# Title Agency Monthly Report

For the month of June, 2011

*New License*

| Agy_ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 166496 | INNOVATIVE TITLE & ESCROW SERVICES, LL | 6/6/2011 | 6/30/2013 | | | TS |
| 166496 | INNOVATIVE TITLE & ESCROW SERVICES, LL | 6/6/2011 | 6/30/2013 | | | TE |
| 166570 | EAGLE GATE TITLE INSURANCE AGENCY, IN | 6/15/2011 | 6/30/2013 | | | TMR |
| 166570 | EAGLE GATE TITLE INSURANCE AGENCY, IN | 6/15/2011 | 6/30/2013 | | | TS |
| 166570 | EAGLE GATE TITLE INSURANCE AGENCY, IN | 6/15/2011 | 6/30/2013 | | | TE |

*License Renewal*

| Agy_ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 16795 | BOX ELDER LAND TITLE INSURANCE AGENC | 6/21/2007 | 6/30/2013 | | | TS |
| 16795 | BOX ELDER LAND TITLE INSURANCE AGENC | 6/21/2007 | 6/30/2013 | | | TE |
| 16833 | ALBION TITLE INSURANCE AGENCY LLC | 6/29/2007 | 6/30/2013 | | | TE |
| 12403 | NATIONS TITLE INSURANCE AGENCY OF UT | 6/11/2003 | 6/30/2013 | | | TE |
| 6030 | FARM AND HOME TITLE INSURANCE AGENC | 5/16/2002 | 6/30/2013 | | | TS |
| 6030 | FARM AND HOME TITLE INSURANCE AGENC | 5/16/2002 | 6/30/2013 | | | TE |
| 16703 | CASCADE TITLE INSURANCE AGENCY INC | 6/18/2007 | 6/30/2013 | | | TS |
| 6933 | COALITION TITLE AGENCY | 5/16/2002 | 6/30/2013 | | | TE |
| 6933 | COALITION TITLE AGENCY | 5/16/2002 | 6/30/2013 | | | TS |
| 14481 | eTITLE INSURANCE AGENCY LLC | 6/8/2005 | 6/30/2013 | | | TE |
| 16833 | ALBION TITLE INSURANCE AGENCY LLC | 6/29/2007 | 6/30/2013 | | | TS |
| 12403 | NATIONS TITLE INSURANCE AGENCY OF UT | 6/11/2003 | 6/30/2013 | | | TS |
| 16772 | FRANKLIN TITLE INSURANCE AGENCY LLC | 6/12/2007 | 6/30/2013 | | | TE |
| 16772 | FRANKLIN TITLE INSURANCE AGENCY LLC | 6/12/2007 | 6/30/2013 | | | TS |
| 161179 | KEYSTONE TITLE INSURANCE AGENCY LLC | 6/11/2009 | 6/30/2013 | | | TE |

# Title Agency Monthly Report

For the month of June, 2011

*License Renewal*

| Agy_ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 161179 | KEYSTONE TITLE INSURANCE AGENCY LLC | 6/11/2009 | 6/30/2013 | | | TS |
| 16790 | LENDERLIVE TITLE INSURANCE AGENCY OF | 6/20/2007 | 6/30/2013 | | | TE |
| 16703 | CASCADE TITLE INSURANCE AGENCY INC | 6/18/2007 | 6/30/2013 | | | TE |
| 16790 | LENDERLIVE TITLE INSURANCE AGENCY OF | 6/20/2007 | 6/30/2013 | | | TS |
| 16799 | SENTRY TITLE INSURANCE AGENCY LLC | 6/22/2007 | 6/30/2013 | | | TE |
| 14481 | eTITLE INSURANCE AGENCY LLC | 6/8/2005 | 6/30/2013 | | | TS |
| 16799 | SENTRY TITLE INSURANCE AGENCY LLC | 6/22/2007 | 6/30/2013 | | | TS |
| 12330 | UTAH STANDARD TITLE INSURANCE AGENC | 4/11/2003 | 6/30/2013 | | | TE |
| 12330 | UTAH STANDARD TITLE INSURANCE AGENC | 4/11/2003 | 6/30/2013 | | | TMR |
| 12330 | UTAH STANDARD TITLE INSURANCE AGENC | 4/11/2003 | 6/30/2013 | | | TS |

*Lapse Licenses*

| Agy_ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 12376 | TITLE INSURANCE AGENCY INC, THE | 5/2/2003 | 5/31/2011 | 5/31/2011 | | TE |
| 12376 | TITLE INSURANCE AGENCY INC, THE | 5/2/2003 | 5/31/2011 | 5/31/2011 | | TS |

# Title Individual Monthly Report

For the month of June, 2011

## New License

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 1457775 | ELISABETH C DEAN | 06-06-2011 | 06-30-2013 | | | TE |
| 1460825 | CHRISTINE BAGGS STEPHENS | 06-27-2011 | 06-30-2013 | | | TMR |
| 1460459 | HEIDI LYNN DANIEL | 06-21-2011 | 08-31-2013 | | | TMR |
| 1451806 | DARRELL ADAM BACK | 06-20-2011 | 04-30-2014 | | | TE |

## License Renewal

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 45330 | DOUGLAS BURTON STANLEY | 05-16-2002 | 06-30-2013 | | | TS |
| 34218 | BONNIE J MECHAM | 05-16-2002 | 06-30-2013 | | | TS |
| 112321 | FAYLENE J. BROWN | 04-05-2005 | 06-30-2013 | | | TE |
| 114311 | BLAINE J GOLSON | 05-26-2005 | 06-30-2013 | | | TS |
| 108159 | JOHN H SMITH | 12-01-2004 | 06-30-2013 | | | TMR |
| 26587 | WADE K TAYLOR | 05-16-2002 | 06-30-2013 | | | TE |
| 79546 | ANDREA ANDERSEN | 07-30-2002 | 06-30-2013 | | | TE |
| 43651 | MARK K ANDERSON | 05-16-2002 | 06-30-2013 | | | TE |
| 97397 | MEGAN DIANA ARMSTRONG | 01-06-2004 | 06-30-2013 | | | TE |
| 136552 | ALLEN M BACK | 11-07-2006 | 06-30-2013 | | | TE |
| 136552 | ALLEN M BACK | 11-07-2006 | 06-30-2013 | | | TMR |
| 46305 | KIMM B BARNEY | 05-16-2002 | 06-30-2013 | | | TE |

# Title Individual Monthly Report

For the month of June, 2011

## License Renewal

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 37786 | KAREN STRATFORD | 05-16-2002 | 06-30-2013 | | | TMR |
| 104261 | LORRAINE HILL CHRISTENSEN | 07-14-2004 | 06-30-2013 | | | TS |
| 112321 | FAYLENE J. BROWN | 04-05-2005 | 06-30-2013 | | | TS |
| 90776 | VALERIE BUTTERFIELD | 06-04-2003 | 06-30-2013 | | | TS |
| 114453 | JOSE A CESPEDES | 06-07-2005 | 06-30-2013 | | | TE |
| 45828 | JILL CHANDLER | 05-16-2002 | 06-30-2013 | | | TE |
| 45828 | JILL CHANDLER | 05-16-2002 | 06-30-2013 | | | TMR |
| 31971 | GARY L CHRISTENSEN | 05-16-2002 | 06-30-2013 | | | TE |
| 46305 | KIMM B BARNEY | 05-16-2002 | 06-30-2013 | | | TS |
| 104261 | LORRAINE HILL CHRISTENSEN | 07-14-2004 | 06-30-2013 | | | TE |
| 27490 | JON E BARTLETT | 05-16-2002 | 06-30-2013 | | | TE |
| 105542 | SCOTT C CRAVENS | 09-09-2004 | 06-30-2013 | | | TS |
| 113498 | CYNTHIA G CURLIS | 05-09-2005 | 06-30-2013 | | | TE |
| 45007 | MARTIN W MERRILL | 05-16-2002 | 06-30-2013 | | | TS |
| 114093 | TONYA L BLACKBURN | 05-20-2005 | 06-30-2013 | | | TE |
| 1366676 | ERIN ZITO | 07-01-2008 | 06-30-2013 | | | TE |
| 106205 | Jamie L Rengers | 09-30-2004 | 06-30-2013 | | | TS |
| 31971 | GARY L CHRISTENSEN | 05-16-2002 | 06-30-2013 | | | TS |
| 36298 | J SCOTT LUNDBERG | 05-16-2002 | 06-30-2013 | | | TE |
| 45595 | SHELDON A SMITH | 05-16-2002 | 06-30-2013 | | | TS |

# Title Individual Monthly Report

For the month of June, 2011

## License Renewal

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 45007 | MARTIN W MERRILL | 05-16-2002 | 06-30-2013 | | | TE |
| 142800 | MICHAEL CURTIS DUNN | 05-08-2007 | 06-30-2013 | | | TS |
| 82710 | JILL MAUCHLEY | 03-27-2003 | 06-30-2013 | | | TS |
| 44853 | TORRI L MATICH | 05-16-2002 | 06-30-2013 | | | TMR |
| 106263 | JOEEN WILSON | 10-04-2004 | 06-30-2013 | | | TE |
| 36298 | J SCOTT LUNDBERG | 05-16-2002 | 06-30-2013 | | | TS |
| 138995 | JESSE D WHITNEY | 01-02-2007 | 06-30-2013 | | | TS |
| 45426 | TAMRA W KOCH | 05-16-2002 | 06-30-2013 | | | TE |
| 39537 | KIMBERLY KAY JOHNSON | 05-16-2002 | 06-30-2013 | | | TE |
| 32508 | DAVID W JOHNSON | 05-16-2002 | 06-30-2013 | | | TS |
| 32508 | DAVID W JOHNSON | 05-16-2002 | 06-30-2013 | | | TE |
| 90457 | CHERRI A GRESSMEN | 05-23-2003 | 06-30-2013 | | | TMR |
| 41863 | KIERSTIN TAFOYA | 05-16-2002 | 06-30-2013 | | | TE |
| 44853 | TORRI L MATICH | 05-16-2002 | 06-30-2013 | | | TE |
| 26587 | WADE K TAYLOR | 05-16-2002 | 06-30-2013 | | | TS |
| 27490 | JON E BARTLETT | 05-16-2002 | 06-30-2013 | | | TS |
| 81290 | RAYNEE MCCORMICK PARKER | 09-12-2002 | 06-30-2013 | | | TE |
| 106103 | RYAN M OSTLER | 09-28-2004 | 06-30-2013 | | | TE |
| 42392 | DEBRA A OLSEN | 05-16-2002 | 06-30-2013 | | | TS |
| 36659 | MERRILL RAY OGDEN | 05-16-2002 | 06-30-2013 | | | TS |

# Title Individual Monthly Report

For the month of June, 2011

## License Renewal

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 36659 | MERRILL RAY OGDEN | 05-16-2002 | 06-30-2013 | | | TE |
| 131305 | HEATHER WOOLSEY | 07-12-2006 | 06-30-2013 | | | TE |
| 142800 | MICHAEL CURTIS DUNN | 05-08-2007 | 06-30-2013 | | | TE |
| 38346 | DOLORES A SCOTT | 05-16-2002 | 06-30-2013 | | | TE |
| 45784 | TRENT J TAYLOR | 05-16-2002 | 06-30-2013 | | | TE |
| 1389647 | RYAN MICHAEL UTLEY | 06-15-2009 | 06-30-2013 | | | TE |
| 1389647 | RYAN MICHAEL UTLEY | 06-15-2009 | 06-30-2013 | | | TE |
| 137901 | BRITTANY ANN VROTNEY | 12-28-2006 | 06-30-2013 | | | TS |
| 85973 | KIRK LAMONT WALTON | 01-22-2003 | 06-30-2013 | | | TE |
| 138995 | JESSE D WHITNEY | 01-02-2007 | 06-30-2013 | | | TE |
| 86137 | RONALD A MOTZKUS | 01-27-2003 | 06-30-2013 | | | TE |
| | | | | | | TMR |

## Late License Renewal

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 71078 | BRADLEY JASON WIGGINS | 03-23-2005 | 06-30-2013 | | | TE |

## Lapse Licenses

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 75830 | CHERIE HERRICK | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TE |

# Title Individual Monthly Report

For the month of June, 2011

## Lapse Licenses

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 90193 | COURTNEY K. MCCANN | 05-19-2003 | 05-31-2011 | 6/30/2011 | | TE |
| 104469 | ROCKY DOUGLAS CROFTS | 08-09-2004 | 05-31-2011 | 6/30/2011 | | TE |
| 33010 | ROBERT C SHERMAN | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TMR |
| 30430 | TERRI J CROUCH | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TE |
| 1363218 | JOHN N. HENDERSON | 06-09-2008 | 05-31-2011 | 6/30/2011 | | TMR |
| 33010 | ROBERT C SHERMAN | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TS |
| 37938 | TODD D MITCHELL | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TS |
| 1372084 | SARA MARIE FABBRO | 09-08-2008 | 05-31-2011 | 6/30/2011 | | TMR |
| 39695 | DALE E ANDERSON | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TE |
| 104469 | ROCKY DOUGLAS CROFTS | 08-09-2004 | 05-31-2011 | 6/30/2011 | | TS |
| 39695 | DALE E ANDERSON | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TS |
| 45962 | DELRAY PURSER | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TE |
| 33010 | ROBERT C SHERMAN | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TE |
| 55023 | ANTHONY C DURLING | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TS |
| 75830 | CHERIE HERRICK | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TMR |
| 89913 | ANDREA ANN SCHLIES | 05-07-2003 | 05-31-2011 | 6/30/2011 | | TE |
| 1368150 | MELBA J BIRCHELL | 07-28-2008 | 05-31-2011 | 6/30/2011 | | TMR |
| 1361673 | EMILY RACHEL WILSON | 11-14-2008 | 05-31-2011 | 6/30/2011 | | TE |
| 145147 | RYAN A MCCLEVE | 04-30-2007 | 05-31-2011 | 6/30/2011 | | TMR |
| 143841 | COBY G. PURSER | 04-24-2007 | 05-31-2011 | 6/30/2011 | | TE |

# Title Individual Monthly Report

For the month of June, 2011

## Lapse Licenses

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 138139 | MATHEW NEPHI SORENSEN | 12-13-2006 | 05-31-2011 | 6/30/2011 | | TS |
| 138139 | MATHEW NEPHI SORENSEN | 12-13-2006 | 05-31-2011 | 6/30/2011 | | TE |
| 135209 | MATHEW E FRISBY | 10-11-2006 | 05-31-2011 | 6/30/2011 | | TE |
| 133084 | MICHELLE RENE WHEELER | 08-22-2006 | 05-31-2011 | 6/30/2011 | | TMR |
| 130659 | AUTUMN M SHELTON | 06-20-2006 | 05-31-2011 | 6/30/2011 | | TE |
| 130417 | JASON T JOHNSON | 06-13-2006 | 05-31-2011 | 6/30/2011 | | TS |
| 105165 | LISA DIANA SEETHALER | 08-20-2004 | 05-31-2011 | 6/30/2011 | | TE |
| 45962 | DELRAY PURSER | 05-16-2002 | 05-31-2011 | 6/30/2011 | | TMR |

## Reinstated License

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 70420 | KRYSTA J. PEHRSON | 05-16-2002 | 05-31-2013 | 6/30/2011 | 6/15/2011 | TE |
| 102857 | TRACY SHANNON WHITE | 06-15-2004 | 05-31-2013 | 6/30/2011 | 6/30/2011 | TE |
| 33046 | JAREN R THOMAS | 05-16-2002 | 05-31-2013 | 6/30/2011 | 6/9/2011 | TS |
| 1378968 | TAMERA L POE | 11-18-2008 | 11-30-2012 | 12/30/2010 | 6/1/2011 | TE |
| 70420 | KRYSTA J. PEHRSON | 05-16-2002 | 05-31-2013 | 6/30/2011 | 6/15/2011 | TMR |
| 27354 | MICHAEL THOMAS MOSS | 05-16-2002 | 09-30-2013 | 11/30/2007 | 6/9/2011 | TMR |
| 32267 | ROBERT E LOPEZ | 05-16-2002 | 05-31-2013 | 6/30/2011 | 6/14/2011 | TMR |
| 26653 | JOHN W LISH | 05-16-2002 | 05-31-2013 | 6/30/2011 | 6/14/2011 | TS |

# Title Individual Monthly Report

For the month of June, 2011

## Reinstated License

| Indv ID | Name | Issue Date | Expiration Date | Lapse Date | Reactivation Date | Qualification |
|---|---|---|---|---|---|---|
| 26653 | JOHN W LISH | 05-16-2002 | 05-31-2013 | 6/30/2011 | 6/14/2011 | TE |
| 130679 | TIFFANY HUNTER | 06-27-2006 | 06-30-2012 | 7/30/2010 | 6/27/2011 | TE |
| 115645 | JENNIFER E BOWEN | 07-07-2005 | 07-31-2013 | 8/30/2009 | 6/15/2011 | TMR |
| 70420 | KRYSTA J. PEHRSON | 05-16-2002 | 05-31-2013 | 6/30/2011 | 6/15/2011 | 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 design | 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 stmnt. | R590-206, information privacy | R590-216, privacy standards | R592-3, escrow charges filing | R592-4, escrow chgs. Stds. | Referred to Criminal | Alleged Violation | subtotal function code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 58216 | 3/1/10 | | 493 | | | | | | | | | | | | | | X | | | | | | | | | | | | | | | | |
| 58257 | 3/16/10 | | 478 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Misappropration of funds: failing to return funds for failed transaction |
| 58713 | 9/14/10 | | 296 | | | | | | | | | | | | | | | X | | | | | | | | | | | | | | | Allegation of lender fraud |
| 58766 | 10/5/10 | | 275 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58767 | 10/5/10 | | 275 | | | | | | | X | | | | | | | | | | | | | | | | | | | | | | | Soliciting and negotiating without a resident license |
| 58772 | 10/7/10 | | 273 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Unauthorized title insurance business |
| 58995 | 3/28/11 | | 101 | | | X | | | | | | | | | | | | | | | | | | | | | | | | | | | Title agency co-habitation with client |
| 59190 | 2/7/11 | | 150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Closing instructions not followed by escrow off. |
| 59369 | 3/28/11 | | 101 | | | | | | | | X | | | | | | | | | | | | | | | | | | | | | | Bad Address/ Assmt returned |
| 59371 | 3/28/11 | | 101 | | | | | | | | X | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59375 | 3/28/11 | | 101 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59376 | 3/28/11 | | 101 | | | | | | | | | | | | | | | | | | | | | X | | | | | | | | | Creating unmarketable title |
| 59378 | 3/28/11 | | 101 | | | | | | | | | | | | | | | | | | | | | X | | | | | | | | | Failure to disperse as per Hud-1 |
| 59379 | 3/28/11 | | 101 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to disperse as per Hud-1 |
| 59380 | 3/28/11 | | 101 | | | | | | | | X | X | | | | | | | | | | | | | | | | | | | | | Failure to issue policy |
| 59411 | 4/5/11 | | 93 | | | | | | | | | | | | | | | | | | | X | | | | | | | | | | | Inconsistent App, Prior revocation |
| 59414 | 4/5/11 | | 93 | | | | | | | | X | | | | | | | | | | | | | | | | | | | | | | Controlled Business |
| 59650 | 6/8/11 | | 29 | | | | | | | | X | | | | | | | | | | | | | | | | | | | | | | Misstatement on application |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Misstatement on application |
| | | | | | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | X | 0 | 0 | Using unfiled rates |



7/7/2011

## 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 acts proc. | 31A-23a-411.1; prem. | 31A-23a-412; records report | 31A-23a-413 annual bus. | 31A-23a-503; controlled ins. act | 31A-31-103; fraudulent | R590-99; unfair practices | R592-6; unfair marketing stmnt. | R590-190; unfair claims | R590-206; information privacy | R590-216; privacy standards | R592-3; escrow charges filing | R592-4; escrow chgs. | Stds. | Referred to Criminal | Alleged Violation |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 58469 | 6/2/10 | 6/2/10 | 0 | Warning | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Annual Report not filed on time. |
| 58253 | 3/15/10 | 6/3/10 | 80 | No Violation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Closing files for a title agency that does not have an underwriter. HUDS show the other title agency |
| 58314 | 3/30/10 | 6/14/10 | 76 | ecase 2692 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Not following escrow instructions |
| 58443 | 5/24/10 | 6/14/10 | 21 | ecase 2691 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Insurer acting as an agency |
| 58492 | 6/10/10 | 6/22/10 | 12 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58493 | 6/10/10 | 6/22/10 | 12 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58495 | 6/10/10 | 6/22/10 | 12 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58496 | 6/10/10 | 6/22/10 | 12 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58497 | 6/10/10 | 6/22/10 | 12 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58498 | 6/10/10 | 6/22/10 | 12 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58499 | 6/10/10 | 6/22/10 | 12 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58500 | 6/10/10 | 6/22/10 | 12 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58503 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58504 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58505 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58506 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58507 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58508 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58509 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58510 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58511 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58512 | 6/14/10 | 6/22/10 | 8 | Warning | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58527 | 6/24/10 | 7/7/10 | 13 | ecase 2702 | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58529 | 6/24/10 | 7/7/10 | 13 | ecase 2703 | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58223 | 3/3/10 | 8/31/10 | 181 | ecase2704 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58297 | 3/25/10 | 8/31/10 | 159 | not enough info | | | | | | | | | | | | | | | | | | | | X | | | | | | | | | Failure to File Annual Report |
| 58298 | 3/25/10 | 8/31/10 | 159 | Fraud | | | | | | | | | | | | | X | | | | | | | | | | | | | | | | Marketing violation |
| 58435 | 5/19/10 | 8/31/10 | 104 | No violation | | | | | | | | | | | | | X | | | | | | | | | | | | | | | | Possible lender fraud |
| 58436 | 5/19/10 | 8/31/10 | 104 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Possible lender fraud |
| 58530 | 6/24/10 | 8/31/10 | 68 | ecase 2701 | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | Negotiating short sales |
| 58379 | 4/21/10 | 11/8/10 | 201 | Minor error rectified | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Negotiating short sales |
| 58814 | 10/28/10 | 11/8/10 | 11 | Private letter | | | | | | | | | | | | X | | | | | | | | | | | | | | | | | Failure to File Annual Report |
| 58815 | 10/28/10 | 11/8/10 | 11 | Private letter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to disburse per the HUD-1 Settlement Statement. HOA Dues not paid at time of settlement |
| 58725 | 9/21/10 | 11/16/10 | 56 | Unjustified | | | | | | | | | | | | X | | | | | | | | | | | | | | | | | Changing HUD without signature |
| 58679 | 8/31/10 | 11/17/10 | 78 | Surrendered license | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Changing HUD without signature |
| 58903 | 11/30/10 | 12/14/10 | 14 | no Business Activity | | | | | X | | | | | | | | | | | | | | | | | | | | | | | | Notarizing docs by title licensee not in presence of the consumer |
| 58904 | 11/30/10 | 12/14/10 | 14 | no Business Activity | | | | | X | | | | | | | | | | | | | | | | | | | | | | | | Non-residency |
| 58905 | 11/30/10 | 12/14/10 | 14 | no Business Activity | | | | | X | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58906 | 11/30/10 | 12/14/10 | 14 | no Business Activity | | | | | X | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58907 | 11/30/10 | 12/14/10 | 14 | no Business Activity | | | | | X | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58909 | 11/30/10 | 12/14/10 | 14 | no Business Activity | | | | | X | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58910 | 11/30/10 | 12/14/10 | 14 | no Business Activity | | | | | X | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |

## Title Insurance Investigations
## Closed Investigation Summary Report

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 58911 | 11/30/10 | 12/13/10 | 13 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58912 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58913 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58914 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58915 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58916 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58917 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58918 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58919 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58920 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58921 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58922 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58923 | 11/30/10 | 12/15/10 | 15 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58961 | 12/13/10 | 12/27/10 | 14 | Connection Removed | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58962 | 12/13/10 | 12/27/10 | 14 | Connection Removed | | | | | | | | | | | | | | | | | | | | | | | | | | | Co-Advertising |
| 58969 | 12/14/10 | 12/20/10 | 6 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Co-Advertising |
| 58970 | 12/14/10 | 1/4/11 | 21 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58979 | 12/14/10 | 1/3/11 | 20 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58980 | 12/15/10 | 12/22/10 | 7 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58981 | 12/15/10 | 1/3/11 | 19 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58982 | 12/15/10 | 12/22/10 | 7 | no Business Activity | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58989 | 12/16/10 | 12/20/10 | 4 | Unfounded | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59049 | 1/1/11 | 1/5/11 | 4 | Appt fixed | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged unfair inducement |
| 58103 | 1/20/10 | 1/19/11 | 364 | Unjustified | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58978 | 12/15/10 | 1/24/11 | 40 | e-case | | | | | | X | | | | | | | | | | X | | | | | | | | | | | Allegation of fraud |
| 58746 | 9/27/10 | 1/31/11 | 126 | Satisfaction | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58968 | 12/14/10 | 2/1/11 | 49 | e-case | | | | | | X | | | | | | | | | | | | | | | | | | | | | Unlicensed title agncy doing business in Utah |
| 59099 | 1/13/11 | 2/15/11 | 33 | Unjustified | | | | | | | X | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58983 | 12/20/10 | 2/16/11 | 58 | e-case | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59097 | 1/13/11 | 2/16/11 | 34 | no Business Activity | | | | | | | X | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59098 | 1/13/11 | 2/16/11 | 34 | no Business Activity | | | | | | | X | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59109 | 1/18/11 | 2/16/11 | 29 | e-case | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59227 | 2/22/11 | 3/2/11 | 8 | PLA | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59230 | 2/22/11 | 3/7/11 | 13 | No closings conducted | | | | | | X | | | | | | | | | | | | | | | | | | | | | Doing Business with an Unlicensed Producer |
| 59232 | 2/22/11 | 3/7/11 | 13 | No closings conducted | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59229 | 2/22/11 | 3/8/11 | 14 | PLA | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59270 | 3/7/11 | 3/8/11 | 1 | PLA | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58482 | 6/9/10 | 3/11/11 | 275 | ecases 2812 and 2813 | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 58152 | 2/4/10 | 3/16/11 | 405 | ecases 2812 and 2813 | | | | | | | | | | | | | | | | | | | | | | | | | | | Responsible for actions of licensee |
| 59226 | 2/22/11 | 3/21/11 | 27 | PLA | | | | | | X | | | | | | | | | | | | | | X | | | | | | | Closed a real estate transaction with a copy of a Power of Attorney instead of the original |
| 59228 | 2/22/11 | 3/21/11 | 27 | No closings | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |

## Title Insurance Investigations
## Closed Investigation Summary Report

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 59234 | 2/23/11 | 3/21/11 | 26 | open house not conducted | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58218 | 2/16/11 | 3/28/11 | 40 | Unfounded | | | | | | | | | | | | | | | X | | | | | | | | X | | | | | | Unfair Marketing Practices |
| 59225 | 2/17/11 | 3/28/11 | 39 | Unfounded | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Mortage Fraud |
| 58652 | 8/23/10 | 3/29/11 | 218 | e-case | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Short Sale Fraud |
| 59231 | 2/22/11 | 4/5/11 | 42 | e-case 2833 | | | | | | | | X | | | | | | | | | | | | | | | | | | | | | Failure to file Annual Reports |
| 59373 | 3/28/11 | 4/5/11 | 8 | Unjustified | | | | | | | | | | | | | | | | X | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59385 | 3/29/11 | 4/6/11 | 8 | e-case 2834 | | | | | | | | X | | | | | | | | | | | | | | | | | | | | | Failure to return Earnest Monies |
| 58722 | 9/20/10 | 4/7/11 | 199 | Duplicate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59372 | 3/28/11 | 4/7/11 | 10 | Unjustified | | | | | | | | | | | | | | | | X | | | | | | | | | | | | | Violation of closing instructions |
| | 4/12/11 | 4/12/11 | 0 | Unjustified | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Fiduciary Failure |
| 59095 | 1/13/11 | 4/18/11 | 95 | e-case 2841 | | | | | | | | X | | | | | | | | | | | | | | | | | | | | | |
| 59370 | 3/28/11 | 4/18/11 | 21 | e-case 2842 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 49446 | 4/13/11 | 4/18/11 | 5 | No Violation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Failure to Disclose Fed Criminal Prosecution |
| 59445 | 4/13/11 | 4/19/11 | 6 | No Violation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59455 | 4/18/11 | 4/19/11 | 1 | No Violation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58994 | 3/28/11 | 4/20/11 | 23 | satisfied pmt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59441 | 4/12/11 | 4/20/11 | 8 | Unjustified | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Non-Pymnt of forfieture |
| 59454 | 4/14/11 | 4/20/11 | 6 | Duplicate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59459 | 4/18/11 | 4/20/11 | 2 | e-case 2844 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59469 | 4/19/11 | 4/20/11 | 1 | e-case 2848 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59472 | 4/19/11 | 4/20/11 | 1 | e-case 2849 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59475 | 4/19/11 | 4/20/11 | 1 | e-case 2850 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59486 | 4/20/11 | 4/20/11 | 0 | e-case 2854 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59484 | 4/20/11 | 4/27/11 | 7 | e-case 2852 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59485 | 4/20/11 | 4/27/11 | 7 | e-case 2853 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59487 | 4/20/11 | 4/27/11 | 7 | e-case 2855 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59488 | 4/20/11 | 4/27/11 | 7 | e-case 2856 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59489 | 4/20/11 | 4/27/11 | 7 | e-case 2857 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59490 | 4/20/11 | 4/27/11 | 7 | e-case 2858 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59492 | 4/20/11 | 4/27/11 | 7 | e-case 2859 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58971 | 12/14/10 | 5/2/11 | 139 | e-case 2875 | | | | | | | X | | | | | | | | | | | | | | | | | | | | | | |
| 59394 | 3/31/11 | 5/2/11 | 32 | e-case 2874 | | | | | | | | X | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59442 | 4/13/11 | 5/2/11 | 19 | No Violation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59443 | 4/13/11 | 5/2/11 | 19 | No Violation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59444 | 4/13/11 | 5/2/11 | 19 | No Violation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |
| 59447 | 4/13/11 | 5/2/11 | 19 | No Violation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Alleged Unlicensed Activity |

## Title Insurance Investigations

# Open and Closed Per Month Report

| | Opened | Closed | | Opened | Closed |
|---|---|---|---|---|---|
| January | 7 | 4 | January | 6 | 4 |
| February | 20 | 26 | February | 5 | 5 |
| March | 11 | 41 | March | 14 | 13 |
| April | 19 | 25 | April | 22 | 26 |
| May | 20 | 7 | May | 1 | 11 |
| June | 20 | 39 | June | 2 | 11 |
| July | 26 | 17 | July | | |
| August | 24 | 21 | August | | |
| September | 15 | 55 | September | | |
| October | 14 | 15 | October | | |
| November | 25 | 17 | November | | |
| December | 11 | 55 | December | | |
| **Totals for 2008** | **212** | **322** | **Totals for 2011** | **50** | **70** |
| January | 8 | 31 | January | | |
| February | 13 | 15 | February | | |
| March | 4 | 12 | March | | |
| April | 10 | 5 | April | | |
| May | 5 | 5 | May | | |
| June | 16 | 25 | June | | |
| July | 6 | 7 | July | | |
| August | 15 | 17 | August | | |
| September | 31 | 22 | September | | |
| October | 20 | 18 | October | | |
| November | 7 | 11 | November | | |
| December | 10 | 9 | December | | |
| **Totals for 2009** | **145** | **177** | **Totals for 2012** | **0** | **0** |
| January | 10 | 9 | January | | |
| February | 7 | 22 | February | | |
| March | 17 | 17 | March | | |
| April | 2 | 0 | April | | |
| May | 3 | 15 | May | | |
| June | 23 | 22 | June | | |
| July | 0 | 2 | July | | |
| August | 0 | 6 | August | | |
| September | 3 | 0 | September | | |
| October | 5 | 2 | October | | |
| November | 20 | 5 | November | | |
| December | 16 | 26 | December | | |
| **Totals for 2010** | **106** | **126** | **Totals for 2013** | **0** | **0** |

## 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 | JUSTIFIED |
| 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 | UNJUSTIFIED |
| 58434 | 5/19/2010 | 8/19/2010 | Condo Ins not pd at closing | Meldee | UNJUSTIFIED |
| 58624 | 8/10/2010 | 8/10/2010 | Mechanicsliens recordered on property after closing | Sandy | Withdrawn |
| 58832 | 11/8/2010 | 11/16/2010 | Title agency did not the seller's delinquent dues paid | Meldee | UNJUSTIFIED |
| 58852 | 11/15/2010 | 2/9/2011 | Lender complaint. Trust deed not recorded | Meldee | UNJUSTIFIED |
| 58865 | 11/18/2010 | 12/9/2010 | not supplying title ins or deed to the property | Sandy | UNJUSTIFIED |
| 59045 | 1/3/2011 | 1/10/2011 | Liens wer not cleared at closing | Sandy | |
| 59067 | 1/6/2011 | 2/9/2011 | Trust Deed not recorded | Meldee | UNJUSTIFIED |
| 59162 | 2/1/2011 | 2/1/2011 | Property not recorded properly by agent | Meldee | JUSTIFIED |
| 59272 | 3/7/2011 | 4/26/2011 | title complaint | Meldee | UNJUSTIFIED |

## Title Insurance Consumer Complaints
# Open and Closed Per Month Report

| | Open | Closed | | Open | Closed |
|---|---|---|---|---|---|
| January | 1 | 0 | January | 2 | 1 |
| February | 1 | 1 | February | 1 | 1 |
| March | 3 | 2 | March | 15 | 11 |
| April | 5 | 2 | April | 0 | 1 |
| May | 0 | 5 | May | 0 | 0 |
| June | 1 | 1 | June | 0 | 0 |
| July | 0 | 1 | July | | |
| August | 2 | 1 | August | | |
| September | 1 | 0 | September | | |
| October | 0 | 3 | October | | |
| November | 1 | 0 | November | | |
| December | 0 | 1 | December | | |
| **Total 2008** | **15** | **17** | **Total 2011** | **18** | **14** |
| January | 0 | 0 | January | | |
| February | 0 | 1 | February | | |
| March | 0 | 0 | March | | |
| April | 0 | 0 | April | | |
| May | 1 | 0 | May | | |
| June | 0 | 1 | June | | |
| July | 0 | 0 | July | | |
| August | 1 | 0 | August | | |
| September | 0 | 0 | September | | |
| October | 0 | 1 | October | | |
| November | 0 | 0 | November | | |
| December | 1 | 2 | December | | |
| **Total for 2009** | **3** | **5** | **Total for 2012** | **0** | **0** |
| January | 1 | 0 | January | | |
| February | 1 | 2 | February | | |
| March | 0 | 0 | March | | |
| April | 0 | 0 | April | | |
| May | 1 | 0 | May | | |
| June | 0 | 0 | June | | |
| July | 0 | 0 | July | | |
| August | 1 | 2 | August | | |
| September | 0 | 0 | September | | |
| October | 0 | 0 | October | | |
| November | 3 | 1 | November | | |
| December | 0 | 1 | December | | |
| **Total for 2010** | **7** | **6** | **Total for 2013** | **0** | **0** |

## Title Insurance Enforcement Report

| E-Case # | Date Opened | Recommended Action | Action taken | Action Date | Closed Date | |
|---|---|---|---|---|---|---|
| 2174 | 5/20/08 | Hearing | Prosecutor for drafting | 9/8/08 | | SC/GL |
| | | | Respondent for signature | 6/23/10 | | |
| | | | Agency license lapses 6/30 | | 6/30/2011 | |
| 2331 | 12/22/08 | Default Revocation | Prosecutor for drafting | | | CN/GL |
| | | | Respondent for signature | | | |
| | | | Revocation | | 9/16/2010 | |
| 2405 | 4/15/09 | Appeal Reversed | Under Review | 5/31/10 | | BP |
| | | | Awaiting Fine | 12/14/10 | | |
| | | | Fine $1000, 6 mos prob. | pd addl $1000 | 2/14/2011 | |
| 2423 | 5/14/09 | Complaint | Prosecutor for drafting | 6/9/10 | | SH/GL |
| | | | Hearing | | | |
| | | | Dismissed | 9/23/10 | 9/23/2010 | |
| 2521 | 9/23/09 | Informal Action | Sent to Respondent | 9/30/09 | | TG |
| | | | Order to show cause | 3/2/10 | | |
| | | | Additional Fine | 3/31/10 | | |
| 2548 | 10/26/09 | Dismissed | Prosecutor for drafting | 4/8/10 | | GL |
| | | | Respondent for signature | | | |
| | | | Dismissed | 9/29/10 | 9/29/2010 | |
| 2549 | 10/26/09 | Dismissed | Prosecutor for drafting | 4/8/10 | | GL |
| | | | Respondent for signature | | | |
| | | | Dismissed | | 9/29/2010 | |
| 2564 | 11/5/09 | Stipulation and Order | Prosecutor for drafting | 5/17/10 | | GL |
| | | | S&O offer $5000 | 9/23/10 | | |
| | | | full fine paid | 2/9/11 | 3/22/2011 | SH |
| 2566 | 11/9/09 | Stipulation and Order | S&O Mailed to new address | 11/23/10 | | |
| | | | Revoked | 4/25/11 | 4/25/2011 | TG |
| 2572 | 11/17/09 | Hearing | Sent to Respondent | 2/4/10 | | GL |
| | | | Hearing set | 8/2/10 | | |
| | | | Fine Paid | 11/9/10 | 11/9/2010 | |
| 2598 | 12/22/09 | Stipulation and Order | Prosecutor for drafting | 12/22/09 | | SC |
| | | | Complaint Mailed | 2/15/11 | | |
| | | | Fine Paid | 4/21/11 | 4/21/2011 | |
| 2621 | 1/12/10 | Dismissed | Sent to Respondent | 2/4/10 | | TG |
| | | | Pre-hearing set | 8/10/10 | | |
| | | | Dismissed | 9/14/10 | 9/14/2010 | |
| 2623 | 1/12/10 | Complaint | Sent to Respondent | 2/4/10 | | TG |
| | | | Withdrawn | 7/1/10 | | |
| | | | | | 7/1/2010 | |

Title Insurance Enforcement Report

| E-Case # | Date Opened | Recommended Action | Action taken | Action Date | Closed Date | |
|---|---|---|---|---|---|---|
| 2624 | 1/12/10 | Complaint | Sent to Respondent | 2/4/10 | | TG |
| | | | Default Order | 9/20/10 | | |
| | | | Dismissed | 5/4/11 | 5/4/2011 | |
| 2637 | 2/18/10 | Stipulation and Order | Prosecutor for drafting | 3/4/10 | | |
| | | | Respondent for signature | 4/19/10 | | |
| | | | Penalty imposed by commission | Paid | 9/2/2010 | |
| 2638 | 2/18/10 | Complaint | Prosecutor for drafting | 4/20/10 | | SC/GL |
| | | | Notice of hearing 10/19 | 9/14/10 | | |
| | | | Fine $500 Pd | 12/13/10 | 12/13/2010 | |
| 2651 | 3/11/10 | Stipulation and Order | Prosecutor for drafting | 3/15/10 | | SC/GL |
| | | | Respondent for signature | 4/26/10 | | |
| | | | Fine received | 7/21/10 | 7/21/2010 | |
| 2659 | 3/24/10 | Complaint | Sent to Respondent | 4/12/10 | | SC/GL |
| | | | Hearing scheduled | 6/22/10 | | |
| | | | Signed by Judge | Revoked | 7/12/2010 | |
| 2664 | 4/1/10 | Complaint for revocation | Sent to Respondent | | | TG |
| | | | Warning Letter | Closed | 12/2/2010 | |
| 2687 | 6/2/10 | Informal Action | Sent to Respondent | | | TG |
| | | | Docs received | Closed | 11/10/2010 | |
| 2701 | 6/2/10 | Informal Action | Sent to Respondent | 7/7/10 | | TG |
| | | | Accepted by respondent | 7/14/10 | 7/14/2010 | |
| 2702 | 6/2/10 | Informal Action | Sent to Respondent | 7/7/10 | | TG |
| | | | Last pmt made | 9/20/10 | 9/22/2010 | |
| 2703 | 6/2/10 | Informal Action | Resent to Respondent | 9/20/10 | | TG |
| | | | Returned mail no forwarding | 12/6/10 | | License la |
| 2704 | 7/7/10 | Stipulation and Order | Sent to Respondent | 9/8/10 | | |
| | | | S&O received | 9/13/10 | | TG |
| | | | 8th of 10 was paid | 6/6/11 | | |
| 2718 | 8/24/10 | Informal Action | Sent to Respondent | 8/31/10 | | |
| | | | Fine Paid $1750 | 9/16/10 | | TG |
| | | | | | 9/16/2010 | |
| 2734 | 11/2/10 | Stipulation and Order | Mailed S&O | 12/13/10 | | |
| | | | Complaint drafted for non-signature $ | 3/17/11 | | |
| | | | Forfieture Pd | 5/25/11 | 5/25/2011 | |
| 2769 | 1/20/11 | Stipulation and Order | | | | SH |
| | | | Gale for signature | 3/31/11 | | |
| | | | $5000 pd | 4/11/11 | 4/11/2011 | |
| 2778 | 2/1/11 | Stipulation and Order | Sent to Respondent | 3/8/11 | | AM |
| | | | Gale for signature | 3/21/11 | | |
| | | | First of three Pd | 5/23/11 | | |
| 2812 | 3/16/11 | Complaint | to Gale | 3/16/11 | | |
| | | | | | | |
| | | | | | | |

**Title Insurance Enforcement Report**

| E-Case # | Date Opened | Recommended Action | Action taken | Action Date | Closed Date |
|---|---|---|---|---|---|

| | | | | | | |
|---|---|---|---|---|---|---|
| 2813 | 3/16/11 | Complaint | To Gale | 3/16/11 | | |
| | | | | | | |
| | | | | | | |
| 2822 | 3/29/11 | Informal Action | Public Letter of Admonition | 3/29/11 | | |
| | | | | | | |
| | | | | | 3/29/2011 | |
| 2833 | 4/6/11 | Stip and Order | To Gale | 4/6/11 | | AM |
| | | | S&O mailed to defendant | 5/11/11 | | |
| | | | pd $1000 or $1500 | 6/13/11 | | |
| 2834 | 4/6/11 | Stip & Order | To Gale | 4/6/11 | | AM |
| | | | | 5/11/11 | | |
| | | | pd $2500 | 6/13/11 | 6/13/2011 | |
| 2839 | 4/14/11 | Informal Proceeding | Notice sent | 4/26/11 | | TG |
| | | | | | | |
| | | | $750 Pd | | 5/25/2011 | |
| 2840 | 4/14/11 | Informal Proceeding | Notice sent | 4/26/11 | | TG |
| | | | | | | |
| | | | $500 Pd | | 5/17/2011 | |
| 2841 | 4/18/11 | Stp & Order | To Gale | 4/18/11 | | AM |
| | | | S&O mailed to defendant | 5/24/11 | | |
| | | | | | | |
| 2842 | 4/18/11 | Stip and Order | To Gale | 5/2/2011 | | AM |
| | | | S&O resent | 6/14/2011 | | |
| | | | | | | |
| 2844 | 4/18/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | 2nd request | 5/25/11 | | |
| | | | Motion to Dismiss | 6/29/11 | 6/29/2011 | |
| 2848 | 4/19/11 | Infomal Action | Notice sent | 4/26/11 | | TG |
| | | | | | | |
| | | | $750 Pd | | 5/25/2011 | |
| 2849 | 4/19/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | 2nd Request | 5/25/11 | | |
| | | | To collections | 6/27/11 | | |
| 2850 | 4/19/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | 2nd Request | 6/8/11 | | |
| | | | | | | |
| 2852 | 4/20/11 | Complaint & Hearing | Notice Sent | 4/26/2011 | | TG |
| | | | Notice of hearing 6/14/11 Sent | 5/24/2011 | | |
| | | | | | | |
| 2853 | 4/20/11 | Informal Action | Notice sent | 4/26/2011 | | TG |
| | | | Request for Pmt | 6/27/2011 | | |
| | | | | | | |

**Title Insurance Enforcement Report**

| E-Case # | Date Opened | Recommended Action | Action taken | Action Date | Closed Date | |
|---|---|---|---|---|---|---|
| | | | Notice Sent | 4/26/2011 | | TG |

| | | | | | | |
|---|---|---|---|---|---|---|
| 2854 | 4/20/11 | Informal Action | | | | |
| | | | $750 Pd | | 5/25/2011 | |
| 2855 | 4/20/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | 2nd Request Sent | 6/8/11 | | |
| 2856 | 4/20/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | $750 Pd | | 5/25/2011 | |
| 2857 | 4/20/11 | Informal Action | Notice sent | 4/20/2011 | | TG |
| | | | Dismissed | 5/26/2011 | | |
| | | | | | 5/26/2011 | |
| 2858 | 4/20/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | Hearing set 6/14/2011 | 5/24/11 | | |
| | | | Waiting judge decision | | | |
| 2859 | 4/20/11 | Informal Action | Notice sent | 4/26/11 | | TG |
| | | | Company out of business 8/23/2010 | | | |
| | | | No Forwarding/phones disconnected | | | |
| 2874 | 5/2/11 | Stip & Order | To Gale | 5/2/11 | | AM |
| | | | S&O drafted | 6/1/11 | | |
| | | | S&O sent | 6/7/11 | | |
| 2875 | 5/2/11 | Stip & Order | To Gale | 5/2/11 | | AM |
| | | | S&O sent | 6/7/11 | | |
| | | | S&O rec'd | 6/21/11 | | |

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Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
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Telephone: 801-366-0375

RECEIVED
JUN 20 2011
UTAH STATE
INSURANCE DEPT

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

| | |
|---|---|
| **COMPLAINANT:**<br><br>UTAH INSURANCE DEPARTMENT<br><br>**RESPONDENT:**<br><br>JACOB SORENSEN<br>14662 Brightwood Rd.<br>Herriman, UT 84096<br>License No. 230653 | **STIPULATION AND ORDER**<br><br>Docket No.<br><br>Enf. Case No. 2875 |

## STIPULATION

1. Respondent, Jacob Sorensen is a licensed title insurance agent in the State of Utah, holding License No. 230653.

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 his right to a hearing at which he may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his 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 his 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 14 day of June, 2011.

JACOB SORENSEN

UTAH INSURANCE DEPARTMENT
M. Gale Lemmon
Assistant Attorney General

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

## FINDINGS OF FACT

1. On or about November 8, 2010, the department generated a list of all agency and individual title producers who had reinstated their licenses during the month of October, 2010. A review of SIRCON data and the list revealed that Respondent Jacob Sorensen, whose license had lapsed on May 31, 2010 reinstated his license on October 1, 2010.

2. November 30, 2010, a market conduct examiner sent a letter to Respondent requesting a narrative statement regarding any title insurance business conducted during the period June 1, 2010 through October 1, 2010.

4. On or about March 30, 2011, Respondent Sorensen responded with a written reply stating he had conducted 20 closings during the time period June 1, 2010 through October 1, 2010.

5. On April 11, 2011, Respondent Sorensen agreed to this stipulation and proposed order.

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

## CONCLUSIONS OF LAW

1. Utah Code Ann. § 31A-23a-103 states as follows:

> **(1) (a) Unless exempted from the licensing requirement under Section 31A-23a-201 or 31A-23a-207, a person may not perform, offer to perform, or advertise any service as a**

**producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary in Utah, without a valid individual or agency license issued under this chapter.**
(b) A valid license includes at least one license type and one line of authority pertaining to that license type.
(c) A person may not utilize the services of another as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary if that person knows or should know that the other does not have a license as required by law.
(2) This part may not be construed to require an insurer to obtain an insurance producer license.
(3) An insurance contract is not invalid as a result of a violation of this section.

(Emphasis added.)

2. Respondent was in violation of Section 31A-23a-103 when he conducted 20 closings between June 1, 2010, and October 1, 2010, without an active license.

Based upon the foregoing Stipulation, 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 Jacob Sorensen be assessed an administrative forfeiture in the amount of $1,500 to be paid to the Department of Insurance in three payments. The first payment in the amount of $500 is to be paid within 30 days of the imposition of the penalty by the Title and Escrow Commission; the second payment in the amount of $500 is to be paid within 60 days of the imposition of the penalty; and the third payment in the amount of $500 is to be paid within 90

days of the imposition of the penalty.

DATED this 29 day of June, 2011.

NEAL T. GOOCH
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 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 penalty recommended herein above.

DATED this _____ day of _____, 2011.

_____
CORTLUND G. ASHTON, 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 $2,500.00 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.

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
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Telephone: 801-366-0375

RECEIVED
JUN 21 2011
UTAH STATE
INSURANCE DEPT.

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

| | |
|---|---|
| **COMPLAINANT:**<br><br>UTAH INSURANCE DEPARTMENT<br><br>**RESPONDENT:**<br><br>DANIEL ALFONSO BLANCO<br>5418 West Big Springs Dr.<br>West Jordan, UT 84088<br>License No. 90232 | **STIPULATION AND ORDER**<br><br>Docket No.<br><br>Enf. Case No. 2842 |

## STIPULATION

1. Respondent, Daniel Alfonso Blanco ("Blanco") is an active licensed title agent in the State of Utah, holding License No. 90232.

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 his right to a hearing at which he may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his 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 his 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 20th day of June, 2011.

DANIEL ALFONSO BLANCO

UTAH INSURANCE DEPARTMENT
M. Gale Lemmon
Assistant Attorney General

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

## FINDINGS OF FACT

1. On or about February 14, 2011, the Department received a notification from Primerica that Respondent Daniel Alfonso Blanco had been terminated for cause i.e. for having failed to disclose to Primerica a recent federal criminal indictment. On February 23, 2011, the matter was referred to the market conduct division for investigation.

2. The investigator reviewed the subject federal district court case summary and on April 4, 2011, conducted a telephone interview with the Respondent.

3. On April 4, 2011, the Respondent mailed to the investigator a written statement and explanation. Respondent stated that he was unaware of his requirement to notify the Department of any criminal action against him within 30 days of initial appearance. Respondent also stated the case is ongoing and that going forward he will keep the department informed on the matter.

4. On April 5, 2011, Respondent Blanco agreed to this stipulation and proposed order.

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

## CONCLUSIONS OF LAW

1. Utah Code Ann. § 31A-23a-105 states in part as follows:

> (2) (b) **A person described in Subsection (2) (a) shall report to the commissioner**:
> (I) an administrative action taken against the person:
> (A) in another jurisdiction; or
> (B) by another regulatory agency in this state: and
> **(ii) criminal prosecution taken against the person in any jurisdiction**.

(c) **The report required by Subsection (2)(b) shall:**
**(I) be filed:. . .**
(II) **for a criminal prosecution, within 30 days of the initial appearance before a court; and**
(ii) **include a copy of the complaint or other relevant legal documents related to the action or prosecution described in Subsection (2)(b).** (Emphasis added.)

2. Respondent failed to report the criminal prosecution to the Department within 30 days of his initial court appearance in violation of the above statutory requirement.

Based upon the foregoing Stipulation, 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 Daniel Alfonso Blanco be assessed an administrative forfeiture in the amount of $250.00 to be paid to the Department of Insurance within 30 days of issuance of this Order.

DATED this 29 day of June, 2011.

NEAL T. GOOCH
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 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 penalty recommended herein above.

DATED this _____ day of _____, 2011.

_____
CORTLUND G. ASHTON, Chairman
Title and Escrow Commission