



## 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/licensee/title/tec>)

**Date:** **May 8, 2023**

**Time:** **9:00 AM**

**Place:** **In Person**

Taylorsville SOB  
4315 S. 2700 W.  
Big Cottonwood Room  
Taylorsville, UT 84129

**Virtual**

Google Meet  
[meet.google.com/xbk-quut-rvu](https://meet.google.com/xbk-quut-rvu)  
413-400-3133 Phone  
625 502 897# Password

### ATTENDEES

#### TITLE & ESCROW COMMISSION

Chair, Kim Holbrook (*Insurer, Davis County*)      Darla Milovich (*Agency, Salt Lake County*)  
Vice Chair, Chase Phillips (*Agency, Weber County*)      VACANT (*Agency*)  
Jeff Mathews (*Public Member, Morgan County*)

#### DEPARTMENT STAFF

Jon Pike, *Insurance Commissioner*      Reed Stringham, *Deputy Comm.*      Tracy Klausmeier, *P&C Dir.*  
Randy Overstreet, *Licensing Dir.*      Patrick Lee, *Finance Dir.*      Adam Martin, *MC Examiner*  
Michael Covington, *CE Specialist*      Steve Gooch, *PIO Recorder*

### AGENDA

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

- **Welcome** / Kim Holbrook, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meetings**
  - March 13
  - April 3 (special)
- **Concurrence Reports** / Kim
  - Licenses
  - Continuing education
- **Update on 2023 Goals**
  - ULTA report / Kim
- **New Business**
  - Proposal to require underwriters to monitor appointed agencies / Reed
  - Contacting the UID about pending inquiries or investigations / Reed
  - GeoTrust Title Insurance Co. / Reed
- **Old Business**
- **Other Business**
- **Hot Topics**

#### Executive Session (None)

- **Adjourn**

- **Next Meeting: June 12, 2023** — Big Cottonwood Room, Taylorsville State Office Building

**2023 Meeting Schedule**

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

\*Proposed TEC/REC meeting immediately following

**2023 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 cyber and wire fraud's effect on consumers and agencies
5. Increase awareness of affiliated business arrangements (ABA)

**Title Agency Licensing  
March 2023**

**New Licenses**

<b>Agency ID</b>	<b>Name</b>	<b>Oris. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
202706	ENDPOINT DIGITAL CLOSINGS, LLC	2023-03-22	2025-03-31	TMR
202706	ENDPOINT DIGITAL CLOSINGS, LLC	2023-03-22	2025-03-31	TS
202894	ONRECORD TITLE	2023-03-13	2025-03-31	TE
202894	ONRECORD TITLE	2023-03-13	2025-03-31	TMR
202894	ONRECORD TITLE	2023-03-13	2025-03-31	TS
202908	THE REAL TITLE AGENCY, LLC	2023-03-09	2025-03-31	TE
202908	THE REAL TITLE AGENCY, LLC	2023-03-09	2025-03-31	TMR
202908	THE REAL TITLE AGENCY, LLC	2023-03-09	2025-03-31	TS
202924	VERUS TITLE UTAH LLC	2023-03-07	2025-03-31	TE
202924	VERUS TITLE UTAH LLC	2023-03-07	2025-03-31	TS

**Renewal Licenses**

<b>Agency ID</b>	<b>Name</b>	<b>Oris. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
165841	TITLE GUARANTEE A TITLE INSURANCE AGENCY LLC	2011-03-08	2025-03-31	TE
165841	TITLE GUARANTEE A TITLE INSURANCE AGENCY LLC	2011-03-08	2025-03-31	TMR
165841	TITLE GUARANTEE A TITLE INSURANCE AGENCY LLC	2011-03-08	2025-03-31	TS
16271	TRUSTEE'S TITLE & ESCROW LC	2007-03-08	2025-03-31	TE
16271	TRUSTEE'S TITLE & ESCROW LC	2007-03-08	2025-03-31	TS

**Lapsed Licenses**

<b>Agency ID</b>	<b>Name</b>	<b>Oris. Issue Date</b>	<b>Expired Date</b>	<b>LOA</b>
7624	AMERICAN SECURE TITLE INSURANCE AGENCY	1998-10-01	2023-03-31	TS
6547	MOUNTAIN VIEW TITLE & ESCROW, INC	1979-03-06	2023-03-31	TE
6547	MOUNTAIN VIEW TITLE & ESCROW, INC	1979-03-06	2023-03-31	TMR
6547	MOUNTAIN VIEW TITLE & ESCROW, INC	1979-03-06	2023-03-31	TS

**Reinstated Licenses**

<b>Agency ID</b>	<b>Name</b>	<b>Oris. Issue Date</b>	<b>Expire Date</b>	<b>Reinstated E LOA</b>
(none)				

**Title Agent Licensing  
March 2023**

**New Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
2079382	KOSMACK, EMILY	2023-03-30	2025-07-31	TS
2075854	MARTINES, MCKENZIE	2023-03-13	2025-05-31	TE
2071771	NEBEKER, CHEYENE	2023-03-03	2025-05-31	TE
2079149	RIGBY, ANNETTE	2023-03-30	2025-07-31	TE
2078639	WILLIAMS, SPENCER	2023-03-30	2025-12-31	TMR
2077410	WORWOOD, JOELLE	2023-03-08	2025-11-30	TE

**Renewed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
1563960	Allred, Kami	2014-04-14	2025-03-31	TS
1669585	Apo, Jessica	2016-07-22	2025-03-31	TE
1369988	BENTON, BURK	2008-09-02	2025-03-31	TS
99181	BOWEN, STEFANIE	2004-04-15	2025-03-31	TS
99181	BOWEN, STEFANIE	2004-02-26	2025-03-31	TE
40575	CHABRIES, MICHAEL	1997-02-23	2025-03-31	TE
40575	CHABRIES, MICHAEL	2004-10-22	2025-03-31	TS
53802	CIAMPINI, WENDY	2002-04-30	2025-03-31	TE
53802	CIAMPINI, WENDY	1998-07-22	2025-03-31	TMR
1358907	COPIER, JAMIE	2008-04-10	2025-03-31	TE
38834	CROFTS, MICHELLE	1995-03-06	2025-03-31	TE
1772980	CUSWORTH, JESSICA	2018-07-30	2025-03-31	TMR
141340	DAVIS, IAN	2007-02-16	2025-03-31	TMR
141340	DAVIS, IAN	2008-11-04	2025-03-31	TS
38745	DAVIS, PAUL	2013-02-04	2025-03-31	TE
38745	DAVIS, PAUL	1984-12-04	2025-03-31	TS
100517	DEGREY, MONICA	2004-04-13	2025-03-31	TE
81236	DIGLISIC, TALIA	2002-09-09	2025-03-31	TE
37897	GARNER, HUGH	1992-12-17	2025-03-31	TS
45043	GEORGE, REBECCA	1996-04-26	2025-03-31	TE
1489504	GRIFF, MATTHEW	2018-11-15	2025-03-31	TE
1489504	GRIFF, MATTHEW	2012-07-17	2025-03-31	TMR
82800	HADLOCK, REBECCA	2002-10-22	2025-03-31	TE
32876	HATCH, TRAVIS	1998-04-08	2025-03-31	TS
27453	HEMINGWAY, DEBBIE	1996-05-13	2025-03-31	TE
33395	HOLBROOK, KIMBERLY	1993-01-20	2025-03-31	TE
33395	HOLBROOK, KIMBERLY	1994-06-23	2025-03-31	TS
44544	JOHNSON, BRENDA	1998-06-23	2025-03-31	TE
49299	JOHNSON, STEVEN	2008-01-03	2025-03-31	TE
49299	JOHNSON, STEVEN	1996-04-17	2025-03-31	TS
75798	JOHNSON-KOCH, ROBYN	2002-04-04	2025-03-31	TE
49098	JOHNSTON, MARY	1993-01-08	2025-03-31	TS
44869	JONES, CATHY	1991-02-05	2025-03-31	TE
1757233	MACRISS, SARAH	2018-05-07	2025-03-31	TE

**Renewed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
40307	MADISON, CHRISTOPHER	2007-07-12	2025-03-31	TE
40307	MADISON, CHRISTOPHER	1997-09-23	2025-03-31	TS
43406	MAUGHAN, RICHARD	1976-10-13	2025-03-31	TE
43406	MAUGHAN, RICHARD	1976-10-13	2025-03-31	TS
38548	MECHAM, KEVIN	1993-03-15	2025-03-31	TS
1674048	MILLAR, JENNIFER	2016-10-04	2025-03-31	TMR
32713	MINER, DONNA	1999-03-10	2025-03-31	TE
12222	MUNSON, KEVIN	1995-02-06	2025-03-31	TS
103002	NEPOLIS, LISA	2004-06-21	2025-03-31	TS
45029	OLSEN, REA	1999-03-09	2025-03-31	TS
45029	OLSEN, REA	1996-03-11	2025-03-31	TE
42395	PEARSON, C. ADELLA	1996-08-20	2025-03-31	TE
77239	PERKINS, SHANE	2002-05-15	2025-03-31	TE
77239	PERKINS, SHANE	2021-02-16	2025-03-31	TS
87210	PERRY, JAMIE	2003-02-27	2025-03-31	TE
1761184	PETERSON, AMANDA	2018-05-17	2025-03-31	TE
38798	RABY, BOBBIE	1988-06-14	2025-03-31	TE
90705	REA, GINA	2003-05-29	2025-03-31	TE
86689	RICHENS, JAYNE	2005-08-17	2025-03-31	TE
86689	RICHENS, JAYNE	2003-02-11	2025-03-31	TS
1897331	SHERMAN, TEVEN	2020-10-01	2025-03-31	TE
1897331	SHERMAN, TEVEN	2022-02-22	2025-03-31	TS
1767688	SKOG, SPENCER	2018-06-18	2025-03-31	TS
106871	SMITH, KIMBERLY	2004-10-06	2025-03-31	TE
41244	SMITH, RICHARD	2000-05-18	2025-03-31	TE
1377454	SNOW, WENDY	2008-11-06	2025-03-31	TE
1377454	SNOW, WENDY	2012-12-20	2025-03-31	TS
85498	STANGER, TODD	2007-08-07	2025-03-31	TE
85498	STANGER, TODD	2002-12-24	2025-03-31	TS
30559	STEPHENSON, DAVID	2008-11-03	2025-03-31	TE
36892	SUTHERLAND, CLAUDEEN	1995-09-06	2025-03-31	TE
1476563	TAHY, KRISTA	2012-06-20	2025-03-31	TE
1930033	THORN, LAURA	2021-03-08	2025-03-31	TE
84831	THURSTON, RICHARD	2002-12-06	2025-03-31	TE
129691	VANDERHOOF, PATRICK	2006-06-06	2025-03-31	TE
36199	WALKER, MATTHEW	2004-11-08	2025-03-31	TE
36199	WALKER, MATTHEW	1995-11-14	2025-03-31	TS
1490990	WILLSON, DANIELLE	2012-07-11	2025-03-31	TS
1770617	WILSON, EMILY	2018-09-04	2025-03-31	TE
1695929	WITTWER, KAYLA	2017-02-24	2025-03-31	TE
81344	WRIGHT, DAVID	2002-10-01	2025-03-31	TE
100444	YORK, TYLER	2004-04-12	2025-03-31	TMR
100444	YORK, TYLER	2005-07-06	2025-03-31	TE

**Lapsed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expired Date</b>	<b>LOA</b>
1605396	ANDRIAMANANTOA, DOMINIQUE	2015-02-23	2023-02-28	TS

**Lapsed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expired Date</b>	<b>LOA</b>
1756960	CUNNINGHAM, RENAE	2018-04-05	2023-02-28	TE
1903111	JACOB, MARK	2020-10-02	2023-02-28	TS
1781612	JOHNSON, BRETT	2018-09-11	2023-02-28	TMR
85648	KASPERICK, KAREN	2003-01-09	2023-02-28	TE
1877730	MADSEN, TAWNI	2020-09-17	2023-02-28	TE
1881979	MOORE, KATHRYN	2020-07-02	2023-02-28	TMR
1787929	PERACCHI, KIMBERLY	2018-10-04	2023-02-28	TE
1501385	REYNOLDS-SMITH, LYNETTE	2019-10-25	2023-02-28	TS
1501385	REYNOLDS-SMITH, LYNETTE	2012-10-01	2023-02-28	TE
39360	WARNER, RANDAL	2007-07-13	2023-02-28	TMR

**Reinstated Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>Reinstated</b>	<b>LOA</b>
1494548	PETERSON, KATHRYN	2012-08-07	2025-02-28	2023-03-07	TMR

**Title Agency Licensing  
April 2023**

**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	2025-04-30	TE
7663	ATLAS TITLE INSURANCE AGENCY, INC	1999-04-08	2025-04-30	TS
160678	BENCHMARK TITLE INSURANCE AGENCY LLC	2009-04-02	2025-04-30	TE
160678	BENCHMARK TITLE INSURANCE AGENCY LLC	2009-04-02	2025-04-30	TS
197085	BLEND TITLE OF UTAH LLC	2021-04-19	2025-04-30	TE
197085	BLEND TITLE OF UTAH LLC	2021-04-19	2025-04-30	TS
177952	BNT OF UTAH LLC	2015-04-30	2025-04-30	TE
177952	BNT OF UTAH LLC	2015-04-30	2025-04-30	TMR
177952	BNT OF UTAH LLC	2015-04-30	2025-04-30	TS
16618	CAPSTONE TITLE AND ESCROW	2007-04-24	2025-04-30	TE
16618	CAPSTONE TITLE AND ESCROW	2007-04-24	2025-04-30	TS
190834	METRO NATIONAL TITLE ASSOCIATES, LLC	2019-04-29	2025-04-30	TE
190834	METRO NATIONAL TITLE ASSOCIATES, LLC	2019-04-29	2025-04-30	TS
166181	SECURITY ESCROW & TITLE INSURANCE AGENCY, LLC	2011-04-18	2025-04-30	TE
166181	SECURITY ESCROW & TITLE INSURANCE AGENCY, LLC	2011-04-18	2025-04-30	TMR
166181	SECURITY ESCROW & TITLE INSURANCE AGENCY, LLC	2011-04-18	2025-04-30	TS
7169	TITLE ONE, INC.	1993-04-30	2025-04-30	TE
7169	TITLE ONE, INC.	1993-04-30	2025-04-30	TS
16621	WFGLS TITLE AGENCY OF UTAH, LLC	2007-04-25	2025-04-30	TE
16621	WFGLS TITLE AGENCY OF UTAH, LLC	2007-04-25	2025-04-30	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  
April 2023**

**New Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
2083983	HEBRANK, REBECCA	2023-04-26	2025-09-30	TS
2079756	MOTZKUS, NICHOLAS	2023-04-11	2025-12-31	TMR
2081835	MULLINS, CAROLE	2023-04-21	2025-06-30	TE
1920904	RICKS, MADELINE	2023-04-12	2026-03-31	TE
2081851	WILLIAMS, LANDON	2023-04-12	2025-07-31	TMR

**Renewed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
1881754	BARTLETT, GARETT	2020-07-13	2025-04-30	TS
20043	BEAVERS, JENNIFER	1995-03-24	2025-04-30	TE
76410	BLACK, BRANDEN	2002-04-23	2025-04-30	TS
76410	BLACK, BRANDEN	2006-02-15	2025-04-30	TE
29127	BRANTLEY, STEVEN	2018-10-05	2025-04-30	TMR
29127	BRANTLEY, STEVEN	1990-10-22	2025-04-30	TS
29127	BRANTLEY, STEVEN	1990-10-22	2025-04-30	TE
53531	Beck, Tracy	1995-04-19	2025-04-30	TE
1767243	CARRUTH, KIM	2018-06-20	2025-04-30	TS
35093	CARTER, HOWARD ALLAN	1977-03-09	2025-04-30	TS
35093	CARTER, HOWARD ALLAN	1977-03-09	2025-04-30	TE
38877	CHRISTENSON, STEPHANIE	1996-07-26	2025-04-30	TMR
36746	COWDIN, RANDIE	1979-05-09	2025-04-30	TS
36746	COWDIN, RANDIE	1979-05-09	2025-04-30	TE
42239	DARKE, JAMES	1995-04-04	2025-04-30	TS
42239	DARKE, JAMES	2009-11-10	2025-04-30	TE
6723	DENUNZIO, PATTIE	2004-01-29	2024-06-30	TE
6723	DENUNZIO, PATTIE	1993-07-26	2024-06-30	TMR
30192	DONALDSON, TERESSA	2000-06-26	2025-04-30	TE
1919939	DOYLE, RONALD	2021-04-27	2025-04-30	TS
1599450	EMERY, PAUL	2016-09-02	2025-04-30	TE
1599450	EMERY, PAUL	2015-01-07	2025-04-30	TS
133344	EVANS, HEIDI	2006-08-29	2025-04-30	TE
133344	EVANS, HEIDI	2019-03-14	2025-04-30	TS
30865	EVANS, DAVID	1988-08-12	2025-04-30	TS
1601304	GALVAN, WHITNEY	2015-02-02	2025-04-30	TE
138058	HARMON, CONNIE	2007-02-02	2025-04-30	TE
49996	HASLAM, JAMES	2003-06-16	2025-04-30	TE
49996	HASLAM, JAMES	1998-07-17	2025-04-30	TS
75048	HEYWOOD, DAVID	2013-01-16	2025-04-30	TE
1706100	HINTZE, KATHERINE	2017-04-27	2025-04-30	TE
107230	HOUGHTON, ERIK	2004-11-02	2025-04-30	TS
107230	HOUGHTON, ERIK	2013-09-16	2025-04-30	TE
1701789	Herrera, Kalee	2017-03-27	2025-04-30	TE



**Renewed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
39822	Hickman, Heather	1998-06-17	2025-04-30	TMR
39822	Hickman, Heather	2003-11-25	2025-04-30	TE
39822	Hickman, Heather	2003-11-03	2025-04-30	TS
42895	JEFFERY, WENDY	2009-04-27	2025-04-30	TS
42895	JEFFERY, WENDY	1997-01-30	2025-04-30	TE
34627	JENSEN, ROBYN	1996-11-05	2025-04-30	TE
78211	JENSEN, GERALDINE	2002-06-17	2025-04-30	TE
106396	KEELE, CRYSTAL	2004-10-05	2025-04-30	TE
108467	KIMMEL, LISA	2004-12-09	2025-04-30	TE
84964	Kibbee, Kimberly	2002-12-11	2025-04-30	TE
1883686	LARSEN, JEFFREY	2020-07-14	2025-04-30	TE
142171	LOERA, JESUS	2007-06-13	2025-04-30	TE
142171	LOERA, JESUS	2007-03-07	2025-04-30	TMR
1578022	LONGMAN, KENDRA	2014-08-11	2025-04-30	TE
1569291	MATSON, RYAN	2014-06-17	2025-04-30	TMR
44862	MERRILL, JEFFREY	1989-02-09	2025-04-30	TE
44862	MERRILL, JEFFREY	1989-02-09	2025-04-30	TS
1610535	MILLER, JO	2015-04-13	2025-04-30	TMR
42449	MOSTELLER, ANGELA	1995-02-21	2025-04-30	TE
1449437	NEWMAN, MADISON	2011-03-15	2025-04-30	TE
40404	OSBORN, LORENA	1994-12-14	2025-04-30	TE
40404	OSBORN, LORENA	1998-10-08	2025-04-30	TS
82546	PAGOAGA, HOLLY	2002-10-16	2025-04-30	TE
130981	POND, GRANT	2006-06-30	2025-04-30	TS
1358369	REID, TIA	2008-05-02	2025-04-30	TE
88086	RENTMEISTER, JASON	2003-03-25	2025-04-30	TE
1520467	Rutherford, Jessica	2013-03-11	2025-04-30	TS
1388757	SCHREIBER, PAUL	2009-03-18	2025-04-30	TMR
39190	SCHWENKE, DIANA	1998-05-05	2025-04-30	TE
79853	SMITH, LISA	2002-08-06	2025-04-30	TE
1489896	TWIGGS, ERIN	2021-01-11	2025-04-30	TE
37589	WEBBER, MARK	1995-03-17	2025-04-30	TE
37589	WEBBER, MARK	1995-03-17	2025-04-30	TS
1585763	WEIERHOLT, PEDER	2015-03-18	2025-04-30	TS
1585763	WEIERHOLT, PEDER	2015-03-18	2025-04-30	TE
1918678	WELCH, KIMBERLY	2020-12-15	2025-04-30	TE
126972	WELSH, ALICE	2006-06-05	2025-04-30	TE
32733	WHITFIELD, WENDY	1994-09-06	2025-04-30	TE
78966	WIRTH, MATTHEW	2002-09-27	2025-04-30	TE
78966	WIRTH, MATTHEW	2002-07-12	2025-04-30	TS
1772336	WOLLEBAEK, TRISHA	2018-07-17	2025-04-30	TE
1927377	YOUNG, MARY	2021-02-11	2025-04-30	TE
78113	ZIMMERMAN, TERRELL	2002-06-13	2025-04-30	TS

**Lapsed Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expired Date</b>	<b>LOA</b>
1763197	KERN, ROBERT	2018-05-10	2023-03-31	TMR
1689820	NIELSEN, KRISTA	2017-02-17	2023-03-31	TE
1693881	OGDEN, KELLY	2017-03-09	2023-03-31	TE
1757785	REITZ, SHANTEL	2018-04-19	2023-03-31	TMR
1340793	WILCOCK, APRIL	2014-10-06	2023-03-31	TE

**Reinstated Licenses**

<b>Agent ID</b>	<b>Name</b>	<b>Orig. Issue Date</b>	<b>Expire Date</b>	<b>Reinstated</b>	<b>LOA</b>
1744303	MURPHEY, HAYLI	2018-03-07	2024-08-31	2023-04-07	TE
1419668	NOKES, JASON	2010-06-15	2025-02-28	2023-04-05	TE

Approval Date	1st Quarter Feb 2023 - April 2023 Approved Title Courses	Provider Name	Totals
<b>Feb-23</b>			<b>9</b>
2/2/2023	New ALTA Policy Forms: Key Changes	First American Title Ins. Co.	
2/2/2023	Insuring a Construction Loan	Fulghum	
2/13/2023	Seller Finance	Truly Title	
2/13/2023	2023 ALTA Springboard	American Land Title Association	
2/15/2023	Title Reports & Title Insurance Endorsements	Cottonwood Title	
2/16/2023	How to Avoid Wire Fraud Losses with the Law of Attraction Webinar	Westcor Land Title Ins. Co.	
2/16/2023	2023 All-Star Escrow Training Event - Day 1	Fidelity National Financial Inc.	
2/16/2023	2023 All-Star Escrow Training Event - Day 2	Fidelity National Financial Inc.	
2/22/2023	Extra Hazardous Risks	Fulghum	
<b>Mar-23</b>			<b>22</b>
3/1/2023	March 2023 Closer Training	Southern Utah Title Ins. Co.	
3/7/2023	Ten Most Common Ethical Dilemmas in Title Transactions	Utah Land Title Association	
3/7/2023	How To Become a Human Firewall	Cottonwood Title	
3/15/2023	All Inclusive Trust Deeds	Backman Title Services LTD	
3/15/2023	Claims Chronicles 2023	Backman Title Services LTD	
3/15/2023	ALTA Best Practices #3 Ethics	Backman Title Services LTD	
3/22/2023	Title Reports & Title Insurance Endorsements (2 hours)	Cottonwood Title	
3/22/2023	Utah Construction Lien Statute for RE Agents 3 hour	Cottonwood Title	
3/22/2023	1031 Exchanges Everything You Always Wanted To Know But Were Afraid To Ask (3 hr)	Cottonwood Title	
3/22/2023	1031 Exchanges Everything You Always Wanted To Know But Were Afraid To Ask (2 hr)	Cottonwood Title	
3/22/2023	Security Awareness Fundamentals 1 hour	Cottonwood Title	
3/22/2023	TRID Forms Training Part 1 – 1 hour	Cottonwood Title	
3/22/2023	TRID Forms Training Part 2 – 1 hour	Cottonwood Title	
3/22/2023	TRID Forms Training Part 3 – 1 hour	Cottonwood Title	
3/22/2023	American Land title Association TRID (3 hours)	Cottonwood Title	
3/22/2023	How to become a Human Firewall (1 hour)	Cottonwood Title	
3/23/2023	Code of Ethics	Cache Rich Association of Realtors	
3/29/2023	Seller Financing-DD	First American Title Ins. Co.	
3/30/2023	Title Coverages - Protect Yourself and Your Clients	Stewart Title Insurance Agency	
3/30/2023	Clearing Title to Real Property	Stewart Title Insurance Agency	
3/31/2023	Seller Financing	Bhava Title Insurance Agency LLC	

**Mar-23**

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3/31/2023 For Sale by Fraudster

First American Title Ins. Co.

**Apr-23**

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4/30/2023 Escrow Fraud

Fulghum

4/4/2023 Surveyor's Perspective

Utah Land Title Association

4/10/2023 AU - Attorney Opinion Letters

Old Republic National Title Ins. Co.

4/10/2023 ALTA Forms & Endorsements

First American Title Ins. Co.

4/10/2023 Mezzanine Finance & Foreclosure Update 2023-DD

First American Title Ins. Co.

4/12/2023 Legal Descriptions: A Primer for Title Professionals

Doma Title Insurance Inc.

4/20/2023 POA'S And Other Agency Issues

Chandler & Association LLC