



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/licensee/title/tec>)

Date: February 13, 2023

Place: In Person

Virtual

Time: 9:00 AM

Taylorsville SOB
4315 S. 2700 W.
Big Cottonwood Room
Taylorsville, UT 84129

Google Meet
meet.google.com/qkc-cpez-xdx
929-324-2199 Phone
584 497 132# Password

ATTENDEES

TITLE & ESCROW COMMISSION

Chair, Kim Holbrook (*Insurer, Davis County*)

Darla Milovich (*Agency, Salt Lake County*)

Vice Chair, Chase Phillips (*Agency, Weber County*)

Cal Robinson (*Agency, Iron County*)

Jeff Mathews (*Public Member, Morgan County*)

Perri Babalis, *AG Counsel - TEC*

DEPARTMENT STAFF

Jon Pike, *Insurance Commissioner*

Reed Stringham, *Deputy Comm.*

Tracy Klausmeier, *P&C Dir.*

Randy Overstreet, *Licensing Dir.*

Patrick Lee, *Finance Dir.*

Adam Martin, *MC Examiner*

Shelley Coudreaux, *AG Counsel - UID*

Michael Covington, *CE Specialist*

Steve Gooch, *PIO Recorder*

AGENDA

General Session: (Open to the Public)

- **Welcome** / Kim Holbrook, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Kim
 - Licenses
 - Penalties
 - Jamie Lynn Hudson, Docket #2023-4461
 - Continuing education
- **Board Duties & Responsibilities** / Perri
- **Update on 2022 Goals**
 - ULTA report / Kim
 - Discuss 2023 goals / Kim
- **New Business**
 - Attorney opinion letters / Kim
- **Old Business**
- **Other Business**
 - Expiring board member terms / Steve
 - Insurer member (Darla)
 - Agency member (Chase)
 - Apply at <https://boards.utah.gov/s/board/a018y0000047HEIAA2/title-and-escrow-commission>

- Choose "BOARD SEATS" tab
- Choose relevant "SEAT-xxxxx" option
- Click on "Apply" box in upper right corner
- Email sgooch@utah.gov if you encounter a problem
- **Hot Topics**

Executive Session (None)

- **Adjourn**
- **Next Meeting: March 13, 2023** — Big Cottonwood Room, Taylorsville State Office Building

2023 Meeting Schedule

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

*Proposed TEC/REC meeting immediately following

2022 Goals

1. Continue making sure testing is relevant
2. Continue working with the Real Estate Commission
3. Continue working with the ULTA as a liaison
4. Increase awareness of wire fraud's effect on consumers and agencies
5. Increase awareness of affiliated business arrangements (ABA)

**Title Agency Licensing
December 2022**

New licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
202492	THE REAL TITLE MOUNTAIN WEST, LLC	2022-12-05	2024-12-31	TS

Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
165129	ELEVATED TITLE WEST LLC	2010-12-01	2024-12-31	TE
165129	ELEVATED TITLE WEST LLC	2010-12-01	2024-12-31	TS
183735	PREMIUM TITLE INSURANCE AGENCY - UT, INC	2016-12-14	2024-12-31	TE
183735	PREMIUM TITLE INSURANCE AGENCY - UT, INC	2016-12-14	2024-12-31	TS

Lapsed Licenses

Agency ID	Name	Orig. Issue Date	Expired Date	LOA
16180	CHARGER TITLE INSURANCE AGENCY INC	2006-12-12	2022-12-31	TS
165239	TRUE CONCEPT TITLE, INC	2010-12-13	2022-12-31	TE
165239	TRUE CONCEPT TITLE, INC	2010-12-13	2022-12-31	TS

Reinstated Licenses

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

**Title Agent Licensing
December 2022**

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
2067579	BEDNARIK, KIRBY	2022-12-05	2025-05-31	TE
2058599	CORNACCHIONE, MICHELE	2022-12-02	2025-09-30	TE
2065265	NEWELL, TALEN	2022-12-02	2025-11-30	TS
2019870	NEWELL, PEYTON	2022-12-07	2025-03-31	TS
2066961	STOKES, JENNALEE	2022-12-01	2025-01-31	TMR
2067291	TWEED, EMILY	2022-12-05	2025-04-30	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1782979	Adams, Calli	2018-09-12	2024-12-31	TE
1583567	BAER, ASHLEE	2018-11-26	2024-12-31	TE
137799	BELL, SAMUEL	2020-07-28	2024-12-31	TE
137799	BELL, SAMUEL	2020-07-28	2024-12-31	TS
32099	BRIDGEFORTH, ANDREA	1990-12-27	2024-12-31	TS
36854	BROWN, MICHAEL	1996-09-19	2024-12-31	TE
36854	BROWN, MICHAEL	1996-03-12	2024-12-31	TS
1653766	BURRELL, MARILYN	2016-03-14	2024-12-31	TE
107926	BURRUP, CHRISTOPHER	2005-03-11	2024-12-31	TE
107926	BURRUP, CHRISTOPHER	2004-11-23	2024-12-31	TMR
32106	CANNON, JILL	1996-10-28	2024-12-31	TE
19680	CATER, ROGER	1995-04-27	2024-12-31	TE
19680	CATER, ROGER	1994-06-24	2024-12-31	TS
34355	CHAMBERLAIN, JANICE	1986-06-10	2024-12-31	TE
33408	CHASTAIN, NANCY	1999-10-14	2024-12-31	TE
1752717	CHATWIN, NANCY	2018-03-15	2024-12-31	TE
125605	CHRISTENSEN, CHARLOTTE	2006-02-08	2024-12-31	TE
38861	DAILEY, CONNIE	2000-10-12	2024-12-31	TE
43554	DELAHUNTY, DAVID	1999-03-22	2024-12-31	TE
43554	DELAHUNTY, DAVID	1994-08-03	2024-12-31	TS
37194	DRIGGS, DAVID	2008-09-10	2024-12-31	TE
37194	DRIGGS, DAVID	1999-10-01	2024-12-31	TS
30005	DUMAS, BARBARA	1994-11-16	2024-12-31	TE
1689264	FORSBERG, TENNILLE	2016-12-14	2024-12-31	TS
27254	GREEN, DIANE	1986-04-08	2024-12-31	TS
1791472	GURR, LAURA	2018-10-26	2024-12-31	TE
82477	HANSEN, BRANDALEE	2002-10-11	2024-12-31	TE
147993	HAWKINS, MICHAL	2012-09-25	2024-12-31	TE
30441	HOOTON, ZOE	1992-01-03	2024-12-31	TE
34632	HYATT, JENNIFER	1996-03-26	2024-12-31	TE
1683460	JEFFS, DEMPSEY	2016-11-08	2024-12-31	TE
81224	JENSEN, HEATHER	2002-09-10	2024-12-31	TE
81224	JENSEN, HEATHER	2002-09-10	2024-12-31	TMR

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
91806	KENNY, JOEL	2006-07-26	2024-12-31	TE
91806	KENNY, JOEL	2009-05-14	2024-12-31	TS
27224	KING, BRENT	1982-10-13	2024-12-31	TE
27224	KING, BRENT	1982-10-13	2024-12-31	TS
128940	LAMBERT, CHRISTIAN	2006-05-17	2024-12-31	TE
1885964	MALIN, CHANDLER	2020-08-06	2024-12-31	TS
84856	MCCOY, CURTIS	2007-06-08	2024-12-31	TE
84856	MCCOY, CURTIS	2002-12-06	2024-12-31	TS
1358221	MCDONNELL, JEANNINE	2008-03-24	2024-12-31	TE
1471527	MILLER, RANDALL	2020-12-08	2024-12-31	TE
1471527	MILLER, RANDALL	2016-03-18	2024-12-31	TMR
31919	MONTGOMERY, LESHA	1998-07-16	2024-12-31	TE
93645	MONTGOMERY, MITCHELL	2006-02-01	2024-12-31	TE
80812	OBERHANSLY, JOHN	2002-08-29	2024-12-31	TE
80812	OBERHANSLY, JOHN	2002-11-15	2024-12-31	TS
1921949	PARK, BRIAN	2020-12-22	2024-12-31	TS
1791180	PENDLETON, HOLLY	2018-10-25	2024-12-31	TE
34316	PETTEY, JAX	1978-07-27	2024-12-31	TE
34316	PETTEY, JAX	1978-07-27	2024-12-31	TS
76086	POWELL, STACY	2002-04-15	2024-12-31	TE
40715	PYMM, LORI	1992-04-06	2024-12-31	TE
1797579	SESSIONS, CHARLESA	2018-12-13	2024-12-31	TE
1797579	SESSIONS, CHARLESA	2019-05-28	2024-12-31	TS
1417899	SNEDDEN, ANDREA	2010-03-22	2024-12-31	TE
1590519	STEVENS, AIMEE	2014-12-30	2024-12-31	TE
43787	SUTHERLAND, JUSTIN	2001-11-07	2024-12-31	TE
43787	SUTHERLAND, JUSTIN	1999-03-31	2024-12-31	TS
1648785	SWEETEN, SAMANTHA	2016-03-03	2024-12-31	TE
1852897	TANNER, JASON	2020-01-03	2024-12-31	TE
25779	TELFORD, ERICH	2006-10-13	2024-12-31	TE
25779	TELFORD, ERICH	1996-04-17	2024-12-31	TS
1860192	THOMSON, PHILLIP	2020-03-30	2024-12-31	TS
136410	TRIPP, TIFFANY	2006-11-02	2024-12-31	TE
136410	TRIPP, TIFFANY	2006-11-02	2024-12-31	TS
96952	TWEDT, KRISTINA	2003-12-17	2024-12-31	TE
38615	VEALE, JAMES	1992-10-27	2024-12-31	TE
38615	VEALE, JAMES	1992-10-27	2024-12-31	TS
33749	WARDELL, BREE	1997-07-09	2024-12-31	TE
102306	WEBB, RACHEL	2004-06-01	2024-12-31	TE
125380	WEEKS, KAREN	2006-02-21	2024-12-31	TE
49131	WINKELMAN, LINDA	1998-04-08	2024-12-31	TE

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
1668716	CESPEDES, ANDREW	2016-07-28	2022-11-30	TE
46489	CLUFF, LESLIE	1982-10-06	2022-11-30	TS

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
109370	HADLEY, NANETTE	2005-01-14	2022-11-30	TMR
1593555	JONES, ZACHARY	2014-11-13	2022-11-30	TE
1676290	KNUDSON, BRANDON	2016-09-06	2022-11-30	TS
1490144	STOCK, CHASE	2019-02-11	2022-11-30	TE
1490144	STOCK, CHASE	2012-05-08	2022-11-30	TS

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
97252	GEE, JUSTIN	2003-12-15	2024-10-31	2022-12-20	TE

**Title Agency Licensing
January 2023**

New Licenses

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

Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
9486	COTTONWOOD TITLE INSURANCE AGENCY	2001-01-24	2025-01-31	TE
9486	COTTONWOOD TITLE INSURANCE AGENCY	2007-03-13	2025-01-31	TMR
9486	COTTONWOOD TITLE INSURANCE AGENCY	2007-03-13	2025-01-31	TS
16243	CROSSLAND TITLE LLC	2007-01-02	2025-01-31	TE
16243	CROSSLAND TITLE LLC	2007-01-02	2025-01-31	TS
189886	FIRST INTEGRITY TITLE INSURANCE AGENCY LLC	2019-01-28	2025-01-31	TE
189886	FIRST INTEGRITY TITLE INSURANCE AGENCY LLC	2019-01-28	2025-01-31	TMR
189886	FIRST INTEGRITY TITLE INSURANCE AGENCY LLC	2019-01-28	2025-01-31	TS
177228	PROFESSIONAL TITLE LLC	2015-01-14	2025-01-31	TE
177228	PROFESSIONAL TITLE LLC	2015-01-14	2025-01-31	TS
189875	STEED TITLE INSURANCE AGENCY LLC	2019-01-04	2025-01-31	TE
189875	STEED TITLE INSURANCE AGENCY LLC	2019-01-04	2025-01-31	TS
189918	TRULY TITLE, INC.	2019-01-15	2025-01-31	TE
189918	TRULY TITLE, INC.	2019-01-15	2025-01-31	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
165239	TRUE CONCEPT TITLE, INC	2010-12-13	2024-12-31	2023-01-06	TS

**Title Agent Licensing
January 2023**

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1853556	HARDY, KAYLA	2023-01-24	2025-08-31	TE
2070815	JOHNSON, DENNISE	2023-01-06	2025-06-30	TS
2070173	KENNEDY, ERIN	2023-01-13	2025-04-30	TE
1852009	MURRAY, CHEYENNE	2023-01-23	2025-04-30	TE
1976423	WALKER, DAVID	2023-01-11	2025-09-30	TE
2069772	WARNER, SCOTT	2023-01-03	2025-04-30	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
82836	BAKER, JENNY	2002-10-24	2025-01-31	TE
81524	BAUGH, GIFFORD	2002-09-19	2025-01-31	TE
1465193	BEHLING, TRACY	2012-04-11	2025-01-31	TE
1465193	BEHLING, TRACY	2013-06-25	2025-01-31	TS
107648	BLACKMON, LEANNE	2004-11-16	2025-01-31	TS
36375	BOWLER, EDWARD	1975-01-01	2025-01-31	TE
36375	BOWLER, EDWARD	1975-01-01	2025-01-31	TS
1382802	BREGLIO, JEFFREY	2014-03-20	2025-01-31	TE
1382802	BREGLIO, JEFFREY	2009-01-04	2025-01-31	TS
1601951	CARTER-JENSEN, SHANELL	2018-11-29	2025-01-31	TE
1601951	CARTER-JENSEN, SHANELL	2015-01-29	2025-01-31	TMR
43969	CASTAGNO, ALVIN	1998-09-01	2025-01-31	TS
30312	CHRISTOFFERSEN, KERRI	1998-04-07	2025-01-31	TE
1399789	COX, KARL	2021-01-04	2025-01-31	TE
1911296	CRUZ, KRYSTAL	2020-11-30	2025-01-31	TE
1571880	DYER, ROBERTA	2014-07-29	2025-01-31	TE
51904	FOSTER, TONI	1996-07-02	2025-01-31	TE
98852	FROSCHAUER, TRICIA	2004-02-23	2025-01-31	TS
28018	GALLEGOS, SUSAN	1994-06-03	2025-01-31	TE
62608	GEORGE, TONI	2000-12-04	2025-01-31	TE
1898916	GOOLD, DAVID	2020-12-17	2025-01-31	TE
36744	GREENWOOD, BRENT	1980-08-13	2025-01-31	TE
36744	GREENWOOD, BRENT	1980-08-13	2025-01-31	TS
145420	HANSEN, AMY	2016-03-10	2025-01-31	TE
1908576	HARGROVE, TARA	2021-01-28	2025-01-31	TE
85803	HENDRY, MICHAEL	2003-01-10	2025-01-31	TE
44542	HUTCHINSON, NATALIE	2000-08-15	2025-01-31	TE
32422	IVINS, MICHAEL	2003-01-21	2025-01-31	TE
105543	JENSEN, SAMUEL	2009-01-21	2025-01-31	TE
105543	JENSEN, SAMUEL	2004-09-09	2025-01-31	TS
45374	JOHNSON, GAYLE	1986-06-02	2025-01-31	TE
31056	JOHNSON, SPRING	1996-10-22	2025-01-31	TE
1730468	JORGENSEN, LOGAN	2018-07-09	2025-01-31	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1595729	KENNEY, MEGAN	2018-02-05	2025-01-31	TE
30202	LABRUM, SANDRA	1990-05-21	2025-01-31	TS
38185	LANCASTER, JANE	1995-01-24	2025-01-31	TE
38185	LANCASTER, JANE	1995-01-24	2025-01-31	TS
38563	LOEHR, DANETTE	1992-12-16	2025-01-31	TE
1723778	MCMURTREY, MILEAHA	2018-06-18	2025-01-31	TE
128861	MICHEL, TRENT	2012-06-25	2025-01-31	TE
128861	MICHEL, TRENT	2006-05-19	2025-01-31	TS
1356406	MOREHOUSE, JESSICA	2013-07-22	2025-01-31	TE
1356406	MOREHOUSE, JESSICA	2008-04-01	2025-01-31	TS
1762992	NESSLER, ANABELIA	2018-06-08	2025-01-31	TS
36753	OMANA, FARHAD	2003-10-24	2025-01-31	TE
1558145	ORULLIAN, MICHAEL	2014-03-19	2025-01-31	TE
40131	PAULSEN, DANIEL	1994-03-23	2025-01-31	TMR
106626	PENTZ, KELLEY	2004-10-13	2025-01-31	TE
10981	PULLIN, ANNETTE	2016-09-16	2025-01-31	TE
10981	PULLIN, ANNETTE	2016-09-16	2025-01-31	TS
30330	RHOADES, NOBALEE	1990-04-23	2025-01-31	TE
31206	ROMERO, MELINDA	1996-04-17	2025-01-31	TE
1421393	SHERRATT, ZACHARY	2010-06-17	2025-01-31	TS
53727	SPRAGUE, MICHAEL	1998-10-08	2025-01-31	TE
36434	STEWART, MATTHEW	1999-01-12	2025-01-31	TE
34249	SWITA, STACEY	1997-01-02	2025-01-31	TMR
27438	THOMPSON, ANTHONY	1986-04-30	2025-01-31	TS
73829	TURNER, TYLER	2002-02-05	2025-01-31	TE
73829	TURNER, TYLER	2002-02-05	2025-01-31	TS
99954	UNG, MEGHAN	2004-03-30	2025-01-31	TE
1723050	WATKINS, AMBER	2020-12-07	2025-01-31	TE
1723050	WATKINS, AMBER	2018-06-18	2025-01-31	TS
133858	WELCH, SUSAN	2006-09-07	2025-01-31	TE
133858	WELCH, SUSAN	2008-06-09	2025-01-31	TS
1922515	WILSON, DAISY	2021-01-06	2025-01-31	TE

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
1864712	CHRISTIAN, GARY	2020-03-10	2022-12-31	TE
1775706	COLEMAN, DAVID	2018-08-16	2022-12-31	TMR
35888	CROCKETT, LEON	2000-10-06	2022-12-31	TS
1909047	GODFREY, MAKENNA	2020-12-17	2022-12-31	TMR
37704	GREEN, KRISTI	1996-04-15	2022-12-31	TE
1920916	MCNEILL, JESSIKA	2020-12-21	2022-12-31	TMR
42194	PECK, STEFFANI	2000-10-03	2022-12-31	TE
45360	SNYDER, MICHAEL	1980-02-06	2022-12-31	TS
1739502	TAYLOR, CHANNON	2018-01-03	2022-12-31	TE
40886	WRIGHT, JULIE	1994-09-08	2022-12-31	TE

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
1532672	SIMMONS, ANGELA	2014-08-20	2024-10-31	2023-01-25	TE
81287	TAYLOR, MARJORY	2002-09-11	2024-12-31	2023-01-10	TE

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BEFORE THE UTAH INSURANCE COMMISSIONER

<p>UTAH INSURANCE DEPARTMENT, Complainant, vs. JAMIE LYNN HUDSON, Respondent.</p>	<p>NOTICE OF AGENCY ACTION</p> <p>Docket No. 2023-4461</p> <p>Donald H. Hansen Administrative Law Judge/Presiding Officer</p>
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The Utah Insurance Department (“Department”) commences this agency action as an informal adjudicative proceeding for entry of the Findings of Fact, Conclusions of Law and Order to which the Department and Respondent Jamie Lynn Hudson have stipulated.

Filed contemporaneously with this Notice of Agency Action are the parties’ Stipulation and their proposed Findings of Fact, Conclusions of Law and Order.

The legal authority and jurisdiction under which the proceeding is maintained is
Utah Code §§ 31A-2-201 and 63G-4-201 through -203 and Utah Admin. Code R590-160.

DATED this 17th day of January, 2023.

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 84159
801-957-9321
Email: uidadmincases@utah.gov

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Notice of Agency Action was electronically mailed to:

Chris Jessop
Terry Jessop & Bitner
chris@tjblawyers.com
311 S. State Suite 450
Salt Lake City, UT 84111

Helen A. Frohlich
Assistant Attorney General
hfrohlich@agutah.gov
160 E. 300 S., 5th Floor
P.O. Box 140874
Salt Lake City, UT 84114-0874

DATED this _____ day of January, 2023.

Jeanine Couser
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321

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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. JAMIE LYNN HUDSON, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2023-4461 Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Jamie Lynn Hudson ("Respondent"), by and through counsel, 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 individual producer holding Utah license number 235022.
2. Respondent's mailing address is [REDACTED].
3. On November 23, 2022, Respondent self-reported to the Department that she had

signed closing documents and a warranty deed at a client's request. The closing took place on July 8, 2022.

4. The Department conducted a review of Respondent's files and her agency's files and did not find any additional violations.

5. The Department and Respondent have agreed to an administrative forfeiture of \$492.00.

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 licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.

3. Respondent violated Utah Code § 31A-23a-111(5)(b)(xviii) by signing a client's signature on closing documents and a warranty deed at the request of the client without power of attorney.

4. As penalties for the violations in this case, Respondent should be ordered to pay a forfeiture of \$492.00.

ORDER

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

1. Respondent shall pay a forfeiture of \$492.00 for the violations described in the Conclusions of Law. The forfeiture shall be paid in full to the Department no later than 30 days after this order is signed.

2. Respondent is ordered not to commit the violation described in the Conclusions of Law in the future.

DATED this 17th day of January, 2023.

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 forfeitures of up to \$2,500 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.

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 emailed to:

Chris Jessop
Terry Jessop & Bitner
chris@tjblawyers.com
311 S. State Suite 450
Salt Lake City, UT 84111

Helen A. Frohlich
Assistant Attorney General
hfrohlich@agutah.gov
160 E. 300 S., 5th Floor
P.O. Box 140874
Salt Lake City, UT 84114-0874

DATED this _____ day of January, 2023.

Jeanine Couser
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321

HELEN A. FROHLICH #8814
Assistant Utah Attorney General
SEAN D. REYES #7969
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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. JAMIE LYNN HUDSON, Respondent.	STIPULATION Docket No. 2023-4461 Donald H. Hansen Administrative Law Judge/Presiding Officer
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The Utah Insurance Department (“Department”) and Respondent, Jamie Lynn Hudson (“Respondent”), by and through counsel, stipulate as follows:

1. The Presiding Officer may enter the Findings of Fact, Conclusions of Law and Order filed herewith.
2. The Findings of Fact, Conclusions of Law and Order shall not be subject to reconsideration, modification, hearing, agency review or appeal.
3. The issuance of the signed and adopted Order is solely for the purpose of disposing of the specific matter entitled therein. The only promises, agreements, and

understandings that the parties have regarding this matter are contained in the Findings of Fact, Conclusions of Law and Order.

4. The parties enter into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

DATED: January 13, 2023

/s/ Chris Jessop
Chris Jessop
Terry Jessop & Bitner
Attorney for Respondent

DATED: January 13, 2023

/s/ Helen A. Frohlich
Helen A. Frohlich
Assistant Utah Attorney General
Attorney for Utah Insurance Department

Approval Date	4th Quarter Nov 2022 -Jan 2023 Approved Title Courses	Provider Name	Totals	Comments
Nov-22			15	
11/1/22	November 2022 Closer Training	Southern Utah Title Company		
11/4/2022	Marketing In a Down Market: Widening Your Net	Utah Land Title Association		
11/8/2022	Endorsement Extravaganza 2023	Old Republic National Title Ins. Co.		
11/8/2022	Proving Access in 2023	Old Republic National Title Ins. Co.		
11/8/2022	Probate, TOD Deeds, and POAs Explained	Old Republic National Title Ins. Co.		
11/8/2022	Issuing Leasehold Policies: Tips & Tricks	Old Republic National Title Ins. Co.		
11/8/2022	Seller Carries, Assumptions, and Wraps	Old Republic National Title Ins. Co.		
11/8/2022	Trending Claims, Scams and Other Issues	Old Republic National Title Ins. Co.		
11/8/2022	What Belongs on Schedule B-II?	Old Republic National Title Ins. Co.		
11/8/2022	New Construction and Mechanic's Liens	Old Republic National Title Ins. Co.		
11/8/2022	Chronicles of Claims: Part VI	Old Republic National Title Ins. Co.		
11/8/2022	Discriminatory Covenants - Understanding the Painful Past	American Land Title Association		
11/9/2022	2022 Year in Review	Fulghum		
11/14/2022	ePractices in Insurance - cwt	Cape Education Inc.		
11/16/2022	Moving Money at the Speed of Light	First American Title Ins. Co.		
Dec-22			4	
12/5/2022	An Overview of 1031 Exchanges	Utah Land Title Association		
12/16/2022	Probates, Conservatorships and Guardianships	Fulghum		
12/16/2022	Intro to Native Lands Transactions	Fulghum		
12/20/2022	December 2022 Title & Escrow Commission	Utah Insurance Department		
Jan-23			15	
1/3/2023	January 2023 Closer Training	Southern Utah Title Company		
1/3/2023	Claims: Looks Can Be Revealing	Utah Land Title Association		
1/5/2023	2023 ALTA Commercial Network	American Land Title Association		
1/18/2023	Earnest Money & The Title Company	Chandler & Association LLC		
1/18/2023	Lease Options & Seller Financing	Chandler & Association LLC		
1/23/2023	A Healthy Title Company- Business Metrics	Utah Land Title Association		
1/23/2023	Real Time Payments	Utah Land Title Association		
1/23/2023	2023 Legislative Update	Utah Land Title Association		
1/23/2023	Fraud Sucks	Utah Land Title Association		

Approval Date	4th Quarter Nov 2022 -Jan 2023 Approved Title Courses	Provider Name	Totals	Comments
Jan-23			15	
1/23/2023	Solar Panels and Title Insurance	Utah Land Title Association		
1/23/2023	Title Industry Regulation and the Dept. of Insurance	Utah Land Title Association		
1/23/2023	ALTA Best Practices: Review of 2023 Framework Changes	American Land Title Association		
1/23/2023	Prelicensing Seminar	Utah Land Title Association		
1/27/2023	Psychology of Sales & Negotiation	Cache Rich Association of Realtors		
1/30/2023	Assumptions	Inwest Title Services Inc.		