

**MINUTES OF REGULAR MEETING
OKLAHOMA ABSTRACTORS BOARD
February 17, 2015**

1. A regular meeting of the Oklahoma Abstractors Board (OAB) was called to order by Chairman Ralph Harrison at 10:00 a.m. on February 17, 2015, at the OLERS Conference Room, 421 NW 13th St., Oklahoma City, OK.
2. Mr. Nichols called roll. Attending were Ken McDowell, J Thomas, Mark Luttrull, Charles Nichols, Chaney Haynes, Corky Heard and Ralph Harrison. John Bailey and Robert Getchell had excused absences. It was determined that seven members were present at the time of roll call and that a quorum was present. Also attending were Glynda Reppond, Executive Director, and John Crittenden, Assistant Attorney General. The Chairman announced that notice of the meeting and posting of the agenda had been done in accordance with the Open Meeting Act.
3. The Minutes of the Regular Meeting of the OAB conducted January 20, 2015, were then reviewed. After review, a motion was made by Charles Nichols and seconded by Ken McDowell to accept the Minutes as presented. Vote: Unanimously approved.
4. **Chairman's Report: Ralph Harrison.** Mr. Harrison stated that he had attended the OLTA Owners/Managers meeting on February 16th. Due to the bad weather, the attendance was less than normal but it was still a good meeting and very informative.
5. **Executive Director's Report:** Director Reppond stated that last month she had announced that one of the abstract companies in the panhandle was having trouble completing orders for a windfarm and that after the OLTA meeting, Scott Luna had sent a team to help them get caught up. Terri Parrish advised that they were almost complete. Mrs. Reppond thanked them for helping out fellow abstractors and appreciated the cooperation and help. She also reported that she had met with Advancia this month to continue work on the on-line licensing program. The new programmer works directly for Advancia and is not a sub-contractor so hopefully this will go quickly. She also announced that the website for reporting to the Ethics Committee has still not been completed and the yearly report is due by May 15th. They expect the website to be ready to use by mid-April but she will keep the Board advised.
6. **Committee Reports:**
 - a. **Budget and Finance – J Thomas.** Mr. Thomas gave an update on the budget and presented the OSF Form "FY2015 Operating Budget Comparison by Department and Account", the Six Digit Object of Expenditure Report, the Six Digit Expenditure Detail Report, as well as the OAB P&L Statement for FY2015 which covers each month from the beginning of the fiscal year for comparison purposes. The total budget for the year is \$307,638.00. The total expenditures for the month were \$21,284.07 and the amount spent for the year to date is \$153,864.20. After review and discussion, a motion was made by Chaney Haynes and seconded by Charles Nichols to approve the budget report as presented. Vote: Unanimously approved.
 - b. **Rules and Regulations – Mark Luttrull.** Mr. Luttrull reported that the proposed rules are in the open comment period and the Open Meeting will be held at today at 1:00 p.m. in the conference room of the OAB.
 - c. **Licensing and Testing – Corky Heard.** Mr. Heard reported that the last test was January 22nd in the OAB office. Six people took the test and six passed. The next test will be on March 19, 2015. One person is signed up at this time.

d. Inspections – None.

e. Enforcement Committee – Charles Nichols.

Inspection Reports: None.

Applications for Licenses: Presented to the Board for approval was a list of applicants for abstract licenses which are set out in the attachments hereto. After discussion, a motion was made by Charles Nichols and seconded by Ken McDowell for approval of all licenses subject to administrative review by the Executive Director, and making sure all compliance issues were met and appropriate fees paid. Vote: Unanimously approved except that Mark Luttrull abstained from voting on all licensees employed by Pioneer Abstract of Muskogee.

Certificates of Authority and Rate Sheets: Presented to the Board for approval was a list of applications for renewal of Certificate of Authority, with or without a fee change, which are set out in the attachments hereto. After discussion, a motion was made by Charles Nichols and seconded by Mark Luttrull for approval subject to administrative review by the Executive Director, and making sure all compliance issues were met and appropriate fees paid. Vote: Unanimously approved.

Rate Sheets with Changes: Presented to the Board for approval was one request for a rate change only, which is set out in the attachments hereto. After discussion, a motion was made by Charles Nichols and seconded by Mark Luttrull for approval subject to administrative review by the Executive Director, and making sure all compliance issues were met and appropriate fees paid. Vote: Unanimously approved except that Chaney Haynes abstained from voting on all rate sheets presented by Old Republic Title Co. of OK.

7. **Discussion of companies "upcharging" abstracting services at closing:** A discussion ensued because of a request that this practice is being seen more regularly in the industry. Mr. Luttrull asked whether it was legal for someone other than the abstract company to include an additional charge on the settlement statement line for abstract charges in addition to the approved rate already charged by the abstract company. It was questioned whether that would be a RESPA violation or under the authority of the OAB or some other agency. Under Title 1, Section 25:9, the Board... "can cause the prosecution of any person who violates any of the provisions of the Oklahoma Abstractors Act..." and Title I, Section 41(B), "...All charges for abstracts, abstract extensions, supplemental abstracts or final title reports shall be separately stated and shall not be combined with title insurance, closing fees, or examinations charges....".

Mr. Crittenden stated that discussion concerning this matter was certainly proper. It was decided that Mr. Crittenden will do further research on this matter and report back to the Board at the next meeting to determine what authority the OAB has on this matter.

8. **Consent Order #OAB-2014-INS-004:** Chaney Haynes reported that the final inspection of Delaware Abstract Company had been completed and that all records were up to date. The Enforcement Committee made a motion to complete an Acknowledgement of Compliance with the aforementioned Consent Order. The motion was seconded by Charles Nichols. Vote: Unanimously approved.
9. **Application for Permit to Develop Abstract Plant by Old Republic Title Company of Oklahoma in Logan County:** This matter came on to be heard by the Board after receiving the Permit to Build a plant in Logan County by Old Republic Title Company of Oklahoma.

Old Republic was represented by Jeff Noble. No one appeared in opposition to this permit. Mrs. Reppond reported that according to the Applicant, due to the pending litigation in Logan County concerning land title

records, the Development Plan and Master List are not available until a permit is issued. Therefore, in the interest of not obstructing or impeding business, the Executive Director recommends that the Board issue the Permit without these items with the understanding that they will be provided within 30 days of the Permit holder being given access to the land title records by the Logan County Clerk.

Further discussion ensued and a motion was then made by Charles Nichols and seconded by Corky Heard as follows:

I move that the Board now find that applicant Old Republic Title Company of Oklahoma has complied with the requirements for a Permit to Build an Abstract Plant to engage in the business of abstracting in Logan County, Oklahoma, including the following:

The application for permit to develop an abstract plant has been received in proper form and reviewed.

Proper notification was made by posting on the OAB website, notifying the Court Clerk and County Clerk of Logan County, as well as all Certificate of Authority holders in Logan County.

Payment of the applicable fees have been made in the correct amount of \$1,200.00.

A Certificate of Deposit for the county records bond of \$25,000.00 has been issued.

The name of the company is not deceptively similar to other certificate of authority or permit holders; and

Based on the criteria listed above, I now request the Board grant a permit to develop an abstract plant in Logan County Oklahoma to Old Republic Title Company of Oklahoma with the requirement that Applicant provide the Master List and Development Plan to the OAB within thirty (30) days or, if the land title records are still unavailable, report back to the Board and request an extension at that time.

Vote: Charles Nichols – Yea; Chaney Haynes – Abstain; Corky Heard – Yea; J Thomas - Yea; Ken McDowell – Yea; Mark Luttrull – Yea; Ralph Harrison – Yea. Vote: One abstention, six "yeas". Motion passes.

10. **Inspector/Investigator position:** Pursuant to the notice given in the Agenda for this meeting for an executive session pursuant to the Oklahoma Open Meetings Act, Section 307(B)(1) "...Discussing the employment, hiring, appointment, promotion, demotion, disciplining or resignation of any individual salaried public officer or employee...", a motion was made by Mark Luttrull and seconded by Ken McDowell to move into executive session. Vote: Unanimously approved. The Board moved into executive session at 10:30 a.m.

At 10:45 a.m., the Board reconvened. A motion was made by Charles Nichols and seconded by J Thomas to come out of executive session. Vote: Unanimously approved. No decisions were made nor votes taken during this executive session.

11. **New Business:** None.

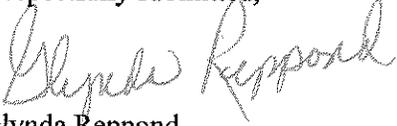
12. **Report of Legal Counsel:** Mr. Crittenden reported that he has been working with the Enforcement and Rules Committee. Mr. Crittenden also reported there is no active litigation at this time. He also mentioned that there was a pending bill in the legislature which would increase the percentage paid to the State by self-sustaining Boards from ten percent to fifteen percent of all revenues.

13. **Visitor's Comments:** Jeff Noble commented about the upcharging and preparing false settlement statements.

14. **Next Meeting:** The next meeting will be held Tuesday, March 17th, at 10:00 a.m. in the OLERS conference room, 421 NW 13th St., Oklahoma City, OK.

The meeting was adjourned by Chairman Harrison.

Respectfully submitted,



Glynda Reppond
Executive Director

FEBRUARY 2015

Individual License Renewals

02/17/2015

No.	Date Rec	First	Last	Exp Date	Cond Appr	Company	County
1313	1/9/2015	Janice	Conway	4/28		Cheyenne Abstract Co, Inc	Cheyenne
1308	1/9/2015	Amber	Nichols	3/28		Oklahoma Abstract of Lawton	Comanche
1307	1/9/2015	Christine	Brownlee	3/28		Oklahoma Abstract of Lawton	Comanche
1309	1/9/2015	Cintra	Bartlett	2/28		Oklahoma Abstract of Lawton	Comanche
1311	1/9/2015	Janice	Lynch	2/28		Oklahoma Abstract of Lawton	Comanche
1312	1/9/2015	Stephanie	McConnell	4/28		Oklahoma Abstract of Lawton	Comanche
1310	1/9/2015	Joyce	Dement	4/28		Oklahoma Abstract of Lawton	Comanche
1320	1/12/2015	Kyla	Matz	2/28		Oklahoma Abstract of Lawton	Comanche
1320	1/12/2015	David	Hodges	4/28		Oklahoma Abstract of Lawton	Comanche
1316	1/12/2015	Mary	Robinson	4/28		Cotton County Abstract	Cotton
1317	1/12/2015	Jessica	Thompson	3/28		Cotton County Abstract	Cotton
1318	1/12/2015	Jim	Russell	3/28		Ottawa County Abstract & Title	Ottawa
1319	1/12/2015	Janice	Ward	3/28		Eufala Abstract & Title	McIntosh and Haskell
1319	1/12/2015	Dena	Byford	3/28		Eufala Abstract & Title	McIntosh and Haskell
1325	1/15/2015	Kari	Hodges	2/28		Pioneer Abstract of McAlester	Pittsburg and Latimer
1327	1/16/2015	Mark	Mulanax	6/28		First American Title	Canadian, Cleveland, Oklahoma, Pottawatomie, Tulsa
1329	1/20/2015	John	Altom	2/28		Bailey's Abstract & Title	Jackson
1332	1/20/2015	Dax	Junker	1/28	1	Oklahoma Digital Abstract	Wagoner, Rogers, Garfield
1340	1/21/2015	Cindy	Robison	3/28		Claremore Abstract & Guaranty	Rogers
1340	1/21/2015	Ruth	Hendrix	4/28		Claremore Abstract & Guaranty	Rogers
1340	1/21/2015	Kimberly	Cordray	3/28		Claremore Abstract & Guaranty	Rogers
1340	1/21/2015	Kimbra	Poage	3/28		Claremore Abstract & Guaranty	Rogers
1340	1/21/2015	Tracy	Row	4/28		Claremore Abstract & Guaranty	Rogers
1343	1/21/2015	Susan	Petty	6/28		Cherokee Capitol Abstract	Cherokee and Craig
1343	1/21/2015	Geneva	Hall	3/28		Cherokee Capitol Abstract	Cherokee and Craig
1343	1/21/2015	Jessie	Martin	4/28		Cherokee Capitol Abstract	Cherokee, Craig
1341	1/21/2015	Terri	Parrish	5/28		Tahlequah Abstract & Title Co, LLC	Cherokee and Craig
1341	1/21/2015	Jessica	Johnson	4/28		Tahlequah Abstract & Title Co, LLC	Cherokee and Craig
1341	1/21/2015	Raven	Holcomb	6/28		Tahlequah Abstract & Title Co, LLC	Cherokee and Craig
1341	1/21/2015	Carol	Davis	7/28		Tahlequah Abstract & Title Co, LLC	Cherokee and Craig
1347	1/22/2015	Walter	Cornels	4/28		Beckham County Abstract Co, Inc.	Beckham
1347	1/22/2015	Carlton	Cornels	4/28		Beckham County Abstract Co, Inc.	Beckham
1349	1/22/2015	Paula	Johnson	4/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Jack	DeArmon	5/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Makila	Fields	10/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Armelda	Toles	4/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Miranda	Hawkins	7/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Cynthia	Riley	4/28		Cleveland County Abstract	Cleveland

No.	Date Rec	First	Last	Exp Date	Cond Appr	Company	County
1349	1/22/2015	Jennifer	Holmes	12/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Amy	Griffith	11/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Jean	Gatewood	11/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Sherri	Roberson	8/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Martha	Courange	3/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Lanette	Barnard	9/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Betty	Morris	4/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Donna	Hamit	9/28		Cleveland County Abstract	Cleveland
1349	1/22/2015	Leta	Mastroni	1/28		Cleveland County Abstract	Cleveland
1352	1/26/2015	Carole	Dunahay	5/28		Rogers County Abstract	Rogers
1331	1/20/2015	Randi	Hix	1/28	1	Grand Valley Abstract	Mayes, Wagoner
1336	1/20/2015	Jeffrey	Mapes	4/28		Woods County Abstract	Woods
1337	1/20/2015	Cathy	Mapes	4/28		Woods County Abstract	Woods
1338	1/20/2015	Genevra "Jan"	Hartwig	4/28		Woods County Abstract	Woods
1339	1/20/2015	Carl	Hartwig	4/28		Woods County Abstract	Woods
1354	1/26/2015	Jeffrey	Sparks	3/28		American Abstract and Title	Creek
1354	1/26/2015	Sevene	Young	3/28		American Abstract and Title	Creek
1354	1/26/2015	Michael	House	2/28		American Abstract and Title	Creek
1354	1/26/2015	Christina	Williams	3/28		American Abstract and Title	Creek
1354	1/26/2015	Robertta	Hall	3/28		American Abstract and Title	Creek
1354	1/26/2015	Debra	Sparks	12/28		American Abstract and Title	Creek
1355	1/27/2015	Teresa	Good	2/28		Guaranty Abstract	Jefferson
1355	1/27/2015	Timothy	Good	3/28		Guaranty Abstract	Jefferson
1355	1/27/2015	Monica	Sewell	2/28		Guaranty Abstract	Jefferson
1357	1/27/2015	Cynthia	Caldwell	2/28		Greer Guaranty Abstract Co	Greer
1358	1/27/2015	Kimberly	Johnson	2/28		Metro Abstract & Title Co of Wagoner	Wagoner, Mayes
1359	1/27/2015	Russell	Brookshire	3/28		Stewart Abstract & Title	Oklahoma, Carter
1359	1/27/2015	Kendra	Tucker	3/28		Stewart Abstract & Title	Oklahoma, Carter
1361	1/27/2015	Susan	Henderson	4/28		Valley Abstract Co	Garvin
1361	1/27/2015	Lance	Lewis	2/28		Valley Abstract Co	Garvin
1365	1/28/2015	Lesa	Lackey	3/28		Pushmataha County Abstract	Pushmataha
1371	1/29/2015	Patty	Williams	9/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Mary	Stone	4/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Doris	Martin	3/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Mark	Luttrull	8/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Bob	Luttrull	5/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Betty	Luttrull	5/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Flora	Jobe	5/28		Pioneer Abstract of Muskogee	Muskogee

No.	Date Rec	First	Last	Exp Date	Cond Appr	Company	County
1371	1/29/2015	Elise	Jimison	8/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Jacqueline	Harris	11/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Tracy	Gray	9/28		Pioneer Abstract of Muskogee	Muskogee
1371	1/29/2015	Nicole	Carter	11/28		Pioneer Abstract of Muskogee	Muskogee
1372	1/29/2015	George	Jump	5/28		Southwest Abstract & Title Co	Comanche
1372	1/29/2015	Lois	Jump	5/28		Southwest Abstract & Title Co	Comanche
1372	1/29/2015	Melissa	Wilson	5/28		Southwest Abstract & Title Co	Comanche
1372	1/29/2015	Donald	Jump	4/28		Southwest Abstract & Title Co	Comanche
1372	1/29/2015	William	Wilson	3/28		Southwest Abstract & Title Co	Comanche
1372	1/29/2015	Christine	DeRosa	7/28		Southwest Abstract & Title Co	Comanche
1372	1/29/2015	Katherine	Cumbey	4/28		Southwest Abstract & Title Co	Comanche
1372	1/29/2015	Rosemary	Brag	4/28		Southwest Abstract & Title Co	Comanche
1356	1/27/2015	Rachel	McCan	6/28		Cleveland County Abstract	Cleveland
1373	1/29/2015	Phyllis	Cole	2/28		Capitol Abstract & Title	Oklahoma
1373	1/29/2015	Charles	Francis	2/28		Capitol Abstract & Title	Oklahoma
1142	10/2/2014	Jason	Clark	2/28	new	Oklahoma Digital Abstract	Wagoner, Rogers, Garfield
1323	1/15/2015	Mitzi	Combs	2/28	new	Stewart Abstract & Title	Oklahoma, Carter
1242	12/2/2014	Kimberly	Balke	2/28	new	First American Title	Canadian, Cleveland, Oklahoma, Pottawatomie, Tulsa
1326	1/15/2015	Rhonda	Evans	2/28	new	American Eagle Title Company	Atoka, Cleveland, Coal, Coal, Creek, Johnston, Lincoln, Logan, Oklahoma, Okmulgee, Osage and Tulsa
1324	1/15/2015	Rachel	Ramsey	2/28	new	Oklahoma Digital Abstract	Wagoner, Rogers, Garfield
1375	2/2/2015	Merlene	Sharp	4/28		Beaver County Abstract	Beaver
1375	2/2/2015	Lesa	Slatten	10/28		Beaver County Abstract	Beaver
1375	2/2/2015	Kimberly	Johnson	12/28		Beaver County Abstract	Beaver
1375	2/2/2015	Sally	Hawkins	7/28		Beaver County Abstract	Beaver
1380	2/4/2015	James	Chaffin, Jr.	3/28		Green Country Abstract & Title	Cherokee
1381	2/4/2015	Eunice	Wise	3/28		Ellis County Abstract Company	Ellis, Woodward, Cimarron
1384	2/5/2015	Catherine	Blakley	3/28		Southern Abstract Company	Washington
1384	2/5/2015	Julia	Minton	3/28		Southern Abstract Company	Washington

CONDITIONAL APPROVAL CODES:

1. Missed deadline - license extended - pd. \$100 fine
2. OTC Hold
3. Waiting for payment of fine

** all subject to administrative review and payment of fees*

APPLICATIONS: RENEWAL OF CERTIFICATE OF AUTHORITY

FEBRUARY 2015

No.	Date Rec	Company	EXP Date	County	Cond App	Fee Change	Page or Time Based	Rate Sheet Effective Date
1298	1/5/15	Cordell Abstract, LLC ✓	5/28	Washita		N	Time	4/1/2015
1300	1/5/15	Guaranty Abstract & Title Co, Inc ✓	4/28	Texas		N	Time	2/1/2015
1305	1/7/15	Adams Abstract Company ✓	7/28	LeFlore		N	Time	2/18/2015
1320	1/12/15	Clinton Abstract Co, Inc ✓	4/28	Custer		N	Page	2/18/2015
1315	1/12/15	Cotton County Abstract Co	4/28	Cotton		Y	Page	4/15/2015
1328	1/15/15	Pawhuska Abstract & Title Co. ✓	4/28	Osage		Y	Time	4/1/2015

FEE SCHEDULE CHANGE ONLY REQUESTS

FEBRUARY 2015

No.	Date Rec	Name	County	Cond App	Fee Change	Page or Time	Rate Sheet Effective
	1/8/15	Old Republic Title Co. of OK ✓	Cleveland			Time	2/18/2015
	1/8/15	Old Republic Title Co. of OK ✓	Canadian			Time	2/18/2015
	1/8/15	Old Republic Title Co. of OK ✓	Oklahoma			Time	2/18/2015
	1/6/15	American Eagle Title & Abstract ✓	Tulsa			Time	2/18/2015

FEE SCHEDULE CODES:

N: Annual Filing- No Fee Change

Y: Annual Filing - Amended Fee Schedule

S: Special Filing - Amended Fee Schedule

CONDITIONAL APPROVAL CODES:

- | | |
|--|-----------------------------|
| 1. Correct Payment of fees | 5. OSBI Background Check |
| 2. Misc. application and/or other required documentation | 6. Discussion of Fee Sheet |
| 3. Missed deadline - certificate extended - pd. \$100 fine | 7. Tabled from Last Meeting |
| 4. Missed deadline - certificate extended - pd. \$300 fine | |

** all subject to administrative review and payment of fees*