Title Agency Monthly Report

For the month of January, 2009

New License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
159918	SECURE TITLE INSURANCE AGENCY LLC	12/23/2008	12/31/2010			TS
159918	SECURE TITLE INSURANCE AGENCY LLC	12/23/2008	12/31/2010			TE

License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
16306	CORNERSTONE TITLE INSURANCE AGENCY	1/23/2007	1/31/2011			TE
16306	CORNERSTONE TITLE INSURANCE AGENCY	1/23/2007	1/31/2011			TS
9486	COTTONWOOD TITLE INSURANCE AGENCY	5/16/2002	1/31/2011			TE
9486	COTTONWOOD TITLE INSURANCE AGENCY	5/16/2002	1/31/2011			TMR
9486	COTTONWOOD TITLE INSURANCE AGENCY	5/16/2002	1/31/2011			TS
16243	CROSSLAND TITLE LLC	1/2/2007	1/31/2011			TE
9272	CROWN TITLE INSURANCE AGENCY, INC.	5/16/2002	1/31/2011			TS
9272	CROWN TITLE INSURANCE AGENCY, INC.	5/16/2002	1/31/2011			TE
16243	CROSSLAND TITLE LLC	1/2/2007	1/31/2011			TS
6475	EMPIRE LAND TITLE, INC	5/16/2002	1/31/2011			TE
6475	EMPIRE LAND TITLE, INC	5/16/2002	1/31/2011			TS
16295	INVESTOR QUALITY TITLE LLC	1/16/2007	1/31/2011			TE
16295	INVESTOR QUALITY TITLE LLC	1/16/2007	1/31/2011			TS
6644	SURETY TITLE AGENCY	5/16/2002	1/31/2011			TE
6644	SURETY TITLE AGENCY	5/16/2002	1/31/2011			TS

Lapse Licenses

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification

Title Agency Monthly Report

For the month of January, 2009

Lapse Licenses

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
14050	CHARITY TITLE INSURANCE AGENCY INC	12/30/2004	12/31/2008	12/31/200		TE
14050	CHARITY TITLE INSURANCE AGENCY INC	12/30/2004	12/31/2008	12/31/200		TS

Title Individual Monthly Report

For the month of January, 2009

New License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1380616	PAIGE EUBANKS ADAMS	12-09-2008	08-31-2011			TMR
1384261	MITZI A HOLMES	01-20-2009	12-31-2011			TMR
1382099	HOLLY A NORRIS	01-20-2009	09-30-2011			TMR
1378064	JAELYN SIMONS	01-14-2009	08-31-2011			TE
1382802	JEFFREY SCOTT BREGLIO	01-04-2009	01-31-2011			TS

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
135125	ANTHONY RODULFO LOPEZ	10-06-2006	01-31-2011			TE
95366	MATTHEW DAVID ADAMS	10-22-2003	01-31-2011			TE
35420	CHARICE ALLEN	05-16-2002	01-31-2011			TE
84653	HEATHER ANN ALLRED	11-29-2002	01-31-2011			TE
136776	HONEYLYN ATKINSON	11-13-2006	01-31-2011			TMR
36601	JENNIFER J. BAMBROUGH	05-16-2002	01-31-2011			TMR
81524	GIFFORD STEVEN BAUGH	09-19-2002	01-31-2011			TE
107648	LEANNE B BLACKMON	11-16-2004	01-31-2011			TS
26250	MARVA LEE EDWARDS	05-16-2002	01-31-2011			TE
36375	EDWARD L BOWLER	05-16-2002	01-31-2011			TS
43969	ALVIN E CASTAGNO	05-16-2002	01-31-2011			TS

Title Individual Monthly Report

For the month of January, 2009

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
30380	CELESTE CHRISTENSEN	05-16-2002	01-31-2011			TE
30312	KERRI J CHRISTOFFERSEN	05-16-2002	01-31-2011			TE
106900	PETINA M CORRAO	10-21-2004	01-31-2011			TE
30183	CARIE M CUMMINGS	05-16-2002	01-31-2011			TE
30183	CARIE M CUMMINGS	05-16-2002	01-31-2011			TS
44188	DOUGLAS W CURLIS	05-16-2002	01-31-2011			TE
44188	DOUGLAS W CURLIS	05-16-2002	01-31-2011			TS
73628	ROBERT BRIAN DEHAAN	05-16-2002	01-31-2011			TMR
135183	DEBRA R EDDINGS	10-10-2006	01-31-2011			TE
85803	MICHAEL TRENTON HENDRY	01-10-2003	01-31-2011			TE
99752	RYAN J FERRARA	03-23-2004	01-31-2011			TMR
44363	LES F ENGLAND	05-16-2002	01-31-2011			TE
38563	DANETTE DANI LOEHR	05-16-2002	01-31-2011			TE
31853	JENNILYN A FERRY	05-16-2002	01-31-2011			TE
51904	TONI M FOSTER	05-16-2002	01-31-2011			TE
77890	WILLIAM SHAWN FRYE	06-06-2002	01-31-2011			TE
36439	MICHAEL RUSSELL FUESSEL	05-16-2002	01-31-2011			TE
28018	SUSAN M GALLEGOS	05-16-2002	01-31-2011			TE
62608	TONI N GEORGE	05-16-2002	01-31-2011			TE
36744	BRENT F GREENWOOD	05-16-2002	01-31-2011			TE

Title Individual Monthly Report

For the month of January, 2009

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
36744	BRENT F GREENWOOD	05-16-2002	01-31-2011			TS
101503	STACEY L HALL	05-11-2004	01-31-2011			TE
101503	STACEY L HALL	05-11-2004	01-31-2011			TMR
84643	JEFFREY WESTON CARLSON	11-29-2002	01-31-2011			TMR
131062	WILLIAM J HENDRICKS	07-07-2006	01-31-2011			TE
43197	JOHN M HARTVIGSEN	05-16-2002	01-31-2011			TS
44542	NATALIE C HUTCHINSON	05-16-2002	01-31-2011			TE
32422	MICHAEL B IVINS	05-16-2002	01-31-2011			TE
105543	SAMUEL PAUL JENSEN	09-09-2004	01-31-2011			TE
105543	SAMUEL PAUL JENSEN	09-09-2004	01-31-2011			TS
39624	GORDON R JESSEE	05-16-2002	01-31-2011			TS
31056	SPRING A JOHNSON	05-16-2002	01-31-2011			TE
45374	GAYLE H JOHNSON	05-16-2002	01-31-2011			TE
126743	Suzanne Kennedy	03-22-2006	01-31-2011			TMR
30202	SANDRA R LABRUM	05-16-2002	01-31-2011			TS
38185	JANE R LANCASTER	05-16-2002	01-31-2011			TE
36375	EDWARD L BOWLER	05-16-2002	01-31-2011			TE
36216	JEANNE FAGG	05-16-2002	01-31-2011			TE
35140	JOHN R OLDHAM	05-16-2002	01-31-2011			TS
44785	GLENDA K LOVELESS	05-16-2002	01-31-2011			TE

Title Individual Monthly Report

For the month of January, 2009

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
44785	GLENDA K LOVELESS	05-16-2002	01-31-2011			TS
29234	KEVIN S MAHANNAH	05-16-2002	01-31-2011			TE
38631	GLEN W MALLOY	05-16-2002	01-31-2011			TS
128861	TRENT S MICHEL	05-19-2006	01-31-2011			TS
44419	BARBARA J MILLER	05-16-2002	01-31-2011			TE
44419	BARBARA J MILLER	05-16-2002	01-31-2011			TS
12185	PATRICK JAMES MULLALY	05-16-2002	01-31-2011			TE
12185	PATRICK JAMES MULLALY	05-16-2002	01-31-2011			TS
101194	BLAINE R NAPOLI	04-26-2004	01-31-2011			TE
79019	BRANDON TIMOTHY O'BRIEN	07-16-2002	01-31-2011			TS
129302	MICHAEL L TAYLOR	05-30-2006	01-31-2011			TMR
36753	FARHAD N OMANA	05-16-2002	01-31-2011			TE
102486	LISA S PACE-KEMP	05-28-2004	01-31-2011			TE
40131	DANIEL W PAULSEN	05-16-2002	01-31-2011			TMR
106626	KELLEY H PENTZ	10-13-2004	01-31-2011			TE
44910	SUSAN R PUGSLEY	05-16-2002	01-31-2011			TE
44910	SUSAN R PUGSLEY	05-16-2002	01-31-2011			TS
30330	NOBALEE W RHOADES	05-16-2002	01-31-2011			TE
38916	JANICE K RICHARDS	05-16-2002	01-31-2011			TE
31206	MELINDA ROMERO	05-16-2002	01-31-2011			TE

Title Individual Monthly Report

For the month of January, 2009

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
34374	CAROL A RUSSELL	05-16-2002	01-31-2011			TE
128143	LINDSAY A SHEARER	05-02-2006	01-31-2011			TE
104029	ALISON H SHORES	07-22-2004	01-31-2011			TE
79019	BRANDON TIMOTHY O'BRIEN	07-16-2002	01-31-2011			TE
36434	MATTHEW J STEWART	05-16-2002	01-31-2011			TE
38185	JANE R LANCASTER	05-16-2002	01-31-2011			TS
27438	ANTHONY O THOMPSON	05-16-2002	01-31-2011			TS
73829	TYLER JAMES TURNER	05-16-2002	01-31-2011			TE
73829	TYLER JAMES TURNER	05-16-2002	01-31-2011			TS
138976	LORI TWITCHELL	12-28-2006	01-31-2011			TE
99954	MEGHAN R UNG	03-30-2004	01-31-2011			TE
133858	SUSAN KAREN WELCH	09-07-2006	01-31-2011			TE
133858	SUSAN KAREN WELCH	09-07-2006	01-31-2011			TS
138094	MORGAN DEE WILKINS	12-15-2006	01-31-2011			TE
37685	KAREN J WOOD	05-16-2002	01-31-2011			TE
53727	MICHAEL A SPRAGUE	05-16-2002	01-31-2011			TE

Late License Renewal

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

Title Individual Monthly Report

For the month of January, 2009

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
32099	ANDREA J BRIDGEFORTH	05-16-2002	01-31-2011			TS
61078	TANA RANAE GROVER	05-16-2002	01-31-2011			TMR
135113	HOLLIE A BULLEN	10-06-2006	01-31-2011			TE

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1953	GREGG L MADDOCK	05-16-2002	12-31-2008	1/30/2009		TMR
38692	TRENT C LARSEN	05-16-2002	12-31-2008	1/30/2009		TE
38692	TRENT C LARSEN	05-16-2002	12-31-2008	1/30/2009		TS
70273	STEPHEN CARLOS DANA	12-28-2006	12-31-2008	1/30/2009		TMR
84211	KRISTYN HIGLEY	11-22-2002	12-31-2008	1/30/2009		TE
84211	KRISTYN HIGLEY	11-22-2002	12-31-2008	1/30/2009		TMR
135194	NICHOLAS S PARK	10-11-2006	12-31-2008	1/30/2009		TE
136371	TARYN CHRISTENSEN	11-01-2006	12-31-2008	1/30/2009		TE
139007	CATHERINE STINETT	12-18-2006	12-31-2008	1/30/2009		TE
1953	GREGG L MADDOCK	05-16-2002	12-31-2008	1/30/2009		TE

Reinstated License

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

Title Individual Monthly Report

For the month of January, 2009

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
43636	MICHAEL J JENSEN	05-16-2002	11-30-2011	1/30/2005	1/28/2009	TS
43636	MICHAEL J JENSEN	05-16-2002	11-30-2011	1/30/2005	1/28/2009	TE
39420	CAROLYN MCNEIL	05-16-2002	12-31-2011	10/30/2008	1/12/2009	TE

HALLOCK HALLOCK
attorneys at law a professional corporation

Todd N. Hallock | Sara Nelson Hallock
Attorneys licensed in Arizona, Idaho, and Utah

SENT VIA EMAIL: roverstreet@utah.gov

January 25, 2010

Utah State Insurance Department
Attn: Randy Overstreet
3110 State Office Building
Salt Lake City, UT 84114

Re: Exemption for Title Organization Licensing Pursuant to U.C.A. § 31A-23a-204

Dear Mr. Overstreet:

Pursuant to Utah Administrative Code R952-8, I am writing to request an exemption from the licensing escrow time period requirements under the Utah Code 31A-23a-204 for a Title Organization license.

I have practiced law in the areas of real estate, estate planning, and probate in the State of Utah since 1995. In addition, I have successfully owned and operated my own law firm since 1996. I have attached my resume for your review; however, I would like to highlight the following experience:

1. I have represented several local title agencies over the years both in relation to specific real property transactions as well as their general business matters, including how those matters are affected by State insurance law.

2. I represent several real estate developers and through the years I have assisted them in front of counties and municipalities and the courts in various phases of the development process including subdivision approval, conditional use permits, and non-conforming legally existing uses.

3. I have represented numerous individuals and businesses in real property disputes including quiet title actions, prescriptive easements, boundary disputes, adverse possession, and condemnation actions.

4. I have represented individuals and businesses in the preparation and enforcement, including foreclosure of mechanic's liens, HOA liens and Deeds of Trust.

40 WEST CACHE VALLEY BLVD SUITE 9A | P.O. BOX 4171 | LOGAN, UT 84323 | PH (435) 753-2335 FAX (435) 753-3219 | www.hallock-law.com

5. I have drafted literally hundreds of deeds, easements, options, restrictive covenants, etc.

6. I represent numerous Homeowner Associations in the operation of their entities.

7. I have represented clients in the negotiation and drafting of both commercial and residential purchase agreements as well as commercial and residential leases as well as other documents effecting real property.

8. I have handled an extensive number of probate and estate administrations dealing with the transfer of real property.

9. Prior to letting my license lapse in 2008, I was previously licensed in both Title Escrow and Title Search for in excess of a year.

I hope this information is helpful in processing my request. Your time and consideration in this matter is appreciated. Please do not hesitate to call with any questions or concerns. I can be reached at 435-753-2335.

Sincerely,
Hallock & Hallock,
a Professional Corporation

Todd N. Hallock
Attorney at Law

Enclosure

TODD N. HALLOCK

595 South 800 East • River Heights, UT 84321 • (435) 753-2335 • toddh@hallock-law.com

PROFESSIONAL EXPERIENCE

Hallock & Hallock, a Professional Corporation – Logan, Utah 1996 – Present
Attorney and Managing Shareholder. Practice areas: estate planning; probate; business formation and planning; general business matters; real estate development; community associations, residential and commercial real estate contract drafting and negotiation; and title issues.

Hanson, Epperson & Smith – Salt Lake City, Utah 1994 – 1996
Associate. Assisted senior attorneys in the areas of: general civil litigation, worker's compensation, product's liability, construction defect and insurance coverage matters.

Grant, Williams, Lake & Dangerfield – Phoenix, Arizona Sum. 1994
Law Clerk. Researched and prepared legal memoranda in areas of commercial transactions and litigation, real property transactions and litigation and probate.

Hanson, Epperson & Smith – Salt Lake City, Utah 1993 – 1994
Law Clerk. Researched and prepared legal memoranda in areas of general civil litigation, products liability and professional liability.

Judge Dee V. Benson – U.S. District Court – Salt Lake City, Utah Sum. 1992
Extern. Researched and prepared legal memoranda regarding variety of matters pending before court.

EDUCATION

- **J. Reuben Clark School of Law at Brigham Young University** – Provo Utah
  Juris Doctor 1994, Top 10%, Order of the Coif, Magna Cum Laude
  Editorial Board: Lead Articles Editor – B.Y.U. Law Review 1993-94
  Articles Editor – B.Y.U. Law Review 1992-93

- **Arizona State University** – Tempe, Arizona
  Bachelor of Arts 1990, Cum Laude
  History Major, Political Science Minor

PROFESSIONAL LICENSES & AFFILIATIONS

State Bar of Arizona – 1994
Utah State Bar – 1995
Idaho State Bar - 2008
United States District Court – Utah – 1995
United States District Court – Idaho -- 2008
10th Circuit Court of Appeals – 1996
Utah Individual Resident Producer – Title Escrow and Title Search - 2010

ACHIEVEMENTS, LEADERSHIP POSITIONS, OTHER ACTIVITIES & AFFILIATIONS

2007-Present	Chapter Chair – J. Reuben Clark Law Society – Logan, Utah Chapter
2009-Present	Board Member – Northern Utah Estate Planning Council
2006-2008	Board Member – BYU Alumni Association Cache County Chapter
2003-2006	Board Member – BYU Law School Alumni Board
2002-2003	President – Cache County Bar Association

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3872

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT: UTAH INSURANCE DEPARTMENT	**STIPULATION** **&** **ORDER**
RESPONDENT: US TITLE INSURANCE AGENCY, LLC 14884 S. Heritagecrest Way, #C Bluffdale, UT 84065 License No. 2733	**Docket No.** _____ Enf. Case No. 2328

STIPULATION

1. Respondent, US Title Insurance Agency, LLC, is a licensed title insurance agency in the State of Utah, holding License No. 84065.

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 the purpose of disposition of the matter entitled herein.

DATED this 14th day of January, 2010.

US TITLE INSURANCE AGENCY, LLC
~~Steven Borget~~, Member/Manager
Larry S. Burton

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 September 23, 2998, Respondent acted as an escrow agent for the buyer's side of a split closing in a cash sale of real estate on property located in Salt Lake County, State of Utah.

2. Respondent did not issue a title policy in connection with that transaction.

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

CONCLUSIONS OF LAW

1. In acting as an escrow agent in a transaction in which Respondent did not issue a title policy, Respondent violated Utah Code Annotated § 31A-23a-406.

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

ORDER

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 be assessed an administrative forfeiture in the amount of $2,500.00, to be

paid within 30 days of the imposition of the penalty by the Title and Escrow Commission.

DATED this 14th day of January, 2010.

D. KENT MICHIE
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.