



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: April 13, 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
 - Continuing education
- **Update on 2026 Goals**
 - ULTA report / Kim
- **Department Topics** / Anam
 - Annual report submissions
- **New Business**
 - Charging for trade association use of space, R592-6 / Nathan
- **Old Business**
- **Other Business**
 - TEC/REC meeting? / Steve

Executive Session (None)

- **Adjourn**

Next Meeting: May 11, 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
Mar 2026

New licenses

Agency ID	Name	Orig Issue Date	Expire Date	LOA
208804	FAIRWAY TITLE, LLC	2026-03-02	2028-03-31	TMR
208804	FAIRWAY TITLE, LLC	2026-03-02	2028-03-31	TS

Renewal Licenses

Agency ID	Name	Orig Issue Date	Expire Date	LOA
193469	AMICUS TITLE & ESCROW SERVICES, LLC	2020-03-19	2028-03-31	TE
193469	AMICUS TITLE & ESCROW SERVICES, LLC	2020-03-19	2028-03-31	TS
7812	ANDERSON-OLIVER TITLE INSURANCE AGENCY, INC.	1999-12-10	2027-12-31	TE
7812	ANDERSON-OLIVER TITLE INSURANCE AGENCY, INC.	1999-12-10	2027-12-31	TS
187435	GOLDENWEST FINANCIAL SERVICES LLC	2022-02-03	2028-03-31	TE
187435	GOLDENWEST FINANCIAL SERVICES LLC	2022-02-03	2026-10-31	TS
6835	JUAB TITLE & ABSTRACT COMPANY	1984-03-30	2028-03-31	TE
6835	JUAB TITLE & ABSTRACT COMPANY	1984-03-30	2028-03-31	TS
6966	PARK CITY TITLE COMPANY	1990-03-01	2028-03-31	TE
6966	PARK CITY TITLE COMPANY	1990-03-01	2028-03-31	TS
6413	SOUTHERN UTAH TITLE COMPANY	1982-03-22	2028-03-31	TE
6413	SOUTHERN UTAH TITLE COMPANY	1982-03-22	2028-03-31	TS
6577	SUNRISE TITLE COMPANY	1982-03-11	2028-03-31	TE
6577	SUNRISE TITLE COMPANY	1982-03-11	2028-03-31	TS
200397	UTAH LAND AND TITLE AGENCY, LLC	2022-03-24	2028-03-31	TE
200397	UTAH LAND AND TITLE AGENCY, LLC	2022-03-24	2028-03-31	TS
15326	UTAH MOUNTAIN TITLE AND ESCROW	2006-03-28	2028-03-31	TE
15326	UTAH MOUNTAIN TITLE AND ESCROW	2006-03-28	2028-03-31	TMR
15326	UTAH MOUNTAIN TITLE AND ESCROW	2006-03-28	2028-03-31	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
Mar 2026**

New Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
2201157	GARCIA, GERARDO	2026-03-06	2028-03-31	TMR
2211692	MCBETH, MATTHEW	2026-03-31	2028-11-30	TMR
1569739	MOTTA, BREEANN	2026-03-10	2028-06-30	TMR

Renewed Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
94867	ADAMS, JADE	2003-10-06	2028-03-31	TE
44105	ADAMS, MARILYN	1975-07-31	2028-03-31	TS
2021418	BALDACCI, TRACI	2022-03-31	2028-03-31	TE
149733	BALDWIN, NATHAN	2007-08-14	2028-03-31	TMR
1858357	CARNAHAN, CAROLYN	2020-01-02	2028-03-31	TE
1707959	CARROLL, JESSICA	2017-05-31	2028-03-31	TE
53277	CARTER, VICKI	1989-10-23	2028-03-31	TS
53277	CARTER, VICKI	1989-10-23	2028-03-31	TE
41472	CHATWIN, RYAN	1994-11-04	2028-03-31	TE
1705090	DELAHUNTY, KATHERINE	2017-04-19	2028-03-31	TE
1648630	DEPASQUALE, JOHN	2016-01-29	2028-03-31	TS
95184	DODSON, CHARITY	2003-10-15	2028-03-31	TE
31745	EBY, PERI	1995-11-28	2028-03-31	TMR
31745	EBY, PERI	1999-02-02	2028-03-31	TE
130214	FITZEN, WHITNEY	2006-06-16	2028-03-31	TMR
9450	FLEMING, VICKI	1995-10-31	2028-03-31	TE
148119	GALE, JEREMY	2007-08-20	2028-03-31	TS
148119	GALE, JEREMY	2008-08-04	2028-03-31	TE
1940022	GHIRARDELLI, ANDREA	2023-06-12	2028-03-31	TE
38822	GONZALES, MARK	1989-10-10	2028-03-31	TS
1728000	HALPIN, SHALAINÉ	2018-03-09	2028-03-31	TE
1389651	HAMMER, TERYL	2023-08-10	2028-03-31	TS
1389651	HAMMER, TERYL	2009-04-16	2028-03-31	TE
37481	HARPER, LORI	1980-02-21	2028-03-31	TS
37481	HARPER, LORI	1980-02-21	2028-03-31	TE
1558284	JACOBS, AARON	2014-02-18	2028-03-31	TE
1558284	JACOBS, AARON	2020-02-28	2028-03-31	TS
46278	JARRARD, JAY	2000-03-30	2028-03-31	TMR
46278	JARRARD, JAY	2000-03-30	2028-03-31	TE
85436	JENSEN, JESSICA	2013-06-17	2028-03-31	TE
2092921	JEPSON, BRIAN	2023-07-14	2028-03-31	TE
2092921	JEPSON, BRIAN	2023-08-14	2028-03-31	TS
34447	JOHNSON, WILLIAM	2003-05-05	2028-03-31	TE
1540743	LANDA, RONDA	2013-10-17	2028-03-31	TMR
40174	LUND, TERRIE	2005-11-04	2028-03-31	TE

40174	LUND, TERRIE	2022-09-27	2028-03-31	TS
9296	MILLER, STACEY	1999-06-22	2028-03-31	TE
96201	MOSER, CHRISTINA	2003-11-18	2028-03-31	TE
95550	NIELSON, JOHN	2003-10-28	2028-03-31	TS
95550	NIELSON, JOHN	2008-01-02	2028-03-31	TE
2090972	OLSEN, AARON	2023-06-29	2028-03-31	TE
44936	ORME, JOSEPH	2007-08-09	2028-03-31	TE
44936	ORME, JOSEPH	2004-05-06	2028-03-31	TS
42899	PALMER, CAMILLE	1999-12-02	2028-03-31	TE
2098970	PERLOW, BONNIE	2023-08-24	2028-03-31	TS
69655	PETERSON, LESLIE	2001-09-11	2028-03-31	TE
95027	REEVES, SELENA	2025-09-25	2028-03-31	TS
95027	REEVES, SELENA	2003-10-09	2028-03-31	TE
1920904	RICKS, MADELINE	2023-04-12	2028-03-31	TE
1703338	RONDINELLI, JAMIE	2018-02-05	2028-03-31	TE
1393264	Riley, Tiffany	2009-07-28	2028-03-31	TE
145428	SCHULTZ, CONNIE	2007-05-08	2028-03-31	TE
33986	SHERMAN, TODD	1999-09-08	2028-03-31	TS
33986	SHERMAN, TODD	2001-02-20	2028-03-31	TE
66540	SHOCKLEY, MATTHEW	2001-10-24	2028-03-31	TS
66540	SHOCKLEY, MATTHEW	2001-10-24	2028-03-31	TE
1655781	SHOELL, SANDI	2016-03-28	2028-03-31	TE
95360	SHROPE, STEVEN	2011-09-07	2028-03-31	TS
95360	SHROPE, STEVEN	2003-10-21	2028-03-31	TE
91692	SMALLEY, GREGORY	2007-01-19	2028-03-31	TE
91692	SMALLEY, GREGORY	2003-06-27	2028-03-31	TS
30655	SMITH, VICKIE	1992-01-03	2028-03-31	TE
86862	SNOW, COREY	2003-08-04	2028-03-31	TS
123768	SNYDER, CHRISTINE	2006-01-19	2028-03-31	TE
31642	SPENCER, MARLA	1993-07-09	2028-03-31	TE
33058	STEPHENSON, CREED	2003-03-26	2028-03-31	TE
33058	STEPHENSON, CREED	1999-06-21	2028-03-31	TS
126537	STRATTON, JUSTIN	2006-03-17	2028-03-31	TMR
126537	STRATTON, JUSTIN	2007-12-10	2028-03-31	TE
1943124	SWAN, MESIA	2021-04-13	2028-03-31	TE
144552	SWENSEN, SHERRIE	2007-06-07	2028-03-31	TE
99062	Slack, Khristine	2004-02-23	2028-03-31	TE
1974598	TIRMENSTEIN, LINDSEY	2021-10-18	2028-03-31	TE
113264	TORRES, STEVIE JO	2005-04-27	2028-03-31	TE
1441185	TRIEBELS, STEPHNI	2021-08-19	2028-03-31	TE
138280	Tyler, Steffanie	2007-05-17	2028-03-31	TE
65598	USHER, KELLI	2001-05-04	2028-03-31	TE
124453	WEICHERS, MICHAEL	2006-01-30	2028-03-31	TMR
1972115	Williams, Jenise	2021-08-20	2028-03-31	TE

Lapsed Licenses

Agent ID	Name	Orig Issue Date	Expired Date	LOA
1725981	GINES, TYLER	2017-09-18	2026-02-28	TE
1542565	HAMBLIN, COURTNEY	2016-01-13	2026-02-28	TE
2108163	HARPER, ELIZABETH	2023-11-06	2026-02-28	TE
1611637	MOORE, MISTY	2015-04-28	2026-02-28	TE
1640141	MUNOZ, KEELY	2015-11-19	2026-02-28	TMR
32059	SUMMERS, JOANN	1995-08-29	2026-02-28	TE
1464736	Talbot, Sarah	2011-08-03	2026-02-28	TE
1837726	VAN WYK, NATALIA	2019-09-30	2026-02-28	TE

Reinstated Licenses

Agent ID	Name	Orig Issue Date	Expire Date	Reinstated	LOA
112713	CHRISTENSEN, F	2005-04-19	2027-08-31	2026-03-10	TS
41096	Coleman Pace, Tamra	1998-12-09	2028-02-29	2026-03-05	TS
36189	MARTIN, MICHAEL	1997-04-17	2028-02-29	2026-03-26	TE
36189	MARTIN, MICHAEL	2020-03-26	2028-02-29	2026-03-26	TS

1st Quarter Jan - March 2026 Approved Title Courses

Approval Date	Jan-26	Provider Name	Totals
			19
1/7/2026	ALTA Insights:Navigating Mechanic's Liens Coverage in Commercial Transactions	American Land Title Association	
1/9/2026	FinCEN FAQs	DHI Title Insurance Company	
1/13/2026	FIRPTA	Utah Land Title Association	
1/13/2026	FinCEN	Utah Land Title Association	
1/13/2026	Practical AI for Title and Escrow	Utah Land Title Association	
1/13/2026	Underwriter Panel	Utah Land Title Association	
1/13/2026	2026 ALTA Commercial Network	American Land Title Association	
1/14/2026	AU - Recognizing and Preventing Fraud	Ohio Republic National Title Ins Co.	
1/15/2026	FinCEN Real Estate Reports	Metro National Title	
1/20/2026	Wire Fraud Prevention	Utah Land Title Association	
1/27/2026	Inside the Deal	American Land Title Association	
1/27/2026	Building Stronger Lender Relationship	American Land Title Association	
1/27/2026	Real Fraud, Real Lessons	American Land Title Association	
1/27/2026	ICYMI The Residential Real Estate Rule	American Land Title Association	
1/27/2026	From Pilot to Purchase	American Land Title Association	
1/27/2026	Preparing for the AI Era	American Land Title Association	
1/27/2026	ALTA Best Practices: A Practical Guide	American Land Title Association	
1/27/2026	How Data-Driven Automation is Transforming Title	American Land Title Association	
1/29/2026	Surveys and Legal Descriptions	First American Title Ins. Co.	
Approval Date	Feb-26	Provider Name	Totals
			7
2/1/2026	February 2026 Closer Training	Southern Utah Title Ins. Co.	
2/3/2026	FinCENs New Real Estate Reporting Rule	Utah Land Title Association	
2/4/2026	Economic Outlook 2026	Stewart Title Ins. Agency of UT Inc.	
2/4/2026	FinCENs New Anti-Money Laundering Rule	Stewart Title Ins. Agency of UT Inc.	
2/6/2026	Artificial Intelligence in Real Estate-Transaction Risk	First American Title Ins. Co.	
2/9/2026	Beyond the Hype: A Practical Playbook for AI in the Title Industry	American Land Title Association	

1st Quarter Jan - March 2026 Approved Title Courses

2/23/2026	Policy Coverages and Claims	Fulghum Inc.	
Approval Date	Mar-26	Provider Name	Totals
			6
3/2/2026	FinCEN Residential Real Estate Reporting	US Title Insurance Agency LLC	
3/6/2026	AI in Title and Escrow	Utah Land Title Association	
3/9/2026	Understanding Extra Hazardous Risks and Claim Avoidance	Fulghum	
3/20/2026	Anti-Money Laundering Regulations	Chicago Title Utah	
3/25/2026	Claims: Unusual and Curious Cases	First American Title Ins. Co.	
3/26/2026	AU - CertifID's State of Wire Fraud 2026	Old Republic National Title Ins. Co.	