



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: July 8, 2024

Time: 9:00 AM

Place: In Person

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

Virtual

Google Meet
meet.google.com/bvy-dncc-rej
305-808-3075 Phone
121 381 172# Password

ATTENDEES

TITLE & ESCROW COMMISSION

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

DEPARTMENT STAFF

Jon Pike, *Insurance Commissioner* Reed Stringham, *Deputy Comm.* Tracy Klausmeier, *P&C Dir.*
Randy Overstreet, *Licensing Mgr.* Patrick Lee, *Finance Dir.* Kelly Christensen, *P&C Asst. Dir.*
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 Meeting**
- **Concurrence Reports** / Kim
 - Licenses
 - Attorney exemptions
 - Geoffrey Polk
- **Update on 2024 Goals**
 - ULTA report / Kim
- **New Business**
 - Proposed amendments to R592-9 and R592-10 / Reed
 - Education topics under R592-9 / Reed
 - Fannie Mae Selling and Servicing Notice / Tracy
- **Old Business**
 - TEC report to the Governor/ Kim
- **Other Business**
 - Update on hiring MCE / Tracy
- **Hot Topics**
 - Funds disbursement violations between title licensees and real estate brokers / Kim

Executive Session (None)

- **Adjourn**
- **Next Meeting: August 19, 2024** — Flaming Gorge Room, Taylorsville State Office Building

2024 Meeting Schedule

Jan 22 Flaming Gorge	Feb 12 Flaming Gorge	Mar 11 Flaming Gorge	Apr 8 Flaming Gorge	May 13* Flaming Gorge	Jun 10 Flaming Gorge
Jul 8 Flaming Gorge	Aug 19 Flaming Gorge	Sep 9 Flaming Gorge	Oct 21* Flaming Gorge	Nov 18 Flaming Gorge	Dec 9 Flaming Gorge

*Proposed TEC/REC meeting immediately following

2024 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
Jun 2024**

New licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
205324	UPWARD TITLE I LLC	2024-06-21	2026-06-30	TS

Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
6481	ACTION TITLE COMPANY, INC	1982-06-08	2026-06-30	TE
6481	ACTION TITLE COMPANY, INC	1982-06-08	2026-06-30	TS
6473	HIGH COUNTRY TITLE	1982-03-24	2026-06-30	TE
6473	HIGH COUNTRY TITLE	1982-03-24	2026-06-30	TS
11437	LINCOLN TITLE INSURANCE AGENCY	2002-06-03	2026-06-30	TE
11437	LINCOLN TITLE INSURANCE AGENCY	2002-06-03	2026-06-30	TS

Lapsed Licenses

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

Reinstated Licenses

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

**Title Agent Licensing
Jun 2024**

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
2133670	CISNEROS, MARGARET	2024-06-05	2026-07-31	TE
1496951	TENGONO, CHRISTOPHER	2024-06-03	2027-03-31	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1477295	ANDERSON, JASON	2012-02-21	2026-06-30	TS
6190	ANTHONY, SUE	1994-05-31	2026-06-30	TE
34187	BARNES, JEFFREY	2005-03-09	2026-06-30	TE
34187	BARNES, JEFFREY	1999-09-27	2026-06-30	TS
1732762	BENTON, KENZIE	2017-11-02	2026-06-30	TE
69611	BLANCO, NANCY	2001-09-10	2026-06-30	TS
1568553	BOWLES, TIFFANY	2014-05-13	2026-06-30	TE
1732599	BRASK, MALORIE	2017-10-26	2026-06-30	TE
38697	BROWN, LONNY	1995-03-31	2026-06-30	TE
38697	BROWN, LONNY	1994-02-24	2026-06-30	TS
1855742	CHANG, ALAN	2019-12-19	2026-06-30	TE
74754	CHILD, ALAN	2002-03-07	2026-06-30	TMR
74754	CHILD, ALAN	2004-12-22	2026-06-30	TS
74754	CHILD, ALAN	2003-06-19	2026-06-30	TE
34017	DAVIS, REBECCA	1998-02-12	2026-06-30	TE
37409	DAY, MARK	1982-04-22	2026-06-30	TE
37409	DAY, MARK	1982-04-22	2026-06-30	TS
125664	DECKER, JAMI	2006-02-14	2026-06-30	TE
6723	DENUNZIO, PATTIE	2004-01-29	2026-06-30	TE
6723	DENUNZIO, PATTIE	1993-07-26	2026-06-30	TMR
68166	EGAN, MERI	2001-07-27	2026-06-30	TE
1963671	FOSTER, AMANDA	2021-07-12	2026-06-30	TE
1963671	FOSTER, AMANDA	2021-07-12	2026-06-30	TS
36747	FRY, SHELLY	1990-04-27	2026-06-30	TE
130627	GORE, CHANEL	2006-06-16	2026-06-30	TE
1796623	HAYMOND, MEGAN	2019-11-20	2026-06-30	TE
1796623	HAYMOND, MEGAN	2019-11-20	2026-06-30	TS
122146	HIATT, JENNA	2005-12-16	2026-06-30	TS
122146	HIATT, JENNA	2006-05-18	2026-06-30	TE
36219	HICKMAN, STACEY	2005-02-10	2026-06-30	TE
36219	HICKMAN, STACEY	1998-06-17	2026-06-30	TMR
45020	HOUGHTON, SUSAN	1993-10-14	2026-06-30	TS
45020	HOUGHTON, SUSAN	2004-05-19	2026-06-30	TE
130679	HUNTER, TIFFANY	2006-06-27	2026-06-30	TE
32281	IVERSON, ERIC	1994-04-08	2026-06-30	TE
1827551	JARRETT, BETH	2019-07-12	2026-06-30	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
76978	JOHNSON, KIRK	2002-05-08	2026-06-30	TMR
76978	JOHNSON, KIRK	2009-05-21	2026-06-30	TE
2029017	KITCHIN, JULIE	2022-05-09	2026-06-30	TE
37633	Knowlden, Jodie	1995-12-22	2026-06-30	TE
1723417	LANCASTER, SETH	2017-09-06	2026-06-30	TE
1723417	LANCASTER, SETH	2018-09-28	2026-06-30	TS
2030465	LEAVITT, HILLARY	2022-05-17	2026-06-30	TE
1415104	Landolfi, Amber	2018-03-12	2026-06-30	TE
1361261	MCCLEERY, BRIGGETT	2008-05-15	2026-06-30	TE
101657	MCCOY, ALISON	2004-05-13	2026-06-30	TE
101657	MCCOY, ALISON	2004-09-07	2026-06-30	TS
1554094	MILNE, CONNOR	2014-02-06	2026-06-30	TS
40936	MONEY, SHAUNA	1998-03-05	2026-06-30	TMR
40936	MONEY, SHAUNA	1998-07-09	2026-06-30	TE
42851	MURPHY, MICHAEL	2000-01-06	2026-06-30	TS
42851	MURPHY, MICHAEL	2003-11-10	2026-06-30	TE
32820	McQueen, Sunnie	1996-04-11	2026-06-30	TE
35992	NEWELL, SEAN	1995-05-01	2026-06-30	TS
1547192	NEWMAN, RODNEY	2017-03-27	2026-06-30	TS
1547192	NEWMAN, RODNEY	2013-11-21	2026-06-30	TE
42886	PATTILLO, JEREMY	2019-11-06	2026-06-30	TE
42886	PATTILLO, JEREMY	1996-11-04	2026-06-30	TS
1491759	PECZUH, TAMIE	2013-08-22	2026-06-30	TE
130855	PETERSEN, CODY	2006-06-29	2026-06-30	TE
2015053	PHILLIPS, JENNIFER	2022-03-03	2026-06-30	TE
31223	PINDER, KEVIN	1994-12-09	2026-06-30	TE
122006	PLEWE, JARED	2022-01-07	2026-06-30	TS
122006	PLEWE, JARED	2005-12-01	2026-06-30	TE
2012275	REECE, IZABELLE	2022-02-14	2026-06-30	TMR
2032879	ROBERT, ALISA	2022-06-09	2026-06-30	TS
16697	ROBINS, VICKY	1999-09-13	2026-06-30	TE
130674	ROBINSON, RANDI	2006-06-23	2026-06-30	TE
2008603	SCOTT, KELLY	2022-03-14	2026-06-30	TE
2008603	SCOTT, KELLY	2022-01-21	2026-06-30	TS
2017512	STANDER, REBECCA	2022-03-28	2026-06-30	TMR
117304	STANTON, TRUDY	2005-08-19	2026-06-30	TS
55193	Schiffman, Nikole	1999-03-19	2026-06-30	TS
35995	WEBSTER, JAMI	1996-02-21	2026-06-30	TE
1852449	WEST, KASSIE	2019-11-26	2026-06-30	TE
93017	WILSON, JUSTIN	2003-08-07	2026-06-30	TMR
93017	WILSON, JUSTIN	2015-07-13	2026-06-30	TS
1362676	WOOD, JACOB	2008-05-09	2026-06-30	TMR

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
1371419	AVERY, DOUGLAS	2014-12-08	2024-05-31	TMR
1962404	CHAMBERS, CAMERON	2022-03-07	2024-05-31	TS
2017508	DURAN, LACIE	2022-04-04	2024-05-31	TMR
2021387	DUTDUT, LISA	2022-04-04	2024-05-31	TE
2021285	FLACK, EMILY	2022-03-29	2024-05-31	TE
2012312	LAGUNES, ANDRES	2022-02-18	2024-05-31	TMR
1822305	LASER, CHARITY	2019-10-30	2024-05-31	TE
1822305	LASER, CHARITY	2019-07-03	2024-05-31	TMR
30167	MARTINDALE, TUESDAY	1999-10-22	2024-05-31	TMR
30167	MARTINDALE, TUESDAY	2001-04-16	2024-05-31	TE
1421503	PIMM, DEBRA	2011-08-23	2024-05-31	TE
70707	SILVA, YVIE	2001-10-22	2024-05-31	TE
1956567	SMITH, RYAN	2021-06-21	2024-05-31	TMR
1980685	Watts, Rachel	2021-09-20	2024-05-31	TE
2018743	Whiting, MaKayla	2022-04-27	2024-05-31	TE

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
94250	COWDIN, BRITANI	2003-09-18	2025-08-31	2024-06-05	TE

2024 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	

July	<p>Geoffrey Polk Year licensed as attorney – Licensed with Utah State Bar since 5/10/2024. Ins license history – Licensed Producer with Title Examination line since 10/17/2023 and with Title Escrow line since 11/14/2023. Real estate experience – See real estate related experience included in description below of legal real estate experience. Legal real estate experience – Has had extensive legal real estate related experience in multiple states, including Texas, Indiana, Maryland, Washington DC, and Florida. Has exclusively practiced real estate law those states since 2008. Has owned, operated, and managed licensed title companies in those states since 2011. Has conducted approximately 1,500 closings since 2011 and personally managed over 20,000 title searches. Has conducted escrow and exam responsibilities for the past 12 years across numerous states.</p>	<p>Received by Ins. Dept. 05/28/2024.</p> <p>Received by Producer Lic. Mgr. 06/11/2024.</p>	06/11/2024		06/11/2024		
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Geoffrey Polk, Attorney at Law

7627 Lake St., Ste 206 #A34
River Forest, IL 60305
Telephone: (312)929-3861
Geoff@geoffreypolk.com

May 22, 2024

Utah Insurance Department
4315 S 2700 W, Ste 2300
Taylorsville, UT 84129

Emailed to khardman@utah.gov on 5/22/2024

Re: Request for Attorney Exemption, Utah Admin. Code 592-8-5

Dear Utah Insurance Department,

I submit this request for exemption from the licensing time period requirements in Subsection 31A-23a-204(1)(a).

I currently hold a Utah Non-Resident Producer Individual Title Examination & Escrow license, License #1004937.

I obtained my IL bar license as an attorney in November, 2006 (Bar #6290481). I obtained my TX bar license as an attorney in May, 2008 (Bar #24062944). I obtained my IN bar license as an attorney in December, 2010 (Bar #29449-71). I obtained my Maryland bar license as an attorney in June, 2013 (Bar # N/A). I obtained my D.C. bar license as an attorney in April, 2018 (Bar # N/A). I obtained my FL bar license as an attorney in September, 2018 (Bar #1011084).

I have practiced exclusively real estate law in these states since 2008.

Since 2011, I have owned, operated, and managed licensed title companies in the above states. I have my IN title producer license (License #3697799). I have my Md Title Producer License (License #3000123793). My title company, Presidential Title LLC, has company licenses in FL, MD, IN, TX, IL, WI, MI, NC, GA, and numerous other states pending.

I have conducted approximately 1500 closings since 2011 across these states. I have personally managed over 20,000 title searches.

In Utah, I was licensed as an attorney on May 10, 2024, and I am in good standing. My Good Standing certificate is attached hereto.

I believe that my experience, listed above, qualifies me for an exemption from the licensing time period requirements in Subsection 31A-23a-204(1)(a) as I have conducted escrow and exam responsibilities for the past 12 years across numerous states.

Geoffrey Polk, Attorney at Law

7627 Lake St., Ste 206 #A34

River Forest, IL 60305

Telephone: (312)929-3861

Geoff@geoffreypolk.com

If any further information is needed, please do not hesitate to let me know.

Thank you very much!



Geoffrey Polk, Attorney at Law

R592-9

R592-9-4. Establishing Assessment Amounts.

(1) The Commission adopts the Annual Title Recovery, Education, and Research Fund assessment in the amount annually established by the Utah Legislature under Section 63J-1-504~~[set forth in Rule R590-102, Insurance Department Fee Payment Rule]~~.

R592-9-5. Individual Title Insurance Producer Assessment.

(1) An individual title insurance producer assessment shall be paid in an amount annually established by the Utah Legislature under Section 63J-1-504~~[accordance with Rule R590-102, Insurance Department Fee Payment Rule]~~.

R592-9-6. Agency Title Insurance Producer Assessment.

(1) An agency title insurance producer assessment shall be paid in an amount annually established by the Utah Legislature under Section 63J-1-504~~[accordance with Rule R590-102, Insurance Department Fee Payment Rule]~~.

R592-10

R592-10-4. Costs and Expenses.

The assessment under Section 31A-23a-415 covers the cost of one full-time equivalent employee~~[a Market Conduct Examiner-I]~~, as determined by the department's budget and approved by the legislature, including:

- (1) salary and state paid benefits;
- (2) travel expenses, including daily vehicle expenses;
- (3) computer hardware and software expenses;
- (4) e-commerce expenses;
- (5) wireless communications expenses; and
- (6) training expenses.

R592-10-7. Assessment Payment.

- (1) An annual assessment shall be paid by the due date on the invoice.
- (2) Payments shall be made in an amount annually established by the Utah Legislature under Section 63J-1-504~~[accordance with Rule R590-102, Insurance Department Fee Payment Rule]~~.