



# Insurance Department

State of Utah

GARY R. HERBERT  
Governor  
SPENCER J. COX  
Lieutenant Governor  
TODD E. KISER  
Commissioner

## State of Utah Title & Escrow Commission Meeting Meeting Information

**Date:** April 15, 2019

**Time:** 9:00 AM

**Place:** East Building, Copper Room  
or by telephone: **1-877-820-7831**  
passcode: **827555#**

### ATTENDEES

#### TITLE & ESCROW COMMISSION

Chair, James Swan ( <i>Insurer, Salt Lake County</i> )	Nancy Frandsen ( <i>Insurer, Salt Lake County</i> )
Vice Chair, Alison McCoy ( <i>Agency, Tooele County</i> )	David Moore ( <i>Agency, Salt Lake County</i> )
Randy Smart ( <i>Public Member, Salt Lake County</i> )	Perri Babalis, <i>AG Counsel - TEC</i>

#### DEPARTMENT STAFF

Todd Kiser, <i>Ins. Commissioner</i>	Reed Stringham, <i>Deputy Comm.</i>	Tracy Klausmeier, <i>P&amp;C Dir.</i>
Randy Overstreet, <i>Licensing Dir.</i>	Michael Covington, <i>CE Specialist</i>	Adam Martin, <i>Examiner</i>
Steve Gooch, <i>PIO Recorder</i>		

### AGENDA

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

- **Welcome** / James Swan, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Reed
  - Licenses
  - Quarterly continuing education report
    - ~~January~~ / April / July / October
- **Board Duties & Responsibilities** / Perri
- **Update on 2019 Goals**
  - ULTA report / James
  - Real Estate Commission report / Nancy
- **New Business**
  - Title companies disbursing construction loans / Nancy
- **Old Business**
- **Other Business**
  - Annual & Controlled Business reports due April 30 / Adam
  - Update on commissioner terms / Steve
- **Hot Topics**

#### *Executive Session (None)*

- **Adjourn**
- **Next Meeting: May 13, 2019** — Copper Room

**2019 Meeting Schedule in Copper Room\***

<del>Jan 14</del>	<del>Feb 11</del>	<del>Mar 11</del>	Apr 15	May 13	Jun 10
Jul 8	Aug 12	Sept 9	Oct 21	Nov 18	Dec 16

\* as currently scheduled; may change after Legislative Session

**2019 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

**Title Agency Licensing  
March 2019**

**New Licenses:**

<b>Agency ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
(none)				

**Renewed Licenses:**

<b>Agency ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
7624	AMERICAN SECURE TITLE INSURANCE AGENCY	1-Oct-98	31-Mar-21	TE
7624	AMERICAN SECURE TITLE INSURANCE AGENCY	1-Oct-98	31-Mar-21	TS
6547	MOUNTAIN VIEW TITLE & ESCROW, INC	6-Mar-79	31-Mar-21	TE
6547	MOUNTAIN VIEW TITLE & ESCROW, INC	6-Mar-79	31-Mar-21	TMR
6547	MOUNTAIN VIEW TITLE & ESCROW, INC	6-Mar-79	31-Mar-21	TS
184364	SYNERGY TITLE INSURANCE AGENCY LLC	7-Mar-17	31-Mar-21	TE
184364	SYNERGY TITLE INSURANCE AGENCY LLC	7-Mar-17	31-Mar-21	TS
165841	TITLE GUARANTEE A TITLE INSURANCE AGENCY LLC	8-Mar-11	31-Mar-21	TE
165841	TITLE GUARANTEE A TITLE INSURANCE AGENCY LLC	8-Mar-11	31-Mar-21	TMR
165841	TITLE GUARANTEE A TITLE INSURANCE AGENCY LLC	8-Mar-11	31-Mar-21	TS
16271	TRUSTEE'S TITLE & ESCROW LC	8-Mar-07	31-Mar-21	TE
16271	TRUSTEE'S TITLE & ESCROW LC	8-Mar-07	31-Mar-21	TS

**Lapsed Licenses:**

<b>Agency ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expired Date</b>	<b>LOA</b>
160146	UNITY TITLE LLC	4-Mar-09	31-Mar-19	TE
160146	UNITY TITLE LLC	4-Mar-09	31-Mar-19	TS

**Reinstated Licenses:**

<b>Agency ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>Reinstated Date</b>	<b>LOA</b>
(none)					

**Title Agent Licensing:  
March 2019**

**New Licenses:**

<b>Indiv ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
1809439	ALLRED, KRISTA	21-Mar-19	30-Apr-21	TE
1810836	MARETT, BREANNA	13-Mar-19	30-Sep-21	TE
1811698	MCKENZIE, SUZANNE	1-Apr-19	31-Dec-21	TMR
1810665	SMITH, MORGAN	21-Mar-19	31-May-21	TE

**Renewed Licenses:**

<b>Indiv ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
131061	AIRMET, MELYNDA	7-Jul-06	31-Mar-21	TE
1563960	Allred, Kami	14-Apr-14	31-Mar-21	TS
1669585	Apo, Jessica	22-Jul-16	31-Mar-21	TE
1369988	BENTON, BURK	2-Sep-08	31-Mar-21	TS
99181	BOWEN, STEFANIE	15-Apr-04	31-Mar-21	TS
99181	BOWEN, STEFANIE	26-Feb-04	31-Mar-21	TE
1624769	BOWN, BROOKLYN	20-May-16	31-Mar-21	TE
1686626	BURNS, PATRICK	15-Nov-16	31-Mar-21	TS
40575	CHABRIES, MICHAEL	23-Feb-97	31-Mar-21	TE
40575	CHABRIES, MICHAEL	22-Oct-04	31-Mar-21	TS
53802	CIAMPINI, WENDY	30-Apr-02	31-Mar-21	TE
53802	CIAMPINI, WENDY	22-Jul-98	31-Mar-21	TMR
1358907	COPIER, JAMIE	10-Apr-08	31-Mar-21	TE
38834	CROFTS, MICHELLE	6-Mar-95	31-Mar-21	TE
141340	DAVIS, IAN	4-Nov-08	31-Mar-21	TS
141340	DAVIS, IAN	16-Feb-07	31-Mar-21	TMR
100517	DEGREY, MONICA	13-Apr-04	31-Mar-21	TE
37897	GARNER, HUGH	17-Dec-92	31-Mar-21	TS
45043	GEORGE, REBECCA	26-Apr-96	31-Mar-21	TE
145956	GHIRARDELLI, STEPHANIE	14-Oct-16	31-Mar-21	TE
1489504	GRIFF, MATTHEW	17-Jul-12	31-Mar-21	TMR
1489504	GRIFF, MATTHEW	15-Nov-18	31-Mar-21	TE
82800	HADLOCK, REBECCA	22-Oct-02	31-Mar-21	TE
32876	HATCH, TRAVIS	8-Apr-98	31-Mar-21	TS
27453	HEMINGWAY, DEBBIE	13-May-96	31-Mar-21	TE

<b>Indiv ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
33395	HOLBROOK, KIMBERLY	20-Jan-93	31-Mar-21	TE
33395	HOLBROOK, KIMBERLY	23-Jun-94	31-Mar-21	TS
44544	JOHNSON, BRENDA	23-Jun-98	31-Mar-21	TE
49299	JOHNSON, STEVEN	3-Jan-08	31-Mar-21	TE
49299	JOHNSON, STEVEN	17-Apr-96	31-Mar-21	TS
44869	JONES, CATHY	5-Feb-91	31-Mar-21	TE
44372	KRUEGER, TIM	24-Mar-94	31-Mar-21	TS
44372	KRUEGER, TIM	6-Jun-94	31-Mar-21	TE
40307	MADISON, CHRISTOPHER	23-Sep-97	31-Mar-21	TS
40307	MADISON, CHRISTOPHER	12-Jul-07	31-Mar-21	TE
43406	MAUGHAN, RICHARD	13-Oct-76	31-Mar-21	TS
43406	MAUGHAN, RICHARD	13-Oct-76	31-Mar-21	TE
38548	MECHAM, KEVIN	15-Mar-93	31-Mar-21	TS
1674048	MILLAR, JENNIFER	4-Oct-16	31-Mar-21	TMR
32713	MINER, DONNA	10-Mar-99	31-Mar-21	TE
102285	NELSEN, MARK	1-Jun-04	31-Mar-21	TS
103002	NEPOLIS, LISA	21-Jun-04	31-Mar-21	TS
1689820	NIELSEN, KRISTA	17-Feb-17	31-Mar-21	TE
45029	OLSEN, REA	9-Mar-99	31-Mar-21	TS
45029	OLSEN, REA	11-Mar-96	31-Mar-21	TE
42395	PEARSON, C. ADELLA	20-Aug-96	31-Mar-21	TE
87210	PERRY, JAMIE	27-Feb-03	31-Mar-21	TE
38798	RABY, BOBBIE	14-Jun-88	31-Mar-21	TE
90705	REA, GINA	29-May-03	31-Mar-21	TE
86689	RICHENS, JAYNE	17-Aug-05	31-Mar-21	TE
86689	RICHENS, JAYNE	11-Feb-03	31-Mar-21	TS
41244	SMITH, RICHARD	18-May-00	31-Mar-21	TE
106871	SMITH, KIMBERLY	6-Oct-04	31-Mar-21	TE
85498	STANGER, TODD	24-Dec-02	31-Mar-21	TS
85498	STANGER, TODD	7-Aug-07	31-Mar-21	TE
30559	STEPHENSON, DAVID	3-Nov-08	31-Mar-21	TE
36892	SUTHERLAND, CLAUDEEN	6-Sep-95	31-Mar-21	TE
1377454	Snow, Wendy	6-Nov-08	31-Mar-21	TE
1377454	Snow, Wendy	20-Dec-12	31-Mar-21	TS
1476563	TAHY, KRISTA	20-Jun-12	31-Mar-21	TE
84831	THURSTON, RICHARD	6-Dec-02	31-Mar-21	TE

<b>Indiv ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
36199	WALKER, MATTHEW	8-Nov-04	31-Mar-21	TE
36199	WALKER, MATTHEW	14-Nov-95	31-Mar-21	TS
1340793	WILCOCK, APRIL	6-Oct-14	31-Mar-21	TE
1490990	WILLSON, DANIELLE	11-Jul-12	31-Mar-21	TS
1695929	WITTWER, KAYLA	24-Feb-17	31-Mar-21	TE
81344	WRIGHT, DAVID	1-Oct-02	31-Mar-21	TE
100444	YORK, TYLER	12-Apr-04	31-Mar-21	TMR
100444	YORK, TYLER	6-Jul-05	31-Mar-21	TE

#### **Lapsed Licenses**

<b>Indiv ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expired Date</b>	<b>LOA</b>
1499726	CUNNINGHAM, JEREMY	7-Nov-12	28-Feb-19	TMR
32644	DAY, CHRISTOPHER	9-Jul-99	28-Feb-19	TS
42349	FRANSEN, JERRY	14-Apr-86	28-Feb-19	TS
33771	HEAP-STODDARD, JILL	15-Feb-00	28-Feb-19	TMR
1673388	LARSEN, JACOB	23-Aug-16	28-Feb-19	TMR
44274	PAULSON, SCOTT	24-Oct-97	28-Feb-19	TE
44274	PAULSON, SCOTT	4-Apr-96	28-Feb-19	TS
28539	PEHRSON, JEAN	26-Jan-95	28-Feb-19	TE
28539	PEHRSON, JEAN	30-Aug-95	28-Feb-19	TS

#### **Reinstated Licenses**

<b>Indiv ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>Reinstated Date</b>	<b>LOA</b>
37194	DRIGGS, DAVID	10-Sep-08	31-Dec-20	14-Mar-19	TE
37194	DRIGGS, DAVID	1-Oct-99	31-Dec-20	14-Mar-19	TS
1419668	NOKES, JASON	15-Jun-10	28-Feb-21	5-Mar-19	TE

Approval Date	1st Quarter 2019 Approved Title Courses	Provider Name	Totals	
<b>Jan-19</b>				
1/2/19	Closer Training 2019	Southern Utah Title	<b>9</b>	
1/4/2019	Disclosure Dilemma	Utah Land Title Association		
1/4/2019	Redesigning Real Estate One Block At A Time	Utah Land Title Association		
1/4/2019	2018 Recap of Legislation and Looking to 2019	Utah Land Title Association		
1/4/2019	Pot, Financing, Endorsements, and Forgery Coverage Changes Coming in 2019	Utah Land Title Association		
1/8/2019	The New REPC and UAR Forms Update	Cache Assoc of Realtors		
1/8/2019	What To Know About H2O	Cache Assoc of Realtors		
1/23/2019	Safe Escrow	First American Title Insurance Co		
1/28/2019	What You Should Know about Title Insurance	Novation Title Insurance Agency		
1/30/2019	SSU - What's the Matter of Ethics 2	Old Republic National Title		
<b>Feb-19</b>				
2/1/19	Closer Training February 2019	Southern Utah Title Company	<b>8</b>	
2/4/2019	Disclosure Dilemma	First American Title Insurance Co		Same as the course approved for ULTA 1/4/19
2/5/2019	Claims - Entity Authority Documents	First American Title Insurance Co		Replacement of 36945
2/7/2019	Claims-Tales of Woe	First American Title Insurance Co		
2/12/2019	2019 Alta Springboard	American Land Title Association		
2/20/2019	Realtor Day at the Legislature 2019	Utah Insurance Department		
2/26/2019	Powers of Attorney	First American Title Insurance Co		
2/26/2019	Social Media Marketing and Title Insurance Regulation	US Title Insurance Agency LLC		
<b>Mar-19</b>				
3/1/19	Closer Training March 2019	Southern Utah Title Insurance Co	<b>6</b>	
3/4/2019	Estate And Family Planning Trusts	First American Title Insurance Co		
3/4/2019	Fraud Duty Forgery	Fulghum		
3/14/2019	Seller Financing - So Many Options	US Title Insurance Agency LLC		
03/14/19	2019 ALTA Innovation Boot Camp	American Land Title Association		
3/21/2019	The Basics of 1031 Exchanges	Metro National Title		