

**MINUTES OF REGULAR MEETING
OKLAHOMA ABSTRACTORS BOARD
October 21, 2014**

1. A regular meeting of the Oklahoma Abstractors Board (OAB) was called to order by Chairman Ralph Harrison at 10:00 a.m. on October 21, 2014, at the OLERS Conference Room, 421 NW 13th St., Oklahoma City, OK.
2. Mr. Nichols called roll. Attending were Ken McDowell, John Bailey, J Thomas, Chaney Haynes, Mark Luttrull, Charles Nichols, Robert Getchell, Corky Heard, and Ralph Harrison. It was determined that nine members were present at the time of roll call and that a quorum was present. Also attending were Mitzi Combs, Inspector, 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 September 16, 2014, were then distributed. After review, a motion was made by Chaney Haynes and seconded by Charles Nichols to accept the Minutes as presented. Vote: Unanimously approved.
4. **Chairman's Report: Ralph Harrison.** Mr. Harrison had no report.
5. **Executive Director's Report:** Director Reppond stated that the OLTA Abstractors Schools was held on October 1st and 2nd and the staff presented their program on Titles 1 and 5 and gave the abstractors test on the 2nd. Ayla Linville was allowed to sit in at the school at no charge to the Board and Director Reppond was very appreciative of that courtesy.
6. **Committee Reports:**
 - a. **Budget and Finance – J Thomas.** Mr. Thomas gave an update on the budget and presented the OSF Form "FY2014 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 FY2014 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 \$21,506.80 and the amount spent for the year to date is \$62,780.00. A motion was made by Mark Luttrull and seconded by Charles Nichols to approve the budget report as presented. Vote: Unanimously approved.
 - b. **Rules and Regulations – Mark Luttrull.** Mr. Luttrull reported a very productive meeting was held last month after the Board meeting and that a Rules Committee meeting will be held immediately after the Board meeting at the OAB office.
 - c. **Licensing and Testing – Corky Heard.** Mr. Heard reported that on September 18th, the meeting was held in the OAB office. One person took the test and passed. At the test on October 2nd at the OLTA School, the test was given to twenty two applicants and two failed. The test set for Woodward on October 16th was cancelled due to no one signing up. The last test of the year will be held at the OAB office on November 20th. At this point, three have signed up for that test.

d. Inspections – Mitzi Combs. Ms. Combs reported that in October/November she will be going to American Abstract Company and Guaranty Abstract Company in McClain County, Solomon Abstract Company in Kingfisher County and Abstract & Guaranty of Blaine County in Blaine County.

e. Enforcement Committee – Charles Nichols.

Inspection Reports: Presented to the Board for approval was a list of Inspection Reports which are set out in the attachments hereto. A motion was made by Charles Nichols and seconded by John Bailey to approve the inspections as presented with the recommendations or requirements being met. Vote: Unanimously approved.

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 Corky Heard 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.

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 on all but Bailey's Abstract & Title which was approved with seven yeas. John Bailey abstained from voting on his own company.

Rate Sheets with Changes: Presented to the Board for approval was one application for a rate change, 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.

Permits: Presented to the Board for approval was a list of applications for renewal of Permits to Develop an Abstract Company which are set out in the attachments hereto. After discussion, a motion was made by Charles Nichols and seconded by Ken McDowell 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.

7. **Guidelines for Building a new Plant.** This matter came before the Board pursuant to our new rules which went into effect on September 15, 2014 and was tabled until this meeting. One of those rules, 5:11-7-3(b) states:

... (b) The applicant shall comply with the Guidelines for Developing a New Abstract Plant as established by the Board."

Mrs. Reppond explained that the Rules Committee had revisited those Guidelines which were now being presented to the Board for approval. Mr. Luttrull had several format changes which were presented to

the Board. A motion was made to accept the Guidelines by Charles Nichols and seconded by Mark Luttrull. Vote: Unanimously approved.

8. **Consent Order in the Matter of Complaints against Marietta Abstract Company and Ron Colston, Respondents, Nos. OAB-2013-W01 and OAB-2013-W02; and In the Matter of the Inspection of Love County Abstract Company, No. OAB-2014-INS-005.** This matter comes to the Board as a result of complaints by two customers, Ronald Fox and Freda Tatum, and inspections conducted by the Field Inspector. Upon investigation, the Field Inspector learned that Respondents Marietta Abstract Company and Ron Colston violated §32 of the Act by one act of unnecessary delay and one act of excessive charges as to customer Ronald Fox in matter OAB-2013-W01. He violated §32 of the Act by one act of unnecessary delay as to customer Freda Tatum in matter OAB-2013-W02. Respondents Marietta Abstract Company and Love County Abstract Company violated §31 of the Act by their shared indexes being four days out of compliance in matter OAB-2014-INS-005.

Respondents and the Board hereby agree to settle this matter without a formal proceeding and that a fair and just resolution would be an aggregate fine of \$2,000.00 against Respondents and for Respondent Marietta Abstract Company to refund \$1,100.00 of the fee charged to customer Ronald Fox through Linda Weber Realty, Inc. The total fine must be paid and the total refund made by December 1, 2014. After discussion, Charles Nichols made the motion to complete the Consent Agreement with Marietta Abstract Company, Ron Colston and Love County Abstract Company.. The motion was seconded by Robert Getchell. Vote: Unanimously approved.

9. **Application for Permit to Develop an Abstract Company by American Eagle Title & Abstract, LLC in Okmulgee County.** This matter came on to be heard by the Board after receiving the Application for Permit to Build of American Eagle Title & Abstract, LLC. American Eagle Title & Abstract was represented by the lawfirm of Barber and Bartz. No one appeared to speak against the Certificate being issued. After discussion, Charles Nichols then made the following motion: I move that the Board now find that applicant American Eagle Title & Abstract, LLC has complied with the requirements for a Permit to Build an Abstract Plant to engage in the business of abstracting in Okmulgee County, Oklahoma, including the following:

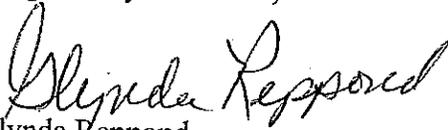
- A. The application for permit to develop an abstract plant has been received in proper form and reviewed.
- B. Proper notification was made by posting on the OAB website, notifying the Court Clerk and County Clerk of Okmulgee County, as well as all Certificate of Authority holders in Okmulgee County.
- C. No comments have been received from any interested party.
- D. Payment of the applicable fees have been made in the correct amount of \$1,200.00.
- E. A Certificate of Deposit for the county records bond of \$25,000.00 has been issued.
- F. The name of the company is not deceptively similar to other certificate of authority or permit holders; and
- G. The permit holder will show an actual presence in said County,

and that the Board should grant American Eagle Title & Abstract, LLC. a Permit to Build an Abstract Plant to engage in the business of abstracting in Okmulgee County, Oklahoma. Vote: Ralph Harrison - Yea, John Bailey - Yea, Chaney Haynes - Yea, Mark Luttrull - Yea, Charles Nichols - Yea, Ken McDowell - Yea, Robert Getchell - Yea, J Thomas - Yea, Corky Heard - Yea. Vote: Unanimous approval.

10. **Report of Legal Counsel:** Mr. Crittenden reported that there are no lawsuits pending at this time and that he has been working with the Enforcement Committee. Mr. Crittenden also reported there is no active litigation at this time.
11. **Visitor's Comments:** There were none.
12. **Next Meeting:** The next meeting will be held Tuesday, November 18, 2014 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

INSPECTION REPORTS**OCTOBER 2014**

No.	Company	County	Date Inspected	Recommendations or Requirements	Actions
	American Eagle Title Ins. Co.	Oklahoma	09/11/14		
	Cimarron County Abstract Co.	Cimarron	09/17/14		
	Guaranty Abstract & Title Co.	Texas	09/17/14		

REQUIREMENTS

1. Keep an in and out log on a daily basis
2. Bring and keep index current (ie lease, agreement or media)
3. Require last 30 days of invoices for review for compliance with filed rates
4. The practice of charging for status on files to cease since it is not a filed and approved rate
5. Provide plant lease
6. Provide upated OESC to match with employees
7. Remove verbiage on uniform abstract certificate regarding excepting wetlands
8. Add verbiage on uniform abstract certificate regarding not certified to guardianships
9. Add OAB Statute 5:11-3-9(4)(D) less minerals, for surface abstracts on uniform abstract certificate
10. Use correct form when issuing Final Title Report for the Issuance of Title Insurance.

RECOMMENDATIONS

- A. Make a good faith effort to locate abstract and document efforts
- B. Cease requiring authorization letter from Owner
- C. If storing abstracts for anyone, must store abstracts for everyone

OCTOBER 2014

Individual License Renewals

10/21/2014

No.	Date Rec	First	Last	Exp Date	Cond Appr	Company	County
1097	9/5	Damon	Lipton	10/28		Green Country Abstract & Title	Cherokee
1096	9/5	Barbara	Strickland	11/28		Rogers County Abstract Co.	Rogers
1096	9/5	Carrie	Eubanks	11/28		Rogers County Abstract Co.	Rogers
1095	9/5	Roberta	Guthrie	9/28	1	Latimer County Abstract & Title	Latimer
1093	9/4	Kasey	Turney	10/28		Green Country Abstract & Title	Cherokee
1098	9/8	Julie	Oliver	10/28		SCA Title, LLC	Sequoyah
1099	9/8	Stan	Patterson	11/28		American Eagle Title	Coal, Creek, Johnston, Lincoln...
1101	9/8	Glenda	Mittasch	11/28		Powers Abstract Co., Inc	Noble, Harper
1103	9/11	John	Row	12/28		Claremore Abstract & Guaranty Co.	Rogers
1107	9/10	Jennifer	Shaw	12/28		Ottawa County Abstract & Title	Ottawa
1107	9/10	Judith	Bearskin	12/28		Ottawa County Abstract & Title	Ottawa
1110	9/10	Gwenda	Moore	11/28		American Abstract	McClain
1110	9/10	Gayle	Helton	6/28		American Abstract of McClain	McClain
1110	9/10	James	Blevins, Jr	3/28		American Abstract of McClain	McClain
1110	9/10	Katrina	Mosshammer	6/28		American Abstract of McClain	McClain
1110	9/10	Rachel	Anderson	12/28		American Abstract	McClain
1110	9/10	Tammy	Burton	6/28		American Abstract	McClain
1110	9/10	Debra	Korsack	10/28		American Abstract	McClain
1112	9/11	Donald	Brinson	11/28		Murray County Abstract & Title	Murray
1115	9/15	Jeanette	Carter	9/28		Southwest Abstract & Title	Comanche
1117	9/17	Tresa	Johnson	11/28		Pushmataha County Abstract	Pushmataha
1076	8/6	Ammie	Jacobsen	10/28	new	Claremore Abstract	Rogers
1102	9/8	Joshua	Cooper	10/28	new	Oklahoma Digital Imaging	Rogers, Wagoner, Garfield
1106	9/8	Angie	Scott	10/28	new	Smith Brothers Abstract	Tulsa, Wagoner, Mayes
1106	9/8	Andrew	Dossey	10/28	new	Smith Brothers Abstract	Tulsa, Wagoner, Mayes
1105	9/11	Richard	Bearskin	10/28	new	Ottawa County Abstract & Title	Ottawa
1123	9/19	Marci	King	12/28		Jackson County Abstract	Jackson
1123	9/19	Donna	Haffner	11/28		Jackson County Abstract	Jackson
1123	9/19	Stanton	Haffner	11/28		Jackson County Abstract	Jackson
1066	7/11	Debra	Wiles	10/28	new	Lacey-Pioneer Abstract	Caddo
1127	9/22	Brandon	Keith	10/28		Pioneer Abstract of McAlester	Pittsburg and Latimer
1127	9/22	Lesley	Lacy	10/28		Metro Abstract	Wagoner and Mayes
1127	9/22	Heather	Jones	10/28		Metro Abstract	Wagoner and Mayes
1132	9/24	Braden	Pollard	10/28		Arbuckle Abstract and Title	Carter and Love
1132	9/24	Chase	Pollard	10/28		Arbuckle Abstract and Title	Carter and Love
1132	9/24	Diane	Thomas	10/28		Arbuckle Abstract and Title	Carter and Love

No.	Date Rec	First	Last	Exp Date	Cond Appr	Company	County
1132	9/24	Jaime	Haley	10/28		Arbuckle Abstract and Title	Carter and Love
1132	9/24	Lisa	Pollard	10/28		Arbuckle Abstract and Title	Carter and Love
1132	9/24	Wesley	Womack	10/28		Arbuckle Abstract and Title	Carter and Love
1132	9/24	Weldon	Pollard	10/28		Arbuckle Abstrat and Title	Carter and Love
1135	9/30	Tracy	Hood	11/28		Tishomingo Abstract	Johnston
1137	10/1	David	Glenn	1/28		Okfuskee County Abstract	Okfuskee
1137	10/1	Sherry	Johnson	1/28		Okfuskee County Abstract	Okfuskee
1139	10/2	Laci	Bridges	11/28		Latimer County Abstract & Title	Latimer
1138	9/30	Deborah	Haynes	4/28		Okmulgee Land Title	Okmulgee
1138	9/30	Kimberly	Donathon	3/28		Okmulgee Land Title	Okmulgee
1138	9/30	Megan	Donathon	4/28		Okmulgee Land Title	Okmulgee
1138	9/30	Robin	Finch	5/28		Okmulgee Land Title	Okmulgee
1138	9/30	Teresa	Hamilton	3/28		Okmulgee Land Title	Okmulgee
1138	9/30	Holly	Horn	9/28		Okmulgee Land Title	Okmulgee
1138	9/30	Marcia	Makinson	1/28		Okmulgee Land Title	Okmulgee
1138	9/30	Rita	Nunn	6/28		Okmulgee Land Title	Okmulgee
1138	9/30	Lori	Pippin	11/28		Okmulgee Land Title	Okmulgee
1138	9/30	Angela	Robins	3/28		Okmulgee Land Title	Okmulgee
1138	9/30	Tara	Sexton	8/28		Okmulgee Land Title	Okmulgee
1138	9/30	Lori	Tucker	10/28		Okmulgee Land Title	Okmulgee
1121	9/19	Kaelen	Eilenberger	10/28	new	Green Country Abstract & Title	Cherokee
1122	9/19	Lereen	Neugin	10/28	new	Green Country Abstract & Title	Cherokee
1094	9/4	Cassiopia	Buchleiter	10/28	new	Southern Abstract Company	Washington
1100	9/8	Amy	Tittle	10/28	new	Cordell Abstract Company	Washita
1109	9/10	Tiffany	Robbins	10/28	new	Capitol Abstract	Oklahoma
1104	9/11	Debbie	Thomas	10/28	new	Claremore Abstract	Rogers
1104	9/11	Ryan	Kelley	10/28	new	Claremore Abstract	Rogers
1113	9/11	Jacob	Freeman	10/28	new	American Eagle Title	Coal, Creek, Johnston, Lincoln, Logan, Oklahoma, Osage, and Tulsa
1116	9/16/2010	Annette	Willoughby	10/28	new	First American Title and Trust	Cleveland, Canadian, Oklahoma, Pottawatomie and Tulsa
1118	9/17	Erin	Brown	10/28	new	Grand River Abstract and Title	Delaware
1119	9/18	Samantha	Dobbs	10/28	new	Stewart Abstract and Title	Oklahoma
1128	9/22	Debra	Brewer	10/28	new	Arbuckle Abstract and Title	Carter and Love
1125	9/22	Lesa	Slatten	10/28	new	Beaver County Abstract	Beaver
1125	9/22	Karen	Farr	10/28	new	Beaver County Abstract	Beaver
1130	9/23	James	Burnette	10/28	new	Metro Abstract & Title of Wagoner	Tulsa, Wagoner, Mayes
1131	9/25	Katherine	Creps	10/28	new	Solomon Abstract	Kingfisher
1140	10/2	Geoffrey	Tabor	10/28	new	First American Title and Trust	Oklahoma, Tulsa, Canadian, Cleveland and Pottawatomie
1141	10/2	Jeffrey	Branson	10/28	new	First American Title and Trust	Oklahoma, Tulsa, Canadian, Cleveland and Pottawatomie

No.	Date Rec	First	Last	Exp Date	Cond Appr.	Company	County
1144	10/6	Kristin	Sumpster	12/28		Beckham County Abstract	Beckham
1144	10/6	Sharon	Troxell	12/28		Beckham County Abstract	Beckham
1145	10/6	Julie	Clemence	11/28		Goetzinger Abstract and Title	Woodward
1146	10/6	Carrie	Bailey	12/28		Southern Abstract and Title	McCurtain
1147	10/6	Anjanette	Couffer	11/28		Pawhuska Abstract & Title	Osage
1147	10/6	Ashley	Taylor	11/28		Pawhuska Abstract & Title	Osage
1148	10/6	Misty	Broadwater	11/28		Albright Abstract & Title	Kay
1148	10/6	Karen	Dye	2/28		Albright Abstract & Title	Kay
1148	10/6	Amaraye	Hartley	6/28		Albright Abstract & Title	Kay
1148	10/6	Tanna	Lamarr	1/28		Albright Abstract & Title	Kay
1148	10/6	Sherri	Means	2/28		Albright Abstract & Title	Kay
1148	10/6	Vernon	Merrifield, Jr.	2/28		Albright Abstract & Title	Kay
1148	10/6	Vineta	Wanko	3/28		Albright Abstract & Title	Kay
1150	10/7	Valerie	Stafford	4/28		Mayes County Abstract	Mayes
1150	10/7	Debra	Parker	3/28		Mayes County Abstract	Mayes
1150	10/7	Sheila	Shelby	12/28		Mayes County Abstract	Mayes
1150	10/7	Vickie	Duncan	4/28		Mayes County Abstract	Mayes
1150	10/7	Brittany	Hewitt	12/28		Mayes County Abstract	Mayes
1150	10/7	Sally	McCoy	9/28		Mayes County Abstract	Mayes
1150	10/7	Tiffany	Coatney	4/28		Mayes County Abstract	Mayes
1150	10/7	Vanessa	McCarty	2/28		Mayes County Abstract	Mayes
1149	10/7/2014	Amanda	Sherman	12/28		Abstract & Guaranty	Lincoln
1153	10/8	Karen	Buzzard	12/28		Grant County Abstract	Grant
1153	10/8	James	Buzzard	3/28		Grant County Abstract	Garfield and Grant
1153	10/8	Micah	Buzzard	12/28		Grant County Abstract	Garfield and Grant
1153	10/8	Larry	Berg	4/28		Grant County Abstract	Grant
1128	9/22	John	Coffey	10/28	new	Arbuckle Abstract and Title	Carter and Love
1154	10/9	Mark	Russell	11/28		Green Country Abstract & Title	Cherokee
1156	10/9	Roy	Cartwright	11/28		Vinita Title Company	Craig
1156	10/9	Gary	Boatright	2/28		Vinita Title Company	Craig and Cherokee
1156	10/9	Cynthia	Boatright	2/28		Vinita Title Company	Craig and Cherokee
1156	10/9	Tamarah	Lucas	3/28		Vinita Title Company	Craig and Cherokee
1156	10/9	Michele	DuBois	9/28		Vinita Title Company	Craig and Cherokee
1156	10/9	Rhonda	Beautte	6/28		Vinita Title Company	Craig and Cherokee
1156	10/9	Phillip	Shamblin	3/28		Vinita Title Company	Craig and Cherokee
1157	10/10	Ramona	Rhodes	1/28		Cheyenne Abstract	Roger Mills
1157	10/10	Tosha	Estrada	11/28		Cheyenne Abstract	Roger Mills
1158	10/10	James	Maple II	12/28		Antlers Abstract and Title/Hugo Abstract and Title	Pushmataha and Cherokee
1158	10/10	Mary	Maple	12/28		Antlers Abstract and Title/Hugo Abstract and Title	Pushmataha and Cherokee
1108	9/10	Braley	Sweeney	10/28	new	Goetzinger Abstract & Title	Cimarron

APPLICATIONS: RENEWAL OF CERTIFICATE OF AUTHORITY						OCTOBER 2014		
No.	Date Rec	Company	EXP Date	County	Cond App	Fee Change	Page or Time Based	Rate Sheet Effective Date
1114	9/11/14	Murray County Abstract & Title	1/28	Murray		N	Page	11/22/2014
1111	9/10/14	American Abstract of McClain	1/28	McClain		N	Time	10/22/2014

APPLICATIONS: NEW CERTIFICATE OF AUTHORITY						OCTOBER 2014		
No.	County	Company Name	Date Permit Issued	Applicant	Page or Time Based	Rate Sheet Effective Date	Date Rec App	Status

FEE SCHEDULE CHANGE ONLY REQUESTS						OCTOBER 2014		
No.	Date Rec	Name		County	Cond App	Fee Change	Page or Time Based	Rate Sheet Effective Date
	9/23	American Eagle Title Ins. Co.		Oklahoma		Y	Time	10/22/2014

TRANSFER OF OWNERSHIP						OCTOBER 2014		
No.	Date Rec	Name (Prior to Ownership Change)	Name Change	Owner(s)		Contact	Page or Time Based	Rate Sheet Effective Date

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 | |

subject to administrative review and payment of fees

APPLICATIONS: PERMIT TO CONSTRUCT PLANT							10/21/14
No.	Applicant	Owner		County	Date Rec	Inspection Date	Status
1124	American Eagle Title & Abstract, LLC	Randy Dittman		Okmulgee	9/23/14		
To be heard as a separate matter							

APPLICATIONS: RENEWAL OF PERMIT TO BUILD							10/21/14
No.	Company	Owner		County	Date Rec	Inspection Date	Exp Date
1133	Arbuckle Title & Abstract	Luke Pollard		Love	9/24/14		
1134	Arbuckle Title & Abstract	Luke Pollard		Carter	9/24/14		

ISSUED PERMITS TO DATE:							10/21/14
	Applicant	County				Date Permit Issued	
	Southern Oklahoma Abstract & Title	Atoka	*			3/11/10	3/28/15
	American Eagle Title & Abstract, LLC	Osage	*			5/10/13	5/28/15
	Oklahoma Digital Abstract, LLC	Garfield	*			12/17/13	12/28/14
	Oklahoma Digital Abstract, LLC	Rogers	*			12/17/13	12/28/14
	Oklahoma Digital Abstract, LLC	Wagoner	*			12/17/13	12/28/14
	Arbuckle Title & Abstract	Carter	**			10/10/13	10/28/14
	Arbuckle Title & Abstract	Love	**			10/10/13	10/28/14
* Permit approved, in process of building plant							
** Permit reinstated by Court							