



## 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:** **March 13, 2023**

**Time:** **9:00 AM**

**Place:** **In Person**

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

**Virtual**

Google Meet  
[meet.google.com/jez-xnhn-bob](https://meet.google.com/jez-xnhn-bob)  
314-666-1780 Phone  
316 865 289# Password

### ATTENDEES

#### TITLE & ESCROW COMMISSION

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

Darla Milovich (*Agency, Salt Lake County*)

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

VACANT (*Agency*)

Jeff Mathews (*Public Member, Morgan County*)

#### 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*

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
- **Update on 2023 Goals**
  - ULTA report / Kim
  - Discuss 2023 goals / Kim
- **New Business**
  - TEC discussions regarding concurrence with penalties / Reed
- **Old Business**
- **Other Business**
  - Legislative update / Reed
  - Accepting applications for the TEC / Steve
    - Insurer member: <https://boards.utah.gov/s/board-seat/a028y000001ObWyAAK/seat13672>
    - Agency member: <https://boards.utah.gov/s/board-seat/a028y000001ObWzAAK/seat13673>
    - Agency member: <https://boards.utah.gov/s/board-seat/a028y000001ObWxAAK/seat13671>
      - This is a half-term and must be filled ASAP
  - April meeting with REC? / Steve

- **Hot Topics**
  - Loans using an attorney opinion letter / Matt Sager

*Executive Session* (None)

- **Adjourn**
- **Next Meeting: April 10, 2023** — Big Cottonwood Room, Taylorsville State Office Building

**2023 Meeting Schedule**

<del>Jan 9</del> Canceled	<del>Feb 13</del>	Mar 13	Apr 10*	May 8	<b>Jun 12</b>
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)



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4315 S. 2700 W.  
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Taylorsville, UT 84129

Google Meet

### ATTENDEES

#### TITLE & ESCROW COMMISSION

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

xDarla Milovich (*Agency, Salt Lake County*)

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

Cal Robinson (*Agency, Iron County*)

xJeff Mathews (*Public Member, Morgan County*)

#### DEPARTMENT STAFF

Jon Pike, *Insurance Commissioner*

xReed Stringham, *Deputy Comm.*

Tracy Klausmeier, *P&C Dir.*

xRandy Overstreet, *Licensing Dir.*

Patrick Lee, *Finance Dir.*

xAdam Martin, *MC Examiner*

xMichael Covington, *CE Specialist*

xSteve Gooch, *PIO Recorder*

#### PUBLIC

David Moore

Rachael Ortiz

Blake Heiner

Wade Taylor

Matt Sager

Nancy Frandsen

James Seaman

Nate Sprague

Matt Ryden

Dan Orullian

Scott Cope

Cort Ashton

Carol Yamamoto

### MINUTES — Not Approved

#### General Session: (Open to the Public)

- **Welcome** / Kim Holbrook, Chair (9:01 AM)
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
  - **Motion by Chase to adopt minutes. Seconded by Darla. Motion passes 4-0.**
    - YEA: Kim, Chase, Darla, Jeff
    - NAY: None
- **Concurrence Reports**
  - Continuing education
    - **Motion by Chase to concur. Seconded by Darla. Motion passes 4-0.**
      - YEA: Kim, Chase, Darla, Jeff
      - NAY: None
  - Licenses
    - Kim welcomes The Real Title Mountain West to the industry.

- **Motion by Chase to concur with December & January reports. Seconded by Darla. Motion passes 4-0.**
      - YEA: Kim, Chase, Darla, Jeff
      - NAY: None
  - Penalties
    - Jamie Lynn Hudson, Docket #2023-4461
      - *Timestamp 08:47*
      - The UID and Jamie Lynn Hudson agreed to a \$492 forfeiture.
      - Discussion about the facts of the case and how the UID made its determination.
      - **Motion by Chase to concur. Seconded by Jeff. Motion passes 3-0.**
        - YEA: Kim, Chase, Jeff
        - NAY: None
        - RECUSE: Darla
- **Update on 2023 Goals**
  - ULTA report / Kim
    - *Timestamp 20:08*
    - Kim gives a summary of the ULTA's convention that was held last week in Springville.
  - Discuss 2023 goals / Kim
    - *Timestamp 23:09*
    - Kim is in favor of keeping the current goals. Discussion will continue next month to give TEC members time to consider updates.
    - **Added to March agenda.**
- **New Business**
  - Attorney opinion letters / Kim
    - *Timestamp 24:35*
    - Kim gives a description of attorney opinion letters (AOL) and the issue with some lenders requesting them instead of an insurance policy. She requests that the UID issue a bulletin regarding the matter.
    - Discussion about how AOLs function, whether an AOL constitutes an insurance policy, and industry concerns with using AOLs instead of issuing an insurance policy.
- **Old Business**
- **Other Business**
  - Expiring board member terms / Steve
    - *Timestamp 55:50*
    - There are three board member seats that need to be filled. Terms are for 4 years, and applications must be received by March 31.
    - Apply at:
      - Insurer member: <https://boards.utah.gov/s/board-seat/a028y000001ObWyAAK/seat13672>
      - Agency member: <https://boards.utah.gov/s/board-seat/a028y000001ObWzAAK/seat13673>
      - Agency member: <https://boards.utah.gov/s/board-seat/a028y000001ObWxAAK/seat13671>
        - This is a half-term and must be filled ASAP
- **Hot Topics**

*Executive Session* (None)

- **Adjourn** (10:02 AM)
  - **Motion by Chase to adjourn. Seconded by Darla. Motion passes 4-0.**
    - YEA: Kim, Chase, Darla, Jeff
    - NAY: None
- **Next Meeting: March 13, 2023** — Big Cottonwood Room, Taylorsville State Office Building

**2023 Meeting Schedule**

<del>Jan 9</del> - Canceled	Feb 13	Mar 13	Apr 10*	May 8	<b>Jun 12</b>
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\*Proposed TEC/REC meeting immediately following

**Title Agency Licensing  
February 2023**

**New licenses**

<b>Agency ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Dare</b>	<b>LOA</b>
202789	THE REAL TITLE OPEN GROUP, LLC	2023-02-08	2025-02-28	TMR
202789	THE REAL TITLE OPEN GROUP, LLC	2023-02-08	2025-02-28	TS

**Renewal Licenses**

<b>Agency ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Dare</b>	<b>LOA</b>
165734	1st LIBERTY TITLE, LC	2011-02-28	2025-02-28	TE
165734	1st LIBERTY TITLE, LC	2011-02-28	2025-02-28	TMR
165734	1st LIBERTY TITLE, LC	2011-02-28	2025-02-28	TS
196731	IRON CREST NATIONAL TITLE AGENCY OF UTAH, LLC	2021-02-16	2025-02-28	TE
196731	IRON CREST NATIONAL TITLE AGENCY OF UTAH, LLC	2021-02-16	2025-02-28	TS
165563	LENNAR TITLE LLC	2011-02-07	2025-02-28	TE
165563	LENNAR TITLE LLC	2011-02-07	2025-02-28	TMR
165563	LENNAR TITLE LLC	2011-02-07	2025-02-28	TS
177227	MOUNTAINLAND TITLE INSURANCE AGENCY, LLC	2015-02-05	2025-02-28	TE
177227	MOUNTAINLAND TITLE INSURANCE AGENCY, LLC	2015-02-05	2025-02-28	TS
196694	TIAGO TITLE LLC	2021-02-08	2025-02-28	TE
196694	TIAGO TITLE LLC	2021-02-08	2025-02-28	TS

**Lapsed Licenses**

<b>Agency ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expired Dare</b>	<b>LOA</b>
(none)				

**Reinstated Licenses**

<b>Agency ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Dare</b>	<b>Reinstated</b>	<b>LOA</b>
196561	MERAKI TITLE INSURANCE AGENCY, LLC	2021-01-27	2025-01-31	2023-02-06	TS

**Title Agent Licensing  
February 2023**

**New Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
2076304	ETCHART, SHAYLEE	2023-02-27	2025-07-31	TE
2073829	ROWE, DEREK	2023-02-23	2025-05-31	TE
2075841	RYDALCH, COURTNIÉ	2023-02-22	2025-02-28	TMR
34809	STAILEY, D	2023-02-22	2026-01-31	TE
2065901	WOLANSKI, BRANDY	2023-02-15	2025-08-31	TE

**Renewed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
40399	ACOR, DAVID	1996-01-08	2025-02-28	TE
1876544	BAIRD, SUZETTE	2020-11-20	2025-02-28	TMR
39313	BALLANTYNE, J	1998-03-18	2025-02-28	TMR
1769308	BANZHAF, EDEN	2018-06-22	2025-02-28	TE
27308	BARTLETT, BRUCE	1991-02-11	2025-02-28	TE
27308	BARTLETT, BRUCE	1982-09-29	2025-02-28	TS
1653838	BISHOP, MELISSA	2020-11-30	2025-02-28	TE
135404	BORGET, STEVEN	2006-10-12	2025-02-28	TE
135404	BORGET, STEVEN	2006-10-30	2025-02-28	TS
104463	BOWLER, BRET	2004-07-29	2025-02-28	TS
31939	BRIDGEFORTH, S	2006-08-22	2025-02-28	TE
31939	BRIDGEFORTH, S	1990-12-27	2025-02-28	TS
1662648	BROADHEAD, BRETT	2016-05-23	2025-02-28	TE
131315	CHERRY, CHRISTOPHER	2006-07-13	2025-02-28	TS
131315	CHERRY, CHRISTOPHER	2007-08-09	2025-02-28	TE
133470	CHRISTENSEN, NATHAN	2006-08-28	2025-02-28	TMR
35195	COPE, DAVID	1980-10-01	2025-02-28	TS
35195	COPE, DAVID	1980-10-01	2025-02-28	TE
1695864	CULLEN, JENNA	2017-02-13	2025-02-28	TE
106703	Christensen, Tina	2004-10-14	2025-02-28	TS
106703	Christensen, Tina	2006-09-22	2025-02-28	TE
1565484	DART, NICKOLAS	2014-04-22	2025-02-28	TE
1565484	DART, NICKOLAS	2014-04-22	2025-02-28	TS
139774	DOUGLAS, STACY	2007-02-27	2025-02-28	TE
40250	DUNN, RACQUEL	1998-06-19	2025-02-28	TE
1907338	Daley, Cassidy	2020-10-28	2025-02-28	TE
1449470	ENCE, JESSE	2016-03-03	2025-02-28	TE
99061	FERGUSON, STEFFANIE	2004-04-01	2025-02-28	TE
1868633	FORSBERG, ALLISON	2020-08-21	2025-02-28	TE
1909848	FORSGREN, KYLE	2020-11-02	2025-02-28	TMR
1909848	FORSGREN, KYLE	2020-11-02	2025-02-28	TE
77611	GEARY, SPENCER	2002-05-29	2025-02-28	TMR
77611	GEARY, SPENCER	2003-05-06	2025-02-28	TE

**Renewed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
1765267	GRAZIANI, THOMAS	2018-05-25	2025-02-28	TS
52727	GREEN, JULIE	2000-09-29	2025-02-28	TE
106627	HANSEN, AARON	2004-10-13	2025-02-28	TE
1682195	HANSON, GENTRY	2016-10-20	2025-02-28	TE
37090	HARDMAN, KEVIN	2000-03-08	2025-02-28	TE
138254	HELMS, NATALIE	2006-12-22	2025-02-28	TE
96031	JOHNSON, SARA	2003-11-13	2025-02-28	TE
1781450	JONES, JUSTIN	2018-09-28	2025-02-28	TMR
30309	JORDAN, JOY	1996-11-18	2025-02-28	TE
1776159	KUESER, DERRICK	2019-02-07	2025-02-28	TE
1674519	LEWIS, WILLIAM	2016-09-07	2025-02-28	TS
33757	LIECHTY, LAURA	1992-12-01	2025-02-28	TS
95597	MAUSS, JACOB	2004-04-20	2025-02-28	TMR
1740044	MECHAM, LAUREN	2018-10-25	2025-02-28	TE
30321	MERRILL, DOROTHY	1991-01-10	2025-02-28	TE
1798137	MINTON, TAMMY	2018-12-06	2025-02-28	TS
78318	MOSLEY, JENNIFER	2014-08-18	2025-02-28	TE
30794	NEWMAN, MARK	1996-02-09	2025-02-28	TMR
92249	PARR, KIM	2003-07-15	2025-02-28	TE
61837	PERKINS, CHETT	2001-01-24	2025-02-28	TS
61837	PERKINS, CHETT	2021-05-05	2025-02-28	TE
32163	PIERCE, SHELLY	1994-07-06	2025-02-28	TE
75905	PILI, LORI	2018-11-08	2025-02-28	TE
30768	RAMMELL, BRIAN	1998-10-08	2025-02-28	TS
30768	RAMMELL, BRIAN	2003-12-26	2025-02-28	TE
138544	RIVERA, NURIA	2007-02-14	2025-02-28	TE
31980	SHEPPARD, DODY	1998-06-25	2025-02-28	TMR
31980	SHEPPARD, DODY	1999-03-19	2025-02-28	TE
82733	SODERQUIST, CRAIG	2006-11-28	2025-02-28	TS
82733	SODERQUIST, CRAIG	2002-10-18	2025-02-28	TMR
82733	SODERQUIST, CRAIG	2002-10-18	2025-02-28	TE
1928924	TAYLOR, ATALIE	2021-02-12	2025-02-28	TE
50107	WILLIAMSON, RONDA	1994-07-29	2025-02-28	TE
1672745	Walker, Shae	2016-08-18	2025-02-28	TMR
77251	YOUNG, SARA	2002-05-20	2025-02-28	TS

**Lapsed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expired Date</b>	<b>LOA</b>
26250	EDWARDS, MARVA	1994-06-01	2023-01-31	TE
101503	FORSBERG, STACEY	2004-05-11	2023-01-31	TMR
101503	FORSBERG, STACEY	2017-11-27	2023-01-31	TS
101503	FORSBERG, STACEY	2005-05-03	2023-01-31	TE
1767711	MECHAM, TANNER	2018-06-20	2023-01-31	TE
40030	MOSER, SONJA	1998-06-12	2023-01-31	TE
40030	MOSER, SONJA	1997-12-19	2023-01-31	TS



**Lapsed Licenses**

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108160	PAULSON, KARL	2004-12-01	2023-01-31	TMR
38916	RICHARDS, JANICE	1986-04-08	2023-01-31	TE

**Reinstated Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>Reinstated</b>	<b>LOA</b>
1464736	STREET, SARAH	2011-08-03	2024-02-29	2023-02-23	TE