



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/licensees/title/tec/>)

Date: **November 10, 2025**

Place: **In Person**

Virtual

Time: **9:00 AM**

Taylorsville SOB
4315 S. 2700 W.
Flaming Gorge Room
Taylorsville, UT 84129

Google Meet
meet.google.com/ubd-pzpq-tcw
573-621-2430 Phone
594 064 849# Password

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* 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
- **Update on 2025 Goals**
 - ULTA report / Kim
- **Department Topics** / Tracy
 - Verify before hiring / Tracy
- **New Business**
 - Construction money rule / Matt Sager
 - Striking the affiliation restriction from R592-6 / Matt Sager
 - Charging fees to prepare payoff info under 57-8a-106 / Nathan
- **Old Business**
- **Other Business**
 - Introduction of new title insurance regulator / Tracy

Executive Session (None)

- **Adjourn**
- **Next Meeting: December 8, 2025** — ONLINE ONLY

2025 Meeting Schedule

Jan 13** ONLINE	Feb 10** ONLINE	Mar 10 Flaming Gorge	Apr 14 Flaming Gorge	May 12* Flaming Gorge	Jun 9 Flaming Gorge
Jul 14 Flaming Gorge	Aug 18 Flaming Gorge	Sep 8 Flaming Gorge	Oct 20* Flaming Gorge	Nov 10 Flaming Gorge	Dec 8** ONLINE

*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
Oct 2025

New Licenses

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

Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
161824	ALTA TITLE INSURANCE AGENCY LLC	2009-10-12	2027-10-31	TE
161824	ALTA TITLE INSURANCE AGENCY LLC	2009-10-12	2027-10-31	TS
6447	CEDAR LAND TITLE, INC	1984-02-22	2026-02-28	TE
6447	CEDAR LAND TITLE, INC	1984-02-22	2026-02-28	TS
192141	METRO TITLE AND ESCROW, LLC	2019-10-15	2027-10-31	TE
192141	METRO TITLE AND ESCROW, LLC	2019-10-15	2027-10-31	TS
12403	NATIONS TITLE INSURANCE AGENCY OF UTAH INC	2003-06-11	2027-10-31	TE
12403	NATIONS TITLE INSURANCE AGENCY OF UTAH INC	2003-06-11	2027-10-31	TS
6332	RICH LAND TITLE COMPANY	1977-10-06	2027-10-31	TE
6332	RICH LAND TITLE COMPANY	1977-10-06	2027-10-31	TMR
6332	RICH LAND TITLE COMPANY	1977-10-06	2027-10-31	TS
10682	RUDD & HAWKES TITLE INSURANCE AGENCY LLC	2001-10-30	2027-10-31	TE
10682	RUDD & HAWKES TITLE INSURANCE AGENCY LLC	2001-10-30	2027-10-31	TS
179564	SILK TITLE UTAH LLC	2015-10-29	2027-10-31	TE
179564	SILK TITLE UTAH LLC	2015-10-29	2027-10-31	TS
162042	SOUTH VALLEY TITLE INSURANCE, INC.	2009-10-13	2027-10-31	TE
162042	SOUTH VALLEY TITLE INSURANCE, INC.	2009-10-13	2027-10-31	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
Oct 2025

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
30309	JORDAN, JOY	1996-11-18	2027-02-28	TE
2195753	KARLSON, MARY	2025-10-21	2028-03-31	TE
2195979	POWELL, DANA	2025-10-17	2028-07-31	TS

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
86916	ADAMS, AMY	2003-02-20	2027-10-31	TE
140833	ADAMS, MANSA	2007-02-23	2027-10-31	TE
30924	ANDERSON, DANIEL	1993-02-08	2027-10-31	TS
30924	ANDERSON, DANIEL	1993-02-08	2027-10-31	TE
1917966	ANDERSON, KRISTI	2020-12-15	2027-10-31	TS
87682	BAIRD, CAREY	2003-03-06	2027-10-31	TS
34243	BARBER, MATTHEW	2013-10-01	2026-10-31	TE
34243	BARBER, MATTHEW	2013-10-15	2026-10-31	TS
109108	BENNION, MICHAEL	2005-01-06	2027-10-31	TE
111771	BOWN, BRITNEY	2005-03-18	2027-10-31	TE
45724	BRINKERHOFF, MICHAEL	2001-04-03	2027-10-31	TE
45724	BRINKERHOFF, MICHAEL	1993-08-26	2027-10-31	TMR
1971571	BURNHAM, RANDI	2021-10-22	2027-10-31	TE
1341050	CHRISTENSEN, JILL	2007-10-18	2027-10-31	TE
40723	CHRISTENSEN, MICHELE	1997-07-25	2027-10-31	TMR
2044725	DACHIARDI, AIDA	2022-11-28	2027-10-31	TE
2076589	DAMBROSIO, GEORGE	2023-03-10	2027-10-31	TMR
32535	Evans, Alisha	1998-10-20	2027-10-31	TE
33609	FIELDING, TODD	1999-03-05	2027-10-31	TE
32693	FOX FEIGH, GINA	1998-11-10	2027-10-31	TE
1963332	FRANCO, ATANACIA	2021-07-08	2027-10-31	TS
32576	HALVORSEN, SCOTT	1987-03-24	2027-10-31	TS
32576	HALVORSEN, SCOTT	1996-07-17	2027-10-31	TE
32934	HANSEN, SHAWN	1983-09-29	2027-10-31	TS
1467133	HAWKES, TYLER	2011-09-15	2027-10-31	TE
1467133	HAWKES, TYLER	2011-09-15	2027-10-31	TS
87821	HERBERT, BRETT	2003-03-17	2027-10-31	TE
111337	HOLMES, SHERRY	2005-03-11	2027-10-31	TMR
109838	HOSKINS, RYAN	2005-01-26	2027-10-31	TE
30510	HUTCHINGS, STEPHANIE	1993-10-18	2027-10-31	TS
30510	HUTCHINGS, STEPHANIE	1996-05-20	2027-10-31	TE
1803528	JEANSELME, BRETT	2019-01-28	2027-10-31	TE
1966511	JOLIN, ASHLEY	2021-09-27	2027-10-31	TE
37901	KATTER, BRENT	2007-08-07	2027-10-31	TS

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1836750	KROSKEY, PATRICIA	2019-09-04	2027-10-31	TS
7745	MAX, JOHN	1979-04-06	2027-10-31	TS
7745	MAX, JOHN	2021-05-21	2027-10-31	TMR
7745	MAX, JOHN	1979-04-06	2027-10-31	TE
35842	MCKINNON, JON	1993-04-19	2027-10-31	TE
35842	MCKINNON, JON	1993-04-19	2027-10-31	TS
142835	MURDOCK, CHANDLER	2007-05-08	2027-10-31	TE
142835	MURDOCK, CHANDLER	2007-05-08	2027-10-31	TS
2065821	NICHOLS, AUBRI	2022-11-16	2027-10-31	TS
34439	NIXON, ANDREA	2022-01-18	2027-10-31	TS
34439	NIXON, ANDREA	1994-06-02	2027-10-31	TE
1780222	OLIVER, LUKE	2021-03-15	2027-10-31	TS
140482	RICHARDS, DENISE	2007-01-22	2027-10-31	TE
30132	ROBERTS, THOMAS	1995-10-02	2027-10-31	TMR
30132	ROBERTS, THOMAS	2003-02-21	2027-10-31	TE
114312	ROWELL, ERIKA	2013-12-18	2027-10-31	TE
114312	ROWELL, ERIKA	2005-05-26	2027-10-31	TS
87477	SHIRA, JENNIFER	2003-03-07	2027-10-31	TE
30784	SMITH, MICHAEL	1994-11-22	2027-10-31	TS
30784	SMITH, MICHAEL	1994-11-22	2027-10-31	TE
140606	SPARKS, CHRIS	2009-02-10	2027-10-31	TE
140606	SPARKS, CHRIS	2007-01-24	2027-10-31	TMR
1690782	STEPHENSON, LORI	2021-12-21	2027-10-31	TE
1690782	STEPHENSON, LORI	2016-12-22	2027-10-31	TS
53885	SUAFILO, PAUL	1998-10-01	2027-10-31	TMR
1945820	Singleton, Madison	2021-04-27	2027-10-31	TE
43278	THOMPSON, JAY	1996-04-12	2027-10-31	TE
95254	VEALEY, JONATHAN	2003-10-17	2027-10-31	TS
44134	VEST, LORI	1999-10-13	2027-10-31	TE
94765	WARBY, CAMILLE	2003-10-02	2027-10-31	TE
44518	WEBB, NATHAN	2001-09-25	2027-10-31	TE
44256	WEBB, RUSSELL	1978-09-12	2027-10-31	TS
44256	WEBB, RUSSELL	1978-09-12	2027-10-31	TE
2084265	WELCH, KASSIE	2023-05-24	2027-10-31	TS
32507	WILLMORE, MICHAEL	1989-10-11	2027-10-31	TS

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
1945587	AYALA, ATENEA	2021-09-17	2025-09-30	TE
2086681	BELNAP, BRIDGETTE	2023-05-24	2025-09-30	TE
1957163	BICE, SABRINA	2021-08-31	2025-09-30	TE
36304	DAY, MARCIA	1998-10-15	2025-09-30	TE
36304	DAY, MARCIA	2005-06-17	2025-09-30	TS

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
1954539	GRIFFITHS, JOSEPH	2021-06-10	2025-09-30	TE
1699797	HARVEY, JENNIFER	2017-03-09	2025-09-30	TMR
2046960	HENDER, LINDSAY	2022-10-31	2025-09-30	TMR
1371494	KALIKAKIS, KARALEE	2008-11-13	2025-09-30	TE
1966171	PILI, DEVIN	2021-09-07	2025-09-30	TE
2092735	STEPHENS, JAMIE	2023-08-11	2025-09-30	TS
64772	TAYLOR, ROBERT	2001-04-03	2025-09-30	TS
141740	WEBB, SHAWN	2020-12-28	2025-09-30	TMR
1939273	WHIPPLE, DARRICK	2021-03-25	2025-09-30	TS
1929642	ZARA, MICHAEL	2021-02-04	2025-09-30	TS

Reinstated Licenses

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

11/7/25

Dear Members of the Title and Escrow Commission,

On behalf of the Utah Land Title Association (ULTA), I want to extend our sincere thanks for your continued dedication to our industry. We especially appreciate the thoughtful work of the subcommittee—Matt Sager, Joseph McPhie, and Cort Ashton—in drafting the proposed rule clarifying the interpretation of “holding construction money” under UCA 31A-23a-406(2)(h).

We’ve received feedback from our members regarding the draft. The consensus is that we are on the right track, and the effort to clarify this issue is both timely and necessary. However, many members—across agents, underwriters, and other stakeholders—have expressed that further refinement and clarifications are needed to ensure the rule is workable and aligned with common escrow practices, which we agree with.

We believe the subcommittee in partnership with ULTA will be able to submit a unified, comprehensive and well-supported change in the form of either a new rule or statutory change. That said, due to current time constraints and limited political capital, we respectfully request additional time to gather more information and build a broader consensus among our membership.

Please know that the ULTA Board is fully committed to supporting changes that reflect the needs and realities of our members, including agents and underwriters. As ULTA President, I personally assure you that this issue will remain a top priority and will be addressed as soon as possible.

Thank you again for your partnership and for your thoughtful consideration.

Matt Olsen

President, Utah Land Title Association

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. Definitions.

Certain terms used in this rule are defined in Sections 31A-1-301 and 31A-23a-406. Additional terms are defined as follows:

- (1) “Construction Draw” is the receipt and disbursement of funds by an individual title insurance producer or title insurance agent to:
 - a. a borrower under a construction loan;
 - b. a general contractor;
 - c. a sub-contractor; or
 - d. a supplier.
- (2) “Hold construction money” means maintain control of escrow funds for a Construction Draw when funds are either held or disbursed more than one (1) business day after the closing of a purchase and sale or finance transaction.

R592-XX-4. Unauthorized Escrow Transactions.

- (1) An individual title insurance producer or title insurance agent shall not disburse a Construction Draw except at the closing of purchase and sale or finance transaction provided the individual title insurance producer or title insurance agent issues a policy of title insurance for the transaction.
- (2) An individual title insurance producer or title insurance agent shall not hold construction money.

R592-XX-6. 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.

R592. Insurance, Title and Escrow Commission.

R592-6. Unfair Inducements and Marketing Practices in Obtaining Title Insurance Business.

R592-6-4. Prohibited Unfair Methods of Competition.

A person identified in Section R592-6-2 who provides or offers to provide, directly or indirectly, any of the following benefits to any client has violated Section 31A-23a-402 and has engaged in an unfair method of competition.

- (1) Waiving any charge, premium, or rate for insurance or services otherwise due and payable.
- (2) Furnishing services not related to a bona fide title insurance, escrow, settlement, or closing transaction without receiving fair market payment for the services provided.
- (3) Paying for, furnishing, or waiving all or any part of the rental or lease charge for space that is occupied by a client.
- (4) Renting or leasing space from a client at a rate that is excessive or inadequate when compared with rental or lease charges for comparable space in the same geographic area, or paying rental or lease charges based in whole or in part on the volume of business generated by the client.
- (5) Furnishing any part of a title producer's facilities, including conference rooms or meeting rooms, to a client or its trade association, for anything other than providing escrow or title services, or related meetings, without receiving a fair rental or lease charge comparable to other rental or lease charges for facilities in the same geographic area.
- (6) Furnishing all or any part of the time or productive effort of any employee of the title producer, including a secretary, clerk, messenger, or escrow officer, to any client when such time or productive effort is not reasonably related to a bona fide title insurance, escrow, settlement, or closing transaction.
- (7) Paying a client or an employee of a client for a referral of business.
- (8)(a) Payment or pre-payment of the following:
 - (i) fees or charges of a professional, including an appraiser, surveyor, engineer, or attorney, whose services are required by any party or client to structure or complete a particular transaction; or
 - (ii) fees or charges of a client or party to the transaction, for example, subordination, loan, or HOA payoff request fees, that are required by any party or client to structure or complete a particular transaction.
- (b) Subsection (8)(a) does not prohibit pre-payment of overnight mail and delivery fees.
- (9)(a) Except as provided in Subsection (9)(b), sponsoring, cosponsoring, subsidizing, contributing fees, prizes, gifts, food, or otherwise providing anything of value for an activity of a client including:
 - (i) an open house at a home or property for sale;
 - (ii) a meeting;
 - (iii) a breakfast, luncheon, or dinner;
 - (iv) a convention;
 - (v) an installation ceremony;
 - (vi) a celebration;
 - (vii) an outing;
 - (viii) a cocktail party;
 - (ix) a hospitality room function;
 - (x) an open house celebration;
 - (xi) a dance;
 - (xii) a sporting event of any kind, including a fishing trip, gambling trip, hunting trip or outing, or golf or ski tournament;
 - (xiii) an artistic performance; or
 - (xiv) an outing in a recreation or entertainment area.
- (b) A title producer may attend an activity of a client if:
 - (i) there is no additional cost to the title producer, other than the title producer's own entry fee, registration fee, and meals; and
 - (ii) the fees in Subsection (9)(b)(i) are not greater than those charged to a client or other person attending the function.
- (10) Sponsoring a trade association event at a cost that is greater than the sponsorships offered to members of the association, affiliates, vendors, or other participants of the event.
- (11) Furnishing or providing the following, even for a cost:
 - (a) building plans;
 - (b) construction critical path timelines;
 - (c) "For Sale by Owner" lists;
 - (d) surveys;
 - (e) appraisals;
 - (f) credit reports;
 - (g) mortgage leads for loans;
 - (h) rental or apartment lists; or
 - (i) printed labels.
- (12)(a) Engaging in the following advertising activity:
 - (i) paying for any advertising on behalf of a client;
 - (ii) advertising jointly with a client;

(iii) placing an advertisement in a publication, including an internet web page and its links, that is hosted, published, produced for, or distributed by or on behalf of a client;

(iv) placing an advertisement that fails to comply with Section 31A-23a-402 and Rule R590-130;

(v) placing an advertisement that is in an official trade association publication that does not offer each title producer an equal opportunity to advertise in the publication and at the standard rates other advertisers in the publication are charged;

(vi) advertising with free or paid social media services that are not open and available to the general public; or

(vii) paying a fee to share, like, respond to, comment on, or increase the visibility, ranking, or distribution of any social media involving a client or a client's social media page.

(b) Nothing in Subsection (12)(a) prohibits the following:

(i) advertising independently that the title producer has provided title insurance for a particular subdivision or condominium project, but the title producer may not indicate that all future title insurance will be written by that title producer; or

(ii)(A) writing or posting on social media services about an event that directly involves the title producer and a client; and

(B) referencing or linking to the event on the client's social media page or the client company's social media page.

~~[(13) Using an interest in another business entity to avoid the provisions of Title 31A, Insurance Code, or any applicable rule.]~~

~~[(14)](13)(a)~~ Holding more than two self-promotional open houses per calendar year for each owned or occupied facility, including branch offices.

(b) Holding a self-promotional open house at a location other than a registered office of the title producer.

~~[(15)](14)~~ Making a donation to a charitable organization controlled or managed by a client.

~~[(16)](15)~~ Distributing to a client, consumer, or member of the general public a self-promotional item that:

(a) has a cost of more than \$25;

(b) is edible;

(c) does not contain a permanent marking identifying the title producer; or

(d) is personalized in the donee's name.

~~[(17)](16)~~ Making an expenditure for a business meal or business activity on behalf of any person, whether a client or not, as a method of advertising if:

(a) the person representing the title producer is not present during the business meal or business activity;

(b) a substantial title insurance business discussion does not occur directly before, during, or after the business meal or business activity;

(c) the total cost of the business meal, the business activity, or both exceeds \$100 per person, per day;

(d) more than three individuals from an office of a client are provided a business meal or business activity in a single day by an individual title producer; or

(e) the entire business meal or business activity takes place on a client's premises.

~~[(18)](17)~~ Conducting education that:

(a) does not address title insurance, escrow, or a related subject;

(b) involves expenditure of more than \$20 per anticipated person including the cost of meals and refreshments;

(c) involves expenditure of more than \$500 for a facility and instructor; or

(d) is conducted at an individual, physical office location of a client more than once per calendar quarter.

~~[(19)](18)(a)~~ Acknowledging a wedding, a birth or adoption of a child, or a funeral of a client or a member of the client's immediate family with flowers or gifts exceeding \$150.

(b) Acknowledging any other life event of a client or a member of the client's immediate family with a gift or anything of value.

(c) A letter or card in these instances is not a thing of value.

KEY: title insurance

Date of Last Change: June 7, 2024

Notice of Continuation: June 10, 2019

Authorizing, and Implemented or Interpreted Law: 31A-2-404

57-8a-106 Fee for providing payoff information needed at closing.

- (1) Unless specifically authorized in the declaration of covenants, conditions, and restrictions, the bylaws, or the rules, an association may not charge a fee for providing association payoff information needed in connection with the financing, refinancing, or closing of a lot owner's sale of the owner's lot.
- (2) An association may not:
 - (a) require a fee described in Subsection (1) that is authorized in the declaration of covenants, conditions, and restrictions, the bylaws, or the rules to be paid before closing; or
 - (b) charge the fee if it exceeds \$50.
- (3)
 - (a) An association that fails to provide information described in Subsection (1) within five business days after the closing agent requests the information may not enforce a lien against that unit for money due to the association at closing.
 - (b) A request under Subsection (3)(a) is not effective unless the request:
 - (i) is conveyed in writing to the primary contact person designated under Subsection 57-8a-105(3)(d);
 - (ii) contains:
 - (A) the name, telephone number, and address of the person making the request; and
 - (B) the facsimile number or email address for delivery of the payoff information; and
 - (iii) is accompanied by a written consent for the release of the payoff information:
 - (A) identifying the person requesting the information as a person to whom the payoff information may be released; and
 - (B) signed and dated by an owner of the lot for which the payoff information is requested.
- (4) This section applies to each association, regardless of when the association is formed.

Amended by Chapter 369, 2012 General Session