



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: **May 12, 2025**

Time: **9:00 AM**

Place:

In Person

Taylorsville SOB
4315 S. 2700 W.
Flaming Gorge Room
Taylorsville, UT 84129

Virtual

Google Meet
meet.google.com/ubd-pzpq-tcw
573-621-2430 Phone
594 064 849# Password

ATTENDEES

TITLE & ESCROW COMMISSION

Chair, Nathan Sprague (<i>Insurer, Utah County</i>)	Kim Holbrook (<i>Insurer, Davis County</i>)
Vice Chair, Tina Williams (<i>Agency, Juab County</i>)	Jeff Mathews (<i>Public, Morgan County</i>)
Kevin Parke (<i>Agency, Salt Lake County</i>)	

DEPARTMENT STAFF

Jon Pike, <i>Insurance Commissioner</i>	Reed Stringham, <i>Deputy Comm.</i>	Tracy Klausmeier, <i>P&C Dir.</i>
Randy Overstreet, <i>Licensing Mgr.</i>	Patrick Lee, <i>Finance Dir.</i>	Kelly Christensen, <i>P&C Asst. Dir.</i>
Michael Covington, <i>CE Specialist</i>	Steve Gooch, <i>PIO Recorder</i>	Jaimee George, <i>Title Examiner</i>

AGENDA

General Session: (Open to the Public)

- **Welcome** / Nathan Sprague, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Nathan
 - Licenses
 - February renewal dates from March report / Randy
 - "Atlas Title" company and agency names / Randy
 - Penalties
 - Real Advantage Title Insurance Agency LLC, Docket #2025-4762
 - United West Title Insurance Agency Inc., Docket #2025-4763
 - US Title Insurance Agency LLC, Docket #2025-4781
 - Attorney exemptions
 - Joshua C. Irvine
- **Update on 2025 Goals**
 - ULTA report / Kim
- **Marketing Questions** / Jaimee
 - Q1: Is it an unfair inducement to work/volunteer for a company that requires title insurance and has direct influence over the provider?
- **New Business**
 - Annual report update / Jaimee

- Industry concern with Title Marketing Representative exam / Kim
- **Old Business**
- **Other Business**
 - Status of construction money rule
 - Report on public education effort / Kim
- **Hot Topics**

Executive Session (None)

- **Adjourn**
- **Next Meeting: June 9, 2025** — Flaming Gorge Room, Taylorsville State Office Building

2025 Meeting Schedule

Jan 13** ONLINE	Feb 10** ONLINE	Mar 10 Flaming Gorge	Apr 14 Flaming Gorge	May 12* Flaming Gorge	Jun 9 Flaming Gorge
Jul 14 Flaming Gorge	Aug 11 Flaming Gorge	Sep 8 Flaming Gorge	Oct 20* Flaming Gorge	Nov 10 Flaming Gorge	Dec 8** ONLINE

*Proposed TEC/REC meeting immediately following

**Online only

2025 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

Title Agency Licensing
Apr 2025

New licenses

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

Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
7663	ATLAS TITLE INSURANCE AGENCY, INC	1999-04-08	2027-04-30	TE
7663	ATLAS TITLE INSURANCE AGENCY, INC	1999-04-08	2027-04-30	TS
177952	BNT OF UTAH LLC	2015-04-30	2027-04-30	TE
177952	BNT OF UTAH LLC	2015-04-30	2027-04-30	TMR
177952	BNT OF UTAH LLC	2015-04-30	2027-04-30	TS
16618	CAPSTONE TITLE AND ESCROW	2007-04-24	2027-04-30	TE
16618	CAPSTONE TITLE AND ESCROW	2007-04-24	2027-04-30	TS
190834	METRO NATIONAL TITLE ASSOCIATES, LLC	2019-04-29	2027-04-30	TE
190834	METRO NATIONAL TITLE ASSOCIATES, LLC	2019-04-29	2027-04-30	TS
166181	SECURITY ESCROW & TITLE INSURANCE AGENCY, LLC	2011-04-18	2027-04-30	TE
166181	SECURITY ESCROW & TITLE INSURANCE AGENCY, LLC	2011-04-18	2027-04-30	TMR
166181	SECURITY ESCROW & TITLE INSURANCE AGENCY, LLC	2011-04-18	2027-04-30	TS
7169	TITLE ONE, INC.	1993-04-30	2027-04-30	TE
7169	TITLE ONE, INC.	1993-04-30	2027-04-30	TS
16621	WFGLS TITLE AGENCY OF UTAH, LLC	2007-04-25	2027-04-30	TE
16621	WFGLS TITLE AGENCY OF UTAH, LLC	2007-04-25	2027-04-30	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
Apr 2025

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
2170348	BLANCHARD, TREY	2025-04-11	2027-04-30	TMR
2171767	GRAHAM, SHERIDAN	2025-04-22	2027-10-31	TE
2166539	LEMMON, JENNIFER	2025-04-25	2027-04-30	TE
2170830	LEVITT, TANNER	2025-04-10	2027-12-31	TE
2164532	SKIRVIN, MASON	2025-04-02	2028-02-29	TE
2164532	SKIRVIN, MASON	2025-04-02	2028-02-29	TS
2172416	TENGONO, DAVID	2025-05-01	2027-08-31	TE
2172287	THORN, BRITTANY	2025-04-30	2027-04-30	TMR
2169033	WILLIE, RYAN	2025-04-07	2027-04-30	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1809439	ALLRED, KRISTA	2019-03-21	2027-04-30	TE
2082874	ANDERSON, AARON	2023-04-26	2027-04-30	TMR
1881754	BARTLETT, GARETT	2020-07-13	2027-04-30	TS
76410	BLACK, BRANDEN	2002-04-23	2027-04-30	TS
76410	BLACK, BRANDEN	2006-02-15	2027-04-30	TE
1887939	BORJA ROESE, ASHLEY	2020-08-06	2027-04-30	TE
29127	BRANTLEY, STEVEN	1990-10-22	2027-04-30	TE
29127	BRANTLEY, STEVEN	1990-10-22	2027-04-30	TS
29127	BRANTLEY, STEVEN	2018-10-05	2027-04-30	TMR
35093	CARTER, HOWARD ALLAN	1977-03-09	2027-04-30	TE
35093	CARTER, HOWARD ALLAN	1977-03-09	2027-04-30	TS
38877	CHRISTENSON, STEPHANIE	1996-07-26	2027-04-30	TMR
36746	COWDIN, RANDIE	1979-05-09	2027-04-30	TS
36746	COWDIN, RANDIE	1979-05-09	2027-04-30	TE
42239	DARKE, JAMES	2009-11-10	2027-04-30	TE
42239	DARKE, JAMES	1995-04-04	2027-04-30	TS
6723	DENUNZIO, PATTIE	2004-01-29	2026-06-30	TE
6723	DENUNZIO, PATTIE	1993-07-26	2026-06-30	TMR
30192	DONALDSON, TERESSA	2000-06-26	2027-04-30	TE
1919939	DOYLE, RONALD	2021-04-27	2027-04-30	TS
1599450	EMERY, PAUL	2016-09-02	2027-04-30	TE
1599450	EMERY, PAUL	2015-01-07	2027-04-30	TS
133344	EVANS, HEIDI	2019-03-14	2027-04-30	TS
133344	EVANS, HEIDI	2006-08-29	2027-04-30	TE
1601304	GALVAN, WHITNEY	2015-02-02	2027-04-30	TE
138058	HARMON, CONNIE	2007-02-02	2027-04-30	TE
49996	HASLAM, JAMES	1998-07-17	2027-04-30	TS
49996	HASLAM, JAMES	6/16/2003	2027-04-30	TE
75048	HEYWOOD, DAVID	2025-04-04	2027-04-30	TS
75048	HEYWOOD, DAVID	2013-01-16	2027-04-30	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1706100	HINTZE, KATHERINE	2017-04-27	2027-04-30	TE
107230	HOUGHTON, ERIK	2004-11-02	2027-04-30	TS
107230	HOUGHTON, ERIK	2013-09-16	2027-04-30	TE
39822	Hickman, Heather	1998-06-17	2027-04-30	TMR
39822	Hickman, Heather	2003-11-25	2027-04-30	TE
39822	Hickman, Heather	2003-11-03	2027-04-30	TS
42895	JEFFERY, WENDY	1997-01-30	2027-04-30	TE
42895	JEFFERY, WENDY	2009-04-27	2027-04-30	TS
34627	JENSEN, ROBYN	1996-11-05	2027-04-30	TE
78211	JENSEN, GERALDINE	2002-06-17	2027-04-30	TE
106396	KEELE, CRYSTAL	2024-05-30	2027-04-30	TS
106396	KEELE, CRYSTAL	2004-10-05	2027-04-30	TE
2070173	KENNEDY, ERIN	2023-01-13	2027-04-30	TE
108467	KIMMEL, LISA	2004-12-09	2027-04-30	TE
1883686	LARSEN, JEFFREY	2020-07-14	2027-04-30	TE
142171	LOERA, JESUS	2007-06-13	2027-04-30	TE
142171	LOERA, JESUS	2007-03-07	2027-04-30	TMR
1578022	LONGMAN, KENDRA	2014-08-11	2027-04-30	TE
1569291	MATSON, RYAN	2014-06-17	2027-04-30	TMR
1940010	MCNAIR, BRITTNEY	2022-09-30	2027-04-30	TE
85625	MENDENHALL, JENNIFER	2003-01-08	2027-04-30	TMR
85625	MENDENHALL, JENNIFER	2005-11-01	2027-04-30	TE
44862	MERRILL, JEFFREY	1989-02-09	2027-04-30	TE
44862	MERRILL, JEFFREY	1989-02-09	2027-04-30	TS
1610535	MILLER, JO	2015-04-13	2027-04-30	TMR
42449	MOSTELLER, ANGELA	1995-02-21	2027-04-30	TE
1852009	MURRAY, CHEYENNE	2023-01-23	2027-04-30	TE
1489896	McAllister, Erin	2021-01-11	2027-04-30	TE
1449437	NEWMAN, MADISON	2011-03-15	2027-04-30	TE
40404	OSBORN, LORENA	1998-10-08	2027-04-30	TS
40404	OSBORN, LORENA	1994-12-14	2027-04-30	TE
82546	PAGOAGA, HOLLY	2002-10-16	2027-04-30	TE
130981	POND, GRANT	2006-06-30	2027-04-30	TS
1358369	REID, TIA	2008-05-02	2027-04-30	TE
88086	RENTMEISTER, JASON	2003-03-25	2027-04-30	TE
1520467	Rutherford, Jessica	2013-03-11	2027-04-30	TS
1388757	SCHREIBER, PAUL	2009-03-18	2027-04-30	TMR
39190	SCHWENKE, DIANA	1998-05-05	2027-04-30	TE
79853	SMITH, LISA	2002-08-06	2027-04-30	TE
2067291	TWEED, EMILY	2022-12-05	2027-04-30	TE
2059536	WALKER, DALLEN	2022-10-06	2027-04-30	TMR
2069772	WARNER, SCOTT	2023-01-03	2027-04-30	TE
2069772	WARNER, SCOTT	2024-06-19	2027-04-30	TS
37589	WEBBER, MARK	1995-03-17	2027-04-30	TS
37589	WEBBER, MARK	1995-03-17	2027-04-30	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1585763	WEIERHOLT, PEDER	2015-03-18	2027-04-30	TS
1585763	WEIERHOLT, PEDER	2015-03-18	2027-04-30	TE
1918678	WELCH, KIMBERLY	2020-12-15	2027-04-30	TE
126972	WELSH, ALICE	2006-06-05	2027-04-30	TE
32733	WHITFIELD, WENDY	1994-09-06	2027-04-30	TE
78966	WIRTH, MATTHEW	2002-09-27	2027-04-30	TE
78966	WIRTH, MATTHEW	2002-07-12	2027-04-30	TS
1772336	WOLLEBAEK, TRISHA	2018-07-17	2027-04-30	TE
1927377	YOUNG, MARY	2021-02-11	2027-04-30	TE
78113	ZIMMERMAN, TERRELL	2002-06-13	2027-04-30	TS

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
100517	DEGREY, MONICA	2004-04-13	2025-03-31	TE
2018894	DEUCHER, GARRETT	2022-05-06	2025-03-31	TMR
37897	GARNER, HUGH	1992-12-17	2025-03-31	TS
145956	GHIRARDELLI, STEPHANIE	2022-11-30	2025-03-31	TS
145956	GHIRARDELLI, STEPHANIE	2016-10-14	2025-03-31	TE
2030052	HASLETON, JASON	2022-05-10	2025-03-31	TS
44869	JONES, CATHY	1991-02-05	2025-03-31	TE
2027805	MALIN, ALAINA	2022-05-10	2025-03-31	TS
2058005	OSTLER, KATELYN	2022-09-27	2025-03-31	TE
38798	RABY, BOBBIE	1988-06-14	2025-03-31	TE
1897331	SHERMAN, TEVEN	2022-02-22	2025-03-31	TS
1897331	SHERMAN, TEVEN	2020-10-01	2025-03-31	TE
36892	SUTHERLAND, CLAUDEEN	1995-09-06	2025-03-31	TE
2062445	TWITCHELL, HUNTER	2022-10-18	2025-03-31	TE
1770617	WILSON, EMILY	2018-09-04	2025-03-31	TE

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated
75798	JOHNSON-KOCH, ROBYN	2002-04-04	2027-03-31	2025-04-08

SHELLEY A. COUDREAUT (9663)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: sacoudreaut@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. REAL ADVANTAGE TITLE INSURANCE AGENCY, LLC, Respondent.	NOTICE OF AGENCY ACTION Docket No. 2025-4762 Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

The Utah Insurance Department (“Department”) commences this agency action as an informal adjudicative proceeding for entry of Findings of Fact, Conclusions of Law, and Order to which the Department and Real Advantage Title Insurance Agency, LLC have stipulated. Filed contemporaneously with this Notice of Agency Action are the parties’ Stipulation and their proposed Findings of Fact, Conclusions of Law, and Order.

The legal authority and jurisdiction under which the proceeding is maintained is

///

///

///

Utah Code §§ 31A-2-201 and 63G-4-201 through 203 and Utah Admin. Code R.590-160.

DATED this 4th day of April 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
Telephone: 801-957-9321
Email: uidadmincases@utah.gov

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Notice of Agency Action was electronically mailed to:

Real Advantage Title Insurance Agency, LLC
1792 Bonanza Drive, Suite C100
Park City, UT 84060
JOHNL@REALADVANTAGEUTAH.COM
MKALUGER@OCTITLE.COM

and

Shelley A. Coudreaut
Assistant Attorney General
sacoudreaut@agutah.gov

DATED this 4th day of April 2025.

/s/ Tatiana Karaivanova

Tatiana Karaivanova
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321

SHELLEY A. COUDREAUT (9663)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: sacoudreaut@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. REAL ADVANTAGE TITLE INSURANCE AGENCY, LLC, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2025-4762 Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

Complainant, Utah Insurance Department ("Department") and Respondent, Real Advantage Title Insurance Agency, LLC ("Respondent"), have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order.

Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent is a Utah resident producer organization, authorized to do the business of insurance in Utah under license number 365585.
2. Respondent's mailing address is 1792 Bonanza Drive, Suite C100, Park City, UT 84060.
3. Pursuant to Utah Code § 31A-23a-402(2) and Utah Admin. Code R.592-6-4(12)(a)(ii) and

(iii), a licensee may not engage in unfair methods of competition by creating and advertising an unfair inducement for the placement of title insurance business, which includes advertising jointly with a client.

4. On January 30, 2025, and again on February 5, 2025, the Department received two complaints against the Respondent alleging improper joint advertising with a specific realtor firm. The complaints centered on MLS real estate listings where the Respondent's client, a realtor, improperly advertised in its agent remarks a "30% off with concurrent close discount" ("Real Advantage discount") offered by the Respondent, in violation of Utah Code § 31A-23a-402(2) and Utah Admin. Code R.592-6-4(12)(a)(ii) and (iii).

5. As part of a subsequent investigation by the Department, the Respondent identified eleven closed files involving the realtor firm. Of those eleven files, seven had MLS real estate listings explicitly showing the joint advertising of the Real Advantage discount. This was in addition to the two complaints received that also showed the MLS joint advertising.

6. As a result of the Respondent's violations, the Department and Respondent have agreed to an administrative forfeiture of \$2,940.21

CONCLUSIONS OF LAW

1. The Utah Insurance Commissioner ("Commissioner") has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.

3. Pursuant to Utah Code § 31A-23a-402(2) and Utah Admin. Code R.592-6-4(12)(a)(ii) and (iii), a licensee may not engage in unfair methods of competition by creating and advertising an unfair inducement for the placement of title insurance business, which includes advertising jointly with a client.

4. The Respondent's client, a realtor, improperly advertised in its MLS real estate listing agent remarks a "30% off with concurrent close discount" ("Real Advantage discount") offered by the Respondent, in violation of Utah Code § 31A-23a-402(2) and Utah Admin. Code R.592-6-4(12)(a)(ii) and (iii).

5. The Respondent identified eleven closed files involving the realtor firm. Of those eleven files, seven had MLS real estate listings explicitly showing the joint advertising of the Real Advantage discount, in addition to the two complaints received that also showed the MLS real estate listing joint advertising.

4. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$2,940.21

ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered that:

1. Respondent shall pay a forfeiture of \$2,940.21 for the violations described in the Conclusions of Law. The forfeiture shall be paid in full to the Department no later than thirty (30) days after this order is signed.

2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 4th day of April 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321
Email: uidadmincases@utah.gov

NOTICE TO RESPONDENT

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$5,000 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action being taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding in those jurisdictions.

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Findings of Fact, Conclusions of Law and Order was electronically mailed to:

Real Advantage Title Insurance Agency, LLC
1792 Bonanza Drive, Suite C100
Park City, UT 84060
JOHNL@REALADVANTAGEUTAH.COM
MKALUGER@OCTITLE.COM

and

Shelley A. Coudreaut
Assistant Attorney General
sacoudreaut@agutah.gov

DATED this -----day of April 2025.

Tatiana Karaivanova
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321

SHELLEY A. COUDREAUT (9663)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: sacoudreaut@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. REAL ADVANTAGE TITLE INSURANCE AGENCY, LLC, Respondent.	STIPULATION Docket No. 2025-4762 Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

The Utah Insurance Department ("Department") and Respondent Real Advantage Title Insurance Agency, LLC ("Respondent"), stipulate as follows:

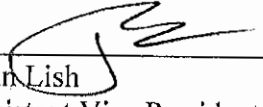
1. The Presiding Officer may enter the Findings of Fact, Conclusions of Law, and Order filed herewith.
2. The Findings of Fact, Conclusions of Law, and Order shall not be subject to reconsideration, modification, hearing, agency review or appeal.
3. The issuance of the signed and adopted Order is solely for the purpose of disposing of the specific matter entitled therein. Only promises, agreements, and

understandings that the parties have regarding this matter are contained in the Findings of Fact, Conclusions of Law, and Order.

4. The parties enter into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

DATED: March 27, 2025,

DATED: March 26, 2025

/s/ 
John Lish
Assistant Vice President
Licensee # 365585

/s/ Shelley A. Coudreaut
Shelley A. Coudreaut
Assistant Utah Attorney General
Attorney for Utah Insurance Department

HELEN A. FROHLICH (8814)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: hfrohlich@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. UNITED WEST TITLE INSURANCE AGENCY, INC., Respondent.	NOTICE OF AGENCY ACTION Docket No. 2025-4763 Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

The Utah Insurance Department (“Department”) commences this agency action as an informal adjudicative proceeding for entry of Findings of Fact, Conclusions of Law, and Order to which the Department and Respondent United West Title Insurance Agency, Inc., have stipulated. Filed contemporaneously with this Notice of Agency Action are the parties’ Stipulation and their proposed Findings of Fact, Conclusions of Law, and Order.

The legal authority and jurisdiction under which the proceeding is maintained is

///

///

///

///

Utah Code §§ 31A-2-201 and 63G-4-201 through 203 and Utah Admin. Code R590-160.

DATED this 9th day of April 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
Telephone: 801-957-9321
Email: uidadmincases@utah.gov

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Notice of Agency Action was electronically mailed to:

Karen Weeks
United West Title Insurance Agency, Inc.
1548 W. 1825 N.
Provo, UT 84604-1105
karen@unitedwesttitle.com

and

Helen A. Frohlich
Assistant Attorney General
hfrhlich@agutah.gov

DATED this _____ day of April 2025.

Jeanine Couser
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321

HELEN A. FROHLICH (8814)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: hfrohlich@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. UNITED WEST TITLE INSURANCE AGENCY, INC., Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2025-4763 Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

Complainant, Utah Insurance Department ("Department") and Respondent, United West Title Insurance Agency, Inc., ("Respondent") have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order.

Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent is a resident producer organization holding Utah license number 331550.
2. Respondent's mailing address is 1548 W. 1825 N., Provo, UT 84604-1105.
3. During the Department's annual report review, the Department found that Respondent had not properly identified three trust accounts and two sweep accounts as trust accounts.

4. Utah Code §§ 31A-23a-406(2)(d)(ii), 31A-23a-409(2)(a), and Utah Admin. Rule R590-170-4(1)(a)(b)(ii) require trust accounts to be labeled as trust accounts.

5. In addition, Respondent's own Trust and Premium Trust Account process mandates that escrow/trust accounts be clearly identified as such on all documentation.

6. The Respondent has since corrected the account labeling.

7. The Department and Respondent have agreed to an administrative forfeiture of \$1,500.00 against Respondent for failing to respond to the survey by the deadline.

CONCLUSIONS OF LAW

1. The Utah Insurance Commissioner ("Commissioner") has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.

3. Respondent violated Utah Code §§ 31A-23a-406(2)(d)(ii), 31A-23a-409(2)(a), and Utah Admin. Rule R590-170-4(1)(a)(b)(ii), by failing to correctly identify and label three trust accounts and two trust sweep accounts.

4. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$1,500.00.

ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered that:

1. Respondent shall pay a forfeiture of \$1,500.00 for the violations described in the Conclusions of Law.

2. The forfeiture shall be paid in full to the Department no later than thirty (30) days

after this order is signed.

3. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 9th day of April 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321
Email: uidadmincases@utah.gov

NOTICE TO RESPONDENT

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$5,000 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action being taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding in those jurisdictions.

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing

Findings of Fact, Conclusions of Law and Order was electronically mailed to:

Karen Weeks
United West Title Insurance Agency, Inc.
1548 W. 1825 N.
Provo, UT 84604-1105
karen@unitedwesttitle.com

and

Helen A. Frohlich
Assistant Attorney General
hfrohlich@agutah.gov

DATED this _____ day of _____ 2025.

Tatiana Karaivanova
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321

HELEN A. FROHLICH (8814)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: hfrohlich@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. UNITED WEST TITLE INSURANCE AGENCY, INC., Respondent.	STIPULATION Docket No. 2025-4763 Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

The Utah Insurance Department (“Department”) and Respondent United West Title Insurance Agency, Inc., (“Respondent”), stipulate as follows:

1. The Presiding Officer may enter the Findings of Fact, Conclusions of Law, and Order filed herewith.
2. The Findings of Fact, Conclusions of Law, and Order shall not be subject to reconsideration, modification, hearing, agency review or appeal.
3. The issuance of the signed and adopted Order is solely for the purpose of disposing of the specific matter entitled therein. Only promises, agreements, and understandings that the parties have regarding this matter are contained in the Findings of Fact, Conclusions of Law, and Order.

4. The parties enter into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

DATED: April 8, 2025

/s/ Karen Weeks
Karen Weeks
Representative for Respondent
License # 331550

DATED: April 4, 2025

/s/ Helen A. Frohlich
Helen A. Frohlich
Assistant Utah Attorney General
Attorney for Utah Insurance Department

HELEN A. FROHLICH (8814)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: hfrohlich@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. US TITLE INSURANCE AGENCY, LLC, Respondent.	NOTICE OF AGENCY ACTION Docket No. 2025-4781 Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

The Utah Insurance Department (“Department”) commences this agency action as an informal adjudicative proceeding for entry of Findings of Fact, Conclusions of Law, and Order to which the Department and Respondent US Title Insurance Agency, LLC, have stipulated. Filed contemporaneously with this Notice of Agency Action are the parties’ Stipulation and their proposed Findings of Fact, Conclusions of Law, and Order.

The legal authority and jurisdiction under which the proceeding is maintained is

///

///

///

///

Utah Code §§ 31A-2-201 and 63G-4-201 through 203 and Utah Admin. Code R590-160.

DATED this 11th day of April 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
Telephone: 801-957-9321
Email: uidadmincases@utah.gov

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Notice of Agency Action was electronically mailed to:

Casey Buhler
Kristi Carrell
US Title Insurance Agency, LLC
14884 S. Heritage Crest Way Ste. C
Bluffdale, UT 84065-4840
cbuhler@ustitleutah.com
kcarrell@ustitleutah.com

and

Helen A. Frohlich
Assistant Attorney General
hfrohlich@agutah.gov

DATED this _____ day of April 2025.

Jeanine Couser
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321

HELEN A. FROHLICH (8814)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: hfrohlich@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. US TITLE INSURANCE AGENCY, LLC, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2025-4781 Donald H. Hansen Administrative Law Judge/Presiding Officer
---	---

Complainant, Utah Insurance Department ("Department") and Respondent, US Title Insurance Agency, LLC ("Respondent") have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order.

Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent is a resident producer organization holding Utah license number 2733.
2. Respondent's mailing address is 14884 S. Heritage Crest Way, Ste. C, Bluffdale, UT 84065-4840.
3. In February 2025, the Department began investigating a consumer complaint regarding Respondent's handling of a closing in December 2024.

4. At the time of closing, the settlement statement indicated that the buyer was to receive a credit of \$250.00 in addition to the excess cash of \$303.28, for a total disbursement of \$553.28.

5. On December 27, 2024, Respondent disbursed only \$303.28 to the buyer, after unilaterally altering the disbursement amount on the settlement statement.

6. Respondent paid the real estate broker \$9,550.00 instead of the \$9,300.00 that should have been paid after the \$250.00 credit.

7. On February 11, 2025, Respondent mailed a check for \$250.00 to the buyer.

8. The Department and Respondent have agreed to an administrative forfeiture of \$717.24 against Respondent.

CONCLUSIONS OF LAW

1. The Utah Insurance Commissioner (“Commissioner”) has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.

3. Respondent violated Utah Code §§ 31A-23a-409(1)(c) and did not exercise a high standard of care to reasonably preserve and protect the money held in escrow by failing to follow the settlement statement and altering the disbursement amount to the buyer.

4. Respondent violated Utah Code §§ 31A-23a-406(5)(c), by disbursing escrow funds before the conditions of escrow were fully met.

5. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$717.24.

ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered

that:

1. Respondent shall pay a forfeiture of \$717.24 for the violations described in the Conclusions of Law.
2. The forfeiture shall be paid in full to the Department no later than thirty (30) days after this order is issued.
3. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 11th day of April 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321
Email: uidadmincases@utah.gov

NOTICE TO RESPONDENT

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$5,000 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action being taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding in those jurisdictions.

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Findings of Fact, Conclusions of Law and Order was electronically mailed to:

Casey Buhler
Kristi Carrell
US Title Insurance Agency, LLC
14884 S. Heritage Crest Way Ste. C
Bluffdale, UT 84065-4840
cbuhler@ustitleutah.com
kcarrell@ustitleutah.com

and

Helen A. Frohlich
Assistant Attorney General
hfrhlich@agutah.gov

DATED this _____ day of April 2025.

Jeanine Couser
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321

HELEN A. FROHLICH (8814)
Assistant Attorney General
DEREK E. BROWN (10476)
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, 5th Floor
P.O. Box 140874
Salt Lake City, Utah 84114-0874
Telephone: (801) 366-0375
Email: hfrohlich@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. US TITLE INSURANCE AGENCY, LLC, Respondent.	STIPULATION Docket No. 2025-4781 Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

The Utah Insurance Department (“Department”) and Respondent US Title Insurance Agency, LLC, (“Respondent”), stipulate as follows:

1. The Presiding Officer may enter the Findings of Fact, Conclusions of Law, and Order filed herewith.
2. The Findings of Fact, Conclusions of Law, and Order shall not be subject to reconsideration, modification, hearing, agency review or appeal.
3. The issuance of the signed and adopted Order is solely for the purpose of disposing of the specific matter entitled therein. Only promises, agreements, and understandings that the parties have regarding this matter are contained in the Findings of Fact, Conclusions of Law, and Order.

4. The parties enter into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

DATED: April 9, 2025

/s/ Kristi Carrell
Kristi Carrell
Director of Escrow Compliance
US Title Insurance Agency, LLC

DATED: April 9, 2025

/s/ Helen A. Frohlich
Helen A. Frohlich
Assistant Utah Attorney General
Attorney for Utah Insurance Department

2025 Requests for Exemption from Title Agency Training Reqs. (31A-23a-204)

		Date					
		Utah Insurance Department				Title and Escrow Commission	
Month	Name Supporting Information	Received	Preliminary Approval	Preliminary Disapproval	Applicant Notified	Concur	Non-concur

May	<p>Joshua C. Irvine Year licensed as attorney – Licensed with Utah State Bar since 2015. Ins license history – Currently a licensed Producer with Title Examination line since 3/10/2025. Real estate experience – See real estate related experience included in description below of legal real estate experience. Legal real estate experience – Has 15 years of experience in Real Estate Law in multiple states that includes 10 years of licensure with the Utah State Bar. This experience encompasses both transactional and litigation work, including representing clients in real estate transactions, resolving disputes, and litigating real estate matters. This dual experience has provided a unique perspective on both how transactions should be structured as well as how and why various related issues may arise. This comprehensive understanding of the real estate process and risk management ensures he can effectively perform the duties required of an agency title insurance producer.</p>	04/28/2025	04/29/2025		04/29/2025		
-----	--	------------	------------	--	------------	--	--



LICENSED IN:
UTAH, GEORGIA, WYOMING, ARIZONA

April 28, 2025
Irvine Legal
2650 Washington Blvd, STE 103
Ogden, UT 84401

Re: Attorney Seeking An Agency Title Insurance Producer License

Utah Insurance Commission

I am writing to respectfully request an exemption from the licensing time period requirements outlined in Subsection 31A-23a-204(1)(a), pursuant to Subsection 31A-23a-204(1)(c). I am an attorney and an individual title licensee seeking an agency title insurance producer license.

Below is the information requested:

Name: Joshua Irvine

Mailing Address: 2297 N. Hill Field Road, STE 102, Layton, UT 84041

Email Address: joshua@irvine-legal.com

Telephone Number: 385-333-7966

Title License Number: 669777

Real Estate Experience:

I have 15 years of experience in Real Estate Law, encompassing both transactional and litigation work. My background includes representing clients in real estate transactions, resolving disputes, and litigating real estate matters when necessary. This dual experience has given me a unique perspective on not only how transactions should be structured, but also how and why issues arise when things don't go as planned.

Statement of Qualification:

My extensive experience on both the transactional and litigation sides of real estate enables me to identify potential issues early, advise clients proactively, and help them avoid common pitfalls. This comprehensive understanding of the real estate process and risk management qualifies me for the exemption and ensures I can effectively perform the duties required of an agency title insurance producer

Headquarters
2650 Washington Blvd, STE 103
Ogden, UT 84401
385-333-7966

Utah Second Office
661 E. St. George Blvd, STE 102
St. George, UT 84770
435-266-3408

Georgia Office
8736 Dunwoody Pl. #5924
Atlanta, GA 30350
678-210-8058

Arizona Office
9375 E. Shea Blvd, STE 100
Scottsdale, AZ 85260
480-266-3408



IRVINE LEGAL

LICENSED IN:
UTAH, GEORGIA, WYOMING, ARIZONA

I have 15 years of Real Estate Law experience both on the transactional and the litigation side. Things don't always go right and when they don't, that's where I step in and having this perspective will help me spot ways to help my clients easier or spot ways that things can go wrong easier and faster and try to avoid them.

Sincerely,

Irvine Legal

Joshua C. Irvine

Managing Attorney

Headquarters
2650 Washington Blvd, STE 103
Ogden, UT 84401
385-333-7966

Utah Second Office
661 E. St. George Blvd, STE 102
St. George, UT 84770
435-266-3408

Georgia Office
8736 Dunwoody Pl. #5924
Atlanta, GA 30350
678-210-8058

Arizona Office
9375 E. Shea Blvd, STE 100
Scottsdale, AZ 85260
480-266-3408

TEC Marketing Question #1

I have a question regarding unfair inducements.

Does it constitute an unfair inducement if an employee of a title insurance company also works for or volunteers at a company that requires title insurance and has direct influence over the selection of the title insurance provider?

Example 1: Employee of ABC Title Company is a board member of XYZ Lending Company. Being a member of the board is strictly a volunteer position. However, part of the board members duties is to "vote on and approve loans that may or may not require title insurance."

Example 2: A 1099 employee of ABC Title works with Acme lending company and does have influence on direction of where closing take place?

I have seen this on the commercial lending side not on the residential side.