Title Agency Monthly Report

For the month of August, 2010

New License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
163523	ARTISAN TITLE INSURANCE AGENCY, INC	8/24/2010	8/31/2012			TS
163523	ARTISAN TITLE INSURANCE AGENCY, INC	8/24/2010	8/31/2012			TE
164243	SERVICELINK OF UTAH, LLC	8/19/2010	8/31/2012			TE
164243	SERVICELINK OF UTAH, LLC	8/19/2010	8/31/2012			TS

License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
7641	ADVANCED TITLE INSURANCE AGENCY LC	5/16/2002	8/31/2012			TE
7641	ADVANCED TITLE INSURANCE AGENCY LC	5/16/2002	8/31/2012			TS
6528	DIXIE TITLE COMPANY	5/16/2002	8/31/2012			TE
6528	DIXIE TITLE COMPANY	5/16/2002	8/31/2012			TS
7456	EXPRESS TITLE INSURANCE AGENCY INC	5/16/2002	8/31/2012			TE
7456	EXPRESS TITLE INSURANCE AGENCY INC	5/16/2002	8/31/2012			TS
7455	PINNACLE TITLE INSURANCE AGENCY CORP	5/16/2002	8/31/2012			TE
11629	PATRIOT TITLE INSURANCE AGENCY LLC	8/8/2002	8/31/2012			TS
11629	PATRIOT TITLE INSURANCE AGENCY LLC	8/8/2002	8/31/2012			TE
7455	PINNACLE TITLE INSURANCE AGENCY CORP	5/16/2002	8/31/2012			TS
15837	ROCKY MOUNTAIN TITLE LLC	8/30/2006	8/31/2012			TE
15837	ROCKY MOUNTAIN TITLE LLC	8/30/2006	8/31/2012			TS

Late License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
15714	TITLE FOR CHARITIES LLC	7/28/2006	7/31/2012			TS

Title Agency Monthly Report

For the month of August, 2010

Late License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
15714	TITLE FOR CHARITIES LLC	7/28/2006	7/31/2012			TE

Lapse Licenses

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
7607	SUNDANCE TITLE INSURANCE AGENCY, INC.	5/16/2002	7/31/2010	7/31/2010		TE
7607	SUNDANCE TITLE INSURANCE AGENCY, INC.	5/16/2002	7/31/2010	7/31/2010		TS
15236	LENDERS FIRST CHOICE AGENCY OF UTAH I	7/10/2006	7/31/2010	7/31/2010		TE
15236	LENDERS FIRST CHOICE AGENCY OF UTAH I	7/10/2006	7/31/2010	7/31/2010		TS

Reinstated License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
15714	TITLE FOR CHARITIES LLC	7/28/2006	7/31/2012	8/30/2010	8/9/2010	TS
15714	TITLE FOR CHARITIES LLC	7/28/2006	7/31/2012	8/30/2010	8/9/2010	TE

Title Individual Monthly Report

For the month of August, 2010

New License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1429739	MICHAEL JAMES ARRETT	08-19-2010	06-30-2013			TS
1431867	CHRISTOPHER DESISTO	08-26-2010	03-31-2013			TE
1426797	JAMIE L JOHNSON	08-09-2010	08-31-2012			TE
1430256	TIFFENY WHARTON PICKETT	08-10-2010	09-30-2012			TMR
1429739	MICHAEL JAMES ARRETT	08-19-2010	06-30-2013			TE

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
43096	ANGELA K CHANDLER	05-16-2002	08-31-2012			TE
73312	JESSICA GOODMAN	05-16-2002	08-31-2012			TE
148406	DANIEL CRAIG ARAMAKI	06-27-2007	08-31-2012			TMR
127875	ANDREA J HOWELL	04-18-2006	08-31-2012			TMR
42656	CORRIE SUE GLOVER	05-16-2002	08-31-2012			TE
101372	SANDY LYNN GARCIA	04-28-2004	08-31-2012			TE
34967	JIM CROCKATT	05-16-2002	08-31-2012			TE
77484	SANDRA W DIXON	05-23-2002	08-31-2012			TE
35947	JOHN F DOXEY	05-16-2002	08-31-2012			TE
35947	JOHN F DOXEY	05-16-2002	08-31-2012			TS
80334	Desiree Dorman Durtschi	08-14-2002	08-31-2012			TE

Title Individual Monthly Report

For the month of August, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
101692	BRENDA L BEATY	05-12-2004	08-31-2012			TE
148468	ANGIE D. FLINT	11-02-2007	08-31-2012			TMR
39016	GARRETT L MANSELL	05-16-2002	08-31-2012			TS
131050	DIANN GREER	07-07-2006	08-31-2012			TE
137288	TODD NICHOLAS HALLOCK	11-27-2006	08-31-2012			TE
137288	TODD NICHOLAS HALLOCK	11-27-2006	08-31-2012			TS
123120	CANDACE M HARTZOG	01-09-2006	08-31-2012			TE
38541	SUSAN HEINER	05-16-2002	08-31-2012			TE
150646	WHITNEY MASHAY CHIARAMONTE	04-08-2008	08-31-2012			TE
53754	REBECCA IRENE HUNT	05-16-2002	08-31-2012			TE
35387	ELWIN FRANCIS PRINCE	05-16-2002	08-31-2012			TE
44793	ANNA M IRONS	05-16-2002	08-31-2012			TE
44793	ANNA M IRONS	05-16-2002	08-31-2012			TS
45717	KAREN K ISHIMATSU	05-16-2002	08-31-2012			TS
71033	AMELYN JOHNSON	05-16-2002	08-31-2012			TMR
79043	J RYAN KEISEL	07-15-2002	08-31-2012			TMR
96204	STACIE L SCOTT	11-19-2003	08-31-2012			TE
44003	SALLY LAMBSON	05-16-2002	08-31-2012			TE
103970	ELISHA M MATTHYS	07-22-2004	08-31-2012			TE
125209	GENTRY W LAWSON	02-15-2006	08-31-2012			TS

Title Individual Monthly Report

For the month of August, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
38544	SHANE ARTHUR LIEDTKE	05-16-2002	08-31-2012			TE
38544	SHANE ARTHUR LIEDTKE	05-16-2002	08-31-2012			TS
51740	LAILE H LOMAX	05-16-2002	08-31-2012			TS
40430	LISA W LOTT	05-16-2002	08-31-2012			TE
39171	MORGAN TRENT LARSON	05-16-2002	08-31-2012			TS
75523	NICHOLE ORTON	05-16-2002	08-31-2012			TE
44517	JERILYN A RODGERS	05-16-2002	08-31-2012			TE
98960	BRANDI F SAJEC	02-26-2004	08-31-2012			TS
1343901	MELANIE MONGE	11-26-2007	08-31-2012			TE
74876	SCOTT A MORGAN	05-16-2002	08-31-2012			TE
103535	CALLIE MORGAN	07-08-2004	08-31-2012			TE
138102	JADE MURRAY	04-15-2008	08-31-2012			TE
138102	JADE MURRAY	04-15-2008	08-31-2012			TS
25583	MARY ANN MACKLEY	05-16-2002	08-31-2012			TE
31254	DOUGLAS W PINDER	05-16-2002	08-31-2012			TS
45822	SHERRYL A HUTCHINGS	05-16-2002	08-31-2012			TE
74931	ANDREW TRENT KEYS	05-16-2002	08-31-2012			TMR
36322	SUSAN G PALMER	05-16-2002	08-31-2012			TE
50065	SHAWN A PARKER	05-16-2002	08-31-2012			TE
50065	SHAWN A PARKER	05-16-2002	08-31-2012			TS

Title Individual Monthly Report

For the month of August, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
49357	BRIAN K PETERSON	05-16-2002	08-31-2012			TS
93877	SHERRY L MCGEARY	09-05-2003	08-31-2012			TMR
45670	STEVEN J NIELSEN	05-16-2002	08-31-2012			TS
103418	CHRISTINA M PILKEY	07-02-2004	08-31-2012			TE
44536	LAREN L NALDER	04-15-2004	08-31-2012			TE
35387	ELWIN FRANCIS PRINCE	05-16-2002	08-31-2012			TS
70310	ANNETTE B RAY	05-16-2002	08-31-2012			TE
32916	MICHAEL D ROBERTS	05-16-2002	08-31-2012			TE
32916	MICHAEL D ROBERTS	05-16-2002	08-31-2012			TS
1349827	KATHY ANN BIENZ	01-11-2008	08-31-2012			TE
38575	JANET L PICKART	05-16-2002	08-31-2012			TE
29141	KATHY K VAN HOUTEN	05-16-2002	08-31-2012			TE
29141	KATHY K VAN HOUTEN	05-16-2002	08-31-2012			TS
31361	KEVIN T SHOELL	05-16-2002	08-31-2012			TS
80611	KELLY A SILVESTER	08-23-2002	08-31-2012			TS
31726	LAYNE T SISK	05-16-2002	08-31-2012			TE
35472	ROBERT R SMITH	05-16-2002	08-31-2012			TS
79188	JANUARY L STARK	07-19-2002	08-31-2012			TE
31926	CHARLES S WALKER	05-16-2002	08-31-2012			TE
35835	JEFF C WORTHINGTON	05-16-2002	08-31-2012			TE

Title Individual Monthly Report

For the month of August, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
47407	LARRY VAUGHN	05-16-2002	08-31-2012			TS
99183	ALISHA VAN WAGONER	02-26-2004	08-31-2012			TE
45021	WALT A VANDENBERG	05-16-2002	08-31-2012			TE
45021	WALT A VANDENBERG	05-16-2002	08-31-2012			TMR
65884	CONSTANCE JEAN VANROOSENDAAL	06-22-2004	08-31-2012			TE
46118	STEVE M VARANAKIS	05-16-2002	08-31-2012			TMR
27935	DENISE EILEEN SPRAGG	05-16-2002	08-31-2012			TE
98618	BENJAMIN M WOOLF	02-11-2004	08-31-2012			TS
31926	CHARLES S WALKER	05-16-2002	08-31-2012			TS
119196	JACQUELINE A WARDLE	09-26-2005	08-31-2012			TE
121871	CHARIS WATTERS	11-18-2005	08-31-2012			TE
128171	MARK A WHITE	05-02-2006	08-31-2012			TMR
98618	BENJAMIN M WOOLF	02-11-2004	08-31-2012			TE
31361	KEVIN T SHOELL	05-16-2002	08-31-2012			TE
98960	BRANDI F SAJEC	02-26-2004	08-31-2012			TE
35835	JEFF C WORTHINGTON	05-16-2002	08-31-2012			TMR
47407	LARRY VAUGHN	05-16-2002	08-31-2012			TE

Title Individual Monthly Report

For the month of August, 2010

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1365720	GERALDINE P JONES	06-12-2008	08-31-2012			TE
1365720	GERALDINE P JONES	06-12-2008	08-31-2012			TS
100685	CATHERINE EVANS LITTLE	04-16-2004	08-31-2012			TMR

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
32166	MICHAEL RYAN MADSEN	05-16-2002	07-31-2010	8/30/2010		TE
30388	LOUIS C HICKMAN	05-16-2002	07-31-2010	8/30/2010		TE
61005	CHRISTOPHER ALLEN JENKINS	05-16-2002	07-31-2010	8/30/2010		TMR
30388	LOUIS C HICKMAN	05-16-2002	07-31-2010	8/30/2010		TS
34622	MELANIE I TURNER	05-16-2002	07-31-2010	8/30/2010		TS
127235	STEVEN D CARVER	04-03-2006	07-31-2010	8/30/2010		TS
102520	ALANNA MORGAN	06-08-2004	07-31-2010	8/30/2010		TE
94144	BENJAMIN LEE HARTLE	09-15-2003	07-31-2010	8/30/2010		TMR
83925	SHERRY M RICHARDS	11-15-2002	07-31-2010	8/30/2010		TE
148122	RICHARD GEORGE CLARK	07-02-2008	07-31-2010	8/30/2010		TE
44726	AUTUMN R PERKES	10-03-2003	07-31-2010	8/30/2010		TE
44325	EMILY AMES	05-16-2002	07-31-2010	8/30/2010		TS
44325	EMILY AMES	05-16-2002	07-31-2010	8/30/2010		TE

Title Individual Monthly Report

For the month of August, 2010

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
43111	MARNIE L FARRELL	05-16-2002	07-31-2010	8/30/2010		TE
39307	SHAWN L GRAHAM	05-16-2002	07-31-2010	8/30/2010		TMR
39058	SHELLY R MCKEVITT	05-16-2002	07-31-2010	8/30/2010		TS
94144	BENJAMIN LEE HARTLE	09-15-2003	07-31-2010	8/30/2010		TE
35811	BRUCE E JOHNSON	05-16-2002	07-31-2010	8/30/2010		TS
116758	CARLEY MICHELLE BROWN	08-03-2005	07-31-2010	8/30/2010		TE
1357433	JENNIFER L TYRSSON	03-18-2008	07-31-2010	8/30/2010		TMR
1344589	SHAWNA MAREE TRUJILLO	11-02-2007	07-31-2010	8/30/2010		TE
1365146	JEREMY RICHARDS WRIGHT	06-25-2008	07-31-2010	8/30/2010		TMR
1364209	CALLIE MARIA PIPER	06-03-2008	07-31-2010	8/30/2010		TE
1361143	CHAD BENNETT REID	04-22-2008	07-31-2010	8/30/2010		TMR
1359669	KATHY LYNN NEUMANN	05-02-2008	07-31-2010	8/30/2010		TMR
146568	CORALEE SANCHEZ	08-10-2007	07-31-2010	8/30/2010		TE
1348601	BRANIGAN KNOWLTON	11-27-2007	07-31-2010	8/30/2010		TMR
146568	CORALEE SANCHEZ	08-10-2007	07-31-2010	8/30/2010		TS
1341533	MARCIE HIBLER-STEVENSON	10-09-2007	07-31-2010	8/30/2010		TE
1341331	TROY DONALD WEAVER	11-09-2007	07-31-2010	8/30/2010		TMR
152018	SHANE MORRIS	12-04-2007	07-31-2010	8/30/2010		TMR
149812	CHRIS REID MARCHBANKS	08-07-2007	07-31-2010	8/30/2010		TMR
148207	AMY NICOLE JENSEN	08-24-2007	07-31-2010	8/30/2010		TE

Title Individual Monthly Report

For the month of August, 2010

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
32217	CINDI B GLENN	05-16-2002	07-31-2010	8/30/2010		TE
124728	MICHAEL P TENNYSEN	01-18-2006	07-31-2010	8/30/2010		TE

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
86475	KAMERON JAY KERSHAW	02-03-2003	07-31-2013	3/30/2005	8/2/2010	TE
39721	BRIAN K. DREW	05-16-2002	08-31-2012	9/30/2006	8/12/2010	TS
34165	LORI A SUTTON	05-16-2002	07-31-2012	8/30/2010	8/4/2010	TE

Title Insurance Investigations
Open Investigations Summary Report

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed	31A-2-202; repts. & reviews	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; special design	31A-23a-402; agency marketing	31A-23a-405; 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	R592-8; unfair marketing	R590-190; unfair claims	R590-206; information privacy	R590-215; privacy standards	R592-3; escrow charges filing	R592-4; escrow chgs. Stds.	Referred to Criminal	Alleged Violation	subtotal function code
58103	1/20/10		237														X															Allegation of fraud	
58152	2/4/10		222																			X										Closed a real estate transaction with a copy of a Power of Attorney instead of the original	
58216	3/1/10		197													X																Miappropration of funds; failing to return funds for failed transaction	
58223	3/3/10	8/31/10	181																					X								Marketing violation	
58253	3/15/10	6/3/10	80	No Violation													X															Closing files for a title agency that does not have an underwriter, HUDS show the other title agency	
58257	3/16/10		182														X															allegation of lender fraud	
58297	3/25/10	8/31/10	159														X															Possible lender fraud	
58298	3/25/10	8/31/10	159														X															Possible lender fraud	
58379	4/21/10		146													X																Failure to disburse per the HUD-1 Settlement Statement. HOA Dues not paid at time of settlement	
58435	5/19/10	8/31/10	104																													Negotiating short sales	
58436	5/19/10	8/31/10	104																													Negotiating short sales	
58443	5/24/10		113																													Insurer acting as an agency	
58482	6/9/10		97																													Responsible for actions of licensee	
58492	6/10/10	6/22/10	12		X																											Failure to File Annual Report	
58493	6/10/10	6/22/10	12		X																											Failure to File Annual Report	
58495	6/10/10	6/22/10	12		X																											Failure to File Annual Report	
58496	6/10/10	6/22/10	12		X																											Failure to File Annual Report	
58497	6/10/10	6/22/10	12		X																											Failure to File Annual Report	
58498	6/10/10	6/22/10	12		X																											Failure to File Annual Report	
58499	6/10/10	6/22/10	12		X																											Failure to File Annual Report	
58500	6/10/10	6/22/10	12		X																											Failure to File Annual Report	
58503	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58504	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58505	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58506	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58507	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58508	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58509	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58510	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58511	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58512	6/14/10	6/22/10	8		X																											Failure to File Annual Report	
58527	6/24/10	7/7/10	13		X																											Failure to File Annual Report	
58529	6/24/10	7/7/10	13		X																											Failure to File Annual Report	
58530	6/24/10	8/31/10	68		X																												
Updated 9/9/2010																																	1 Count
					0	0	0	0	0	0	0	0	0	0	0	0	1	3	0	0		0	1	0	1	0	0	0	0	0			Grand Count
					0	0	0	0	0	0	0	0	0	0	0	0	1	3	0	0		0	1	0	1	0	0	0	0	0			

9/14/2010

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	R590-399; unfair 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
57622	9/14/09	1/16/10	124	Corrected						X																						No licensed escrow or title people working at the agenc
57640	9/15/09	2/2/10	140	Private letter																X												Failure to file Annual and Controlled Business report fo the year 2008 when due
57331	6/10/09	2/2/10	237	E-case #2652												X																Failure to pay Federal and State tax liens at time of closing
58074	1/12/10	2/4/10	23	E case 2621																X												Failure to file the Annual and Controlled Busuness Rep 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
57834	10/28/09	2/16/10	111	Licensed						X																						Unlicensed Title agency
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 low 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 low than what is filed with the department
58077	1/12/10	2/25/10	44	E-case 2623												X																Failure to file the 2008 Annual and Controlled Busines 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 calendar year 2008 by April 3
57949	12/7/09	2/25/10	80	No Violation												X																convey property to an LLC. (thereby voiding the Owne 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
57956	12/8/09	3/1/10	83	No Violation																				X								Allegation of co-habitation in violation
57592	9/1/09	3/9/10	189	No Violation												X																Escrow instructions not followed, possible fiduciary violation
58213	2/25/10	3/10/10	13	No Violation																				X								Advertising on client website
57650	9/17/09	3/10/10	174	E-case 2651												X																Trust deed not showing on HUD
58259	3/16/10	3/22/10	6	No Violation												X																Allegation of recording a trust deed incorrectly.
58287	3/24/10	3/25/10	1	E-case #2659												X																Theft of Operating / underwriter account money
58132	2/1/10	3/29/10	56	No Violation												X																Did not pay off time share fees at closing
58264	3/18/10	3/29/10	11	No Violation																								X				Allegation of charging below filed esrow rates
58240	3/10/10	3/30/10	20	No Violation																								X				Charging below filed escrow rates
57724	10/5/09	3/31/10	177	No Violaiton													X															Money held in escrow to pay lien, Lien never paid
57777	10/19/09	3/31/10	163	No Violation															X													Recording / easment issues
57778	10/19/09	3/31/10	163	No Violation															X													Recording / easment issues

9/14/2010

Closed Investigation Summary Report

57571	8/27/09	3/31/10	216	No Violation														X												Refusal to release earnest money to seller when buyer defalted on contract
57579	8/31/09	3/31/10	212	No violation														X												Possible lender fraud, short sale issues
57601	9/2/09	3/31/10	210	No Violation													X													Possible mishandling of escrow money and the HUD

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	0	0
April	0	0
May	1	0
June	0	0
July	0	0
August	1	2
September		
October		
November		
December		
Total for 2010	**4**	**4**

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
58434	5/19/2010	8/19/2010	Condo Ins not pd at closing	Meldee
58624	8/10/2010	8/10/2010	Mechanicsliens recordered on property after closing	Sandy

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	17	17
April	2	0
May	3	15
June	23	22
July	0	2
August	0	6
September		
October		
November		
December		
Totals for 2010	**62**	**93**

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	6/23/10	
			Penalty imposed by commission		
2331	12/22/08	Hearing 9/14/2010	Prosecutor for drafting		
			Respondent for signature		
			Penalty imposed by commission		
2405		Appeal	Under Review	5/31/10	
			Disposition		
			Disposition		
2423	5/14/09	Complaint	Prosecutor for drafting	6/9/10	
			Hearing		
			Penalty imposed by commission		
2501	9/2/09	Revoked 9/8/2010	Sent to Respondent	10/5/09	
			OTSC/moved no forwarding add		
			Accepted by respondent		
2521	9/23/09	Informal Action	Sent to Respondent	9/30/09	
			Order to show cause	3/2/10	
			Additional Fine	3/31/10	
2548	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
			Penalty imposed by commission		
2549	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
			Penalty imposed by commission		
2564	11/5/09	Stipulation and Order	Prosecutor for drafting	5/17/10	
			Respondent for signature		
			Penalty imposed by commission		
2572	11/17/09	Hearing	Sent to Respondent	2/4/10	
			Hearing set	8/2/10	
			Docs sent	9/2/10	
2598	12/22/09	Stipulation and Order	Prosecutor for drafting	12/22/09	
			Respondent for signature		
			Penalty imposed by commission		
2621	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Pre-hearing set	8/10/10	
			Accepted by respondent		
2623	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Pleading sent	7/1/10	

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	
			Default Order	8/12/10	

			Accepted by respondent		
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	
2651	3/11/10	Stipulation and Order	Prosecutor for drafting	3/15/10	
			Respondent for signature	4/26/10	
			Penalty imposed by commission		
2659	3/24/10	Complaint	Sent to Respondent	4/12/10	
			Hearing scheduled	6/22/10	
			Signed by Judge	Revoked	7/12/2010
2664	4/1/10	Complaint for revocation	Sent to Respondent		
			No response / revocation		
2687	6/2/10	Informal Action	Sent to Respondent		
			Accepted by respondent		
2701	6/2/10	Informal Action	Sent to Respondent	7/7/10	
			Accepted by respondent	Paid	7/14/2010
2702	6/2/10	Informal Action	Sent to Respondent	7/7/10	
			Accepted by respondent	1st pmt made	
2703	6/2/10	Informal Action	Sent to Respondent	7/6/10	
			Accepted by respondent		
2718	8/24/10	Informal Action	Sent to Respondent	8/31/10	

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BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT: UTAH STATE INSURANCE DEPARTMENT **RESPONDENT:** PRIORITY TITLE INSURANCE AGENCY INC. 75 East 7200 South, #C115 Midvale, UT 84047 License No. 102728	**DEFAULT AND DEFAULT ORDER** **Docket No.** 2010-102-PC Enf. Case No. 2624

DEFAULT

On Tuesday, the 10th day of August 2010, at 9:00 a.m., the date and time set for the Pre-hearing in this matter, the Complainant appeared by and through it attorney, M. Gale Lemmon, Assistant Attorney General, the Respondent failed to appear either in person or through counsel. Further, more than 30 days having elapsed since the mailing of the Complaint and Notice of Formal Adjudicative Proceeding in this matter, and no response having been received, pursuant to Utah Code Annotated Section 63G-4-209, and the Default of the Respondent is hereby entered.

DATED this 12th day of August, 2010.

NEAL T. GOOCH MGK 08-12-2010
~~D. KENT MICHIE~~
INSURANCE COMMISSIONER

Mark E. Kleinfield
MARK E. KLEINFIELD, Esq.
Presiding Officer

DEFAULT ORDER

The Default of the Respondent having previously been entered, the presiding officer hereby adopts the allegations in the Complaint as his Findings of Fact and Conclusions of Law, and enters the following Recommended Order:

RECOMMENDED ORDER

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

1. Respondent be assessed a forfeiture in the amount of $5,000.00 to be paid within 30 days of the date of adoption of this Recommended Order by the Title and Escrow Commission.

2. Respondent further be placed on probation for a period of 24 months. The terms of probation to be:

   a. Respondent shall pay the forfeiture assessed herein in a timely manner.

   b. Respondent shall file any outstanding Annual and Controlled Business Reports within 30 days of the adoption of this Recommended Order by the Title and Escrow Commission.

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

DATED this 12th day of August, 2010.

NEAL T. GOOCH
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 it to further penalties, including additional forfeitures of up to $5,000.00 per violation 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.

Chapter 1 General Provisions
Section 301 Definitions.

31A-1-301. Definitions.

As used in this title, unless otherwise specified:

(1) (a) "Accident and health insurance" means insurance to provide protection against economic losses resulting from:

(i) a medical condition including:

(A) a medical care expense; or

(B) the risk of disability;

(ii) accident; or

(iii) sickness.

(b) "Accident and health insurance":

(i) includes a contract with disability contingencies including:

(A) an income replacement contract;

(B) a health care contract;

(C) an expense reimbursement contract;

(D) a credit accident and health contract;

(E) a continuing care contract; and

(F) a long-term care contract; and

(ii) may provide:

(A) hospital coverage;

(B) surgical coverage;

(C) medical coverage;

(D) loss of income coverage;

(E) prescription drug coverage;

(F) dental coverage; or

(G) vision coverage.

(c) "Accident and health insurance" does not include workers' compensation insurance.

(2) "Actuary" is as defined by the commissioner by rule, made in accordance with Title 63G, Chapter 3, Utah Administrative Rulemaking Act.

(3) "Administrator" is defined in Subsection (159).

(4) "Adult" means an individual who has attained the age of at least 18 years.

(5) "Affiliate" means a person who controls, is controlled by, or is under common control with, another person. A corporation is an affiliate of another corporation, regardless of ownership, if substantially the same group of individuals manage the corporations.

(6) "Agency" means:

(a) a person other than an individual, including a sole proprietorship by which an individual does business under an assumed name; and

(b) an insurance organization licensed or required to be licensed under Section **31A-23a-301**.

(7) "Alien insurer" means an insurer domiciled outside the United States.

(8) "Amendment" means an endorsement to an insurance policy or certificate.

(9) "Annuity" means an agreement to make periodical payments for a period certain or over the lifetime of one or more individuals if the making or continuance of all or some of the series of the payments, or the amount of the payment, is dependent upon the continuance of human life.

(10) "Application" means a document:

(a) (i) completed by an applicant to provide information about the risk to be insured; and
(ii) that contains information that is used by the insurer to evaluate risk and decide whether to:
(A) insure the risk under:
(I) the coverage as originally offered; or
(II) a modification of the coverage as originally offered; or
(B) decline to insure the risk; or
(b) used by the insurer to gather information from the applicant before issuance of an annuity contract.
(11) "Articles" or "articles of incorporation" means:
(a) the original articles;
(b) a special law;
(c) a charter;
(d) an amendment;
(e) restated articles;
(f) articles of merger or consolidation;
(g) a trust instrument;
(h) another constitutive document for a trust or other entity that is not a corporation; and
(i) an amendment to an item listed in Subsections (11)(a) through (h).
(12) "Bail bond insurance" means a guarantee that a person will attend court when required, up to and including surrender of the person in execution of a sentence imposed under Subsection **77-20-7**(1), as a condition to the release of that person from confinement.
(13) "Binder" is defined in Section **31A-21-102**.
(14) "Blanket insurance policy" means a group policy covering a defined class of persons:
(a) without individual underwriting or application; and
(b) that is determined by definition with or without designating each person covered.
(15) "Board," "board of trustees," or "board of directors" means the group of persons with responsibility over, or management of, a corporation, however designated.

(16) "Bona fide office" means:
(a) a physical office in the state:
(i) that is open to the public;
(ii) that is staffed during regular business hours on regular business days; and
(iii) at which the public may appear in person to obtain title services related to real property.

(17)"Business entity" means:
(a) a corporation;
(b) an association;
(c) a partnership;
(d) a limited liability company;
(e) a limited liability partnership; or
(f) another legal entity.
(1~~7~~8) "Business of insurance" is defined in Subsection (85).
(1~~8~~9) "Business plan" means the information required to be supplied to the commissioner under Subsections **31A-5-204**(2)(i) and (j), including the information required when these

(161) "Total adjusted capital" means the sum of an insurer's or health organization's statutory capital and surplus as determined in accordance with:

(a) the statutory accounting applicable to the annual financial statements required to be filed under Section **31A-4-113**; and

(b) another item provided by the RBC instructions, as RBC instructions is defined in Section **31A-17-601**.

(162) (a) "Trustee" means "director" when referring to the board of directors of a corporation.

(b) "Trustee," when used in reference to an employee welfare fund, means an individual, firm, association, organization, joint stock company, or corporation, whether acting individually or jointly and whether designated by that name or any other, that is charged with or has the overall management of an employee welfare fund.

(163) (a) "Unauthorized insurer," "unadmitted insurer," or "nonadmitted insurer" means an insurer:

(i) not holding a valid certificate of authority to do an insurance business in this state; or

(ii) transacting business not authorized by a valid certificate.

(b) "Admitted insurer" or "authorized insurer" means an insurer:

(i) holding a valid certificate of authority to do an insurance business in this state; and

(ii) transacting business as authorized by a valid certificate.

(164) "Underwrite" means the authority to accept or reject risk on behalf of the insurer.

(165) "Vehicle liability insurance" means insurance against liability resulting from or incident to ownership, maintenance, or use of a land vehicle or aircraft, exclusive of a vehicle comprehensive or vehicle physical damage coverage under Subsection (135).

(166) "Voting security" means a security with voting rights, and includes a security convertible into a security with a voting right associated with the security.

(167) "Waiting period" for a health benefit plan means the period that must pass before coverage for an individual, who is otherwise eligible to enroll under the terms of the health benefit plan, can become effective.

(168) "Workers' compensation insurance" means:

(a) insurance for indemnification of an employer against liability for compensation based on:

(i) a compensable accidental injury; and

(ii) occupational disease disability;

(b) employer's liability insurance incidental to workers' compensation insurance and written in connection with workers' compensation insurance; and

(c) insurance assuring to a person entitled to workers' compensation benefits the compensation provided by law.

Chapter 14 Foreign Insurers
Section 211 Restrictions on foreign title insurers.

31A-14-211. Restrictions on foreign title insurers.

(1) An authorized foreign title insurer may not insure property in this state except:

(a) through a title insurance producer who is a resident in Utah;

(b) through a bona fide ~~branch~~ office in Utah under the direction and control of the title insurer that pays all the expenses of the branch office including compensation of all employees~~; or~~

~~(c) through a subsidiary title insurer authorized to do business in Utah~~.

(2) This section does not apply to reinsurance.

Amended by Chapter 298, 2003 General Session

Chapter 23a Insurance Marketing - Licensing Producers, Consultants, and Reinsurance Intermediaries
Section 204 Special requirements for title insurance producers and agencies.

31A-23a-204. Special requirements for title insurance producers and agencies.

A title insurance producer, including an agency, shall be licensed in accordance with this chapter, with the additional requirements listed in this section.

(1) (a) A person that receives a new license under this title as a title insurance agency, shall at the time of licensure be owned or managed by one or more individuals who are licensed for at least three of the five years immediately proceeding the date on which the title insurance agency applies for a license with both:

(i) a search line of authority; and

(ii) an escrow line of authority.

(b) A title insurance agency subject to Subsection (1)(a) may comply with Subsection (1)(a) by having the title insurance agency owned or managed by:

(i) one or more individuals who are licensed with the search line of authority for the time period provided in Subsection (1)(a); and

(ii) one or more individuals who are licensed with the escrow line of authority for the time period provided in Subsection (1)(a).

(c) The Title and Escrow Commission may by rule, subject to Section **31A-2-404**, exempt an attorney with real estate experience from the experience requirements in Subsection (1)(a).

(d) A title insurance agency or producer subject to 31A-23a-106(2)(a)(vi) , must work and reside in this state.

(2) (a) A title insurance agency or producer appointed by an insurer shall maintain:

(i) a fidelity bond;

(ii) a professional liability insurance policy; or

(iii) a financial protection:

(A) equivalent to that described in Subsection (2)(a)(i) or (ii); and

(B) that the commissioner considers adequate.

(b) The bond, insurance, or financial protection required by this Subsection (2):

(i) shall be supplied under a contract approved by the commissioner to provide protection against the improper performance of any service in conjunction with the issuance of a contract or policy of title insurance; and

(ii) be in a face amount no less than $50,000.

(c) The Title and Escrow Commission may by rule, subject to Section **31A-2-404**, exempt

Final HUD-1 Upload ::

Property Zip Code	(5 digits only)
App Num	
Order Num	
Borrower	
Funding Date	
Final HUD-1 Upload	Browse... supported file types: PDF, TIF and JPEG

☐ I, the closing agent, confirm that I have uploaded the final HUD-1 in the field above and confirm that no fees reflected thereon are greater than those provided with Provident Funding Associates, L.P. Lender Instructions. In the event a fee increase is identified, I acknowledge that I, as settlement agent, must provide reimbursement to the borrower(s) and provide a corrected HUD-1 no later than thirty (30) days after closing. Failure to provide a HUD-1 that is RESPA compliant may require that the loan be purchased by

* Please note that once you successfully upload the Final HUD-1 above, you have met all requirements insofar as delivering the final HUD-1 to the lender provided the document uploaded is the true Final HUD-1, in correct format, and does not require a cure. You are no longer required to send the Final HUD-1 via mail or any other fashion and are encouraged to not do so.

Submit

1016_Title_Agy_Brnch_Total_Asse

	TITLE COMPANIES	Brnch_Total	Prim_Count	Sec_Count	Premium Amounts	Percentage of Utah Market	Assessment Due
1	FIRST AMERICAN TITLE INSURANCE COMPANY (50814)	9	2	7	$2,135,111,928.00	31.77%	$2,065.11
2	STEWART TITLE GUARANTY COMPANY	2	1	1	$913,513,832.00	13.59%	$883.56
3	FIDELITY NATIONAL TITLE INSURANCE COMPANY	2	1	1	$787,947,561.00	11.72%	$762.11
4	ATTORNEYS TITLE GUARANTY FUND, INC.	2	1	1	$4,042,993.00	0.06%	$3.91
5	UNITED GENERAL TITLE INSURANCE COMPANY	1	1	0	$15,740,582.00	0.23%	$15.22
6	AMERICAN GUARANTY TITLE COMPANY	1	0	0	$14,723,429.00	0.22%	$14.24
7	CHICAGO TITLE INSURANCE COMPANY	1	0	0	$1,424,416,143.00	21.20%	$1,377.71
8	COMMONWEALTH LAND TITLE INSURANCE COMPANY	1	0	0	$584,470,603.00	8.70%	$565.31
9	ENTITLE INSURANCE COMPANY	1	0	0	$9,759,858.00	0.15%	$9.44
10	INVESTORS TITLE INSURANCE COMPANY	1	0	0	$101,208,096.00	1.51%	$97.89
11	NATIONAL TITLE INSURANCE OF NEW YORK INC	1	0	0	$26,209,589.00	0.39%	$25.35
12	OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	1	0	0	$633,611,584.00	9.43%	$612.84
13	PACIFIC NORTHWEST TITLE INSURANCE COMPANY INC	1	0	0	$27,323,058.00	0.41%	$26.43
14	WESTCOR LAND TITLE INSURANCE	1	0	0	$27,744,528.00	0.41%	$26.83
15	WFG NATIONAL TITLE INSURANCE COMPANY	1	0	0	$14,510,784.00	0.22%	$14.04
	Total(s)		6	10	$6,720,334,568.00	100.00%	$6,500.00

Total Main Offices		291	$200.00	$58,200.00
Total Secondary Offices		155	$100.00	$15,500.00
Anticpated Assessment				$73,700.00
Assessment Budget	$75,000.00			
General Fund	$5,200.00			
Total Funds needed	$80,200.00			
Less anticipated assessment	$73,700.00			
Deficit made up by Insurer's	-$6,500.00			
Required by Insurer's	$6,500.00			

2011-2012