



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: May 11, 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*

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
- **New Business**
 - Proposed rule R592-19 / Tracy
 - Reporting method for wire transfers / Tracy
- **Old Business**
- **Other Business**
 - Title examiner position / Tracy

Executive Session (None)

- **Adjourn**

Next Meeting: June 8, 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
Apr 2026

New licenses

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

Renewal Licenses

Agency ID	Name	Orig Issue Date	Expire Date	LOA
157856	HERITAGE WEST TITLE INSURANCE AGENCY OF BOX ELDER COUNTY LLC	2008-04-09	2028-04-30	TE
157856	HERITAGE WEST TITLE INSURANCE AGENCY OF BOX ELDER COUNTY LLC	2008-04-09	2028-04-30	TS
187867	LENDMARK CLOSING SERVICES OF UTAH LLC	2018-04-30	2028-04-30	TE
187867	LENDMARK CLOSING SERVICES OF UTAH LLC	2018-04-30	2028-04-30	TS
193710	P1 TITLE INSURANCE AGENCY LLC	2020-04-21	2028-04-30	TE
193710	P1 TITLE INSURANCE AGENCY LLC	2020-04-21	2028-04-30	TS
6429	WEBER TITLE COMPANY	1982-04-22	2028-04-30	TE
6429	WEBER TITLE COMPANY	1982-04-22	2028-04-30	TS

Lapsed Licenses

(none)				
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Reinstated Licenses

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

Title Agent Licensing
Apr 2016

New Licenses

Agent ID	Name	Orig Issue Date	Expier Date	LOA
2052083	GUFFEY, SHAD	2026-04-07	2028-05-31	TE
2214645	PARKS, KADE	2026-04-09	2028-08-31	TMR
1949127	PETERSON, MARGUERITE	2026-04-16	2028-07-31	TE
1551672	WINTER, CINDY	2026-04-03	2028-10-31	TS
1551672	WINTER, CINDY	2026-04-03	2028-10-31	TE
2217804	WISER, JOSHUA	2026-04-20	2028-12-31	TE
2063393	WRIGHT, ANNIE	2026-04-15	2028-09-30	TMR

Renewed Licenses

Agent ID	Name	Orig Issue Date	Expier Date	LOA
137008	ATKINS, GREGORY	2006-11-21	2028-04-30	TS
36241	BALL, J	1988-08-12	2028-04-30	TE
36241	BALL, J	1988-08-12	2028-04-30	TS
98582	BAXTER, JUSTIN	2004-03-05	2028-04-30	TS
125874	BLOOD, KILEY	2006-03-03	2028-04-30	TE
1939284	BOAM, NICHOLAS	2021-05-11	2028-04-30	TE
39180	BOLDT, ALLAN	1993-12-15	2028-04-30	TE
39180	BOLDT, ALLAN	1993-12-27	2028-04-30	TS
14520	BROWN, RON	1996-04-29	2028-04-30	TS
1484234	Bussari, Hailey	2012-04-19	2028-04-30	TE
1624187	CHADAZ, KEVIN	2015-10-09	2028-04-30	TE
1651766	CHAVEZ, NANCY	2016-02-29	2028-04-30	TE
40755	CHRISTENSEN, TODD	1995-03-27	2028-04-30	TS
100088	CHRISTENSEN, TROY	2004-03-22	2028-04-30	TS
1880686	COWDIN, TYKE	2022-03-24	2028-04-30	TS
39315	CRANDALL, STERLING	1995-06-19	2028-04-30	TS
46306	Coleman, Brian	1994-02-11	2028-04-30	TE
46306	Coleman, Brian	1994-02-11	2028-04-30	TS
5229	DALYAI, CATHERINE	1991-11-20	2028-04-30	TE
1710077	DAMMASCHKE, ANDREANA	2017-06-22	2028-04-30	TS
1612550	DEMARCO, EMILIE	2015-05-26	2028-04-30	TE
1646177	Day, Meagan	2016-01-11	2028-04-30	TE
39357	FELIX, GARTH	1993-06-14	2028-04-30	TE
1712062	GAR SIDE, GAVIN	2018-04-09	2028-04-30	TMR
2084699	GIARDINA, BETH	2023-05-02	2028-04-30	TS
46297	GOURLEY, BECKY	1993-09-10	2028-04-30	TS
46297	GOURLEY, BECKY	1993-11-30	2028-04-30	TE
125827	GREENE, LAWRIE	2006-03-06	2028-04-30	TE
32387	GRUBB, TIMOTHY	1999-05-27	2028-04-30	TE
32387	GRUBB, TIMOTHY	1994-02-14	2028-04-30	TS
1556768	HANSEN, GREGORY	2015-07-28	2028-04-30	TE
1556768	HANSEN, GREGORY	2014-01-27	2028-04-30	TMR

1556768	HANSEN, GREGORY	2017-05-17	2028-04-30	TS
1720673	HANSON, KYLEE	2018-03-21	2028-04-30	TE
1646534	HAWKES, SYDNEY	2016-01-21	2028-04-30	TS
1646534	HAWKES, SYDNEY	2019-07-31	2028-04-30	TE
36274	HENDRY, MICHAEL	1978-07-11	2028-04-30	TE
36274	HENDRY, MICHAEL	1978-07-11	2028-04-30	TS
1756358	HIRSCHI, CORTNEY	2018-04-17	2028-04-30	TE
1818632	JARVIS, DANIELLE	2019-05-06	2028-04-30	TE
40279	JARVIS, MARK	1998-12-16	2028-04-30	TE
1722153	JENSEN, BRITTANY	2020-01-15	2028-04-30	TE
1722153	JENSEN, BRITTANY	2017-08-31	2028-04-30	TMR
44483	KEYS, CAMILLE	1986-03-01	2028-04-30	TS
116851	KIDMAN, RANDY	2005-08-18	2028-04-30	TE
92780	KINSEY, DEANNA	2003-08-01	2028-04-30	TE
1501647	Kunzler, Laurel	2015-08-17	2028-04-30	TE
1522716	LATHAM, MARCIA	2022-02-17	2028-04-30	TE
37314	LEE, LAURA	1988-01-04	2028-04-30	TE
2015724	LUND, LAURIE	2022-03-31	2028-04-30	TE
138429	MACDONALD-RICE, CHRISTIE	2008-03-31	2028-04-30	TE
121970	MEDLEY, WENDY	2005-11-30	2028-04-30	TE
50273	MILLER, ANNETTE	1998-01-27	2028-04-30	TE
39513	NANCE, RUSSELL	1993-11-01	2028-04-30	TMR
39513	NANCE, RUSSELL	2021-01-14	2028-04-30	TS
39513	NANCE, RUSSELL	1996-04-26	2028-04-30	TE
78676	OLIVER, MARY	2002-07-01	2028-04-30	TE
33393	PARKE, KEVIN	2018-02-02	2028-04-30	TS
33393	PARKE, KEVIN	1999-12-03	2028-04-30	TE
1350604	PHILLIPS, RADONA	2008-02-15	2028-04-30	TE
75663	PICKETT, SHAWN	2002-04-02	2028-04-30	TS
75663	PICKETT, SHAWN	2009-12-21	2028-04-30	TE
39436	RASMUSSEN, KELLY	1993-11-02	2028-04-30	TMR
39436	RASMUSSEN, KELLY	2014-12-16	2028-04-30	TS
39436	RASMUSSEN, KELLY	2004-12-28	2028-04-30	TE
145054	RICHARDS, J.	2007-06-28	2028-04-30	TE
145054	RICHARDS, J.	2007-06-28	2028-04-30	TS
23900	RICHARDS, SCOTT	1992-01-23	2028-04-30	TE
92097	ROSANDER, CHELSEY	2003-07-10	2028-04-30	TS
92097	ROSANDER, CHELSEY	2006-10-06	2028-04-30	TE
1995015	ROWLEY, JOSEPH	2021-11-16	2028-04-30	TE
1702334	RUSSELL, SHERRI	2017-06-28	2028-04-30	TE
118006	SCOFFIELD, LINCOLN	2005-09-07	2028-04-30	TS
118006	SCOFFIELD, LINCOLN	2005-09-13	2028-04-30	TE
1861821	SEVY, MEGAN	2020-01-28	2028-04-30	TE
16251	SHELTON, WILLIAM	1995-12-27	2028-04-30	TS
32653	SIMMONS, JONI	1993-12-16	2028-04-30	TE
1983026	SORENSEN, JUSTIN	2021-10-18	2028-04-30	TE
149518	SPERRY, PAUL	2007-08-20	2028-04-30	TS

149518	SPERRY, PAUL	2007-07-31	2028-04-30	TE
1618932	STONE, NIKOL	2015-07-08	2028-04-30	TE
134637	SUME, STEFANI	2018-03-29	2028-04-30	TE
1357273	TRILLO, CAMILLA	2008-03-17	2028-04-30	TE
1526452	ULIBARRI, LESLEY	2013-06-05	2028-04-30	TE
1369697	WAITE, LAURIE	2018-01-24	2028-04-30	TE
1655837	WAKEFIELD, CHRISTINA	2016-04-05	2028-04-30	TE
116947	WEBB, LACY	2005-08-10	2028-04-30	TMR
2098795	WELLS, GREGORY	2023-08-23	2028-04-30	TS
2098795	WELLS, GREGORY	2024-02-05	2028-04-30	TE
30356	WHITE, ALISHA	1994-11-15	2028-04-30	TE
1369567	WILKERSON, TODD	2010-04-16	2028-04-30	TE
1369567	WILKERSON, TODD	2010-04-16	2028-04-30	TS
92447	WILLIAMS, JUDD	2003-07-22	2028-04-30	TE
100940	Welsh, Jackie	2004-04-16	2028-04-30	TE

Lapsed Licenses

44017	COURT, D	1994-03-13	2026-03-31	TMR
1949984	DAVIS, BARBARA	2021-05-17	2026-03-31	TE
1937407	FOX, ELIZABETH	2022-03-07	2026-03-31	TE
40076	HOGGAN, DACEI	1996-03-07	2026-03-31	TS
40076	HOGGAN, DACEI	1996-06-13	2026-03-31	TE
37747	JONES, WILLIAM	1989-10-20	2026-03-31	TS
1642734	KIMBLE, JONATHAN	2016-02-22	2026-03-31	TE
1969789	MILLER, BLAKE	2021-10-12	2026-03-31	TE
1986092	OGDEN, CARISSA	2022-01-10	2026-03-31	TE
1354443	RICHMOND, JESSE	2013-08-19	2026-03-31	TS
1354443	RICHMOND, JESSE	2016-05-27	2026-03-31	TE
1354443	RICHMOND, JESSE	2016-05-27	2026-03-31	TMR
22355	SCHROEPPEL, MARK	1997-10-24	2026-03-31	TMR
29270	SMITH, D.	1992-03-26	2026-03-31	TE

Reinstated Licenses

Agent ID	Name	Orig Issue Date	Expire Date	Reinstated	LOA
25849	SELDERS, GABRIEL	1998-03-03	2028-03-31	2026-04-07	TS
25849	SELDERS, GABRIEL	2001-10-10	2028-03-31	2026-04-07	TE
116886	SIMMONS, JEFFREY	2005-08-18	2028-03-31	2026-04-08	TMR

R592. Insurance, Title and Escrow Commission.

R592-19. Winding Down the Business of a Resident Agency Title Insurance Producer.

R592-19-1. Authority.

This rule is promulgated by the commissioner pursuant to Subsection 31A-2-404(6).

R592-19-2. Purpose and Scope.

(1) The purpose of this rule is to provide a process for winding down the business of a resident agency title insurance producer.

(2) This rule applies to a resident agency title insurance producer.

R592-19-3. Definitions.

Terms used in this rule are defined in Sections 31A-1-301 and 31A-2-402. Additional terms are defined as follows:

(1) "Agency" means a resident agency title insurance producer.

(2) "Escrow file" means a physical or electronic document relied on or generated in conducting escrow under Title 31A.

(3) "Title file" means a physical or electronic document relied on or generated during the process of placing title insurance.

(4) "Underwriter" means an insurance company that underwrites title insurance risks.

(5) "Wind down" and "winding down" mean the process of closing a resident agency title insurance producer's business.

R592-19-4. Agency's Annual Plan.

(1)(a) An agency shall annually prepare a plan for winding down its business.

(b) The plan shall state:

(i) the location at which the agency's escrow files will be stored for a period of at least 120 days after the wind down is completed;

(ii) each past and current underwriter from which the agency had or has an appointment;

(iii) that an underwriter from whom the agency currently has an appointment is authorized to obtain the prior three years of statements for the agency's:

(A) trust account;

(B) operating account; and

(C) any associated accounting and underwriting files;

(iv) contact information for the agency; and

(v) contact information for an underwriter described in Subsection (1)(b)(ii).

(c) The agency shall annually:

(a) review and update its wind down plan, as necessary;
and

(b) provide the plan to an underwriter from which it
currently has an appointment.

(2) The agency shall certify in the annual report required
by Section 31A-23a-415 that the plan has been properly reviewed,
updated, and provided to each underwriter.

R592-19-5. Notice of Intent to Wind Down.

An agency shall provide written notice of intent to wind
down no later than 45 days before the wind down is completed.

(1) The notice shall be sent to:

(a) the Department at title@utah.gov; and

(b) each underwriter from which the agency currently has
an appointment.

(2) The notice shall include:

(a) a copy of the agency's most recent plan;

(b) the name, appointment, and termination date for each
past and current underwriter from which the agency had or has an
appointment;

(c) the name, title, email address, and telephone number
for each current employee;

(d) the name, email address, and telephone number for an
agency representative that can answer questions for at least one
year after the wind down is completed;

(e) a list of all pending files and all open orders in
which a commitment has been prepared but not paid for as of the
date of the notice;

(f) the agency's written acknowledgement that a final
audit of the agency's trust and operating accounts will be
conducted within 60 days after the wind down is completed; and

(g) the date on which the wind down will be completed.

R592-19-6. Providing Escrow Files and Information to an Underwriter
Before the Wind Down is Completed.

(1) Before the date on which the wind down is completed,
an agency shall provide to each underwriter from which the
agency had or has an appointment the following records
pertaining to that underwriter:

(a) each escrow file;

(b) a list of pending escrow transactions; and

(c) a list of outstanding escrow commitments.

(2) (a) For each transaction identified in Subsection
(1)(b), an agency shall send to each interested person a written
notice that states:

(i) the name of the underwriter that has custody and
control of the person's files; and

(ii) the contact information for the underwriter in Subsection (2)(a)(i).

(b) The agency shall send the written notice to each underwriter in Subsection (2)(a)(i) no later than 30 days before the agency's final date of operation.

(c) The agency shall retain a copy of the written notice in Subsection (2)(b) in the escrow and title insurance file of each interested person.

(3)(a) An agency shall transfer funds in all undisbursed escrow and investment accounts to the appropriate underwriter for the benefit of the persons entitled to the funds.

(b) The transfer shall be completed before the date on which the wind down is completed.

(c) The transfer shall include:

(i) a list of the sources of transferred funds; and

(ii) a list of pending transactions.

(4) An agency shall provide to the Department a copy of the lists described in Subsections (1)(b) and (1)(c) no later than the date on which wind down is completed.

R592-19-7. Post Wind Down Audit.

(1) An agency shall conduct a final audit of the agency's trust and operating accounts upon completion of the wind down.

(2) The audit report shall be sent, within 60 days after the wind down is completed, to:

(a) the Department at title@utah.gov; and

(b) each underwriter from which the agency has an appointment immediately before the date on which the wind down was completed.

(3) If an underwriter does not receive a final audit report within 60 days of the date the wind down is completed, the underwriter shall:

(a) report the non-receipt to the Department within ten days; and

(b)(i) prepare a final audit report based on records in the underwriter's possession; and

(ii) submit the report to the Department within 30 days of notifying the Department.

(4) If the underwriter completes the final audit report, the expense of preparing the report may be reimbursed under Section 31A-41-203.

R592-19-8. Effective Date.

The commissioner will begin enforcing this rule 45 days from the rule's effective date.

R592-19-9. Severability.

If any provision of this rule, Rule R592-19, or its application to any person or situation is held invalid, such invalidity does not affect any other provision or application of this rule that can be given effect without the invalid provision or application. The remainder of this rule shall be given effect without the invalid provision or application.

KEY: title, escrow, insurance, wind down

Date of Enactment or Last Substantive Amendment:

Authorizing, and Implemented or Interpreted Law: 31A-2-404(6)