-Aug-80	30-Sep-20	TS
37164	PHILLIPS, DUANE	24-Sep-80	30-Sep-20	TE
126134	PLATT, BRANDON	8-Mar-06	30-Sep-20	TS
45979	RUSSELL, WAYNE	19-Sep-96	30-Sep-20	TE
42040	SHAFER, HOLLY	22-Apr-94	30-Sep-20	TE
42040	SHAFER, HOLLY	8-Feb-96	30-Sep-20	TS
31622	SIMONSEN, JEFFERY	7-Aug-90	30-Sep-20	TS

Renewed Licenseds: (continued)					
Agent ID	Name	Orig Issue Date	Expire Date	LOA	
31622	SIMONSEN, JEFFERY	26-Oct-93	30-Sep-20	TE	
1583564	SNOW, EMILEE	10-Aug-16	30-Sep-20	TE	
137816	STODDARD, SETH	22-Jul-08	30-Sep-20	TE	
8414	TUTTLE, STEPHEN	15-Oct-01	30-Sep-20	TE	
8414	TUTTLE, STEPHEN	29-Oct-01	30-Sep-20	TS	
44741	VANDENBERG, JASON	8-Sep-98	30-Sep-20	TE	
105892	WATSON, ANGIE	20-Sep-04	30-Sep-20	TE	
19422	WELKER, MICHAEL	13-Jun-08	30-Sep-20	TMR	
19422	WELKER, MICHAEL	19-Jun-08	30-Sep-20	TE	
19422	WELKER, MICHAEL	13-Jun-08	30-Sep-20	TS	
35205	WOODWARD, CORINNE	3-Jul-96	30-Sep-20	TE	
Lapsed Licenses:					
Agent ID	Name	Orig Issue Date	Expired Date	LOA	
1628571	BOYD, GLORIMAR	10-Sep-15	31-Aug-18	TMR	
146225	LEARY, PATRICIA	31-May-07	31-Aug-18	TE	
138264	MARTIN, TATTIANNA	26-Jan-09	31-Aug-18	TE	
138264	MARTIN, TATTIANNA	7-Mar-16	31-Aug-18	TMR	
1662807	NORRIS, SHAWN	23-May-16	31-Aug-18	TMR	
38575	PICKART, JANET	14-Dec-93	31-Aug-18	TE	
32916	ROBERTS, MICHAEL	11-Dec-02	31-Aug-18	TE	
32916	ROBERTS, MICHAEL	26-Sep-01	31-Aug-18	TS	
80611	SILVESTER, KELLY	23-Aug-02	31-Aug-18	TS	
29141	VAN HOUTEN, KATHY	5-Jun-98	31-Aug-18	TS	
29141	VAN HOUTEN, KATHY	7-Feb-02	31-Aug-18	TE	
45021	VANDENBERG, WALT	24-Aug-98	31-Aug-18	TE	
45021	VANDENBERG, WALT	24-Oct-97	31-Aug-18	TMR	
1671228	VANDERLINDEN, TRACILYN	4-Aug-16	31-Aug-18	TE	
Reinstated Licenses:					
Agent ID	Name	Orig Issue Date	Expire Date	Reinstated Date	LOA
70273	DANA, STEPHEN	28-Dec-06	31-Dec-19	20-Sep-18	TMR

Reinstated Licenses: (continued)					
Agent ID	Name	Orig Issue Date	Expire Date	Reinstated Date	LOA
1522713	MOFFITT, JONATHAN	3-Jun-13	30-Sep-19	10-Sep-18	TE
1522713	MOFFITT, JONATHAN	10-Jun-13	30-Sep-19	10-Sep-18	TS
71083	POWELL, SCOTT	31-Oct-01	31-Aug-20	12-Sep-18	TMR
71083	POWELL, SCOTT	9-Aug-04	31-Aug-20	12-Sep-18	TE
76661	SIMMONS, DARRELL	30-Apr-02	31-Jul-20	11-Sep-18	TMR
76661	SIMMONS, DARRELL	7-Mar-16	31-Jul-20	11-Sep-18	TE
1518384	SIMPSON, DANIEL	3-Feb-14	31-Aug-20	13-Sep-18	TE
119530	WORKMAN, JASON	6-Oct-05	31-May-20	24-Sep-18	TMR

Approval Date	3rd Quarter 2018 Approved Title Courses	Provider Name	Totals
July-18			8
7/1/18	July 2018 Closer Training	Southern Utah Title Ins Co	
7/2/18	How to Read a Title Report	North American Title	
7/2/18	1031 Exchanges & Ownership Structures	North American Title	
7/17/18	Authority Issues	Fulghum	
7/18/18	Title 101	First American Title Ins Co	
7/23/18	Legal Refresher Course: Contract Law	Old Republic National Title	
7/25/18	SSU - Wire Fraud: Increase Knowledge, Reduce Risk	Old Republic National Title	
7/27/18	Claims-Tales of Woe	First American Title Ins Co	
August-18			9
8/1/18	August 2018 Closer Training	Southern Utah Title Ins Co	
8/9/18	HandR- e-Notaries- 2016 Commitments-Builders-Bankruptcies	First American Title Ins Co	
8/13/18	Generation Differences and the Transactions	First American Title Ins Co	
8/13/18	2018 ERW (Day 2 Title)	Utah Insurance Department	
8/13/18	August 2018 Title and Escrow Commission	Utah Insurance Department	
8/17/18	Fool Me Twice Shame On Me	Southern Utah Title Ins Co	
8/20/18	Home Warranty 101	Elevate Home Warranty	
8/20/18	Home Warranty- All You Need to Know	Elevate Home Warranty	
8/31/18	Title Agents Guide to Entities	North American Title Ins Co	
Sep-18			18
9/3/2018	September 2018 Closer Training	Southern Utah Title Ins Co	
9/5/18	NextGen Closings	American Land Title Association	
9/5/2018	Staying Ahead of the Customer Curve	American Land Title Association	
9/5/18	Yes Theres Still RESPA Enforcement	American Land Title Association	
9/5/18	Wire Transfer Fraud Rapid Response Plan	American Land Title Association	
9/5/18	Fostering New Growth	American Land Title Association	
9/5/18	Agents and Underwriters Creating a More Profitable Relationship	American Land Title Association	
9/5/18	Make Insurance Work for You	American Land Title Association	
9/5/18	Commercial Real Estate Trends	American Land Title Association	
9/5/18	Tech Trends You Cant Ignore	American Land Title Association	
9/5/18	Don't Be a Claims Casualty	American Land Title Association	

Approval Date	3rd Quarter 2018 Approved Title Courses	Provider Name	Totals
9/5/18	Its Not All About Wire Fraud	American Land Title Association	
9/5/18	Lets Talk Robots	American Land Title Association	
9/5/18	Fast Money	American Land Title Association	
9/5/18	Better Together	American Land Title Association	
9/10/18	September 2018 Title & Escrow Commission	Utah Insurance Department	
9/18/18	ALTA Endorsements Common Requests for Commercial Property	First American Title Ins Co	
9/19/18	Loan Slamming & Suspicious Releases, High-Liability Submissions	First American Title Ins Co	

Annual Investigations Report - revised

DAYS OPEN	TYPE	ACTION	EXPLANATION
2	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
27	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
20	Annual report issue	Closed no action	
8	Annual report issue	Closed no action	
3	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
13	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
3	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
9	Annual report issue	Closed no action	
58	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
9	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
3	Annual report issue	Closed no action	
18	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
21	Annual report issue	Closed no action	
11	Annual report issue	Closed no action	
3	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
2	Annual report issue	Closed no action	
12	Annual report issue	Closed no action	
6	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
6	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
15	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	

DAYS OPEN	TYPE	ACTION	EXPLANATION
5	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
7	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
4	Annual report issue	Closed no action	
12	Annual report issue	Closed no action	
12	Annual report issue	Closed no action	
6	Annual report issue	Closed no action	
14	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
10	Annual report issue	Closed no action	
7	Annual report issue	Closed no action	
15	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
5	Annual report issue	Closed no action	
8	Assessment issue	Closed no action	
55	Association issue	Closed no action	
80	Audit	Closed no action	Association issue
80	Audit	Closed no action	Association issue
42	Audit	Closed no action	No issues
90	Audit	Closed no action	No issues
43	Audit	Enforcement Case	Docket ID: 2017-096 T
57	Audit	Closed no action	Association issue
57	Audit	Closed no action	Association issue
8	Audit	Closed no action	Probationary Audit
57	Audit	Closed no action	No issues
57	Audit	Closed no action	No issues
58	Audit	Closed no action	Name issue - Association issue
38	Audit	Closed no action	No issues
65	Audit	Closed no action	Cohabiting/marketing
45	Audit	Closed no action	Closed until merger is complete
41	Audit	Closed no action	Accounting issue
54	Audit	Closed no action	Name issue
56	Audit	Closed no action	Name issue

DAYS OPEN	TYPE	ACTION	EXPLANATION
52	Audit	Closed no action	Dual license
45	Audit	Closed no action	Name issue - DBA
136	Audit	Enforcement Case	Docket ID 2018-02 TI
26	Branch office	Closed no action	
2	Branch office	Closed no action	
131	Character issue	Closed no action	
64	Character issue	Closed no action	
9	Claim issue	Closed no action	
2	Claim issue	Closed no action	
25	Claim issue	Closed no action	
1	Claim issue	Closed no action	
91	Cohabitation	Closed no action	
73	Cohabitation	Closed no action	
79	Cohabitation	Closed no action	
85	Customer Service issue	Closed no action	
169	Deed issue	Enforcement Case	Docket ID: 2018-4027
5	Deed issue	Closed no action	
10	Deed issue	Closed no action	
9	Deed issue	Closed no action	
26	Delay or failure to record documents	Closed no action	
74	Dual license	Closed no action	
56	Dual license	Closed no action	
60	Dual license	Closed no action	
45	Dual license	Closed no action	
87	Dual license	Closed no action	
87	Dual license	Closed no action	
8	Earnest money issue	Closed no action	
19	Earnest money issue	Closed no action	
95	Easement issue	Closed no action	
9	Easement issue	Closed no action	
35	Escrow funds issue	Closed no action	
10	Escrow funds issue	Closed no action	
2	Escrow funds issue	Closed no action	
5	Escrow funds issue	Closed no action	
20	Follow up to a probation	Closed no action	
15	Follow up to a probation	Closed no action	
52	Follow up to a probation	Closed no action	
35	Forgery	Closed no action	
21	Fraud	Closed no action	
5	Instruction issue	Closed no action	
4	Instruction issue	Closed no action	
5	Lien issue	Closed no action	

DAYS OPEN	TYPE	ACTION	EXPLANATION
63	Line of authority issue	Closed no action	
61	Line of authority issue	Closed no action	
15	Line of authority issue	Closed no action	
2	Line of authority issue	Closed no action	
7	Line of authority issue	Closed no action	
4	Line of authority issue	Closed no action	
3	Line of authority issue	Closed no action	
85	Line of authority issue	Closed no action	
65	Marketing	Closed no action	
13	Marketing	Closed no action	
176	Marketing	Closed no action	
9	Marketing	Closed no action	
37	Marketing	Closed no action	
37	Marketing	Closed no action	
19	Marketing	Closed no action	
59	Marketing	Closed no action	
13	Marketing	Closed no action	
15	Marketing	Closed no action	
24	Marketing	Closed no action	
15	Not a title issue	Closed no action	
10	Notice of interstest on property	Closed no action	
2	Premium issue	Closed no action	
4	Rate issue	Closed no action	
143	Rate issue	Closed no action	
9	Recording issue	Closed no action	
92	Unfair inducement	Closed no action	
26	Unfair inducement	Closed no action	
94	Unlicensed activity	Closed no action	
36	Unlicensed activity	Closed no action	
36	Unlicensed activity	Closed no action	
36	Unlicensed activity	Closed no action	
36	Unlicensed activity	Closed no action	
63	Unlicensed activity	Closed no action	
58	Unlicensed activity	Closed no action	
58	Unlicensed activity	Closed no action	
58	Unlicensed activity	Closed no action	
58	Unlicensed activity	Closed no action	
85	Unlicensed activity	Closed no action	
11	Unlicensed activity	Closed no action	
20	Unlicensed activity	Closed no action	
32	Unlicensed activity	Closed no action	
53	Unlicensed activity	Enforcement Case	Docket ID: 2018-009 TI

DAYS OPEN	TYPE	ACTION	EXPLANATION
15	Unlicensed activity	Closed no action	
22	Unlicensed activity	Enforcement Case	Docket ID: 2018-010 TI
9	Unlicensed activity	Closed no action	
29	Unlicensed activity	Enforcement Case	Docket ID: 2018-014 TI
15	Unlicensed activity	Enforcement Case	Docket ID: 2018-013 TI
50	Unlicensed activity	Closed no action	
50	Unlicensed activity	Closed no action	
50	Unlicensed activity	Closed no action	
41	Unlicensed activity	Closed no action	
43	Unlicensed activity	Closed no action	
41	Unlicensed activity	Closed no action	
41	Unlicensed activity	Closed no action	
41	Unlicensed activity	Closed no action	
2	Unlicensed activity	Closed no action	
7	Unlicensed activity	Closed no action	
2	Unlicensed activity	Closed no action	
31	Unlicensed activity	Closed no action	
31	Unlicensed activity	Closed no action	
42	Unlicensed activity	Closed no action	
10	Unlicensed activity	Closed no action	
34	Unlicensed activity	Closed no action	
34	Unlicensed activity	Closed no action	
34	Unlicensed activity	Closed no action	
48	Unlicensed activity	Enforcement Case	Docket ID: 2018-4009
22	Unlicensed activity	Closed no action	
24	Unlicensed activity	Closed no action	
9	Unlicensed activity	Closed no action	
8	Unlicensed activity	Closed no action	
2	Unlicensed activity	Closed no action	
2	Unlicensed activity	Closed no action	
8	Unlicensed activity	Closed no action	
9	Unlicensed activity	Closed no action	
8	Unlicensed activity	Closed no action	
56	Unlicensed activity/unfiled rates	Enforcement Case	Docket ID: 2018-037 TI