



# 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: July 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>MC Examiner</i>
Steve Gooch, <i>PIO Recorder</i>		

### AGENDA

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

- **Welcome** / James Swan, Chair
- **Telephone Roll Call**
- **Administer oath of office to new commission member** / Adam
  - Chase Phillips
- **Recognize David Moore's Service to the Title & Escrow Commission** / Commissioner Kiser
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Reed
  - Licenses
  - Quarterly continuing education report
    - *January* / *April* / *July* / *August* / *November*
- **Board Duties & Responsibilities** / Perri
- **Update on 2019 Goals**
  - ULTA report / James
  - Real Estate Commission report / Nancy
- **New Business**
  - ABA disclosure / James
  - Rule review following passage of SB 121 / James
  - Request for position statement from Commission on effect of 31A-23a-402(2)(a) on an affiliated title insurance agency / Reed
- **Old Business**
- **Other Business**
  - Elect new chair and vice chair
- **Hot Topics**

*Executive Session* (None)

- **Adjourn**
- **Next Meeting: August 12, 2019** — Copper Room

**2019 Meeting Schedule in Copper Room**

<del>Jan 14</del>	<del>Feb 11</del>	<del>Mar 11</del>	<del>Apr 15</del>	<b>May 28</b>	<del>Jun 10</del> —Canceled
Jul 15	<b>Aug 12</b>	Sept 9	Oct 21	<b>Nov 18</b>	Dec 16

\* bold dates denote quarterly required in-person meetings

**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  
May 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>
166340	PIONEER TITLE INSURANCE AGENCY, LC	16-May-11	31-May-21	TE
166340	PIONEER TITLE INSURANCE AGENCY, LC	16-May-11	31-May-21	TMR
166340	PIONEER TITLE INSURANCE AGENCY, LC	16-May-11	31-May-21	TS
185058	RAMPART TITLE INSURANCE AGENCY LLC	15-May-17	31-May-21	TE
185058	RAMPART TITLE INSURANCE AGENCY LLC	15-May-17	31-May-21	TMR
185058	RAMPART TITLE INSURANCE AGENCY LLC	15-May-17	31-May-21	TS

**Lapsed Licenses:**

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

**Reinstated Licenses:**

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

**Title Agent Licensing  
May 2019**

**New Licenses:**

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
1810416	DICKINSON, CHAYLEE	24-May-19	30-Jun-21	TE
90603	HEUGLY, DUSTEN	31-May-19	31-Mar-22	TMR
1818632	JARVIS, DANIELLE	6-May-19	30-Apr-22	TE
1818373	MANNING, ANGELA	15-May-19	30-Apr-22	TE
1817198	MILLER, PHILLIP	2-May-19	30-Jun-21	TE
1818588	SANDERS, KILEY	16-May-19	31-Mar-22	TS
1818695	SMITH, MEAGAN	9-May-19	30-Nov-21	TE
1817705	THOMPSON, SARAH	9-May-19	31-May-21	TMR

**Renewed Licenses:**

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
62111	ARMSTRONG, BRADLEY	31-Jan-01	31-May-21	TMR
1598031	BANKS, CASSANDRA	12-Jan-15	31-May-21	TMR
85865	BARRETT, CINDY	17-Jan-03	31-May-21	TE
40005	BERTONE, KENNA	5-Apr-93	31-May-21	TE
1695878	BEZZANT, JENNIFER	16-Feb-17	31-May-21	TE
39048	BLACKBURN, MINDY	18-Nov-99	31-May-21	TE
1602379	BUOY, EMMALEE	14-Apr-15	31-May-21	TE
1669280	CANNON, ALEC	20-Jul-16	31-May-21	TE
1669280	CANNON, ALEC	28-Jul-16	31-May-21	TS
1447641	CARTWRIGHT, ANDREW	11-Jan-11	31-May-21	TMR
41468	CHATWIN, SCOTT	21-Jun-99	31-May-21	TE
41468	CHATWIN, SCOTT	5-Nov-96	31-May-21	TS
42441	CLARK, MARCI	6-Apr-99	31-May-21	TE
42441	CLARK, MARCI	2-Oct-00	31-May-21	TS
1599156	ERCANBRACK, STEPHANIE	29-Jan-15	31-May-21	TE
113918	EVANS, GINGER	3-May-19	31-May-21	TS
113918	EVANS, GINGER	12-May-05	31-May-21	TE
34666	FOWLER, JEFFERY	28-Aug-96	31-May-21	TS

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
34666	FOWLER, JEFFERY	11-May-05	31-May-21	TE
37950	GREEN, SCOTT	29-Mar-95	31-May-21	TS
32525	HENDRY, RICK	16-Mar-95	31-May-21	TE
39900	HOLMSTEAD, VICKIE	21-Jun-90	31-May-21	TE
132014	HOUSEAL, BRUCE	2-Aug-06	31-May-21	TS
37568	HUNSAKER, DEON	11-Jul-90	31-May-21	TE
37568	HUNSAKER, DEON	11-Jul-90	31-May-21	TS
82124	Hatch, Krista	7-Oct-02	31-May-21	TS
82124	Hatch, Krista	18-Oct-06	31-May-21	TE
1587084	JACKSON, BLAIR	21-May-15	31-May-21	TS
1587084	JACKSON, BLAIR	21-May-15	31-May-21	TE
111505	JONES, CHRISTOPHER	8-Apr-05	31-May-21	TS
111505	JONES, CHRISTOPHER	10-Mar-05	31-May-21	TE
1685505	JORGENSEN, KRISTEN	19-Dec-16	31-May-21	TE
26653	LISH, JOHN	7-Jun-04	31-May-21	TE
26653	LISH, JOHN	14-Oct-98	31-May-21	TS
87989	LOMAX, MICHAEL	21-Mar-03	31-May-21	TS
32267	LOPEZ, ROBERT	19-Jun-00	31-May-21	TMR
32267	LOPEZ, ROBERT	3-Jan-19	31-May-21	TE
32267	LOPEZ, ROBERT	3-Jan-19	31-May-21	TS
1673390	MATTINSON, ANGELIA	13-Feb-17	31-May-21	TE
45878	MC MILLEN, KENT	27-Apr-88	31-May-21	TS
45878	MC MILLEN, KENT	27-Apr-88	31-May-21	TE
90193	MCCANN, COURTNEY	19-May-03	31-May-21	TE
102857	Minic, Tracy	15-Jun-04	31-May-21	TE
1520794	NEAL, DARWIN	9-Apr-13	31-May-21	TE
39136	NIELSON, MICHAEL	9-Jan-91	31-May-21	TS
1701543	OKABE, TAYLOR	29-Mar-17	31-May-21	TE
26435	OLIVER, JOLYNN	24-Mar-95	31-May-21	TE
37139	PACKHAM, TERRI	5-Feb-93	31-May-21	TE
1666717	PASKETT, DANIEL	13-Feb-17	31-May-21	TE
33539	PAY, PHILLIP	9-Jul-15	31-May-21	TE
70420	PEHRSON, KRISTA	17-Oct-01	31-May-21	TMR

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
70420	PEHRSON, KRYSTA	29-Jul-02	31-May-21	TE
70420	PEHRSON, KRYSTA	29-Nov-04	31-May-21	TS
85778	PENMAN, DANIEL	14-Jan-03	31-May-21	TS
34881	PRESTWICH, CATHY	30-Dec-92	31-May-21	TE
133251	QUINN, AMBER	25-Aug-06	31-May-21	TE
40287	RIOS, DEBBIE	18-Nov-98	31-May-21	TE
16697	ROBINS, VICKY	13-Sep-99	30-Jun-20	TE
1708397	ROSENTHAL, BARBARA	26-May-17	31-May-21	TS
7181	SANDBERG, JOAN	8-May-97	31-May-21	TE
7181	SANDBERG, JOAN	24-Jun-98	31-May-21	TS
41823	SCHOPPMANN, BRENT	4-Aug-14	31-May-21	TE
41823	SCHOPPMANN, BRENT	25-Aug-14	31-May-21	TMR
41823	SCHOPPMANN, BRENT	26-Jun-00	31-May-21	TS
37454	SOWBY, KEN	28-Jul-98	31-May-21	TMR
37485	SPERRY, MARY	4-Feb-87	31-May-21	TS
37485	SPERRY, MARY	4-Feb-87	31-May-21	TE
44146	STONE, MICHELLE	5-Jul-00	31-May-21	TE
33046	THOMAS, JAREN	7-Apr-97	31-May-21	TS
144655	THORNE, DALE	27-Apr-07	31-May-21	TE
1523801	WAYNE, MONICA	9-May-13	31-May-21	TE
112015	WHEELER, DAWNRAE	28-Mar-05	31-May-21	TMR
43123	WHEELWRIGHT, LISA	26-Apr-96	31-May-21	TE
43123	WHEELWRIGHT, LISA	21-Apr-95	31-May-21	TS
1682324	WILSON, WALTER	20-Oct-16	31-May-21	TS

**Lapsed Licenses:**

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
85625	MENDENHALL, JENNIFER	8-Jan-03	30-Apr-19	TMR
85625	MENDENHALL, JENNIFER	1-Nov-05	30-Apr-19	TE
78676	OLIVER, MARY	1-Jul-02	30-Apr-19	TE

**Reinstated Licenses:**

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>Reinstated Date</b>	<b>LOA</b>
75048	HEYWOOD, DAVID	16-Jan-13	30-Apr-21	7-May-19	TE
129469	JOHNSON, KYLE	31-May-06	30-Apr-21	7-May-19	TMR
129469	JOHNSON, KYLE	8-Jun-07	30-Apr-21	7-May-19	TE
1585763	WEIERHOLT, PEDER	18-Mar-15	30-Apr-21	23-May-19	TE
1585763	WEIERHOLT, PEDER	18-Mar-15	30-Apr-21	23-May-19	TS

**Title Agency Licensing  
June 2019**

**New Licenses:**

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

**Renewed Licenses:**

Agency ID	Name	Orig Issue Date	Expire Date	LOA
6933	COALITION TITLE AGENCY	21-Jun-89	30-Jun-21	TE
6933	COALITION TITLE AGENCY	21-Jun-89	30-Jun-21	TS
16790	COVIUS TITLE INSURANCE AGENCY OF UTAH LLC	20-Jun-07	30-Jun-21	TE
16790	COVIUS TITLE INSURANCE AGENCY OF UTAH LLC	20-Jun-07	30-Jun-21	TS
166570	EAGLE GATE TITLE INSURANCE AGENCY, INC.	15-Jun-11	30-Jun-21	TE
166570	EAGLE GATE TITLE INSURANCE AGENCY, INC.	15-Jun-11	30-Jun-21	TMR
166570	EAGLE GATE TITLE INSURANCE AGENCY, INC.	15-Jun-11	30-Jun-21	TS
6030	FARM AND HOME TITLE INSURANCE AGENCY INC	6-Jun-97	30-Jun-21	TE
6030	FARM AND HOME TITLE INSURANCE AGENCY INC	5-Jun-97	30-Jun-21	TS
178484	INVICTUS TITLE INSURANCE AGENCY, LLC	15-Jun-15	30-Jun-21	TE
178484	INVICTUS TITLE INSURANCE AGENCY, LLC	15-Jun-15	30-Jun-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
178387	NOVATION TITLE INSURANCE AGENCY	4-Jun-15	30-Jun-21	TE
178387	NOVATION TITLE INSURANCE AGENCY	2-Jan-18	30-Jun-21	TS
14481	eTITLE INSURANCE AGENCY LLC	8-Jun-05	30-Jun-21	TE
14481	eTITLE INSURANCE AGENCY LLC	8-Jun-05	30-Jun-21	TS

**Lapsed Licenses:**

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

**Reinstated Licenses:**

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



**Title Agent Licensing  
June 2019**

**New Licenses:**

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
1821770	MOWER, MADISON	3-Jun-19	31-Jul-21	TE
1823061	O'BRIEN, ALYS	17-Jun-19	30-Nov-21	TE
1820758	ROBINS, REGAN	7-Jun-19	31-Jul-21	TE
1815738	SMITH, BREANNE	6-Jun-19	31-Dec-21	TE

**Renewed Licenses:**

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
79546	ANDERSEN, ANDREA	15-Feb-07	30-Jun-21	TE
1605506	ANDRESS, ROBERT	9-Mar-15	30-Jun-21	TS
1588880	ANDREWSEN, KURT	17-Nov-14	30-Jun-21	TE
1588880	ANDREWSEN, KURT	10-Oct-14	30-Jun-21	TMR
1589381	AOKI, NICOLE	18-Nov-14	30-Jun-21	TE
97397	ARMSTRONG, MEGAN	6-Jan-04	30-Jun-21	TE
97397	ARMSTRONG, MEGAN	25-May-16	30-Jun-21	TS
1429739	ARRETT, MICHAEL	19-Aug-10	30-Jun-21	TS
1429739	ARRETT, MICHAEL	19-Aug-10	30-Jun-21	TE
79147	ARVESETH, BRENT	8-May-14	30-Jun-21	TMR
136552	BACK, ALLEN	24-Jun-08	30-Jun-21	TE
136552	BACK, ALLEN	7-Nov-06	30-Jun-21	TMR
46305	BARNEY, KIMM	2-Mar-87	30-Jun-21	TS
46305	BARNEY, KIMM	2-Mar-87	30-Jun-21	TE
27490	BARTLETT, JON	9-Nov-84	30-Jun-21	TS
27490	BARTLETT, JON	9-Nov-84	30-Jun-21	TE
1496128	BATEMAN, GAIL	2-Jul-12	30-Jun-21	TE
1588349	BETTOLO, SHELLEY	17-Nov-14	30-Jun-21	TE
14520	BROWN, RON	29-Apr-96	30-Apr-20	TS
1616636	BUNKER, DANIELLE	9-Jun-15	30-Jun-21	TE
90776	BUTTERFIELD, VALERIE	4-Jun-03	30-Jun-21	TS
90776	BUTTERFIELD, VALERIE	16-Sep-13	30-Jun-21	TE

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
114453	CESPEDES, JOSE	7-Jun-05	30-Jun-21	TE
45828	CHANDLER, JILL	12-Nov-96	30-Jun-21	TMR
45828	CHANDLER, JILL	6-May-98	30-Jun-21	TE
31971	CHRISTENSEN, GARY	9-Sep-96	30-Jun-21	TE
104261	CHRISTENSEN, LORRAINE	2-Sep-05	30-Jun-21	TS
104261	CHRISTENSEN, LORRAINE	14-Jul-04	30-Jun-21	TE
31971	CHRISTENSEN, GARY	9-Sep-96	30-Jun-21	TS
105542	CRAVENS, SCOTT	9-Sep-04	30-Jun-21	TS
109933	DEVORE, AMY	26-Jan-05	30-Jun-21	TS
109933	DEVORE, AMY	13-Feb-08	30-Jun-21	TE
1348492	DUNFORD, NATHAN	2-Jun-09	30-Jun-21	TE
53600	GREENING, TAMARA	21-Jun-94	30-Jun-21	TE
90457	GRESSMEN, CHERRI	23-May-03	30-Jun-21	TMR
39812	GUSTAFSON, DAVID	18-Mar-92	30-Jun-21	TE
39812	GUSTAFSON, DAVID	18-Mar-92	30-Jun-21	TS
1617257	HALVORSEN, DALTON	25-Jun-15	30-Jun-21	TS
1617257	HALVORSEN, DALTON	22-Dec-16	30-Jun-21	TE
10155	HANLON, PAMELA	22-Dec-97	31-May-20	TS
10155	HANLON, PAMELA	22-Dec-97	31-May-20	TE
1592762	HATCH, CATHERINE	18-Dec-14	30-Jun-21	TMR
1592762	HATCH, CATHERINE	18-Dec-14	30-Jun-21	TE
1592762	HATCH, CATHERINE	18-Dec-14	30-Jun-21	TS
112174	HILL, SHAUNIE	31-Mar-05	30-Jun-21	TMR
112174	HILL, SHAUNIE	25-Jan-19	30-Jun-21	TE
32508	JOHNSON, DAVID	7-Apr-93	30-Jun-21	TS
39537	JOHNSON, KIMBERLY	8-Sep-92	30-Jun-21	TE
32508	JOHNSON, DAVID	5-May-93	30-Jun-21	TE
1704118	KIDMAN, BRANDON	10-Apr-17	30-Jun-21	TS
1704118	KIDMAN, BRANDON	10-Apr-17	30-Jun-21	TMR
1704118	KIDMAN, BRANDON	10-Apr-17	30-Jun-21	TE
36298	LUNDBERG, J	25-Nov-92	30-Jun-21	TS
36298	LUNDBERG, J	25-Nov-92	30-Jun-21	TE
44853	MATICH, TORRI	10-Jul-00	30-Jun-21	TMR

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
44853	MATICH, TORRI	16-Sep-08	30-Jun-21	TE
82710	MAUCHLEY, JILL	27-Mar-03	30-Jun-21	TS
34218	MECHAM, BONNIE	31-Aug-98	30-Jun-21	TS
1708491	MELTZER, MELISSA	19-May-17	30-Jun-21	TE
45007	MERRILL, MARTIN	17-Jun-82	30-Jun-21	TS
45007	MERRILL, MARTIN	17-Jun-82	30-Jun-21	TE
86137	MOTZKUS, RONALD	27-Jan-03	30-Jun-21	TMR
36659	OGDEN, MERRILL	22-Mar-85	30-Jun-21	TS
36659	OGDEN, MERRILL	22-Mar-85	30-Jun-21	TE
42392	OLSEN, DEBRA	24-Mar-95	30-Jun-21	TS
106103	OSTLER, RYAN	28-Sep-04	30-Jun-21	TE
81290	PARKER, RAYNEE	12-Sep-02	30-Jun-21	TE
106205	RENGERS, JAMIE	30-Sep-04	30-Jun-21	TS
36507	SAFFORD, C	13-Jan-00	30-Jun-21	TMR
1705007	SCHAMBER, BLAIR	26-Apr-17	30-Jun-21	TE
38346	SCOTT, DOLORES	17-Dec-92	30-Jun-21	TE
114564	SMITH, ASHLIE	8-Jun-05	30-Jun-21	TE
45595	SMITH, SHELDON	23-Jul-98	30-Jun-21	TS
45595	SMITH, SHELDON	4-May-18	30-Jun-21	TE
108159	SMITH, JOHN	1-Dec-04	30-Jun-21	TMR
30730	SQUIRES, KERYL	7-Mar-01	30-Jun-21	TE
45330	STANLEY, DOUGLAS	20-Jun-85	30-Jun-21	TS
1598306	STEED, SPENCER	27-Jan-15	30-Jun-21	TE
1460825	STEPHENS, CHRISTINE	27-Jun-11	30-Jun-21	TMR
37786	STRATFORD, KAREN	27-May-98	30-Jun-21	TMR
26587	TAYLOR, WADE	21-Feb-03	30-Jun-21	TE
26587	TAYLOR, WADE	18-Aug-94	30-Jun-21	TS
1389647	UTLEY, RYAN	16-Apr-10	30-Jun-21	TE
1389647	UTLEY, RYAN	16-Apr-10	30-Jun-21	TS
137901	VROTNEY, BRITTANY	28-Dec-06	30-Jun-21	TE
85973	WALTON, KIRK	22-Jan-03	30-Jun-21	TE
1670060	WHEELER, NICOLE	11-Aug-16	30-Jun-21	TMR
1559597	WHITLOCK, AMANDA	9-Mar-15	30-Jun-21	TE

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>LOA</b>
138995	WHITNEY, JESSE	24-Jan-07	30-Jun-21	TE
138995	WHITNEY, JESSE	2-Jan-07	30-Jun-21	TS
106263	WILSON, JOEEN	4-Oct-04	30-Jun-21	TE
131305	WOOLSEY, HEATHER	12-Jul-06	30-Jun-21	TE
1429742	Wilkey, Jacey	18-Oct-10	30-Jun-21	TE

**Lapsed Licenses:**

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expired Date</b>	<b>LOA</b>
44441	BUNDY, STEVEN	7-Oct-86	31-May-19	TS
1530313	DALYAI, AUSTIN	17-Feb-15	31-May-19	TE
45761	MURPHY, TERRI	20-Jul-90	31-May-19	TE
45884	SMITH, MORRIS	1-Nov-10	31-May-19	TMR
87653	WHITNEY, RAY	12-Mar-03	31-May-19	TE

**Reinstated Licenses:**

<b>Individual ID</b>	<b>Name</b>	<b>Orig Issue Date</b>	<b>Expire Date</b>	<b>Reinstated Date</b>	<b>LOA</b>
44645	ELLIOTT, ROBERT	23-Jul-86	31-May-21	17-Jun-19	TE
44645	ELLIOTT, ROBERT	23-Jul-86	31-May-21	17-Jun-19	TS
85625	MENDENHALL, JENNIFER	8-Jan-03	30-Apr-21	17-Jun-19	TMR
85625	MENDENHALL, JENNIFER	1-Nov-05	30-Apr-21	17-Jun-19	TE
1652160	PRIGMORE, KENNETH	15-Jul-16	31-Jul-20	18-Jun-19	TE
1652160	PRIGMORE, KENNETH	1-Mar-16	31-Jul-20	18-Jun-19	TS
1572557	SEVILLA, GONZALO	31-Jul-14	31-May-21	20-Jun-19	TE

<b>Approval Date</b>	<b>2nd Quarter 2019 Approved Title Courses</b>	<b>Provider Name</b>	<b>Totals</b>
<b>April-19</b>			<b>15</b>
4/1/19	April Training Computer User Security	Southern Utah Title Company	
4/5/2019	Wire Fraud	Stewart Title Ins Agency of UT	
4/5/2019	Clearing Title To Real Property	Stewart Title Ins Agency of UT	
4/5/2019	Entities And Authority Issues	Stewart Title Ins Agency of UT	
4/5/2019	Deeds & Conveyancing Of Real Property	Stewart Title Ins Agency of UT	
4/5/2019	Encumbering Real Property	Stewart Title Ins Agency of UT	
4/5/2019	Judgments, Liens & Attachments On Real Property	Stewart Title Ins Agency of UT	
4/5/2019	Legal Descriptions, Easements, Boundaries & Surveys	Stewart Title Ins Agency of UT	
4/8/2019	SSU - Blockchain and Title Insurance	Old Republic National Title	
4/15/2019	2019 Legislative Update	Backman Title Services LTD	
4/15/2019	Underwriting Procedures For High Liability Transactions	Backman Title Services LTD	
4/15/2019	Ethical Marketing in the Social Media World	Backman Title Services LTD	
4/17/2019	Double Contracts	Utah Land Title Association	
4/19/2019	Solving the E-Closings Puzzle Webinar	North American Title Ins Co	
4/24/2019	Bankruptcy-Endorsement issuing Standards	First American Title Ins Co	
<b>May-19</b>			<b>4</b>
5/9/2019	2019 ALTA Commercial Network	American Land Title Association	
5/16/2019	Underwriting Procedures,Policies & Guidelines for High Liability Transactions	First American Title Ins Co	
5/21/2019	RESPA, Affiliated Business, Joint Ventures	First American Title Ins Co	
5/24/2019	eClosing and Remote Online Notary(RON) Overview	Fulghum	
<b>Jun-19</b>			<b>1</b>
6/18/2019	Cyber Security-Rise of the Machines	First American Title Ins Co	

SB 121 and Utah Code § 31A-23a-402(a)

The law prohibits a title insurance agency from "directly or indirectly" paying "consideration" "as an inducement to obtaining title insurance business":

A title insurer, individual title insurance producer, or agency title insurance producer or any officer or employee of the title insurer, individual title insurance producer, or agency title insurance producer may not pay, allow, give, or offer to pay, allow, or give, directly or indirectly, as an inducement to obtaining any title insurance business . . . (iii) any money or other consideration, except if approved under Section 31A-2-405[.]

Utah Code Section 31A-23a-402(2)(a)(iii).

In the context of an affiliated business relationship involving a realtor and a title insurance agency, this statute can be interpreted two ways.

On one hand, the statute can be read not to prohibit a title agency from distributing a share of agency profits to an owner/realtor because that distribution reflects the agency's profitability and is not a quid pro quo for title insurance business.

On the other hand, a profit distribution to an owner/realtor is arguably an "indirect" payment of "consideration" in exchange for title business from an owner/realtor. Under that reading, a profit distribution would be prohibited.

What is the position of the Title and Escrow Commission on this question?