



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: **August 21, 2023**

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/apc-jcdu-xyn
318-485-8458 Phone
653 051 106# 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 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 Meeting**
- **Concurrence Reports** / Kim
 - Licenses
 - Continuing education
- **Update on 2023 Goals**
 - ULTA report / Kim
- **New Business**
 - Resident title agency application fee & individual title producer assessment fee / Randy
 - Requiring proof that disbursed money has been received / Reed
 - Additional questions on annual report / Reed
- **Old Business**
 - Addition of capital requirements to 31A-23a-204 / Kim
- **Other Business**
 - R592-6 subcommittee
- **Hot Topics**

Executive Session (None)

- **Adjourn**

- **Next Meeting: September 18, 2023** — Flaming Gorge Room, Taylorsville State Office Building

2023 Meeting Schedule

Jan 9 Canceled	Feb 13 Big Cottonwood	Mar 13 Big Cottonwood	Apr 10* Canceled	May 8 Big Cottonwood	Jun 12 Big Cottonwood
Jul 10 Flaming Gorge	Aug 21 Flaming Gorge	Sep 18 Flaming Gorge	Oct 16* Flaming Gorge	Nov 13 TBD	Dec 11 TBD

*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
July 2023**

New licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
203552	CERTUS TITLE OF UTAH LLC	2023-07-11	2025-07-31	TS
203529	COPPER TITLE & ESCROW, LLC	2023-07-07	2025-07-31	TE
203529	COPPER TITLE & ESCROW, LLC	2023-07-07	2025-07-31	TS
203557	CRIMSON TITLE SERVICES, LLC	2023-07-19	2025-07-31	TE
203557	CRIMSON TITLE SERVICES, LLC	2023-07-19	2025-07-31	TS
203585	EMPOWER TITLE, LLC	2023-07-19	2025-07-31	TE
203585	EMPOWER TITLE, LLC	2023-07-19	2025-07-31	TS

Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
7701	ASPEN TITLE INSURANCE AGENCY, LLC.	1999-07-26	2025-07-31	TE
7701	ASPEN TITLE INSURANCE AGENCY, LLC.	1999-07-26	2025-07-31	TS
6938	BACKMAN TITLE SERVICES, LTD	1989-07-28	2025-07-31	TE
6938	BACKMAN TITLE SERVICES, LTD	1989-07-28	2025-07-31	TMR
6938	BACKMAN TITLE SERVICES, LTD	1989-07-28	2025-07-31	TS
185617	NATIONWIDE TITLE INSURANCE AGENCY, INC.	2017-07-26	2025-07-31	TE
185617	NATIONWIDE TITLE INSURANCE AGENCY, INC.	2017-07-26	2025-07-31	TS
191305	TITLE GUARANTEE SETTLEMENT SERVICES, A TITLE INS AGENCY, LLC	2019-07-11	2025-07-31	TE
191305	TITLE GUARANTEE SETTLEMENT SERVICES, A TITLE INS AGENCY, LLC	2019-07-11	2025-07-31	TS
198123	TRAVIS COUNTY TITLE COMPANY	2021-07-09	2025-07-31	TE
198123	TRAVIS COUNTY TITLE COMPANY	2021-07-09	2025-07-31	TS
172439	VANTAGE TITLE INSURANCE AGENCY, LLC	2013-07-25	2025-07-31	TE
172439	VANTAGE TITLE INSURANCE AGENCY, LLC	2013-07-25	2025-07-31	TS
197882	WWLT OF UTAH, LLC	2021-07-09	2025-07-31	TE
197882	WWLT OF UTAH, LLC	2021-07-09	2025-07-31	TS

Lapsed Licenses

Agency ID	Name	Orig. Issue Date	Expired Date	LOA
178701	VANGUARD TITLE INSURANCE AGENCY, LLC	2015-07-14	2023-07-31	TS

Reinstated Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
6933	COALITION TITLE AGENCY	1989-06-21	2025-06-30	2023-07-12	TE
6933	COALITION TITLE AGENCY	1989-06-21	2025-06-30	2023-07-12	TS

**Title Agent Licensing
July 2023**

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1921198	CARINE, ANNE	2021-01-08	2023-09-30	TE
1921198	CARINE, ANNE	2021-01-20	2023-09-30	TS
2092748	CLAWSON, KATHERINE	2023-07-19	2025-12-31	TE
2087709	DEGRAFFENRIED, BRACKEN	2023-07-18	2025-09-30	TE
2092921	JEPSON, BRIAN	2023-07-14	2026-03-31	TE
2092251	LESTER, MADDISON	2023-07-26	2025-08-31	TE
2093137	MALDONADO, TRINI	2023-07-12	2025-11-30	TS
2093220	RICH, NICOLE	2023-07-26	2026-06-30	TE
2081996	RUDD, RYAN	2023-07-14	2025-12-31	TMR
45466	TAYLOR, DANIEL	2023-07-10	2025-10-31	TMR

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1627431	BACA, MCKAYLE	2021-04-02	2025-07-31	TS
80937	BARNES, NATHAN	2002-09-03	2025-07-31	TE
1805368	BARNEY, JESSICA	2019-02-05	2025-07-31	TE
41633	BARNHILL, BRIAN	1999-02-22	2025-07-31	TS
1703740	BARTHOLOMEW, AARON	2017-04-07	2025-07-31	TE
1814295	BECKER, WILLIAM	2019-04-08	2025-07-31	TS
36330	BLAKE, LARRY	1977-03-09	2025-07-31	TE
36330	BLAKE, LARRY	1977-03-09	2025-07-31	TS
115645	BOWEN, JENNIFER	2014-10-02	2025-07-31	TE
115645	BOWEN, JENNIFER	2005-07-07	2025-07-31	TMR
1700968	BUCKNER, CORY	2017-03-23	2025-07-31	TS
1442547	CARLSON, PEARL	2011-02-14	2025-07-31	TE
79845	CHOLODOWSKI, RYSZARD	2002-08-06	2025-07-31	TS
79845	CHOLODOWSKI, RYSZARD	2008-06-26	2025-07-31	TE
1780411	COLBY, ASHLEE	2018-08-31	2025-07-31	TE
1779526	COWDIN, MEGAN	2018-09-10	2025-07-31	TE
30863	DAY, SANDY	1962-12-27	2025-07-31	TE
45407	DOMIRE, ROLLIN	2000-07-10	2025-07-31	TS
1681472	DREDGE, ALEXUS	2017-02-23	2025-07-31	TMR
1791000	DUNCAN, DANIEL	2020-10-26	2025-07-31	TE
1614811	Dellos, Cori	2015-05-18	2025-07-31	TE
111347	FELT, TROY	2005-03-14	2025-07-31	TMR
111347	FELT, TROY	2012-07-05	2025-07-31	TE
35376	FOSTER, KIM	1999-01-11	2025-07-31	TE
35376	FOSTER, KIM	2005-12-16	2025-07-31	TS
1784394	GARDINER, ROGER	2018-11-01	2025-07-31	TMR
44630	GATES, RICK	2021-01-01	2025-07-31	TE
1373383	GATES, CELESTE	2008-09-16	2025-07-31	TMR
44630	GATES, RICK	2004-08-30	2025-07-31	TMR

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
141978	GEHRING, PAUL	2007-05-16	2025-07-31	TS
141978	GEHRING, PAUL	2012-08-24	2025-07-31	TE
31831	GILLIS, BLAKE	1995-02-02	2025-07-31	TS
31831	GILLIS, BLAKE	2006-11-09	2025-07-31	TE
37666	GULL, JANENE	1983-03-14	2025-07-31	TE
37680	GULL, JANETTE	1983-03-14	2025-07-31	TE
37680	GULL, JANETTE	1983-03-14	2025-07-31	TS
37666	GULL, JANENE	1983-03-14	2025-07-31	TS
1807041	HARMON, KAYLA	2019-02-15	2025-07-31	TE
39915	HENNING, NATALIE	1993-06-09	2025-07-31	TE
64224	HOLLEY, JOEL	2001-03-22	2025-07-31	TMR
136340	JENSEN, STACY	2006-10-30	2025-07-31	TE
1702363	JEPPESEN, KAMIE	2017-04-14	2025-07-31	TE
1880774	JOHNSTON, JAMIE	2021-03-02	2025-07-31	TE
39287	JONES, JANYCE	1992-09-02	2025-07-31	TE
1932927	KRAMMER, KRISTINE	2021-03-18	2025-07-31	TE
1446747	KRUSHENSKY, JULIE	2010-12-29	2025-07-31	TMR
1953054	LANE, JANA	2021-05-27	2025-07-31	TE
1566020	LEAVITT, KARIANN	2015-01-26	2025-07-31	TE
134940	LUNT, JANET	2007-05-01	2025-07-31	TE
43868	Ludlow, Meggi	1993-06-18	2025-07-31	TE
43868	Ludlow, Meggi	2003-04-28	2025-07-31	TMR
144857	MAUGHAN, BRANDON	2007-05-25	2025-07-31	TS
994	MC PHIE, JOSEPH	1995-04-11	2025-07-31	TE
994	MC PHIE, JOSEPH	1995-04-11	2025-07-31	TS
1821770	MOWER, MADISON	2019-06-03	2025-07-31	TE
137010	NELSON, JENNIE	2013-12-26	2025-07-31	TE
135103	NIELSON, JENS	2006-10-04	2025-07-31	TS
135103	NIELSON, JENS	2006-10-04	2025-07-31	TE
84024	PATTERSON, BRANDON	2002-11-19	2025-07-31	TS
1525890	PILI, BEAU	2013-06-03	2025-07-31	TE
1452831	QUINN, NANETTE	2011-05-09	2025-07-31	TE
1452831	QUINN, NANETTE	2011-03-29	2025-07-31	TMR
1820758	ROBINS, REGAN	2019-06-07	2025-07-31	TE
1811072	SHARP, KYLIE	2021-10-25	2025-07-31	TE
1929136	SICKLER, MADISON	2021-05-10	2025-07-31	TE
1528689	STAGGE, MADDI	2013-06-17	2025-07-31	TE
43967	SWARTZ, SHALIE	1996-01-19	2025-07-31	TE
87159	TAYLOR, DEANN	2003-02-26	2025-07-31	TE
1908296	TUCKETT, ASHLYN	2020-11-09	2025-07-31	TE
1695556	UNG, TIFFANY	2017-02-10	2025-07-31	TE
140133	WESTOVER, SCOTT	2007-02-23	2025-07-31	TS
90401	WORTH, BETH	2003-05-21	2025-07-31	TE
137619	Washington, Julie	2006-12-12	2025-07-31	TE
44706	YAMAMOTO, CAROL	1995-05-10	2025-07-31	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
1658609	ZONDERVON, MARGO	2018-11-20	2025-07-31	TE

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
136552	BACK, ALLEN	2008-06-24	2023-06-30	TE
136552	BACK, ALLEN	2006-11-07	2023-06-30	TMR
1926145	BECK, KELLY	2021-01-27	2023-06-30	TMR
1476079	CANCIO, ALEJANDRO	2011-11-09	2023-06-30	TMR
45828	CHANDLER, JILL	1996-11-12	2023-06-30	TMR
45828	CHANDLER, JILL	1998-05-06	2023-06-30	TE
1797197	CWALINSKI, ANGELA	2018-12-04	2023-06-30	TE
1911276	HALSTEAD, WHITNEY	2020-12-07	2023-06-30	TE
39537	JOHNSON, KIMBERLY	1992-09-08	2023-06-30	TE
1956226	JOHNSON, RAEANNA	2021-06-16	2023-06-30	TS
1340614	KAY, KELLY	2007-10-10	2023-06-30	TE
1920368	LAWRENCE, JILL	2020-12-30	2023-06-30	TE
1858968	MARCONI, VINCENT	2021-04-01	2023-06-30	TMR
1946611	NAGEL, TIMOTHY	2021-05-20	2023-06-30	TS
1956729	PETTEM, SUSAN	2021-06-08	2023-06-30	TMR
1705007	SCHAMBER, BLAIR	2017-04-26	2023-06-30	TE
38346	SCOTT, DOLORES	1992-12-17	2023-06-30	TE
30730	SQUIRES, KERYL	2001-03-07	2023-06-30	TE
1894886	TENNEY, NATHAN	2020-09-18	2023-06-30	TS
1894886	TENNEY, NATHAN	2020-09-18	2023-06-30	TE
1894886	TENNEY, NATHAN	2020-09-18	2023-06-30	TMR
1867900	THOMPSON, DARCY	2020-07-21	2023-06-30	TMR

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
1759004	NIELSEN, NICHOLAS	2018-08-31	2025-06-30	2023-07-11	TMR
1759004	NIELSEN, NICHOLAS	2019-03-11	2025-06-30	2023-07-11	TS
1759004	NIELSEN, NICHOLAS	2019-03-11	2025-06-30	2023-07-11	TE

Approval Date	2nd Quarter May 2023 -July 2023 Approved Title Courses	Provider Name	Totals
May-23			9
5/1/2023	May 2023 Closer Training	Southern Utah Title Company	
5/1/2023	The Good, the bad and the Ugly - An Outlook for the Economy	Stewart Title Insurance Agency Of Utah Inc.	
5/2/2023	Stay Out of Hot Water	Cache Rich Association of Realtors	
5/9/2023	Compliance in Managing Your Escrow Account	Utah Land Title Association	
5/9/2023	Covered Risks of Title Insurance	Fulghum	
5/15/2023	Cyber Security-The Unsung Heroes!	First American Title Insurance Company	
5/19/2023	Pros and Cons of Today's Technology	American Land Title Association	
5/25/2023	Absentee Fraud Owner	Utah Land Title Association	
5/25/2023	But I Was Discharged! Navigating Bankruptcy Proceedings in Real Estate Transactions	First American Title Insurance Company	
Jun-23			9
6/6/2023	FIRPTA & Fraud	Westcor Land Title Insurance Company	
6/15/2023	Foreclosure and Forfeiture	Fulghum	
6/28/2023	Economics Update for 2023 and Beyond	Utah Land Title Association	
6/28/2023	Exploring New Business Opportunities While Maintaining RESPA	Utah Land Title Association	
6/28/2023	ALTA's Strategic Priorities to Find Opportunities	Utah Land Title Association	
6/28/2023	Utah Title Industry's Hot Topics	Utah Land Title Association	
6/28/2023	Attorney Opinion Letters	Utah Land Title Association	
6/28/2023	Recorders Standards/ Newly Created Oversight Committee	Utah Land Title Association	
6/29/2023	AU - FIRPTA: What You Need to Know	Old Republic National Title Ins. Co.	
Jul-23			4
7/1/2023	July Closer Training	Southern Utah Title Insurance Company	
7/14/2023	Claims: Understanding Pitfalls and Solutions	First American Title Insurance Company	
7/17/2023	Claims Steering Clear of Catastrophe	First American Title Insurance Company	
7/28/2023	This Land is My Land - Understanding Legal Descriptions and Survey Issues	Fulghum	

Proposed Amendment to
Utah Code § 31A-23a-406(8)

(8)(a) An individual title insurance producer or agency title insurance producer shall maintain a record of a receipt or disbursement of escrow money.

(b) A record of disbursement shall include proof of receipt from the recipient of the disbursement.

(c) Within X days after an escrow is closed, an individual title insurance producer or agency title insurance producer shall provide to an escrow party a copy of the record required by this Subsection.

Proposed Rule

R592. Insurance, Title and Escrow Commission.

R592-18. Record Requirements for Escrow Settlement.

R592-1-1. Authority.

This rule is promulgated by the Title and Escrow Commission pursuant to Subsections 31A-2-404(2)(a)(iv) and 31A-2-404(4).

R592-1-2. Purpose and Scope.

(1) The purpose of this rule is to clarify the meaning of the requirement in Subsection 31A-23a-406(8) to maintain a record of disbursement of escrow money.

(2) This rule applies to a title licensee.

R592-1-3. Record of Disbursement of Escrow Money

A record of disbursement of escrow money shall include proof of receipt from the recipient of the disbursement.

R592-1-4. Distribution of Record of Disbursement of Escrow Money

Within X days after an escrow is closed, an individual title insurance producer or agency title insurance producer shall provide to an escrow party a copy of the record required by this rule.

R592-1-5. Severability.

If any provision of this rule, Rule R592-18, or its application to any person or situation is held invalid, such invalidity does not affect any other provision or application of this rule that can be given effect without the invalid provision or application. The remainder of this rule shall be given effect without the invalid provision or application.

KEY: title insurance

Date of Enactment: X, 2023

Authorizing, and Implemented or Interpreted Law: 31A-2-402, 31A-23a-406(8).