



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 & Time: **March 9, 2026 at 9:00 AM**

Google Meet: <https://meet.google.com/ubd-pzpq-tcw>

Phone: 573-621-2430 **PIN:** 594 064 849#

In Person: 4315 S. 2700 W., Flaming Gorge Room, Taylorsville, UT 84129

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*

Anam Schab, *Title Examiner*

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 2026 Goals**
 - ULTA report / Kim
- **Department Topics** / Anam
 - Annual report submissions
- **Marketing Questions** / Anam
 - Q1: Advertising title services in a lifestyle/real estate magazine
- **New Business**
 - Written comments on R592-18 / Nate
- **Old Business**
- **Other Business**
 - Legislative update / Reed

Executive Session (None)

- **Adjourn**

Next Meeting: April 13, 2026 — Flaming Gorge Room, Taylorsville State Office Building

2026 Meeting Schedule

Jan 12**	Feb 9**	Mar 9	Apr 13	May 11*	Jun 8
Jul 13	Aug 10	Sep 14	Oct 19*	Nov 9	Dec 14**

*Proposed TEC/REC meeting immediately following

**Online only

2026 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
8. Increase industry and consumer awareness of artificial intelligence (AI) usage
9. Increase awareness of the new FinCEN reporting rule
10. Encourage the industry to submit hot topics/current trends for the "Other Business" section of the agenda

Title Agency Licensing

Feb 2026

New Licenses

Agency ID	Name	Orig Issue Date	Expire Date	LOA
208757	ADVANCE TITLE INSURANCE AGENCY LLC	2026-02-24	2028-02-29	TS

Renewal Licenses

Agency ID	Name	Orig Issue Date	Expire Date	LOA
6951	ACCESS TITLE COMPANY, INC	1989-12-06	2028-02-29	TE
6951	ACCESS TITLE COMPANY, INC	1989-12-06	2028-02-29	TS
6447	CEDAR LAND TITLE, INC	1984-02-22	2028-02-29	TE
6447	CEDAR LAND TITLE, INC	1984-02-22	2028-02-29	TS
193128	FIDELITY NATIONAL TITLE AGENCY OF UTAH, LLC	2020-02-20	2028-02-29	TE
193128	FIDELITY NATIONAL TITLE AGENCY OF UTAH, LLC	2020-02-20	2028-02-29	TS
6953	INVEST TITLE SERVICES, INC	1990-02-05	2028-02-29	TE
6953	INVEST TITLE SERVICES, INC	1990-02-05	2028-02-29	TMR
6953	INVEST TITLE SERVICES, INC	1990-02-05	2028-02-29	TS
174379	SILVER LEAF TITLE INSURANCE AGENCY	2014-02-11	2028-02-29	TE
174379	SILVER LEAF TITLE INSURANCE AGENCY	2014-02-11	2028-02-29	TS
6772	SOUTHERN UTAH TITLE COMPANY OF CEDAR CITY	1986-02-18	2028-02-29	TE
6772	SOUTHERN UTAH TITLE COMPANY OF CEDAR CITY	1986-02-18	2028-02-29	TS
200171	SUMMIT TITLE AGENCY OF UTAH, LLC	2022-02-22	2028-02-29	TE
200171	SUMMIT TITLE AGENCY OF UTAH, LLC	2022-02-22	2028-02-29	TS
6974	SUTHERLAND TITLE COMPANY	1990-02-13	2028-02-29	TE
6974	SUTHERLAND TITLE COMPANY	1990-02-13	2028-02-29	TS
162436	VENDORTRAK TITLE INSURANCE AGENCY LLC	2010-02-02	2028-02-29	TE
162436	VENDORTRAK TITLE INSURANCE AGENCY LLC	2010-02-02	2028-02-29	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

Feb 2026

New Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
2207899	BRANDT, SHERRI	2026-02-12	2029-01-31	TE
1956855	COSS, MARIA	2026-02-17	2028-10-31	TE
2209377	JONES, HALEE	2026-02-19	2028-12-31	TE
2207376	KNIGHT, KAMBREE	2026-02-20	2029-01-31	TE
2207376	KNIGHT, KAMBREE	2026-02-20	2029-01-31	TMR
2209287	ROSS, KATHRYN	2026-02-17	2028-02-29	TE
2210887	SAVAGE, TORY	2026-02-26	2028-03-31	TMR
2207548	SCHENKEL, DANIEL	2026-02-23	2028-02-29	TMR

Renewed Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
38182	ASHTON, CORTLUND	1995-09-14	2028-02-29	TS
38182	ASHTON, CORTLUND	1995-09-14	2028-02-29	TE
1457512	BAGLEY, LUCAS	2011-05-09	2028-02-29	TS
1457512	BAGLEY, LUCAS	2013-04-23	2028-02-29	TE
76047	BAUMGART, JOEL	2002-04-15	2028-02-29	TS
40561	BRINGHURST, MICHAEL	1999-02-17	2028-02-29	TS
40561	BRINGHURST, MICHAEL	2002-05-02	2028-02-29	TE
1746427	BROWN, WANN	2018-02-05	2028-02-29	TE
1746427	BROWN, WANN	2018-02-05	2028-02-29	TS
2008575	CALDWELL, AMANDA	2022-03-02	2028-02-29	TE
2008575	CALDWELL, AMANDA	2022-01-21	2028-02-29	TS
71241	CARTER, KRISTY	2001-11-07	2028-02-29	TE
42640	CURLIS, D	1993-04-07	2028-02-29	TS
35771	DEAN, RODNEY	1999-11-10	2028-02-29	TS
35771	DEAN, RODNEY	2002-03-01	2028-02-29	TE
39505	DYE, TRACY	1994-01-26	2028-02-29	TMR
40317	EVANS, BRUCE	1992-01-31	2028-02-29	TS
40317	EVANS, BRUCE	1992-01-31	2028-02-29	TE
68155	Frei, Jennifer	2001-07-25	2028-02-29	TE
30595	GARDINER, JOYCE	1992-01-24	2028-02-29	TE
30595	GARDINER, JOYCE	1995-02-15	2028-02-29	TS
91663	HARRIS, DEBRA	2003-06-26	2028-02-29	TE
40036	HEPPLER, LESLIE	1993-06-10	2028-02-29	TE
1856735	JENSEN, JORDAN	2021-03-24	2028-02-29	TE
31164	KEARNS, SHARON	1993-09-27	2028-02-29	TE
1740544	KEETCH, MCKAY	2018-01-30	2028-02-29	TS
1740544	KEETCH, MCKAY	2019-02-25	2028-02-29	TE
89680	LEWIS, MICHAEL	2010-12-14	2028-02-29	TS
89680	LEWIS, MICHAEL	2011-01-07	2028-02-29	TE
89680	LEWIS, MICHAEL	2003-05-06	2028-02-29	TMR

Renewed Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
1520800	LIECHTY, NICOLE	2024-07-29	2028-02-29	TS
1520800	LIECHTY, NICOLE	2013-03-06	2028-02-29	TE
1839095	Larsen, Barbara	2019-09-16	2028-02-29	TMR
118931	MOORE, ADAM	2005-09-23	2028-02-29	TE
98443	MORTENSEN, JEFFREY	2004-02-09	2028-02-29	TS
1704204	NEVILLE, PATRICK	2017-04-17	2028-02-29	TS
93959	OLSON, LAURIZA	2003-09-08	2028-02-29	TS
113915	OSTLER, TAISHA	2005-05-17	2028-02-29	TE
1993820	Olsen, Jaquelyn	2023-11-01	2028-02-29	TE
1993820	Olsen, Jaquelyn	2021-11-23	2028-02-29	TS
96376	PLYER, THELISSA	2003-11-26	2028-02-29	TS
2106329	POLK, GEOFFREY	2023-10-17	2028-02-29	TS
2106329	POLK, GEOFFREY	2023-11-14	2028-02-29	TE
2008577	REA, KARYN	2022-03-10	2028-02-29	TE
2008577	REA, KARYN	2022-01-21	2028-02-29	TS
2087544	RETTOF, ANNE	2023-05-30	2028-02-29	TE
144028	ROBERTSON, MARCY	2007-09-25	2028-02-29	TE
2118255	SCHENCK, BRENDA	2024-02-20	2028-02-29	TE
2094685	SHANNON, MARCINA	2023-08-08	2028-02-29	TS
45633	SILER, R	1985-08-18	2028-02-29	TS
45633	SILER, R	1985-08-18	2028-02-29	TE
137842	STEGGELL, JOSEPH	2007-05-16	2028-02-29	TS
137842	STEGGELL, JOSEPH	2007-08-03	2028-02-29	TE
115649	STEINER, JASON	2005-08-16	2028-02-29	TE
115649	STEINER, JASON	2005-07-07	2028-02-29	TS
2092229	STEWART, KADEN	2024-01-25	2028-02-29	TE
147168	Skousen, Holly	2007-06-22	2028-02-29	TS
147168	Skousen, Holly	2021-04-09	2028-02-29	TE
1711646	TRINTA-RUIZ, EDWIN	2017-06-28	2028-02-29	TE
1361879	TURNIDGE, ELISHA	2008-05-12	2028-02-29	TE
45362	TWITCHELL, BARBARA	1987-05-26	2028-02-29	TE
45362	TWITCHELL, BARBARA	1987-05-26	2028-02-29	TS
1614767	VANCE, KRISTEN	2017-01-20	2028-02-29	TE
1614767	VANCE, KRISTEN	2015-06-05	2028-02-29	TMR
2111876	VORWALLER, ALICE	2023-12-07	2028-02-29	TE
30907	WILLIAMSEN, ROBERT	1994-12-27	2028-02-29	TS
30907	WILLIAMSEN, ROBERT	1994-12-27	2028-02-29	TE
71117	WILLOUGHBY, CASEY	2001-11-01	2028-02-29	TE
1604827	YOUNG, SHERRY	2015-03-02	2028-02-29	TE

Lapsed Licenses

Agent ID	Name	Orig Issue Date	Expired Date	LOA
1931526	GOBLE, OLIVIA	2021-04-06	2026-01-31	TE
1476678	SIMPSON, AMBER	2012-01-03	2026-01-31	TE
34809	STAILEY, D	2023-02-22	2026-01-31	TE
1990669	SWITZER, TAMRA	2021-10-20	2026-01-31	TE

Lapsed Licenses

Agent ID	Name	Orig Issue Date	Expired Date	LOA
2096213	TUCKER, CHASE	2023-08-17	2026-01-31	TMR
2102790	WANAMAKER, JOSHUA	2023-10-16	2026-01-31	TE

Reinstated Licenses

Agent ID	Name	Orig Issue Date	Expire Date	Reinstated	LOA
1759004	NIELSEN, NICHOLAS	2018-08-31	2027-06-30	2026-02-04	TMR
1759004	NIELSEN, NICHOLAS	2019-03-11	2027-06-30	2026-02-04	TS
1759004	NIELSEN, NICHOLAS	2019-03-11	2027-06-30	2026-02-04	TE
2086681	SMITH, BRIDGETTE	2023-05-24	2027-09-30	2026-02-23	TE

TEC Marketing Question #1

The question

I'd like to run an advertisement for title services in a lifestyle/real estate magazine but I know there are some rules about that. Is it ok for me to advertise in the magazine and what do I need to avoid doing to stay in compliance?

Info about the advertisement

The article would just be about my company. Logo and contact info, company resume, great customer service, specialties and areas of service. That's about it.

Info about the lifestyle/real estate magazine:

"The exclusive real estate partner of [Company] -- We are a consortium of top-tier brokerages worldwide.

[Company Subsidiary] is owned and run by brokerages, with a [Company] ownership stake creating an interest in our success. Membership in our network is reserved for the most distinguished brokerages in select cities and second-home destinations.

Leveraging [Company's] worldwide reach and digital audience of more than 140 million, we introduce discerning buyers and sellers to a curated collection of prestigious properties and the agents who represent them.

Presenting the world's most exceptional residences, [Company Subsidiary] helps agents engage and inspire an increasingly global audience of discerning buyers and sellers. Homes are presented with timely market data and top-tier editorial."

Comments on R592-18

Comment #1

I have a few concerns regarding the language of this proposed rule.

1. If the rule is going to have a timeline for disbursement based on the “closing” of a real estate transaction – this term needs to be defined. Is it meant to read as of the “recording” of the deeds?
2. I think two days is potentially too short of a time period, depending on the definition of closing. There are numerous instances where there are legitimate reasons why a title company may be required to hold funds beyond 2 days, for reasons that are unrelated to whatever the policy justification for this rule is.
3. What about situations where the transaction may involve a construction loan, but there are disputed matters/liens and to move forward notwithstanding the dispute, the title company holds back funds in escrow as security for these matters? For example, what if a party to a transaction disputes the validity of a mechanics lien and ask for funds to be held in escrow in compliance with the terms of Utah Code Section 38-1a-804 (Notice of Release of Lien and Substitution of Alternate Security)? The way this proposed rule is written, it seems to me that this rule would potentially prohibit a title company from assisting with a client to comply with this code section, although this is something title companies have traditionally facilitated for their clients from time to time in order to issue clear title without exception for the disputed mechanics lien.