



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: August 10, 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*)

Kevin Parke (*Agency, Salt Lake County*)

Vice Chair, Kim Cruz (*Insurer, 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*

Lish Percy, *Title Examiner*

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
 - Penalties
 - Prospect Title Insurance Agency, Docket 2026-4953
- **Update on 2026 Goals**
 - ULTA report / Kim
- **Department Topics** / Steve
 - Title-related questions
- **Marketing Questions** / Lish
 - Q1: Is it permissible to pay to participate in a charity golf tournament when the charity is owned by a client?
- **New Business**
- **Old Business**
- **Other Business**

Executive Session (None)

- **Adjourn**

Next Meeting: September 14, 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

Jul 2026

New Licenses

Agency ID	Name	Orig Issue Date	Expire Date	LOA
209798	AMERICAN HOME TITLE AND ESCROW OF UTAH, LLC	07/08/2026	07/31/2028	TS
209888	LONE STAR TITLE INSURANCE AGENCY LLC	07/15/2026	07/31/2028	TE
209888	LONE STAR TITLE INSURANCE AGENCY LLC	07/15/2026	07/31/2028	TS
209800	REAL ADVANTAGE TITLE INSURANCE AGENCY III, LLC	07/07/2026	07/31/2028	TE
209800	REAL ADVANTAGE TITLE INSURANCE AGENCY III, LLC	07/07/2026	07/31/2028	TS

Renewal Licenses

Agency ID	Name	Orig Issue Date	Expire Date	LOA
6528	DIXIE TITLE COMPANY	06/21/1984	08/31/2028	TE
6528	DIXIE TITLE COMPANY	06/21/1984	08/31/2028	TS
6295	HICKMAN LAND TITLE COMPANY	07/15/1976	07/31/2028	TE
6295	HICKMAN LAND TITLE COMPANY	07/15/1976	07/31/2028	TMR
6295	HICKMAN LAND TITLE COMPANY	07/15/1976	07/31/2028	TS
181836	INFINITY TITLE INSURANCE AGENCY LLC	07/20/2016	07/31/2028	TE
181836	INFINITY TITLE INSURANCE AGENCY LLC	07/20/2016	07/31/2028	TMR
181836	INFINITY TITLE INSURANCE AGENCY LLC	07/20/2016	07/31/2028	TS
15687	PLACER TITLE INSURANCE AGENCY OF UTAH INC	07/19/2006	07/31/2028	TE
15687	PLACER TITLE INSURANCE AGENCY OF UTAH INC	07/19/2006	07/31/2028	TS
6556	PROVO ABSTRACT COMPANY, INC	07/14/1976	07/31/2028	TE
6556	PROVO ABSTRACT COMPANY, INC	07/14/1976	07/31/2028	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
16703	CASCADE TITLE INSURANCE AGENCY INC	06/18/2007	06/01/2012	07/07/2026	TS

Title Agent Licensing

Jun 2026

New Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
1547971	HARRAH, JACQUELINE	11/12/2013	11/30/2027	TE
2227507	MENARD-HUDSON, NICOLE	07/07/2026	12/31/2028	TMR
2227523	SCHULTZ, NICOLE	07/07/2026	12/31/2028	TS
2226979	SHOELL, KALEB	07/09/2026	10/31/2028	TE
2227775	WALZAK, KATHRYN	07/27/2026	03/31/2029	TS
2227775	WALZAK, KATHRYN	07/20/2026	03/31/2029	TE

Renewed Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
32880	AUBREY, ROBIN	03/27/1998	07/31/2028	TMR
32880	AUBREY, ROBIN	01/12/2001	07/31/2028	TS
104155	AUGASON, CATHERINE	07/27/2004	07/31/2028	TE
30294	AVIS, WILLIAM	02/18/1994	07/31/2028	TMR
30294	AVIS, WILLIAM	02/18/1994	07/31/2028	TE
30294	AVIS, WILLIAM	02/18/1994	07/31/2028	TS
103099	BAWDEN, JEREMY	06/23/2004	07/31/2028	TE
1966472	BOEHME, BROOKLYN	08/04/2021	07/31/2028	TE
77953	BOND, CRYSTAL	06/07/2002	07/31/2028	TMR
77953	BOND, CRYSTAL	11/19/2004	07/31/2028	TE
1721582	BOREN, HADLEE	09/19/2017	07/31/2028	TE
39660	CALLAHAN, LAURIE	01/29/2004	07/31/2028	TE
39660	CALLAHAN, LAURIE	01/14/2000	07/31/2028	TS
2133670	CISNEROS, MARGARET	06/05/2024	07/31/2028	TE
1608718	DENISON, JAMIE	07/09/2018	07/31/2028	TS
1739829	DURHAM JOLLEY, JAMIE	12/29/2017	07/31/2028	TE
1828461	Defa, Morgan	12/03/2019	07/31/2028	TE
2021390	EDMAN, BRANDON	04/04/2022	07/31/2028	TS
2024206	FINLAYSON, KAITLYN	04/20/2022	07/31/2028	TE
2113059	GEARY, ERICA	12/14/2023	07/31/2028	TMR
103733	GONZALEZ, GAYLEN	07/13/2004	07/31/2028	TS
93796	GORING, JENNY	08/28/2003	07/31/2028	TE
67110	HAFEN, MICHELLE	06/25/2001	07/31/2028	TE
1411774	HARMAN, JACOB	05/11/2016	07/31/2028	TE
1411774	HARMAN, JACOB	09/11/2014	07/31/2028	TMR
101430	HENDRICKS, DAWNA	04/29/2004	07/31/2028	TE
2015104	HILLYARD, TEXIE	04/04/2022	07/31/2028	TE
1766586	HUNT, MARTI	06/08/2018	07/31/2028	TE
36424	IVIE, KELI	01/24/2000	07/31/2028	TE
36424	IVIE, KELI	01/28/1999	07/31/2028	TMR
36424	IVIE, KELI	02/27/2023	07/31/2028	TS
72743	IVORY, FRANKLIN	01/02/2002	07/31/2028	TMR
7460	JACKSON, HEATHER	07/27/1998	07/31/2028	TE
126967	JOHNSON, SYLVIA	06/02/2006	07/31/2028	TE
29108	JONES, DAN	12/03/1993	07/31/2028	TE
29108	JONES, DAN	03/07/1994	07/31/2028	TS
43653	KNOWLES, NINA	10/25/1993	07/31/2028	TS
43653	KNOWLES, NINA	02/16/1995	07/31/2028	TE
53288	LARA, JOHN	05/18/1990	07/31/2028	TS
53288	LARA, JOHN	05/18/1990	07/31/2028	TE

1719892	Lloyd, Misty	08/10/2017	07/31/2028	TS
151733	MINNICK, KARL	09/10/2007	07/31/2028	TS
122091	MORGAN, HILLARY	12/13/2005	07/31/2028	TE
122091	MORGAN, HILLARY	12/13/2005	07/31/2028	TS
36195	MUDROCK, JARROD	05/11/2004	07/31/2028	TE
36195	MUDROCK, JARROD	03/15/1999	07/31/2028	TS
101339	NEWELL, DOUGLAS	02/06/2006	07/31/2028	TE
101339	NEWELL, DOUGLAS	04/27/2004	07/31/2028	TS
79695	Nelson-Barkey, Kristina	07/31/2002	07/31/2028	TE
35173	OLIVER, GLENNA	10/18/1999	07/31/2028	TS
35173	OLIVER, GLENNA	10/18/1999	07/31/2028	TE
34424	PADOVICH, MELANIE	12/15/1999	07/31/2028	TE
1396590	PAULI, CAROL	08/19/2013	07/31/2028	TE
2029856	PENNEY, KRISTAL	05/19/2022	07/31/2028	TE
55163	PHILLIPS, ADAM	06/28/2005	07/31/2028	TS
55163	PHILLIPS, ADAM	09/09/1999	07/31/2028	TMR
55163	PHILLIPS, ADAM	01/24/2002	07/31/2028	TE
1652160	PRIGMORE, KENNETH	07/15/2016	07/31/2028	TE
1652160	PRIGMORE, KENNETH	03/01/2016	07/31/2028	TS
84380	REEDER, ASHLEE	11/27/2002	07/31/2028	TE
96853	REEDER, ELIZABETH	12/12/2003	07/31/2028	TE
31187	REYES, DENIECE	01/21/1994	07/31/2028	TE
30483	SCERBO, DONNA	12/28/1998	07/31/2028	TS
30483	SCERBO, DONNA	01/07/1994	07/31/2028	TE
33612	SHAW, KELLI	07/08/2004	07/31/2028	TS
33612	SHAW, KELLI	02/24/1998	07/31/2028	TE
2025310	SHEIDLER, AYLEEN	04/19/2022	07/31/2028	TE
1636341	SIMON, ANN	10/22/2015	07/31/2028	TMR
1862246	SMITH, JASON	01/29/2020	07/31/2028	TS
128205	Sherratt, Brooke	05/03/2006	07/31/2028	TE
42692	THOMPSON, DON	10/06/2003	07/31/2028	TS
42692	THOMPSON, DON	11/25/2003	07/31/2028	TE
80424	TROOP, STEVEN	04/02/2014	07/31/2028	TS
80424	TROOP, STEVEN	08/15/2003	07/31/2028	TE
100005	UPCHURCH, AMY	03/30/2004	07/31/2028	TS
100005	UPCHURCH, AMY	04/27/2004	07/31/2028	TE
103396	WELSH, SHANAE	06/24/2004	07/31/2028	TE
41619	WILLIAMS, TINA	01/11/1996	07/31/2028	TE
41619	WILLIAMS, TINA	05/28/2003	07/31/2028	TS

Lapsed Licenses

Agent ID	Name	Orig Issue Date	Expired Date	LOA
1561560	Burlingame, Nicole	04/15/2014	06/30/2026	TMR
32820	McQueen, Sunnie	04/11/1996	06/30/2026	TE
77316	PARKER, JESSICA	05/24/2024	06/30/2026	TE
2012275	REECE, IZABELLE	02/14/2022	06/30/2026	TMR

Reinstated Licenses

Agent ID	Name	Orig Issue Date	Expire Date	Reinstated	LOA
43972	GILES, STEPHEN	10/13/1999	03/31/2004	07/06/2026	TE
43972	GILES, STEPHEN	10/13/1999	06/30/2028	07/06/2026	TE
1354443	RICHMOND, JESSE	08/19/2013	03/31/2028	07/13/2026	TS
1354443	RICHMOND, JESSE	05/27/2016	03/31/2028	07/13/2026	TMR
1354443	RICHMOND, JESSE	05/27/2016	03/31/2028	07/13/2026	TE

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Attorneys for Utah Insurance Department

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. PROSPECT TITLE INSURANCE AGENCY LLC, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2026-4953 Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Prospect Title Insurance Agency LLC, ("Respondent"), have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order, solely for purposes of resolving this matter.

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 859211.

2. Respondent's mailing address is [REDACTED]

[REDACTED].

3. Pursuant to Utah Code 31A-23a-413, and Utah Admin. Code R.592-11-3(1), an agency title insurance producer shall annually file with the commissioner, no later than May 1st of each year, a verified statement of the agency title insurance producer's financial condition, transactions, and affairs as of the end of the preceding calendar year.

4. The Department sent reminder emails to the Respondent on March 18, 2026, and again on April 23, 2026.

5. Respondent failed to file its verified statement by the May 1, 2026, deadline.

6. On May 6, 2026, a request was sent to the Respondent notifying Respondent that the annual filing was overdue and requesting the Respondent provide an explanation as to why the respondent had failed to pay the 2025 verified statement by the due date.

7. On May 14, 2026, Respondent submitted its filing.

8. As a result of the Respondent's violations, the Department and Respondent have agreed to an administrative forfeiture of \$250.

CONCLUSIONS OF LAW

1. The Utah Insurance 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-413, an agency title insurance producer shall annually file with the commissioner, by a date and in a form the commissioner specifies by rule, a verified statement of the agency title insurance producer's financial condition, transactions, and affairs as of the end of the preceding calendar year.

4. Pursuant to Utah Admin. Code R.592-11-3(1), an agency title insurance producer shall file the Title Insurance Producer Annual Report no later than May 1 of each year.

5. Respondent violated Utah Code § 31A-23a-413, when it failed to file its 2025 verified statement of the agency title insurance producer's financial condition, transactions, and affairs as of the end of the preceding calendar year by May 1, 2026.

6. Respondent violated Admin. Code R.592-11-3(1), when it failed to file its Title Insurance Producer Annual Report by May 1, 2026.

7. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$250.

ORDER

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

1. Respondent shall pay a forfeiture of \$250 for the violation 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 31st day of July 2026.

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:

Prospect Title Insurance Agency, LLC
Matthew J Stewart-DRLP

[REDACTED]
[REDACTED]
[REDACTED]

and

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

DATED this 31st day of July 2026.

/s/ Jeanine Couser

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

Marketing Question #1

[Client] is hosting a charity golf tournament through its charitable organization, [Client Charity]. Would paying for a foursome group to participate in the charity tournament be considered an impermissible thing of value under Utah title insurance regulations if the primary purpose of paying for the group is supporting a charitable event?