Title Agency Monthly Report

For the month of February, 2010

New License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
162436	VENDORTRAK TITLE INSURANCE AGENCY L	2/2/2010	2/29/2012			TE
162436	VENDORTRAK TITLE INSURANCE AGENCY L	2/2/2010	2/29/2012			TS

License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
10898	1ST NATIONAL TITLE INSURANCE AGENCY, L	5/16/2002	2/29/2012			TE
10898	1ST NATIONAL TITLE INSURANCE AGENCY, L	5/16/2002	2/29/2012			TS
15226	AMERICAN SECURE TITLE INSURANCE AGE	2/23/2006	2/29/2012			TE
15226	AMERICAN SECURE TITLE INSURANCE AGE	2/23/2006	2/29/2012			TMR
15226	AMERICAN SECURE TITLE INSURANCE AGE	2/23/2006	2/29/2012			TS
6447	CEDAR LAND TITLE, INC	5/16/2002	2/29/2012			TE
6447	CEDAR LAND TITLE, INC	5/16/2002	2/29/2012			TS
6522	FIDELITY LAND & TITLE	5/16/2002	2/29/2012			TE
7721	FIRST AMERICAN TITLE INSURANCE AGENC	5/16/2002	2/29/2012			TS
6974	SUTHERLAND TITLE COMPANY	5/16/2002	2/29/2012			TS
6522	FIDELITY LAND & TITLE	5/16/2002	2/29/2012			TS
157570	HOMESTEAD TITLE INSURANCE AGENCY LL	2/27/2008	2/29/2012			TE
157570	HOMESTEAD TITLE INSURANCE AGENCY LL	2/27/2008	2/29/2012			TMR
157570	HOMESTEAD TITLE INSURANCE AGENCY LL	2/27/2008	2/29/2012			TS
6953	INWEST TITLE SERVICES, INC	5/16/2002	2/29/2012			TE
6953	INWEST TITLE SERVICES, INC	5/16/2002	2/29/2012			TMR
6953	INWEST TITLE SERVICES, INC	5/16/2002	2/29/2012			TS
6772	SOUTHERN UTAH TITLE COMPANY OF CEDA	5/16/2002	2/29/2012			TE

Title Agency Monthly Report

For the month of February, 2010

License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
6772	SOUTHERN UTAH TITLE COMPANY OF CEDA	5/16/2002	2/29/2012			TS
6974	SUTHERLAND TITLE COMPANY	5/16/2002	2/29/2012			TE
7721	FIRST AMERICAN TITLE INSURANCE AGENC	5/16/2002	2/29/2012			TE

Title Individual Monthly Report

For the month of February, 2010

New License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1416783	SUE A GIBBS	02-24-2010	09-30-2012			TMR
33625	ALVIN L HARWARD	02-03-2010	09-30-2012			TMR
1412683	ELISHA WERNER	02-03-2010	04-30-2012			TS
1412683	ELISHA WERNER	02-03-2010	04-30-2012			TE
1412683	ELISHA WERNER	02-03-2010	04-30-2012			TMR
1415180	CHRISTIAN WILLIAMS	02-04-2010	04-30-2012			TMR
1412554	JOHN B ERICKSON	02-03-2010	09-30-2012			TE
1416077	TRACY A BYWATER-WILLE	02-22-2010	07-31-2012			TE

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
43739	STEVEN J ALGER	05-16-2002	02-29-2012			TS
41096	TAMRA COLEMAN BRIGHT	05-16-2002	02-29-2012			TS
68155	JENNIFER L BAILEY	05-16-2002	02-29-2012			TE
38182	CORTLUND G ASHTON	05-16-2002	02-29-2012			TS
29967	DALE M HATHCOCK	05-16-2002	02-29-2012			TS
66125	DANNETTE LINDA ARNELL	05-16-2002	02-29-2012			TE
30595	JOYCE GARDINER	05-16-2002	02-29-2012			TS
38182	CORTLUND G ASHTON	05-16-2002	02-29-2012			TE

Title Individual Monthly Report

For the month of February, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
92249	KIMBERLEE PARR	07-15-2003	02-29-2012			TE
115649	JASON L STEINER	07-07-2005	02-29-2012			TS
30595	JOYCE GARDINER	05-16-2002	02-29-2012			TE
36418	JENNIFER S FRAUGHTON	05-16-2002	02-29-2012			TE
40317	BRUCE EVANS	05-16-2002	02-29-2012			TS
40561	MICHAEL T BRINGHURST	05-16-2002	02-29-2012			TE
41400	ROBERT A EDER	05-16-2002	02-29-2012			TS
40561	MICHAEL T BRINGHURST	05-16-2002	02-29-2012			TS
116149	KENDALL CLAYTON DUMAS	07-21-2005	02-29-2012			TS
116149	KENDALL CLAYTON DUMAS	07-21-2005	02-29-2012			TE
35771	RODNEY K DEAN	05-16-2002	02-29-2012			TS
35771	RODNEY K DEAN	05-16-2002	02-29-2012			TE
114934	GARIN M CLARK	06-20-2005	02-29-2012			TMR
29967	DALE M HATHCOCK	05-16-2002	02-29-2012			TE
41400	ROBERT A EDER	05-16-2002	02-29-2012			TE
45067	F KIMLYN PORTER	05-16-2002	02-29-2012			TE
40036	LESLIE HEPPLER	05-16-2002	02-29-2012			TE
96376	THELISSA DEE HEYWOOD	11-26-2003	02-29-2012			TS
1340248	EVAN KENT HIBLER	11-02-2007	02-29-2012			TE
26467	PENNY JENKINS	05-16-2002	02-29-2012			TE

Title Individual Monthly Report

For the month of February, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
31164	SHARON LEANN KEARNS	05-16-2002	02-29-2012			TE
89680	MICHAEL VAL LEWIS	05-06-2003	02-29-2012			TMR
32059	JOANN E LOUTH	05-16-2002	02-29-2012			TE
36189	MICHAEL B MARTIN	05-16-2002	02-29-2012			TE
63751	DONNA MARIE MARTINEZ	05-16-2002	02-29-2012			TE
29105	LORI M MOORE	05-16-2002	02-29-2012			TE
118931	ADAM T MOORE	09-23-2005	02-29-2012			TE
98443	JEFFREY P MORTENSEN	02-09-2004	02-29-2012			TS
71241	KRISTY L CARTER	05-16-2002	02-29-2012			TE
91663	DEBRA K HARRIS	06-26-2003	02-29-2012			TE
93959	LAURIZA OLSON	09-08-2003	02-29-2012			TS
45067	F KIMLYN PORTER	05-16-2002	02-29-2012			TS
65018	JEANNE M PRIEST	05-16-2002	02-29-2012			TE
37421	DEBRA A QUINN	05-16-2002	02-29-2012			TE
144028	MARCY REYNOLDS	09-25-2007	02-29-2012			TE
141633	RODNEY W. RIVERS	03-08-2007	02-29-2012			TE
141633	RODNEY W. RIVERS	03-08-2007	02-29-2012			TS
66924	Andrina C Ryhlick	05-16-2002	02-29-2012			TMR
87660	JERI LYNETTE SHOCKEY	03-12-2003	02-29-2012			TE
143997	CASEY G SHORTEN	04-10-2007	02-29-2012			TMR

Title Individual Monthly Report

For the month of February, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
45633	R SCOTT SILER	05-16-2002	02-29-2012			TE
45633	R SCOTT SILER	05-16-2002	02-29-2012			TS
137842	JOSEPH ROBERT STEGGELL	05-16-2007	02-29-2012			TE
137842	JOSEPH ROBERT STEGGELL	05-16-2007	02-29-2012			TS
113915	TAISHA LEA OSTLER	05-17-2005	02-29-2012			TE
41211	GREGORY T WEBBER	05-16-2002	02-29-2012			TE
36256	BONNIE LYNN SUTHERLAND	05-16-2002	02-29-2012			TE
36256	BONNIE LYNN SUTHERLAND	05-16-2002	02-29-2012			TS
45362	BARBARA JEAN TWITCHELL	05-16-2002	02-29-2012			TE
45362	BARBARA JEAN TWITCHELL	05-16-2002	02-29-2012			TS
40317	BRUCE EVANS	05-16-2002	02-29-2012			TE
115649	JASON L STEINER	07-07-2005	02-29-2012			TE
41211	GREGORY T WEBBER	05-16-2002	02-29-2012			TS
32466	DAVID E WEST	05-16-2002	02-29-2012			TE
32466	DAVID E WEST	05-16-2002	02-29-2012			TS
71117	CASEY BOYD WILLOUGHBY	05-16-2002	02-29-2012			TE

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification

Title Individual Monthly Report

For the month of February, 2010

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
144846	R. STEPHEN MOFFAT	06-22-2007	02-29-2012			TE
39072	JAMES S HICKMAN	05-16-2002	02-29-2012			TE
42682	MARY C BUHLER	05-16-2002	02-29-2012			TE
39072	JAMES S HICKMAN	05-16-2002	02-29-2012			TS
66184	CRISTIE A COTHRAN	05-16-2002	02-29-2012			TE
144846	R. STEPHEN MOFFAT	06-22-2007	02-29-2012			TS
122039	CHAD J FRANDSEN	11-17-2005	02-29-2012			TMR
122039	CHAD J FRANDSEN	11-17-2005	02-29-2012			TE
37196	SCOTT D COPE	05-16-2002	02-29-2012			TS
37196	SCOTT D COPE	05-16-2002	02-29-2012			TE
31342	LISA A CANNON	05-16-2002	02-29-2012			TE

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
30882	CONNIE ADAMS	05-16-2002	01-31-2010	3/2/2010		TS
96524	MARY K POOL	12-03-2003	01-31-2010	3/2/2010		TE
1348131	WESLEY J. SMITH	11-20-2007	01-31-2010	3/2/2010		TMR
40030	SONJA L MOSER	05-16-2002	01-31-2010	3/2/2010		TE
39427	TAMERA D WOOD	12-29-2005	01-31-2010	3/2/2010		TE

Title Individual Monthly Report

For the month of February, 2010

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
34250	MELINDA L MCKNIGHT	05-16-2002	01-31-2010	3/2/2010		TMR
149626	JOSHUA VINCENT TERRY	10-26-2007	01-31-2010	3/2/2010		TE
40030	SONJA L MOSER	05-16-2002	01-31-2010	3/2/2010		TS
142256	JARED O KIRBY	03-22-2007	01-31-2010	3/2/2010		TS
34249	STACEY L SWITA	06-26-2003	01-31-2010	3/2/2010		TE
96524	MARY K POOL	12-03-2003	01-31-2010	3/2/2010		TMR
111790	NATHAN THOMAS BRINGHURST	03-22-2005	01-31-2010	3/2/2010		TE
111790	NATHAN THOMAS BRINGHURST	03-22-2005	01-31-2010	3/2/2010		TMR
112379	DALE M WOOD	04-06-2005	01-31-2010	3/2/2010		TMR
116719	BRADY GLEN ALLEN	07-20-2005	01-31-2010	3/2/2010		TE
116719	BRADY GLEN ALLEN	07-20-2005	01-31-2010	3/2/2010		TS
121576	RONDA M KIPPEN	11-18-2005	01-31-2010	3/2/2010		TE
1340227	SUZANNE L. SCHILD	09-26-2007	01-31-2010	3/2/2010		TS
142256	JARED O KIRBY	03-22-2007	01-31-2010	3/2/2010		TE
88058	JENNIFER L STONES	03-19-2003	01-31-2010	3/2/2010		TE
146571	LEVI D LEWIS	05-24-2007	01-31-2010	3/2/2010		TMR
147683	NATHAN STAMEY WINESETT	06-22-2007	01-31-2010	3/2/2010		TS
90564	SUSAN ROMNEY	05-29-2003	01-31-2010	3/2/2010		TS
149602	RANDALL LEE MARSHALL	10-16-2007	01-31-2010	3/2/2010		TE
149602	RANDALL LEE MARSHALL	10-16-2007	01-31-2010	3/2/2010		TS

Title Individual Monthly Report

For the month of February, 2010

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
31154	LYNDA ROSE	05-16-2002	01-31-2010	3/2/2010		TE
1341052	LARRY ALAN LOCKWOOD	10-05-2007	01-31-2010	3/2/2010		TMR
34249	STACEY L SWITA	06-26-2003	01-31-2010	3/2/2010		TMR
149626	JOSHUA VINCENT TERRY	10-26-2007	01-31-2010	3/2/2010		TS
121945	STEVE L ROBBINS	11-15-2005	01-31-2010	3/2/2010		TE

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
105781	BRANDON H NIELSON	09-17-2004	10-31-2012	10/30/2008	2/16/2010	TMR
42450	MICHAEL L BRANDLEY	05-16-2002	01-31-2012	3/2/2010	2/11/2010	TE
35643	ANNE M JOHNSON	05-16-2002	02-28-2011	3/30/2009	2/25/2010	TS
96273	MICHAEL CHASE PHILLIPS	11-21-2003	01-31-2012	3/2/2010	2/8/2010	TE
96273	MICHAEL CHASE PHILLIPS	11-21-2003	01-31-2012	3/2/2010	2/8/2010	TMR
96273	MICHAEL CHASE PHILLIPS	11-21-2003	01-31-2012	3/2/2010	2/8/2010	TS
117156	NICK G THOMPSON	08-16-2005	01-31-2012	3/2/2010	2/4/2010	TE
128171	MARK A WHITE	05-02-2006	08-31-2012	6/30/2008	2/4/2010	TMR
42450	MICHAEL L BRANDLEY	05-16-2002	01-31-2012	3/2/2010	2/11/2010	TS
76041	MATTHEW P WINKELKOTTER	05-16-2002	01-31-2012	3/2/2010	2/4/2010	TS

Title Insurance Investigations

Open Investigations Summary Report

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed	31A-2-202; repts. & replies	31A-4-102; qualified insurers	31A-14-211; foreign title insurers	31A-15-102; unauth. insurers	31A-20-110; underwriting rules	31A-23a-103; req. of license	31A-23a-107; character	31A-23a-111; license termination	31A-23a-112; lic. probation	31A-23a-204; special req.	31A-23a-302; agency desig.	31A-23a-402; unfair marketing	31A-23a-406; title escrow	31A-23a-409; trust funds	31A-23a-411.1; prem. proc.	31A-23a-412; records	31A-23a-413 annual report	31A-23a-503; controlled bus.	31A-31-103; fraudulent ins. act	R590-99; unfair title practices	R592-6; unfair marketing	R590-190; unfair claims stlmnt.	R590-206; information privacy	R590-216; privacy standards	R592-3; escrow charges filing	R592-4; escrow chgs. Stds.	**Referred to Criminal**	**Alleged Violation**
57197	5/4/09		304																					X								Unfair Marketing
57331	6/10/09	2/2/10	237	E-case												X																Failure to pay Federal and State tax liens at time of closing
57382	6/30/09		247																			X										Possible Mtg. fraud
57571	8/27/09		189														X															Refusal to release earnest money to seller when buyer defalted on contract
57579	8/31/09		185														X															Possible lender fraud, short sale issues
57601	9/2/09		183													X																Possible mishandling of escrow money and the HUD
57602	9/3/09		182																					X								Did not do a recon, for the second mtg.
57622	9/14/09		171						X																							No licensed escrow or title people working at the agency
57650	9/17/09		168													X																Trust deed not showing on HUD
57724	10/5/09		150														X															Money held in escrow to pay lien, Lien never paid
57777	10/19/09		136																X													Recording / easment issues
57778	10/19/09		136																X													Recording / easment issues
57834	10/28/09		127						X																							Unlicensed Title agency
57879	11/16/09		108													X																Breach of fiduciary duty in releasing documents to an adversarial joint tenant; causing other joint tenant to sustain an equity loss of $40,000.
57948	12/7/09		87													X																Failure to follow lender's instructions by not issuing policy wihtin time specified by lender. Facilitated a third mortgage without lender's consent or approval.
57950	12/7/09		87																					X								Co-advertising with a client
57956	12/8/09		86																					X								Allegation of co-habitation in violation
58103	1/20/10		43														X															Allegation of fraud
58132	2/1/10		31													X																Did not pay off time share fees at closing
58152	2/4/10		28																			X										Closed a real estate transaction with a copy of a Power of Attorney instead of the original
58174	2/11/10		21													X																Allegation of insuring over a judgement
58199	2/18/10		14													X																Released escrow funds without instructions
58209	2/24/10		8																			X										Possible Mtg. fraud.
58210	2/24/10		8																			X										Possible Mtg. fraud
58213	2/25/10		7																					X								Advertising on client website

Title Insurance Investigations

Closed Investigation Summary Report

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed	31A-2-202; repts. & replies	31A-4-102; qualified insurers	31A-14-211; foreign title insurers	31A-15-102; unauth. insurers	31A-20-110; underwriting rules	31A-23a-103; req. of license	31A-23a-107; character	31A-23a-111; license termination	31A-23a-112; lic. probation	31A-23a-204; special req.	31A-23a-302; agency desig.	31A-23a-402; unfair marketing	31A-23a-406; title escrow	31A-23a-409; trust funds	31A-23a-411.1; prem. proc.	31A-23a-412; records	31A-23a-413 annual report	31A-23a-503; controlled bus.	31A-31-103; fraudulent ins. act	R590-99; unfair title practices	R592-6; unfair marketing	R590-190; unfair stlmnt.	R590-206; privacy	R590-216; privacy standards	R592-3; escrow charges filing	R592-4; escrow chgs. Stds.	Referred to Criminal	Alleged Violation
57855	11/5/09	12/2/09	27	No violation																				X								Providing food for a client activity
56471	10/27/08	12/3/09	402	In claims											X																	Delay in issuing a title policy to the lender
57342	6/15/09	12/3/09	171	E-case 2470																		X										Misappropriation of trust account funds; conducting business without an underwriter.
57926	11/25/09	12/15/09	20	No Violation																				X								Advertising with a client on a web site
57927	11/25/09	12/15/09	20	No Violation																				X								Advertising with a client on a web site
57970	12/10/09	12/22/09	12	E-case 2598												X																Cash split closing, respondent did not issue a title policy
58013	12/22/09	12/22/09	0	No Violation													X															Alleged lender fraud
58019	12/22/09	12/23/09	1	No Violation												X																Alleged failure to forward a payoff timely
57415	7/7/09	12/30/09	176	Private letter					X																							Acting as a licensee without appointment to the agency.
58040	1/4/10	1/4/10	0	E-case 2605																		X								X		Theft of Trust account
58041	1/4/10	1/4/10	0	E-case 2606																		X								X		Theft of Trust account
57891	11/17/09	1/5/10	49	E-case 2582																X												Failure to file the Annual anc Controlled Business Report for the calender year 2008 by the due date of April 30, 2009
57820	10/27/09	1/5/10	70	Opened in error																X												Failure to file the Annual anc Controlled Business Report for the calender year 2008 by the due date of April 30, 2009
57821	10/27/09	1/5/10	70	No violation																X												Failure to file the Annual and Controlled Business Report for 2008 by the due date of April 30, 2009
57721	10/1/09	1/6/10	97	No violation																												Unfair marketing to clients
58093	1/19/10	1/20/10	1	No violation																				X								Possible marketing violation, giving out prizes
57706	9/29/09	1/21/10	114	No Violation																				X								Advertising on client web site.
57983	12/14/09	1/26/10	43	No violation													X															Paid lien, county applied it to wrong acct
57640	9/15/09	2/2/10	140	Private letter																X												Failure to file Annual and Controlled Business report for the year 2008 when due
58074	1/12/10	2/4/10	23	E case 2621																X												Failure to file the Annual and Controlled Busuness Report for calender year 2008. Due April 30, 2009.
58018	12/22/09	2/4/10	44	No Violation																			X									Alleged failure to record properly as per REPC
57496	8/3/09	2/16/10	197	No Violation													X															Possible lender fraud.
57497	8/3/09	2/16/10	197	No violation													X															Possible lender fraud
57874	11/16/09	2/16/10	92	No Violation																				X								Sponsorship of event of a client
57709	9/30/09	2/16/10	139	No Violation																				X								Sponsorship of golf tournament
57825	10/28/09	2/16/10	111	No Violation																				X								Sponsorship with client
57495	8/3/09	2/16/10	197	No violation													X															Possible lender fraud.
58121	1/27/10	2/18/10	22	Private letter																				X								Marketing violation, donated prize
58120	1/27/10	2/18/10	22	Private letter																				X								Marketing violation, donated prize
57906	11/23/09	2/18/10	87	E-case 2638																								X				Advertising rebated rates
57944	11/23/09	2/18/10	87	E case 2637																									X			Advertising rebated rates
57710	9/30/09	2/18/10	141	No Violation																				X								Sponsorship of golf tournament
57751	10/8/09	2/18/10	133	No Violation																				X								Sponsorship of golf game
58047	1/4/10	2/22/10	49	Private letter																									X			Distribution of marketing flyers with fees/premiums lower than what is filed with the department
58049	1/4/10	2/22/10	49	No Violation																									X			Distribution of marketing flyers with fees/premiums lower than what is filed with the department

Title Insurance Investigations

Closed Investigation Summary Report

58077	1/12/10	2/25/10	44	E-case 2623													x														Failure to file the 2008 Annual and Controlled Business Reports for calender year 2008 by April 30, 2009
58079	1/12/10	2/25/10	44	Duplicate see 57807													x														Failure to timely file the 2009 Annual and Controlled Business Reports for the calender year 2008 by April 30th
57949	12/7/09	2/25/10	80	No Violation													x														convey property to an LLC. (thereby voiding the Owner's Policy); Missed trust deed during search.
57807	10/26/09	2/25/10	122	E-case 2624																	x										Failure to timely file the 2008 Annual and Controlled Business Report by April 30, 2009

Title Insurance Investigations

Open and Closed Per Month Report

	Opened	Closed
January	7	4
February	20	26
March	11	41
April	19	25
May	20	7
June	20	39
July	26	17
August	24	21
September	15	55
October	14	15
November	25	17
December	11	55
Totals for 2008	**212**	**322**
January	8	31
February	13	15
March	4	12
April	10	5
May	5	5
June	16	25
July	6	7
August	15	17
September	31	22
October	20	18
November	7	11
December	10	9
Totals for 2009	145	177
January	10	9
February	7	22
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
Totals for 2010	**17**	**31**

Title Insurance Consumer Complaints

Open and Closed Consumer Complaint Summary Report

Case #	Date Open	Date closed	Complaint	CSA
58109	1/25/2010	2/25/2010	HO premium not paid at closing	Meldee
58202	2/22/2010	2/22/2010	title complaint, feels title company didn't uncover/disclose hazards for clear title and sale of home - flood insurance requirements	Sandy

Title Insurance Consumer Complaints
Open and Closed Per Month Report

	Open	Closed
January	1	0
February	1	1
March	3	2
April	5	2
May	0	5
June	1	1
July	0	1
August	2	1
September	1	0
October	0	3
November	1	0
December	0	1
Total 2008	**15**	**17**
January	0	0
February	0	1
March	0	0
April	0	0
May	1	0
June	0	1
July	0	0
August	1	0
September	0	0
October	0	1
November	0	0
December	1	2
Total for 2009	**3**	**5**
January	1	0
February	1	2
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
Total for 2010	**2**	**2**

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2174	5/20/08	Stipulation and Order	Prosecutor for drafting	9/8/08	
			Respondent for signature		
			Penalty imposed by commission		
2192	5/30/08	Complaint for revocation	Sent to Respondent	10/21/09	
			No response / revocation	11/18/09	
2282	10/9/08	Stipulation and Order	Prosecutor for drafting	3/2/09	
			Respondent for signature	4/26/09	
			Penalty imposed by commission		9/3/2009
2313	11/19/08	Stipulation and Order	Prosecutor for drafting	4/6/09	
			Respondent for signature	9/30/09	
			Penalty imposed by commission	11/9/09	11/17/2009
2328	12/17/08	Stipulation and Order	Prosecutor for drafting	5/12/09	
			Respondent for signature	11/18/09	
			Penalty imposed by commission	2/8/10	
2331	12/22/08	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		
2332	12/23/08	Stipulation and Order	Prosecutor for drafting	5/27/09	
			Respondent for signature		
			Penalty imposed by commission		
2333	12/23/08	Order to show Cause	Sent to Respondent	10/20/09	
			No response / revocation	11/18/09	
2334	12/23/08	Order to show Cause	Sent to Respondent	10/20/09	
			No response / revocation	11/18/09	
2366	2/5/09	Stipulation and Order	Prosecutor for drafting	5/14/09	
			Respondent for signature	10/8/09	
			Penalty imposed by commission	11/9/09	11/23/2009
2367	2/5/09	Stipulation and Order	Prosecutor for drafting	5/14/09	
			Respondent for signature	10/8/09	
			Penalty imposed by commission	11/9/09	11/23/2009
2405	4/15/09	Stipulation and Order	Prosecutor for drafting	4/20/09	
			Respondent for signature		
			Penalty imposed by commission		
2423	5/14/09	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		
2469	7/30/09	Stipulation and Order	Prosecutor for drafting	7/30/09	
			Respondent for signature	1/0/00	
			Penalty imposed by commission	1/0/00	Dismissed
2470	7/30/09	Stipulation and Order	Prosecutor for drafting	7/30/09	
			Respondent for signature	8/5/09	
			Penalty imposed by commission	11/9/09	11/19/2009
2484	8/12/09	Order to show Cause	Sent to Respondent	8/25/09	
			No response / revocation	11/18/09	

2485	8/12/09	Order to show Cause	Sent to Respondent	8/24/09	
			No response / revocation	11/18/09	
2486	8/12/09	Order to show Cause	Sent to Respondent		
			Accepted by respondent		Surrender
2487	8/12/09	Order to show Cause	Sent to Respondent		
			Accepted by respondent		
2488	8/12/09	Order to show Cause	Sent to Respondent	8/25/09	
			No response / revocation	11/18/09	
2489	8/12/09	Order to show Cause	Sent to Respondent	8/31/09	
			No response / revocation	11/18/09	
2498	9/1/09	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		Agency closed
2501	9/2/09	Informal Action	Sent to Respondent	10/5/09	
			Accepted by respondent		
2516	9/23/09	Informal Action	Sent to Respondent	9/30/09	
			Accepted by respondent	11/3/09	
2517	9/17/09	Informal Action	Sent to Respondent	9/30/09	
			Accepted by respondent		dismissed
2520	9/23/09	Informal Action	Sent to Respondent		
			Accepted by respondent		
2521	9/23/09	Informal Action	Sent to Respondent	9/30/09	
			Order to show cause		
2523	9/30/09	Informal Action	Sent to Respondent	2/18/10	
			Accepted by respondent		
2537	10/13/09	Informal Action	Sent to Respondent	11/2/09	
			Accepted by respondent		dismissed
2538	10/14/09	Stipulation and Order	Prosecutor for drafting	1/28/10	
			Respondent for signature	3/2/10	
			Penalty imposed by commission		
2548	10/26/09	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		
2549	10/26/09	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		
2550	10/27/09	Informal Action	Sent to Respondent	11/2/09	
			Accepted by respondent		11/17/2009
2551	10/27/09	Informal Action	Sent to Respondent	11/2/09	
			Accepted by respondent		dismissed
2557	11/2/09	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		
2564	11/5/09	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		

2566	11/9/09	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		
2572	11/17/09	Informal Action	Sent to Respondent	2/4/10	
			Accepted by respondent		
2598	12/22/09	Stipulation and Order	Prosecutor for drafting	12/22/09	
			Respondent for signature		
			Penalty imposed by commission		
2605	1/4/10	Emergency Suspension	Sent to Respondent	1/19/10	
			Signed by Judge	1/19/10	1/19/2010
2621	1/12/10	Informal Action	Sent to Respondent		
			Accepted by respondent		
2623	1/12/10	Informal Action	Sent to Respondent		
			Accepted by respondent		
2624	1/12/10	Informal Action	Sent to Respondent		
			Accepted by respondent		
2638	2/18/10	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		
2637	2/18/10	Stipulation and Order	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		

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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

COMPLAINANT: UTAH INSURANCE DEPARTMENT **RESPONDENT:** HERITAGE TITLE INSURANCE AGENCY, INC. 45 East 200 North Ste 106 Logan, UT 84321 License No. 284336	**STIPULATION AND ORDER** Docket No. Enf. Case No. 2523

STIPULATION

1. Respondent, Heritage Title Insurance Agency, Inc. is a licensed title insurance agent in the State of Utah, holding License No. 284336.

2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:

   a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;

   b. Respondent admits the Findings of Fact and Conclusions made therefrom;

c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for purpose of disposition of the matter entitled herein.

DATED this 24 day of February, 2010.

HERITAGE TITLE INSURANCE AGENCY INC.
Tiffany Hill, President

UTAH INSURANCE DEPARTMENT
M. Gale Lemmon
Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On or about August 21, 2009, Department staff, Sheila Curtis, received via email an advertisement from *The Real Estate Book*, Vol 10, No. 9 advertising real estate for sale in northern Utah and southern Idaho counties. This was followed by a hard copy of the book via postal service.

2. In the above mentioned publication, Respondent Heritage Title Insurance Agency Inc. had purchased and placed an advertisement.

3. On September 9, 209 Curtis contacted Respondent via letter and advised Respondent that this advertisement was in violation of Department Rule R592-6-4(24) and asked for an explanation of the marketing violation.

4. On September 22, 2009, the Department received a response letter from Respondent stating: (1) Respondent was unaware that the subject advertisement was a violation of Department Rules, (2) that the ad had been pulled; and (3) that they would have no future presence in the publication.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Utah Insurance Department Rule R592-6-4 (24) (West 2009) states: "Advertisements may not be placed in a publication, including an internet web page and its links,

that is hosted, published, produced for, distributed by or on behalf of a client."

2. By purchasing and placing the subject advertisement in the subject publication, Respondent violated Department Rule R590-4-6(24).

3. An administrative forfeiture in the amount of $1500.00 and probation of six months, but $500.00 of the forfeiture amount and the probation period stayed, is appropriate under the circumstances of this case.

RECOMMENDED ORDER

IT IS RECOMMENDED THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTY:

1. Respondent Heritage Title Insurance Agency, Inc. be assessed an administrative forfeiture in the amount of $1500.00.

2. A stay of $500.00 of the forfeiture amount be granted, provided that no further violations of the Insurance Code, Department Rules, or order of the Commission occur.

3. Respondent be placed on probation for a period of six months.

4. The terms of the probation be:

a. Respondent shall pay the portion of the administrative forfeiture not stayed to the Commissioner within 30 days of the imposition of the penalty by the Title and Escrow Commission.

b. Respondent shall have no further violations of the Utah Insurance Code or Rules or of any order of the commissioner.

5. If any future violations occur within a six month period from the date of the

imposition of the penalty, the stay be immediately lifted and the entire forfeiture amount of $1500.00 shall be immediately due and payable.

DATED this _____ day of _____, 2010.

NEAL T. GOOCH
Acting Insurance Commissioner

_____

MARK E. KLEINFIELD
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone: (801) 538-3800

ADOPTION OF RECOMMENDED ORDER AND IMPOSITION IF PENALTY

By a vote of ____ to _____, taken in open meeting on this date, the Title and Escrow Commission hereby adopts the recommended order of the Presiding officer and imposes the penalty recommended above.

DATED this ____ day of _____, 2010.

_____

JERRY HOUGHTON, Chairman
Title and Escrow Commission

RECEIVED
MAR 0 1 2010
UTAH STATE
INSURANCE DEPT

RECEIVED
FEB 2 3 2010
UTAH STATE
INSURANCE DEPT

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BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT: UTAH INSURANCE DEPARTMENT	**STIPULATION** **&** **ORDER**
RESPONDENT: MARYANN BLAKE 969 S. Peachtree Dr. Toquerville, UT 84774 License No. 84554	**Docket No.** _____ Enf. Case No. _2605_

STIPULATION

1. Respondent, Maryann Blake, is a licensed title insurance agent in the State of Utah, holding License No. 84554.

2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:

a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;

b. Respondent admits the Findings of Fact and Conclusions made therefrom;

c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to her rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 25th day of February, 2010.

MARYANN BLAKE

UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. Respondent, Maryann Blake ("Blake"), is a licensed title and escrow agent in the State of Utah, holding License No. 84554, and is a co-owner, manager and is designated on the license of Meridian Title Of St. George, Inc. ("Meridian").

2. Between the dates of at least April 9, 2008 and December 28, 2009, Respondent Blake, acting in her capacity as an escrow agent for Meridian, diverted funds held in trust in Meridian's escrow trust account for her own benefit in amounts exceeding $400,000.00.

3. As a result of said diversion of funds, Respondent was unable to pay off mortgages and other liens in connection with the escrows she closed, thus harming her customers and the public.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. In diverting funds held in trust to her own benefit, Respondent Blake violated Utah Code Annotated § 31A-23a-409(6).

2. In failing to use the funds held in trust for the purposes for which they were intended, Respondent Blake violated Utah Code Annotated §§ 31A-23a-409(1)(d)(i) and 31A-25-305(1).

3. Respondent Blake's actions demonstrate that she does not meet the character

requirements to hold an insurance license under Utah Code Annotated § 31A-23a-107(2), of competent and trustworthy.

4. Respondent Blake's title agent's license should be revoked pursuant to Utah Code Annotated § 31A-23a-111(5)(b)(i), is unqualified for a license; -111(5)(b)(ii)(A), has violated an insurance statute; -111(5)(b)(xii), improperly withholds, misappropriates, or converts monies ... received in the course of doing insurance business; -111(5)(b)(xvi), in the conduct of business ... uses fraudulent ... or dishonest practices or demonstrates ... untrustworthiness or financial irresponsibility; and -111(5)(b)(xxiv), uses methods or practices in the conduct of business that endangers the legitimate interests of customers and the public.

Based upon the foregoing Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Recommended Order:

RECOMMENDED ORDER

IT IS RECOMMENDED THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTY:

1. Respondent's title insurance agent's license be revoked forthwith.

FOLLOWING THE IMPOSITION OF THE FORGOING PENALTY BY THE TITLE AND ESCROW COMMISSION, the Respondent is Ordered to cease doing any title or escrow business in the State of Utah or doing any other business for which a license from the department is required in this state. Respondent is further prohibited from being an owner, officer, director,

employee, or agent of any person doing an insurance business in this state.

DATED this _____ day of _____, 2010.

NEAL T. GOOCH
ACTING INSURANCE COMMISSIONER

_____

MARK E. KLEINFIELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

ADOPTION OF RECOMMENDED ORDER AND IMPOSITION OF PENALTY

By a vote of _____ to _____, taken in open meeting on this date, the Title and Escrow Commission hereby adopts the recommended order of the presiding officer and imposes the penalties recommended herein above.

DATED this _____ day of _____, 2010.

_____

JERRY HOUGHTON, Chairman
Title and Escrow Commission

NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject

you to further penalties, including additional forfeitures of up to $5,000.00 per violation and the suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to $10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

31-A-23a-406

(5)(a) A check from the trust account described in Subsection (1)(d) may not be drawn, executed, or dated, or funds otherwise disbursed unless the segregated escrow account from which funds are to be disbursed contains a sufficient credit balance consisting of collected and cleared funds at the time the check is drawn, executed, or dated, or funds are otherwise disbursed.

(b) As used in this Subsection (5), funds are considered to be "collected and cleared" and may be disbursed as follows:

(i) cash may be disbursed on the same day the cash is deposited;

(ii) a wire transfer may be disbursed on the same day the wire transfer is deposited;

(iii) the day following the deposit if:

(A) received from any single party to the real estate transaction and in the aggregate are less than ten thousand dollars ($10,000) and if in the following forms;

(B) a certified or cashier's check that are drawn on an existing account at a:

(i) bank;

(ii) savings and loan association

(iii) credit union; or

(iv) savings bank;

chartered under the laws of a state or the United States.

(C) A check drawn on the trust account of a real estate broker licensed under UCA 61-2, if the title producer has reasonable and prudent grounds to believe sufficient funds will be available from the account on which the check is drawn at the time of disbursement of funds from the title producers escrow account.

(D) A personal check not to exceed five hundred dollars ($500) per closing.

(E) A check drawn on the escrow account of another title producer, if the title producer in the escrow transaction has reasonable and prudent grounds to believe that sufficient funds will be available for withdrawal from the account upon which the check is drawn at the time of disbursement of funds from the escrow account of the title producer in the escrow transaction

(F) A check issued by a farm credit service authorized under the Farm Credit Act of 1971 (12 U.S.C. 2001 et seq.).

(iv) funds received by instruments described in this Subsection (5) (b) (iii) (B) and (C) herein may be disbursed within the time limits provided under the Expedited Funds Availability Act, 12 U.S.C. section 4001 et seq., as amended and related regulations of the Federal Reserve System or upon notification from the financial institution to which the funds have been deposited that final settlement has occurred on the deposited item.