

Title Insurance Commission Quarterly Report

Division File	Date Received	Type of	Complainant	Complainant	Respondent	Alleged Violation/Issue	Explanation	Date Closed
July - September 2015								
248550	4/29/2015	Consumer	Bryce O'Brien		Divine Title LLC	Delay in issuing commission payments	Disbursement according to closing	7/1/2015
248995	6/8/2015	Consumer	John Winner		First American Title Insurance	Asserts company owes additional	Company position substantiated.	7/7/2015
249503	7/31/2015	Consumer	David Afman		Arapahoe Title Services, LLC	Commission escrow complaint	Company position substantiated.	8/14/2015
249505	7/31/2015	Consumer	Guenevere Laws		Cherry Creek Title Services	Requested refund of fees due to	Company position substantiated.	8/26/2015
249896	9/8/2015	Consumer	Benjamin Krug		Title Resources Guaranty	Unreleased lien of record from prior	Consumer indicates matter resolved.	9/9/2015
20261	8/25/2015	Industry	Robert Lindley	Canyon Title	First Integrity Title Agency	\$5.00 O&E Fee charged by First	Upon research, it was determined the	9/10/2015
249651	8/11/2015	Consumer	Herbert Rea		North American Title Insurance	Unreleased lien of record affecting	Alleged transaction never took place.	9/17/2015
249649	8/14/2015	Consumer	Kristen Brooks		First American Title Insurance	Requesting attorney fees for day of	Company position substantiated.	9/25/2015
Oct-15								
249366	7/20/2015	Consumer	Ahmed Karaze		Westcor Land Title Insurance	Undisclosed easement. Company paid	Claim settled.	10/8/2015
EC 7867	3/17/2015	Industry	Land Title Association	LTAC	TI Services, LLC	business referral activities, sales and	Respondent addressed and remedied	8/10/2015
Nov 2015-Jan 2016								
20830	11/12/2015	Industry	John Yelenick	Real Estate Broker	Colorado Professionals Title, LLC	Not licensed Insurance producer, Not	Determined allegations	1/25/2016
20833	11/11/2015	Industry	Garry Wolff	TI Services	ReMax SouthEast	Respondent transacting the business	Determined allegations	1/25/2016
20834	11/11/2015	Industry	Garry Wolff	TI Services	James Travis Wanzeck and	Violation of Insurance Licensing laws	Determined allegations	1/25/2016
20832	12/3/2015	Industry	Arthur John DeBrito	Real Estate Broker	Guardian Title Agency, LLC	Agency didn't follow a request	Determined allegations	1/25/2016
250638	11/10/2015	Industry	Garry Wolff	TI Services	Attorneys' Title Guaranty Fund,	Company's bundled rate violates	Determined allegations	12/29/2015
250172	10/7/2015	Consumer	John C Dinsmoor	N/A	Stewart Title Guaranty Company	Delayed claim handling	Company position substantiated	11/18/2015
Feb 2016-April 2016								
21140	2/12/2016	Industry	Kevin Chiarello	Fidelity National	Land Title Insurance Corporation	Respondent's bundled concurrent	Determined allegation unsubstantiated	3/21/2016
21221	2/29/2016	Industry	Garry Wolff	TI Services	Amy Jo Dorsey with Slifer Smith	Respondent transacting the business	Determined allegation unsubstantiated	3/22/2016
21190	3/3/2016	Industry	Kristen Hocker	Heritage Title	Land Title Guarantee Company	Respondent's sponsorship in support	Determined allegation unsubstantiated	3/30/2016
251253	1/11/2016	Consumer	Michael Ryan	N/A	Fidelity National Title Ins Co	Title agency collected incorrect	Agency issued refund to the seller in	2/19/2016
251619	2/3/2016	Consumer	MerleAnne Meredith	N/A	Land Title Insurance Corporation	Asserts harm at closing by collecting	Senior Prop Tax exemption; company	16-Mar
251826	2/16/2016	Consumer	Richard Lee Miller	N/A	First American Title Guaranty Co	Claim delay	Company position substantiated	3/18/2016
251911	2/19/2016	Consumer	Leland Marable	N/A	First National Title Ins Company	failure to return earnest money after	No action required. Refund check issued	3/16/2016
252099	2/29/2016	Consumer	Derek Cocovinis	N/A	Fidelity National Title Ins Co	claim issues	Company position substantiated; no	3/31/2016
252446	2/2/2016	Consumer	Austin Jacobs	N/A	Attorneys' Title Guaranty Fund,	Title agency failed to identify lien on	Claim settled	4/7/2016
252606	3/23/2016	Consumer	Gregory Dobbs	N/A	Commonwealth Land Title	Unable to access property	Company position substantiated	4/21/2016
May 2016-July 2016								
21784	5/12/2016	Industry	Garry Wolff	TI Services	Tracy Hunsley, Richard Culp,	Respondents steering consumer	Determined allegations	7/26/2016
21785	4/19/2016	Industry	Robert Lindley	Canyon Title	Ascendant Title	Respondent's closing fee violation of	Division previously addressed issue.	7/26/2016
21786	4/25/2016	Industry	Kristin Hocker	Heritage Title	Capstone Title	sponsoring/providing class outside of	Determined allegations	7/26/2016
252849	4/8/2016	Consumer	James Hoffman		First American Title Ins Company	lien not paid upon 11/2015 closing;	Company position substantiated	5/10/2016
253112	4/25/2016	Consumer	John Sieber		Empire Title of Colorado Springs	seller proceeds not wired day of	Company position substantiated	5/13/2016
253204	4/18/2016	Consumer	Cyndie Fitzgerald		Land Title Guarantee Company	Payment for TBD not credited to	Company position substantiated	5/24/2016
253214	4/25/2016	Consumer	Ashley Dennis		Metro Denver Title LLC	IRS and HOA not paid at closing	No further action required	6/8/2016
253341	5/5/2016	Consumer	Carol Saunders		American Heritage Title Agency	Check from 2011 not cashed; wants	No further action required	5/24/2016
253412	5/4/2016	Consumer	Robert Lynn		First Alliance Title, LLC	Wire fraud/funds wired to wrong acct	No further action required	6/30/2016
253425	5/14/2016	Consumer	Clifton Pepper		Land Title Guarantee Company	DOT from 2003 closing not released	No further action required	7/1/2016

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253455	5/12/2016	Consumer	Matthew Gohl		ServiceLink Title Agency, Inc.	Funds not issued timely, interest	No further action required	6/8/2016
253623	5/18/2016	Consumer	Mark Madero		Fidelity National Title Ins	alleged failure to provide clear	Company position substantiated	7/27/2016
253957	6/15/2016	Consumer	Kevin Snyder		Title One of Colorado, Inc	documents from closing not rec'd	Confirmed w/no further action required	7/12/2016
254063	6/22/2016	Consumer	Janyce Johanson		Fidelity National Title Company	seller proceeds not wired day of	Confirmed w/no further action required	7/27/2016
August 2016-October 2016								
21857	7/29/2016	Industry	Garry Wolff	TI Services	Amy Dorsey	violation of state insurance laws by	Determined allegation unsubstantiated -	8/10/2016
EC8533	9/19/2016	Industry	Kristin Hocker	Heritage Title	North American Title Company of	violation of Regulation 8-1-3, Section	Determined allegations	10/14/2016
253900	6/13/2016	Consumer	Abdal Bashshar		Chicago Title of Colorado	Alleged title company owed \$2500	Company position substantiated, No	8/1/2016
254066	6/24/2016	Consumer	Jean Musial		Homestead Title and Escrow	Alleged title company did not verify	Compromised settlement/resolution	8/11/2016
November 2016-January 2017								
22318	11/29/2016	Industry	Shawna		Staci Gallegos	Complainant not in industry but over	Complaint not substantiated.	12/13/2016
22504	10/17/2016	Industry	Kristin Hocker	Heritage Title	Land Title Gurantee Company	Alleged that respondent sponsored	Complaint not substantiated.	11/30/2016
256031	11/8/2016	Consumer	Steven Barrett		American Heritage Title Agency,	Complainant questioned whether title	Closed with no further action required	1/13/2017
255911	11/1/2016	Consumer	Lura Zimmerman		Fidelity National Title Ins Co	Disbursement of earnest money	Company position upheld; disbursed	1/19/2017
255819	10/25/2016	Consumer	Robyn Kube		Westcor Land Title Ins Company	Policy issuance delays, incorrect	Closed with no further action required;	12/30/2016
255067	9/6/2016	Consumer	Joseph Radtke		American Heritage Title Agency,	Closing costs	Company position substantiated, fees	11/18/2016
254894	8/24/2016	Consumer	Christine Arenas		Commonwealth Land Title Ins Co	Warranty Deed, legal description	Company position substantiated,	11/21/2016
February 2017-April 2017								
EC 8641	1/25/2017	Industry	Kristin Hocker	Heritage Title	Homestead Title & Escrow, Inc.	Complaint alleged Respondent	Determined allegation substantiated.	2/7/2017
EC 8644	1/4/2017	Industry	Kristin Hocker	Heritage Title	Linear Title	Complaint alleged Respondent	Event canceled. Had event taken place,	2/28/2017
EC 8774	3/23/2017	Industry	Robert Lindley	Canyon Title	Homestead Title & Escrow, Inc.	Complaint alleged Respondent may	Determined allegation unsubstantiated.	4/24/2017
EC 8804	3/27/2017	Industry	Diane Evans	Land Title	Stewart Title	Complaint alleged Respondent	Determined allegation unsubstantiated.	4/11/2017
EC 8534	9/20/2016	Referral-Division	Division of Insurance		Homestead Title & Escrow, Inc.	Referral included questions about 2	Determined close with no action.	4/24/2017
EC 8773	3/30/2017	Industry	Lou Italiano	Fidelity National	Colorado Escrow & Title	Complaint alleged Respondent	Determined allegation unsubstantiated	4/26/2017
EC 8772	3/22/2017	Industry	Robert Lindley	Canyon Title	Linear Title & Closing	Complaint alleged Respondent	Determined allegation substantiated.	4/26/2017
253958	6/16/2016	Consumer	Stephen Crout		Assured Title Agency LLC	Agency made 25,000 error on note	Determined the DOI did not have	3/6/2017
255820	10/25/2016	Consumer	Anthony Bradley		Stewart Title Guaranty Company	Company denying claim for lien	Company resolved issue - paid \$7000	3/7/2017
256301	12/2/2016	Consumer	Timothy Hastings		Land Title Guarantee Company	Authorized release of escrow funds	Agreed to compromised	2/27/2017
256474	12/14/2016	Consumer	William Vigeant		CBST Escrow, LLC	Errors in wired funds	Agent paid 2% interest based on one	3/7/2017
256724	12/23/2016	Consumer	Craig Jensen		Land Title Insurance Corp	Unclear	Resp indicates complainant not an	4/7/2017
256956	1/20/2017	Consumer	Tracy Pepper		Attorneys' Title Guaranty Fund	Lender - did not receive title policy	Policy issued; no further action	3/7/2017
256960	1/20/2017	Consumer	Ibrahim Kamara		Fidelity National Title Company	Claim denial	Company position upheld	4/7/2017
257294	2/8/2017	Consumer	Charles Sanchez		Chicago Title Insurance Company	Earnest money dispute; money not	Compromised Settlement/ \$5000	4/13/2017
257509	2/23/2017	Consumer	Richard Edwards		Stewart Title Guaranty Company	Deed of Trust not filed resulting in	Compromised Settlement/Overdue tax	4/13/2017
257549	2/27/2017	Consumer	Debi Sievers		Fidelity National Title Company	Unpaid water bill	Compromised	4/13/2017
257669	1/23/2017	Consumer	Francis O'Neill		Fidelity National Title Insurance	Alleges defense costs should have	Company position upheld	3/31/2017
257696	3/7/2017	Consumer	Joelene Inman		Attorneys' Title Guaranty Fund	Delayed payment of lien,	No further action required; resolved	4/18/2017
May 2017-July 2017								
256787	1/10/2017	Consumer	Rowena Cape		Canyon Title Company, LLC	Issue with contractor lien; intent to	Company position substantiated	6/6/2017
257147	2/1/2017	Consumer	Joshua Cohen		American Heritage Title Agency		Compromised Settlement/\$913.91 paid	
257287	2/8/2017	Consumer	Dawn Walker		Colorado Escrow & Title Services	Short sale charges	Company position substantiated	7/26/2017
257292	2/8/2017	Consumer	Gregory Race		Ascendent Title, Inc	DOT's not recorded, funds not	Compromised Settlement: Agency	7/17/2017

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257373	2/14/2017	Consumer	Richelle McKim		Land Title Guarantee Company	Earnest money dispute	Company position substantiated	5/9/2017
257668	3/6/2017	Consumer	Janelle Farr		Mortgage Connect, LP	DOT incorrect; company did not	Compromised Settlement/Resolution	5/5/2017
257670	3/6/2017	Consumer	Paul Braly		Fidelity National Title Company	Wire fraud; lost purchase \$\$	Company position substantiated	5/9/2017
257819	3/15/2017	Consumer	Jeff Corporo		First American Title Insurance Co	Failure to pay off loan/correct amount	Claim settled/\$5000	5/5/2017
258284	4/13/2017	Consumer	Peggy Harris		Chicago Title Ins Company	Denial of a claim	Company position substantiated	5/19/2017
258286	4/7/2017	Consumer	Julie Head		First American Title Insurance Co	Policy issuance/disagreement	Compromised Settlement/Resolution	7/27/2017
258288	4/7/2017	Consumer	Christopher		Chicago Title of Colorado, Inc	Failure to escrow landscape funds	Company position substantiated	7/17/2017
258400	4/19/2017	Consumer	James Park		Unified Title Company, LLC	Document recording issue; liens filed	No Action required	6/19/2017
258491	4/27/2017	Consumer	Arthur DeBrito		Unified Title Company, LLC	Overlooked/disregarded	Compromised Settlement/Resolution	6/13/2017
258684	5/11/2017	Consumer	Arthur DeBrito		Unified Title Company, LLC	Failure to provide settlement	Compromised Settlement/Resolution	6/13/2017
259010	5/25/2017	Consumer	Marc Kurtz		Unified Title Company, LLC	HOA loss assessment issue	Company position substantiated	7/28/2017
259282	5/22/2017	Consumer	Pamela Cress		ServiceLink LLC	\$1000 closing fee	Company position substantiated	7/31/2017
August 2017 - October 2017								
257843	3/16/2017	Consumer	Thomas Gart		Guardian Title Agency	Didn't pay water bill at closing	Company position substantiated	9/12/2017
259281	6/2/2017	Consumer	Joan Riordan	Megastar Holdings	Alliant National Title IC	Claim handling delay	Company position substantiated	10/30/2017
259504	6/21/2017	Consumer	Donald Alperstein		Fidelity National Title Ins	Claim handling delay	Claim settled	8/14/2017
259561	7/10/2017	Consumer	Jolene Reed		Land Title Guarantee Company	Policyholder service/customer service	Company position substantiated	8/11/2017
259664	6/28/2017	Consumer	Thomas Grosso		Otero County Title, Inc	Escrow/email wire fraud	Agency working w/complainant; no	8/9/2017
259769	7/24/2017	Consumer	Shelley Orvin		Stewart Title Guaranty Comp	Missed lien on closing	Compromised settlement/resolution	10/12/2017
259933	8/4/2017	Consumer	Lauren Reese		Colorado Professionals Title, LLC	Misleading instruction/req Owner's	Compromised	10/25/2017
260213	8/29/2017	Consumer	Ann Knight		Land Title Guarantee Company	Policyholder service/customer service	Company position substantiated	10/17/2017
EC 8606	12/13/2016	Industry	Garry Wolff	TI Services, LLC	First American Title Insurance Co	Complainant alleged the justification	Investigated No Action-complaint	10/30/2017
EC 9184	9/6/2017	Industry	John F Putt	Real estate broker	Mountain Land Title, LLC	Complainant alleged Respondent	Investigated No Action- Allegations	10/19/2017
November 2017 - January 2018								
259528	7/6/2017	Consumer			First American Title Insurance Co	Failure to collect payoff amount of	Made several requests of title company	1/8/2018
260114	8/18/2017	Consumer	Christine Hendricks		Fidelity National Title Ins	Failure to identify active litigation	Legal issue was not of record at time of	11/24/2017
260505	9/24/2017	Consumer	Rediet Biru		Capital Title, LLC	Failure to identify and disclose	Agency agreed to pay half of HOA dues	12/28/2017
260661	10/5/2017	Consumer	Paul Ward		First American Title Insurance Co	Failure to pay off bank loan timely	Company obtained payoff amount and	12/5/2017
260881	10/27/2017	Consumer	Lila Seal		Homestead Title & Escrow	Company requested overpaid amount	Issue resolved prior to complaint	12/12/2017
260961	11/2/2017	Consumer	Stacy Scott		North American Title Co of	Delays in disbursement of funds to	Company refunded escrow fee of \$130.	12/6/2017
261316	12/1/2017	Consumer	Alma Rivera-Avitia		Metro Denver Title LLC	Delays in return of earnest money	Closed, no further action required	1/10/2018
261476	12/13/2017	Consumer	Iris Peters		Empire Title of Colorado Springs,	Title did not disclose existence of	Buy/sell agreement did not disclose	1/12/2018
261505	12/15/2017	Consumer	Victor Cuppetilli		Allpine Title, Inc.	Alleged title company should not have	Water company provided backdated	1/23/2018
February 2018 - April 2018								
257146	2/1/2017	Consumer	Ignacio Arbelaez		Assured Title Agency, LLC	Overcharge of closing/settlement fees	Agency agreed to refund the difference	2/18/2018
260826	10/23/2017	Consumer	Warren Thomas		Westcor Land Title Ins Company	Failure to pay title claim	Claim not covered. Closed, Company in	3/9/2018
261669	1/3/2018	Lender/Consume	Lori Shaw		Homestead Title & Escrow	Failure to follow closing instructions	Closed, company position substantiated	2/12/2018
261766	12/19/2017	Consumer	Bailey Chapin		Land Title Guarantee Company	Buyer: Loss of earnest money	Dispute settled in court, awarded the	2/5/2018
261838	1/18/2018	RE	Dan Braun		First American Title Co	Issue with requirement to agree to	Company explained software and	2/23/2018
262167	2/13/2018	Consumer	Gregory Fox		Metro Denver Title LLC	Delayed payoff of loan resulting in	Agency explained reasons for delay,	3/19/2018
262176	2/14/2018	Consumer	Anh Nguyen		Town & Country Title Services	Portion of wired funds lost in	Agency was able to recover the majority	3/14/2018
262322	2/26/2018	Consumer	Michelle Stieben		Title One of Colorado, Inc	Concerned about potential identity	Title agency would not acknowledge	4/4/2018
May 2018-July 2018								
EC 9703	4/24/2018	Industry	Robert Lindley	Canyon Title	Ascendant Title, Inc.	Complainant alleged Ascendant Title	Investigated no action. Allegation	5/31/2018

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263316	5/24/2018	Consumer	Beverly Weinsheim		First American Title Ins Company	Error on warranty deed from 2009	Company indicates agency clsd and	7/30/2018
263434	6/5/2018	Consumer	Michael Walker		Title365	Alleged withheld add'l money owed	Complainant confused by settlement	7/27/2018
263121	5/3/2018	Consumer	Pearl Jean Hughes		Fidelity National Title Ins Comp	Alleged harassment in attempt to	Company response indicates in	7/30/2018
262389	3/8/2018	Consumer	Mark Pierce		Guardian Title	Alleged agency missed lien in title	No further action required;	7/30/2018
Aug 2018-Oct 2018								
EC 9913	8/31/2018	Consumer	Cynthia Blake		Assured Title Agency, LLC	Complainant alleged fraud related to	Investigated and Closed with No Action.	10/3/2018
EC 9951	9/5/2018	Industry	Kristin Hocker	Heritage Title	Land Title Guarantee Company	Complainant alleged Land Title	Investigated: Determined allegation	10/5/2018
263856	7/12/2018	Consumer	Zachary Siegel		Stewart Title Ins Company	Complainant indicates there is a	Company response that no claim has	10/30/2018
Nov 2018-Jan 2019								
EC 9268	10/5/2017	Referral from	Division of Insurance		Linda Cheryl Rogers	Respondent allegedly assisted	The Division of Insurance monitored	12/12/2018
EC 10035	11/5/2018	Failure to	Division of Insurance		TitleShield Agency, LLC/Debbie	Respondent failed to provide a	The Respondent responded and	1/8/2019
262671	3/28/2018	Consumer	Dana Borja		Commonwealth Land Title	Respondent did not identify	Respondent has agreed that a claim	11/1/2018
262946	4/19/2018	Consumer	Michelle Hall		Land Title Guarantee Company	Respondent did not identify or	Respondent released funds. As	1/17/2019
263206	5/11/2018	Consumer	Diane Arnett		Land Title Guarantee Company	Complainant questioned the	The title company closed in accordance	11/2/2018
263809	7/9/2018	Consumer	Charles Fath		Fidelity National Title Company	Complainant was concerned about	Amount charged to complainant was	11/21/2018
263960	7/19/2018	Consumer	Michael Huffman		Legend Title Company	Respondent did not adequately remit	Company error, they failed to transfer	12/17/2018
264201	8/7/2018	Consumer	Serena Eley		Land Title Guarantee Company	Respondent modified a notarized	Closer admitted to making corrections	11/20/2018
265287	11/7/2018	Consumer	John Nelson		Accurate Group, LLC	Respondent failed to clear liens on	Respondent paid the additional	11/30/2018
265509	11/27/2018	Consumer	Monica Bryant-Taylor		Colorado Professionals Title, LLC	Respondent failed to identify second	Respondent did identify the loan on the	12/27/2018
265513	11/27/2018	Consumer	Thomas Wood, Jr		Stewart Title Guaranty Company	Respondent should have covered	Respondent has been in contact with	1/9/2019
265871	1/2/2019	Consumer	Dean Tomsick		Alliant National Title Insurance	Respondent did not correctly identify	Complainant's driveway is owned by	1/30/2019
Feb 2019-April 2019								
EC 10057	11/7/2018	Industry	Travis Moore		JetClosing, Inc.	The agency may be operating and	Investigated. The Division determined	4/26/2019
265714	12/17/2018	Consumer	Kenneth Parker Lewis		Land Title Guarantee Company	CO taxes withheld were not computed	Two sellers; agency did not disburse	2/7/2019
265904	1/5/2019	Consumer	Rocky Cardwell		National 1 Source, Inc.	Did not follow closing instructions;	There were multiple changes to buy/sell	2/13/2019
266003	1/14/2019	Consumer	Mark Spivey		Alliant National Title Ins Company	Denial of lender claim	Agency missed a lien on closing. Lender	3/27/2019
266186	1/28/2019	Consumer	Jonathan Newton		Stewart Title Guaranty Company	Company refusing defense in suit	Company maintains it's a boundary	3/25/2016
May 2019-July 2019								
10466	5/3/2019	Industry	Josh Bullock		Servicelink, LLC	Allegation that Respondent engaging in	Upon review of initial complaint and	6/25/2019
EC 10365	3/21/2019	Industry	Gregg Coffman	Rocky Mountain	Tammy J. Ellley and Jenny L	Allegation that Respondents may have	Investigated: Determined allegations	6/25/2019
EC 10568	5/30/2019	Industry	Division of Insurance		First American Title Insurance	Respondent reported to the Division a	Upon receipt of the notification, the	7/31/2019
264618	9/14/2018	Consumer	Linda Marcum		Fidelity National Title Ins Company	Claim delays/denial. Consumer did not	Company originally denied claim. Consumer	6/28/2019
265627	12/9/2018	Consumer	Mark DiSanto		Colorado Escrow & Title Services	Title company sent earnest money to	This was a contractual issue and the DOI	5/2/2019
266115	1/23/2019	Consumer	Kenneth Parker		American Heritage Title Agency	Agency mis-calculated the mineral rights	After Division identified calculation errors	5/31/2019
266469	2/20/2019	Consumer	Stephanie Kinder		Stewart Title Guaranty Company	Title company missed a regional building	House was uninhabitable. Title company	7/3/2019
266757	3/15/2019	Consumer	Mark Spivey		Canyon Title Insurance	Title company missed a HUD lien on a	Title agency did miss the lien and agreed to	5/29/2019
267042	4/8/2019	Consumer	Joel Pugh		Land Title Guarantee Company	Seller/broker failed to disclose a pending	Title company released the escrow funds	6/13/2019
267049	4/8/2019	Consumer	Vincent Nocera		First American Title Insurance	Lender required concessions be lowered,	Advised consumer lender instructions have	6/3/2019
267069	4/10/2019	Consumer	Heike Neuhaus		Secured Land Transfers, LLC	Complainant and neighbor had signed	Title company provided copies of "void"	5/31/2019
267152	4/18/2019	Consumer	Bruce Peterson		Equitable Title Agency, LLC	Title company failed to pay water bill	Previous employee stopped pay on the	6/5/2019

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August 2019-October 2019								
244918	5/1/2014		Ferguson, Nancy		Title Resources Guaranty Company		Files affiliated with the TRG Investigation	10/24/2019
248144	3/23/2015		Marion, Douglas		Title Resources Guaranty Company		Files affiliated with the TRG Investigation	11/1/2019
244206	2/14/2014		David Schmidt		Title Resources Guaranty Company		Files affiliated with the TRG Investigation	11/1/2019
267783	6/14/2019		Bradford, Brian		Secured Land Transfers, LLC	Complainant alleged the title company	Title company indicates did not have SSN	9/6/2019
267832	6/18/2019		Muhler, Wayne		First American Title Insurance	Believed he had purchased oil/mineral	Company provided documentation that	8/23/2019
268041	7/9/2019		Moseley, Gaye		First American Title Insurance	Complainant lost value of land believed to	It was unclear whether the corner of land	10/23/2019
268250	7/26/2019		Hare, Susan		Elbert County Abstract & Title	Alleges agency failed to record water	Title agency reimbursed the attorney fees	10/9/2019
268351	8/6/2019		Shakib, Yoram		Chicago Title Insurance Company	Company failed to record parcel B of a	Company hired an attorney to cure the	9/5/2019
268359	8/7/2019		Eden, Elisabeth		Stewart Title Guaranty Company	Title company failed to pay water bill	Water dept had informed agency they	10/4/2019
268761	9/10/2019		Ponton, Carol		American Heritage Title Agency, Inc	Title company wouldn't issue overage to	Complainant hadn't signed the 3rd party	10/3/2019
Nov 2019-January 2020								
268727	9/6/2019	Consumer	Cunningham, William		Commonwealth Land Title Ins Co	Delay in claim handling/settlement offer	Complainant attempted to divide land and	12/2/2019
268786	9/11/2019	Consumer/Attorney	French, Joseph		Fidelity National Title Ins Company	Failure to communicate/respond to insd's	Company indicates the complainant	11/20/2019
269322	10/28/2019	Consumer	Chetwin, Cliford		Land Title Guarantee Company	Not returning calls and/or addressing	Agency addressed communication issue	12/3/2019
269608	11/19/2019	Consumer	Innes, Robert		Attorneys' Title Guaranty Fund	Escrow collected 2 mos HOA dues but	Company paid the HOA dues and interest	12/11/2019
269662	11/22/2019	Consumer	Eck, Steve		Attorneys' Title Guaranty Fund	Failure to pay HELOC on refinance	Information from company indicates they	12/18/2019
269711	11/29/2019	Consumer	Kaufman, Jeanie		Tiago Title	Failure to disburse timely, resulting in	Company did not disburse water company	1/28/2020
Feb 2020 - April 2020								
269676	11/24/2019	Consumer	Julya Sembrat		Town and Country Title Services	Failure to pay taxes from 2011 sale	Closed w/no action. The allegation was	3/2/2020
269766	12/4/2019	Consumer	Alexa Easterly		Metro Denver Title, LLC	Agency failed to follow closing	The transaction was the result of a divorce	2/11/2020
269996	12/30/2019	Consumer	Steve Eck		Dakota Homestead Title Ins Company	Complainant refinanced and appeared	DHTIC was the underwriting in a 2009	2/11/2020
270913	3/11/2020	Consumer	Joan Chavez		Equitable Title Agency	Agency did not record the Deed timely,	Agency agreed the Deed was not recorded	4/21/2020
EC 11231	2/26/2020	Industry	Ryan Strubal	Colorado	Company/Oscar Perales	employee with Land Title Guarantee	the Division determined the allegation is	3/25/2020
EC 11203	2/28/2020	Judicial District	Dillon Waggoner	Abstract Company	Alpine Title, LLC	closed a trasction without good funds.	the District Attorneys office by Dillon	3/25/2020
May 2020-July 2020								
EC11232	2/28/2020	Industry	James Duncan	Fidelity National Title	Ascendant Title, Inc.	Complaint alleged agency offering free O&E reports	Investigated. Determined allegation substantiated. Closed with a Warning.	6/26/2020
EC 11354	5/1/2020	Referral from Colorado	Colorado Division of Insurance		Metro Denver Title, LLC dba First Integ	Referral included issues regarding simultaneous closings and discrepancies between the document dates and dates the documents were executed.	Investigated. Determined allegation substantiated. Escrow closer failed to change the pre-printed dates on the documents before obtaining the signatures from the parties of the transaction. Closed with a Warning.	7/10/2020
EC 11422	6/5/2020	Industry	James Duncan	Fidelity National Title	Advanced Title Technology, Inc.	Complaint alleged Respondent offering a new bundled fee that was lower than the previous filed fee.	Investigated. Determined fee in question was filed with the Division. Investigation revealed a discrepancy between the fees filed with the Division and the fees on the Respondent's website. Closed with a Warning.	7/15/2020
270202	1/17/2020	Consumer	Jacqueline Clark		Land Title Guarantee Company	Delay in issuing title policy	Title only transaction. The issue was resolved same day complaint filed. Closed with no further action needed.	7/6/2020

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270945	3/16/2020	Consumer	Kathryn Hicklin		Ascendant Title, Inc.	Unable to obtain copy of documents from closing.	Title company closed with 4 days notice and was given incorrect informatin regarding HOA. After closing seller advised of 2 HOA's. Title company held off disbursing seller proceeds until next biz day after closing. All HOA and final disbursements made on March 4, which was just 4 business after closing. Closed with no further action needed.	7/6/2020
271013	3/23/2020	Consumer	Jeffrey Green		Fidelity National Title Ins Company	Title company overpaid the lender; requests overage from company.	Title company paid according to closing instructions and payoff statemment. Any overage would come from mortgage company. No further action necessary.	7/2/2020
271080	3/30/2020	Consumer	Priya Magesh		Parkway Title, Inc.	Alleges required to pay for own title policy from owner/affiliate of seller (builder). Title fees seemed higher than normal.	Title company returned \$116 in over charges related to recording fees. Title company also refunded \$400 for dissatisfied customer.	
August 2020 - October 2020								
270181	1/15/2020	Consumer	Phillip Weathers		First American Title Ins Company	Zoning issues with City/Cty of Denver. Property cannot be used as a residence. Sold as a residence.	Zoning issues with purchased property. Purchased OEC but coverage denied. Complainant filed litigation	8/4/2020
272256	4/22/2020	Consumer	Fred Schneider		Land Title Guarantee Company	Complainant alleges the company debited him too much on settlement statement and still owes him money.	Company originally closed and debited seller taxes on an entire parcel of property. However, seller only sold a portion of property. Company had to revise the settlement statement, contact buyer and obtain the excess amount credited. Revised settlement statement reflected corrected amounts. Complainant not understanding the math and believes he is still owed money. Reviewed calculations and it appears the revised settlement statement is accurate.	10/14/2020
272266	7/30/2020	Consumer	Veslava Tubbs		Metro Denver Title LLC	Failure to pay homeowner premium	Agency sent wrong policy number on the check so homeowner insurer credited wrong account. The issue was resolved between all parties.	9/22/2020
272339	8/6/2020	Consumer	Clyde Mancuso		Stewart Title Company	Failure to identify an HOA assessment prior to closing	Assessment made day before closing with eff date day after (6/1). Seller and Buyer new it was coming but didn't know amount. They agreed by contract to credit buyer \$4500 toward assessment. No further action.	9/25/2020
Nov 2020-Jan 2021								

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271104	4/1/2020	Consumer	Karen Frisone		First American Title Ins Company	Issue w/lot dispute. Unable to file claim	Neighbor tearing down complainant's fence. Alleged FATIC issued title policy. However, FATIC had no record of a policy. Closed/no further action-unable to assist w/o identification of correct title company	12/4/2020
271426	5/8/2020	Consumer	Megan Guerrie		Tiago Title	Failure to pay water bill	Buyer received water bill; title company has not paid it yet. Company paid \$91 balance	12/4/2020
271793	6/16/2020	Consumer	Tony Emerson		Commonwealth Land Title Ins Co	Delay in Claim Handling	Title company agreed it erred in location of highway easement. Delays result of complainant/complainant's attorneys not providing requested information; closed no further action at this time.	1/4/2021
271796	6/16/2020	Consumer	Ruth Cirillo		Fidelity National Title Ins Company	Illegal land swap; questioned whether title company should have identified when purchased.	The illegal land swap was not in the public records. Closed, no further action.	12/9/2020
271924	6/29/2020	Consumer	Debra Borel		First Integrity Title National Solutions	Failure to pay HOA dues or working capital after closing	Title company had failed to pay all of the required fees to HOA. Paid \$1821 to the HOA/Closed as settled.	12/21/2020
272004	7/7/2020	Consumer	Felicia Clark		Stewart Title Guaranty Company	Alleged title company overcharged title rates/fees.	Title company provided documentation that she was not charged all of the premiums/fees she alleged. Split by Buyer/Seller. Closed, no further action.	12/21/2020
272718	9/11/2020	Consumer	Elizabeth Riley-Nicholson		Land Title Guarantee Company	Requested an accounting of funds sent to escrow and alleged was not receiving accurate info from company	Company has provided all documents and accounting of funds several times through attorneys. No further action	12/21/2020
273058	10/17/2020	Consumer	Nicole Slee		First American Title Ins Company	Escrowed \$\$ meant for HOA assessment were returned to seller	Funds escrowed for HOA assessment for 1 year. When year up the HOA had not issued the assessment. Title company returned money to seller without receiving signatures from all parties. Title company reimbursed buyer for the HOA Assessment of \$3500.	1/8/2021
273708	12/17/2020	Consumer	Michelle Kaczor		American Heritage Title	Company sent payoff to wrong institution; not addressing issue timely	Agency sent money to wrong institution. After DOI involved company did three way call to contact the bank with money, ensure it was returned and then wired it to the correct bank. Total time to resolve was 4 months but less than 1 month after DOI involved.	1/21/2021

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268440	8/14/2019	Consumer	Cyndee Stegall		Chicago Title Insurance Company	Complainant purchased land to build upon. After purchased was informed that land owned by other parties. Claim filed with title company	Company was finally able to clear the issues with the vesting deed in March 2021. File had remained open while company provided updates every 30 days and issue fully resolved.	3/24/2021
EC 10603	6/13/2019	Consumer	Janessa Straach		ABC Title & Closing Services, LLC	Alleged title company removed a \$600 credit for tree removal from settlement statement without authroization and didn't receive a copy of the amended statement.	Allegations unsubstantiated. The amended settlement statement was subsequently provided to Complainant. The Seller paid \$600 for tree removal outside of closing. The adjustment was made on the settlement statement reflecting the payment made for tree removal. The statement balanced and no other funds were due the Buyer.	3/4/2021
EC 11940	2/5/2021	Consumer	Jennifer Caldwell		Trinidad Abstract & Title Co.	Complainant alleged Respondent may have prepared fraudulent deed involving a real estate transaction.	The investigation revealed the Respondent didn't conduct a real estate closing involving the subject property. Based upon review of the evidence, it appears a real estate transaction may have occurred between two private parties and did not involve the Respondent. The investigation revealed the Respondent did not conduct the real estate closing, issue a title insurance policy or receipt any funds in connection with a real estate transaction between the seller and subsequent buyers of the subject property. It appears an individual associated with the Respondent may have notarized the subject quit claim deeds in question but the evidence obtained during this investigation does not support the allegations that the Respondent performed any real estate closing or receipted any funds associated with the property. The investigation revealed the individual who may have notarized the quit claim deeds in question is deceased. Based upon the investigation, it appears the said individual died in 2018 and the questionable real estate transaction between the private parties occurred in 2016. Unable to obtain any	4/29/2021

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272298	8/3/2020	Consumer	Erin Hill-Johnson		Land Title Insurance Corporation	Complainant alleged the title company mishandled funds	Seller proceeds held in escrow pending legal documentation to release. Funds were released in increments with a balance still remaining. File closed with no further action needed.	6/18/2021
272559	8/26/2020	Consumer	Robert Myers		North American Title Ins Company	Buyer could not get company to correct the Warranty Deed	Warranty Deed listed the seller as grantor and grantee; buyer notified someone in OH but did not get resolved until complaint submitted. Seller executed corrected document.	5/5/2021
272716	9/11/2020	Consumer	David William Keith		Fidelity National Title Ins Company	Purchased land in 2018; 2020 Deed still was not recorded	Company was informed by county that previous Deed had not conveyed properly. Company opened claim in Nov 2018 but did not keep insured informed. DOI required 30 day status letters. Company hired attorney and claim was resolved in June 2021.	6/30/2021
272895	10/2/2020	Consumer	Allen Barth		WFG National Title Ins Company	Company did not pay HOA dues collected at closing	Company response indicates original checks were never cashed. After DOI involvement, Company stopped pay and reissued chks.	5/5/2021
273634	12/9/2020	Consumer	Araceli Estrada		First Alliance Title, LLC	Missed lien recorded in 2003 when closing on property in 2015	Title company was able to release tht DOT from the previous owner. The lender had not released the lien prior to the sale in 2015.	5/6/2021
273838	12/30/2020	Consumer	Brian Adams		American Heritage Title Agency	Release of earnest money to buyer	Underwriter (Commonwealth) responded on behalf of agency. Earnest money held during dispute. Courts referred to mediation and earnest money was split between parties.	5/6/2021
273920	1/7/2021	Consumer	Dennis Ensminger		Title One of Colorado	Agency paid water bill late; failed to communicate with complainant.	Title company failed to pay water bill timely and charge seller for 5 days that he did not own property. Resolved with overage being paid back to seller.	5/6/2021
273993	1/13/2021	Consumer	Thalia Maria Oster		Title 38, Inc.	Title company did not timely remit homeowner ins premium.	Initial ACH didn't clear in July but company did not identify or correct until complainant contacted them in October. Ultimately HO policy premium paid.	5/7/2021
275927	6/14/2021	Consumer	Daniel Kozdron		First American Title Ins Company	Title company missed a water lien on the property. Complainant had to pay the lien off	After complaint filed the company agreed to reimburse the complainant \$3,081.71	7/7/2021
EC 10225	1/24/2019	Consumer	Brandon Reed	Universal Lending	First American Title Ins Company	Title company bundling estimated governr	The allegations were substantiated and the	7/15/2021
EC 12209	6/25/2021	Industry	Ray Catulli		Frank Golob	Complainant alleged that the respondent	The allegations were unsubstantiated. The	7/7/2021

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272077	7/14/2020	Consumer	James Harding		Stewart Title Company	Failed to release lein resulting in delayed refinance	Lender should have released lien; title comp did not charge lien release fee. Comp position substantiated	8/17/2021
274006	1/14/2021	Consumer	Gary Clasby		CBST Escrow, LLC	Released earnest money to buyer w/o proper signature from seller	Respondent indicated closer and assistant did not follow company procedures. Settled by issuing \$5000 check to complainant.	9/8/2021
274173	1/26/2021	Consumer	Adam Culp		Priority Title & Escrow	Alleges business check for closing costs was lost and title entity owes him the money	The title company never received the check, transaction did not close. Therefore, they do not owe the money.	8/27/2021
274725	3/5/2021	Consumer	Olga Borukhova		Tiago Title	Buyer complaint that earnest money given to seller rather than returned.	Buy/sell agreement included add'l provision that earnest money hard and not refundable.	8/27/2021
275018	3/30/2021	Consumer	Monica Maquingnaz		Ascendant National Title, LLC	Complainant overcharged on property taxes, wants refund	Delay getting overage checks issued due to Covid and staff not working on daily basis. Checks issued on 3/30, same date complaint filed)	8/27/2021
275719	5/27/2021	Consumer	Patricia Vannoy		Commonwealth Land Title Ins Co	Filed claim but company did not communicate since Sept 2020	Division's intervention prompted status letters/communication every 30 days. Claim settled.	9/13/2021
276039	6/24/2021	Consumer	Douglas Bruce		Empire Title of Colorado Springs	Seller believed title company overcharged him for services	Review of charges shows complainant was not overcharged	8/13/2021
276373	7/21/2021	Consumer	Francesco Figlia		Land Title Guarantee Company	Comp placed stop pay on check, seller had \$12 bank fee	Last minute changes to settlement disclosure resulted in underpayment to seller. Check issued but overage sent to lender who then issued overage. Company covered the \$12 bank fee.	9/13/2021
276507	8/2/2021	Consumer	Jeffrey Fox		Fidelity National Title Ins Company	Company failed to obtain properly notarized documents	Company did have Cert of Compliance from Hawaii notary. Complainant wanted the CoC recorded. Company agreed to record document	9/29/2021
276551	8/5/2021	Consumer	Brian Adams		RealTech Title LLC	Settlement statement err resulting in overcharge of commission. Payment has not been forwarded to seller.	Company paid the seller \$3800 due and \$35 interest due to the delay in handling.	9/15/2021

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EC 12388	10/8/2021	Referral-Division of Insurance Property, Casualty, Title Rates & Forms Section	Division of Insurance		Patriot Title Agency	Agency failed to place on file closing and settlement fees as required by Colorado Insurance Regulation 8-1-1.	The Property and Casualty Rate and Forms Section conducted an investigation and determined the Respondent had not filed closing and settlement fees pursuant to Regulation 8-1-1. The Rate and Form Analyst attempted to bring the agency into compliance. The agency failed to promptly submit a complying fee filing. After several months, the Respondent submitted a complying filing on August 26, 2021. The failure of the agency to promptly file a complying filing resulted in a referral to the	10/29/2021
EC 12306	8/24/2021	Referral-Division of Insurance Property, Casualty, Title Rates & Forms Section	Division of Insurance		Swan Title Corporation	Agency failed to place on file closing and settlement fees as required by Colorado Insurance Regulation 8-1-1.	The Property and Casualty Rate and Forms Section conducted an investigation and determined the Respondent had not filed closing and settlement fees pursuant to Regulation 8-1-1. The Rate and Form Analyst attempted to bring the agency into compliance. The agency failed to promptly submit a complying fee filing. After several months, the Respondent submitted a complying filing on September 17, 2021. The failure of the agency to promptly file a	10/29/2021
Closed November 1, 2021 - January 31, 2022								
277614	11/5/2021	Consumer	Tasha Domashovetz		Chicago Title of Colorado	Earnest money not returned after 120 day waiting period	Respondent had already initiated the refund same date complaint received. By time of response the company had already	12/3/2021
277744	11/15/2021	Consumer	Kellen Schull		Ascendant National Title, LLC	Closing issues w/water & sewer transfer and fees charged	Buyer of property, HOA not transferred correctly, water not transferred to new owners, incorrect lender closing fee charged (refunded \$50). Additional 175.70 refunded. Buyer and Seller agreed to handle HOA and water outside of closing. No further action needed.	1/13/2021
278274	12/31/2021	Consumer	Keith Lammey		South Fork Title, LLC	HOA concerned that status letters not requested prior to sale	Resolved, three particular closings. Issue was that title company not providing DOT after sale to HOA. Was not aware they needed to. No further action.	1/21/2021
EC 12349	9/16/2021	Consumer	Abby Renner		Homelight Title Colorado, LLC	Referral from Consumer Services	Based upon the review of the documents, it	11/23/2021
EC 11635	9/14/2020	Division of Insurance	Division of Insurance		Ascendant Title, Inc.	Division of Insurance opened case based	Previous case EC 11635 was opened as a	11/18/2021
Closed February 1, 2022 - April 30, 2022								
276440	7/27/2021	Consumer	Stephanie Vinton		Canyon Title Company LLC	Customer service and release of personal information	Company explained it had not released information and apologized.	4/28/2022

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278138	12/17/2021	Consumer	Dennis Briggs		Boston National Title Agency, LLC	Company failed to release a judgement following a refinance.	Company filed the release of judgment with District Court and recorded closing documents	2/9/2022
278439	12/31/2021	Consumer	Keith Lammey		Colorado Title & Closing Services,	Did not collect or pay the status letter fee	Status letter fee identified after under contract. Seller/buyer settled outside of closing. No further action needed.	2/9/2022
278892	2/13/2022	Consumer	Russell Lenhart		First American Title Ins Company	Delay in wiring funds	Delays a result of needing correct wire account numbers. No further action needed	3/1/2017
EC 12562	1/4/2022	Consumer	Michael Laden		Stewart Title Guaranty Company	Referral from Consumer Services (278154) the complainant is alleging the respondent violated closing instructions by releasing their mortgage without collecting sufficient funds.	Upon review of the documents, the Respondent admits the escrow closer made a mistake when transposing the amount of the mortgage payoff from the payoff statement to the settlement statement. The investigation revealed that upon learning of the mistake, the escrow officer was proactive in obtaining the difference of the amount that should have been paid by the seller to pay of his first lien mortgage. The difference (shortage) was in fact the seller's obligation to pay. The investigation revealed the seller paid the shortage upon being contacted by the	3/30/2022
May 2022-July 2022								
276919	9/7/2021	Consumer	Jenette Lacey		Paramount Title Agency, LLC	Complainant alleged the title agency failed to record a partial DOT	Issue was contractual matter between owner and complainant. No further action necessary	5/23/2022
277145	9/27/2021	Consumer	Apryle Tepper		Metro Denver Title, LLC	Alleges failure to collect HOA working capital of \$801	Agency agrees they erred in not putting the amount on settlement statement but the amount is still owed by the buyer.	5/11/2022
279742	4/9/2022	Consumer	Vincent Teran		RealTech Title LLC	Poor customer service and issues with notary (paperwork printed on thin paper) had to re-sign paperwork 7 days after closing	Agency addressing the customer service concerns and no longer using the notary to conduct closings	6/23/2022
280282	5/15/2022	Consumer	Muhammad Khan		Homestead Title & Escrow	Water bill did not get paid after closing.	Bill was paid prior to complaint being submitted. It was a mistake on part of closer and when brought to their attention corrected right away.	7/12/2022
August 2022 - October 2022								
277764	11/16/2021	Consumer	Jason Mackintosh		First American Title Ins Company	Commercial transation, charged for survey that should have been charged to the buyer	Company inadvertently added the survey charge to the seller's settlement and stormwater payment was stopped, for reasons unknown. Resolved 1/2022 but file was not closed until 9/2/2022. \$1710.94 returned or credited to the seller.	9/2/2022

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279490	3/24/2022	Consumer	Ashleigh Roth		Washington County Title Comp	Complainant has been trying to purchase house for 3 years, problems with title work	All delays were because of issues with the title and providing clear title. Attorneys for seller worked with title company.	8/26/2022
279509	3/26/2022	Consumer	William Brookbank		Tiago Title	Complainant had lien on property that was not paid when property sold.	Certain requirements under Title 38 regarding mechanics liens were not met. The lien was not valid at the time of sale.	8/25/2022
280052	4/28/2022	Consumer	Angela Buckley		Fidelity National Title Ins Company	Filed complaint to obtain claim status, lack of communication	Company determined value of property lost was \$1500 and made settlement offer. The complainant disputes property value. Dol cannot determine value.	9/29/2022
280217	5/10/2022	Consumer	Richard Heinrich		Fidelity National Title Ins Company	Alleges company closed on a previous transaction and certain parking spaces should not have been included in the sale as the prior owner no longer had ownership.	Complainant was not a party to the transaction. When he purchased his property two spaces were included in the WD but not the two that he believes should have been. Company investigated on behalf of their policyholder and did not find any issues.	8/15/2022
281119	7/14/2022	Consumer	Susan Hubbard		Chicago Title of Colorado	Title company did not pay off HUD lien for seller	Company did pay the lien for the benefit of their insured; however, they are pursuing the seller for the recovery.	9/1/2022
EC 12963	8/29/2022	Consumer	City of Thornton		TCOD, LLC dba Prime Title	Complaint alleges significant delays in processing and handling of a real estate transaction including the funding and wire out of the funds to the appropriate party. The complaint indicated the said real estate transaction was transferred to TCOD, LLC dba Prime Title from a different title agency.	Upon review of the written response and supplemental documentation, it appears the complaint alleging a significant delay in the processing and closing of the real estate transaction on behalf of the Complainant was due to delays and the failure of the previous title entity to forward and provide a complete copy of the title file to Respondent in order to complete and close the real estate transaction. The investigation revealed that upon receipt of the file from previous title entity, the Respondent appropriately closed the transaction and disbursed all funds pursuant to written instructions. The investigation did not uncover any consumer harm or violations of insurance laws or regulations by the Respondent. Determined to close case with no action.	9/27/2022
Nov 2022-Jan 2023								
277947	12/3/2021	Consumer	Richard Ferrell		Southwest Title Co LLC	Incorrect legal description, unable to sell	Title entity indicates there was no owners' insurance title policy. Unable to assist. Did not hear back from complainant	1/20/2023

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279183	3/3/2022	Consumer	Kara Thomas		Title One of Colorado, Inc.	HOA dues not paid timely	Two HOA's. One paid, the other not. Confusion during COVID. 2nd HOA paid the following month.	1/18/2023
279461	3/22/2022	Consumer	Liza Alarid		Central Colorado Title & Escrow	Title entity incorrectly recorded legal description. Ownership not transferred to buyer	Title entity obtained revised deed w/seller signatures. Issue resolved April 2022.	1/25/2023
279795	4/13/2022	Consumer	Jay Sandstrom		Empire Title North	Title company did not verify wiring instructions and sent \$185K to incorrect entity.	Underwriter paid claim and released the DOT in Aug 2022	1/26/2023
281091	7/13/2022	Consumer	Jim Oconnor		Menke Abstract and Title Company	Complaint about closing fees and misleading information	Closing fees charged as filed. Refer to Investigations for further review of discrepancies	11/1/2022
281116	7/14/2022	Consumer	Sebastian Sainz		Fidelity National Title Ins Company	Missed lien payoff. The prior lienholder served foreclosure notification. Must be paid by Aug 2022.	Company retained counsel to represent insureds in 2021. Lienholder sent notice of foreclosure sale in May, 2022. Company paid lienholder on 7/29/22 and canceled the notice of sale.	1/18/2023
281485	8/10/2022	Consumer	Marsha Taylor		Colorado Professionals Title/Equity Tit	Delayed payment of HO insurance, water escrow and HOA transfer fee	After several conversations with Equity Title finally received update. Company paid \$1319 to cover water escrow, status letter fee, HOA dues and transfer fees and refunded closing fee. Equity Title stepped in on behalf of CO Professionals	11/28/2022
281568	8/16/2022	Consumer	Anthony Farrington		Southwest Title Co LLC	Return of 2x \$500 earnest money checks after purchase of mining claims paid in cash w/no title services provided	Earnest money dispute. Company received notice from buyer but not seller. Agreed to start the 120 days after complaint received.	11/4/2022
Feb 2023 - April 2023								
281552	8/9/2022	Consumer	Mary Nyman		Chicago Title Ins Company	questioned disbursement; thought shorted in the payoff	Company provided settlement disclosure; disbursement amounts were accurate.	3/9/2023
282417	10/12/2022	Consumer	Heather Dray		Commonwealth Land Title Ins Co	Foreclosure sale, home unsafe to live in.	Company re-opened the claim.	4/6/2023
283130	11/29/2022	Consumer	Gail deVore		Southwest Title Co LLC	Title company failed to pay off loan with money held in escrow	Title company pursuing a quiet title action	4/4/2023
283537	12/22/2022	Consumer	Robin Wolin		Attorneys' Title Guaranty Fund	Title agent was to increase coverage limit on owners' policy to cover construction of new home. Premium paid but coverage never increased	Although title company did not appear to be the insurer on the increased coverage amount they agreed to refund the \$1940 premium paid.	4/3/2023
284585	2/15/2023	Consumer	Laura Coram		Land Title Guarantee Company	Earnest money not released after 120 days	There is a dispute between the parties. Title company will not release the earnest money without direction from the courts or an agreement between the involved parties.	3/27/2023

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285214	3/21/2023	Consumer	Peter Coulter		Land Title Guarnatee Company	Complainant alleges property stolen from him.	Company would not release information concerning the transaction as the complainant is not a party to the contract. Appears a commercial company purchased land in which taxes had not been paid. Closed file, unable to assist.	4/19/2023
EC 13165	1/25/2023	Industry	First American National Title Insurance Company		First American Title Ins Company of Delta Co	Allegations of unauthorized use of complainant's name. Respondent is unlicensed.	The investigation revealed that First American Title Ins Company of Delta Co is not a license title entity in Colorado. The investigation revealed the entity's name was being used as part of a Mexican timeshare scam and the scammers created a bogus website utilizing the name First American Title Co of Delta County. The Division referred the matter to the Colorado Bureau of Investigation and the CBI confirmed the website had been inactivated and was no longer accessible to the public.	2/14/2023
EC13057	12/7/2022	Consumer	Julie Sisson		Equity Title Agency	Consumer complaint (282043) referred from Consumer Services that included substantial delays in the title agency refunding appropriate overage paid on final water bill and the title agency not effectively responding to multiple inquiries from Complainant. The allegations included delays in disbursing funds.	Upon review of the documents, the investigation revealed the Respondent paid the final water bill and issued a refund check to the consumer. The refund check was issued to the consumer about 60 days after the closing date of the transaction. Colorado Insurance Regulation 8-1-4, Section 5 (f) allows the title entity up to 120 days to refund the funds to the appropriate party of the transaction. The investigation revealed the complainant allegations unsubstantiated and no evidence of consumer harm.	3/14/2023

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EC12965	9/26/2022		Division of Insurance		Meridian Title & Escrow	The Division received information concerning alleged trust account deficiencies of approximately \$18,000. The Division opened an investigation to look into the matter.	The Division received information concerning alleged trust account deficiencies of approximately \$18,000. The Division opened and investigation to look into the matter. The investigation revealed that the Respondent had failed to perform post trust reconciliation follow up on a number of out of balance files and outstanding checks. The issues include a number of closed files that had either a shortage or an overage of funds in the file (out of balance files) which resulted in a shortage in the trust account. The investigation revealed that the Respondent rectified the shortage by transferring the appropriate funds from the business operating account to cover the identified shortage. The investigation didn't reveal any claims or consumer harm as a result of the deficiency. The investigation revealed the Respondent has implemented internal controls such as utilizing the services of a third-party to assist with the monitoring of out of balance files and performance of the three-way reconciliation of the trust account.	3/15/2023	
5/1/2023 - July 31, 2023									
281838	9/5/2022	Consumer	Henry Wettstein		Fidelity National Title Ins Company	Title company failed to find lien then asked seller to pay it back.	Company did include the amount as credit on settlement statement but the complainant deducted it when brought \$\$ to closing. Company closed with reduced amount. Company agreed to settle amount owed. Complainant paid it.	6/21/2023	
282085	9/21/2022	Consumer	Mike Wollworth		First American Title Ins Company	Company did not pay property taxes at 3/1/22 closing	Agent/Title One erred at closing. Title agency paid taxes and additional fees of \$2,941.	7/9/2023	
285095	3/15/2023	Consumer	Elizabeth Mcurtrie		Title Company of the Rockies, LLC	Complainant alleges bias when processing mortgage loan which resulted in declination	Closed as question of fact, no action.	6/13/2023	
285290	3/24/2023	Consumer	Henry Tiberi		Attorneys' Title Guaranty Fund	Possible error, an encumbrance was not	Company asserts no error was made in	7/28/2023	

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EC10467	5/3/2019	Industry	Greg Pater-Homewise Docs		Land Title Guarantee	Complaint alleged erroneous charges to consumers involving Association Online. The complaint alleged Respondent obtaining HOA management documents and charging consumers an excessive amount beyond the amount HOAs charge consumers for the CIC (Common Interest Community) CCR (Covenants, Conditions, Restrictions) documents.	The investigation revealed that the Document Service Procurement Fee identified in the Respondent's closing and settlement filing was deleted from the Respondent's Fall 2019 fee filing. Upon review of the Respondent's Fall 2020 fee filing, the filing doesn't include the subject fee that caused the initial complaint.	7/17/2023
EC12965	8/27/2019	Industry	Division of Insurance		Tiago Title	Referral alleged Respondent had not been responsive to the Division of Real Estate's investigation concerning the handling of a real estate closing.	The Division of Insurance closed this investigation case. The referral didn't include allegations concerning any wrong doing by the Respondent or violations of insurance and real estate laws and regulations. It appears the title agency may not have responded and provided documents requested by DRE on a complaint involving a investigation of the activities of licensed real estate professional	6/30/2023
Aug. 1, 2023 - October 31, 2023								
286446	6/2/2023	Consumer	Joshua Mahaffey		First National Title Ins Company	Claim closed on mechanic lien that comp aware of was not paid.	Company indicates no action initiated therefore the lien never attached. Claim closed since statement expired.	9/15/2023
287118	7/13/2023	Consumer	Kevin Geiss		Title Resources Guaranty Company	Claim denied because title transferred upon death of one of the parties, policy void	Question of Fact, company maintained denial	8/22/2023
287142	7/14/2023	Consumer	Cathia Bell		Stewart Title Guaranty Company	Lender on property, sold but alleged forgery. Resulted in foreclosure, lender retained property. Company denied claim	Question of Fact, company maintained denial	8/22/2023
287802	8/16/2023	Consumer	Ryan Horace		Commonwealth Land Title Ins Co	Alleges the company failed to tender defense in litigation	Company denies, offered defense in 3 counts but denied in 4th. DOI cannot compel defense	9/6/2023

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EC12942	8/29/2022	Consumer	City of Thornton		Empire Title North	Complaint alleges significant delays in processing and handling of a real estate transaction including the funding and wire out of the funds to the appropriate party. The complaint indicated the said real estate transaction was transferred to TCOD, LLC dba Prime Title from a different title agency.	The investigation revealed the Respondent agency closed its title insurance operations. The subject transaction was transferred to a different title agency for completion with the assistance of the title insurance company. The delay in the processing and closing the subject transaction was due in part to a delay in forwarding the title -and closing and escrow file and the subject funds to the new agency for completion. Upon receipt of the transaction file from Respondent title agency the new title agency appropriately completed the transaction. No evidence of consumer harm.	9/27/2023
EC12744	4/15/2022	Consumer	Lynda Carter		Menke Abstract and Title Company	Alleged issues with escrow and failure to timely file with Conejo county. Additionally, the complaint allegations include Respondent failing to respond to Complainant's multiple email status requests, and no one available and present at the Respondent's place of business. The Complainant alleges the Respondent is holding \$15,000 in funds and has not recorded the documents with the county clerk and recorder.	Upon review of the responsive documents, it appears the complaint allegations are unsubstantiated. The investigation revealed the transaction in question involved vacant land in the amount of \$15,000 and was conditioned upon an agreement between the seller who is the Personal Representative of his deceased father's estate and the buyer who is the business partner of the complainant in this case. The Respondent indicated that the attorney representing the seller initially engaged the title entity to close the real estate transaction and held the subject funds. The Respondent indicated that the title agency had not received the subject funds in question. The Respondent also indicated that he is communicating with the seller's attorney and will complete the transaction as soon as the title agency receives written instructions and full funding to close the transaction and recordation of the documents. The investigation revealed the Complainant is not a party to the subject transaction. No evidence of consumer harm or consumer	9/27/2023

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EC10383	3/26/2019	Industry	Division of Insurance		Capital Title	Respondent allegedly paying commission to unlicensed producer-splitting commission and duplicative closing and settlement fees. This investigation stems from a previous investigation Case File EC 8960 involving Jenny Sergi.	Reviewed responsive documents. The investigation revealed the real estate closings involving Jenny Sergi didn't include any commission-split or duplicative closing charges by Sergi or JR's closing service. The investigation revealed Sergi was a 1099 contractual employee and was engaged to provide closing and settlement services including facilitating short sale transactions. Upon review of the documentation, the charges made by Sergi were consistent with her contractual employ with the agency. The investigation did not reveal any consumer harm or any other consumer complaints.	9/26/2023
EC13474	7/28/2023	Industry	Business vendor		Ascendant National Title, LLC	The Division received two complaints concerning the agency not responding to phone calls or emails. The inquiries included whether the Respondent had closed its business. Specifically, a couple of the agency's vendors indicated nobody was responding to numerous invoices phone calls and emails regarding unpaid balances. Because of the potential impact on Colorado consumer trust funds, the Division opened a case to look into the matter.	Michele Francis with Ascendant National responded to the Division's inquiry and indicated the agency is closing its title insurance operations in Colorado and the other states they do business. Ms. Francis indicated that she is winding down the agency and the underwriters have been notified. The Division communicated the same to First National Insurance Company and First American Title Insurance Company.	8/23/2023

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EC13428	7/10/2023	Division of Insurance	Division of Insurance		Alligator Title and Escrow	Received referral from market conduct regarding a check being returned for non-sufficient funds as a result from a civil penalty.	Reviewed the responsive documents. The response included the following: The Respondent indicated the following: The original check # 5 received into our Vectra Bank on 6/26/2023, and then returned on 6/27/2023 was due to Vectra Bank had an issue with their positive pay online system. When we issue a check, it hits our Vectra Bank account and we receive a notification via email to approve the check via online via positive pay, unfortunately the day the original check came through Vectra Banks positive pay online portal was down and we were not notified the check was pending payment approval and our bank returned the payment, it was not for a lack of insufficient funds, it was mainly a bank error. Vectra Bank sent an email notifying us the payment was returned and we immediately reissued a check which cleared our bank on 7/10/2023.. The investigation revealed the subsequent check submitted to the Division of Insurance cleared. No evidence of consumer harm and additional consumer complaints.	8/22/2023
Complaints Closed between November 1, 2023 and January 31, 2024								
279501	3/24/2022	Consumer/Realtor	Barbie Novoryta		Mortgage Connect, LP	Complainant reported proceeds from sale were not disbursed day of closing.	Respondent indicates this was an isolated incident and proceeds were disbursed 2 days after closing.	12/8/2023
283155	11/30/2022	Consumer	Ramon Campos		Tiago Title	Transaction canceled due to cloud on title. Wants earnest money refunded	Respondent could not get seller to sign release; therefore, waited until the 120 days (required by regulation) expired and returned the money.	1/26/2024
285948	5/2/2023	Consumer	Duncan Griffiths		Doma Title Insurance Inc	Title claim was not paid	Respondent provided legal representation for their insured. The case was in litigation in Arap County. DOI closing file with no further action.	12/19/2023
288236	9/6/2023	Consumer	Elisabeth Wiethorn		Cypress Ascendant Title Agency, LLC	Complainant had several concerns that led her to believe the Respondent was not a licensed entity	Company addressed all of the customer service issues with complainant.	11/27/2023

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288749	10/2/2023	Consumer	Karen Martin		First American Title Ins Company	Complainant unsure whether funds from escrow account are owed.	Company received one invoice and issued funds same date. Provided complainant information on obtaining addition funds withheld.	11/14/2023
289925	12/2/2023	Consumer/Realtor	Michelle Roberts		Title Co of Dela County LLC	unhappy with service, wants out of pockets costs reimbursed to buyer	question of fact	12/14/2023
Complaints Closed between February 1, 2024 and April 30, 2024								
289963	12/3/2023	Realtor	Mathew Speers		Colorado Professionals Title	Disputing notary fee charged to buyer	Closer made error, company refunded \$150	2/13/2024
290851	1/22/2024	Consumer	Esteban Goniwicha		Stewart Title Company	overages refunded/cc payment late	company didn't reconcile until 6 months after closing. Lender did not provide mailing addresses for CC checks	2/5/2024
291802	3/4/2024	Consumer	David Chavez		Colorado Professionals Title	title company paid roofing invoice from escrow	good will refund of closing fees, the consumer disputing roofing costs with homeowner insurer	4/2/2024
291921	3/12/2024	Consumer	Mohamed Khodeir		Stewart Title Company	Property taxes paid by buyer rather than seller	Company issued check for \$821 to cover the taxes	4/2/2024
Complaints Closed between May 1, 2024 and July 31, 2024								
280413	5/23/2022	Consumer	Curtis Washington		Preferred Title of Colorado	Certain businesses expenses not paid when closed.	No action required/a contractual issue rather than title issue.	6/5/2024
EC 11205	2/19/2020	Real Estate Broker	Arkebauer, Patricia; Biewen, Lori; & Trammell, Adam		COLORADO ESCROW AND TITLE SERVICES, LLC	Complainant alleges Respondent failed to transfer "title without a defect" which may have caused a loss to both the buyer and seller of property.	No action - the agency's license expired June 2022 and no evidence of reinstatement. The agency's underwriter resolved the issue causing the complaint submitted to the Division.	6/27/2024
EC 11553	8/7/2020	Consumer	Hennek, Daniel		COLORADO TITLE & CLOSING SERVICES, LLC / Ptolemy, Robert W	Complaint alleged that an agent with Colorado Tile emailed an unsecured title packet to a client without safeguarding PPI.	Respondent uses secured email and reviewed internal policies and procedures to ensure compliance. No other instances of similar circumstances and no consumer harm resulted.	6/27/2024
EC 12145	5/27/2021	Consumer	Knighon, Victoria		LAND TITLE GUARANTEE COMPANY	Allegations Respondent may have disclosed confidential consumer information.	Allegations unsubstantiated, complainant did not provide requested evidence to the Division.	5/31/2024
EC 13008	11/3/2022	Consumer	O'Connor, Jim		MENKE ABSTRACT AND TITLE COMPAN	Complainant alleges Respondent was over-charged \$300 for a closing fee.	Complainant was over-charged, but paid the correct closing fee of \$300. Complanant did not participate in the Division's investigation. However, the Division's investigation led to Respondent changing its website to reflect the correct closing fee.	6/7/2024
EC 13918	5/1/2024	Consumer	Goniwicha, Esteban		RUEDI, ASHLEE / STEWART TITLE COM	Complainant alleged disbursement checks were not sent timely and were sent to the wrong recipient.	Allegations unsubstantiated, the consumer appropriately received the funds.	6/12/2024
Complaints Closed between August 1, 2024 and October 31, 2024								

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292986	5/6/2024	Consumer	Thompson, Scott		Stewart Title Guaranty Company	Escrow funds not being released	Alleged property sold to complainant fraudulently. Escrow funds released upon completion of quitclaim deed	10/25/2024
293460	6/3/2024	Consumer	Wilson, Nick		Commonwealth Land Title Ins Co	Claim denial for easement	Commitment and policy excepted easement from coverage. DOI unable to assist.	8/26/2024
EC11988	3/4/2021		Division of Insurance		Tiago Title	Received information from NAIC- Personalized Capture Information System regarding an Arizona Department of Insurance administrative action (Notice of Assessment 20F-BD70-SBD) involving non-compliant trust/escrow account reporting requirements and trust account irregularities discovered during the Arizona Department of Insurance investigation.	The investigation revealed respondent failed to complete a required audit of its escrow accounts in AZ which lead to an enforcement action. Subsequently, CA took an administrative action based upon the AZ action. The respondent uploaded both enforcement actions into NIPR and included all the states the respondent is licensed. The investigation did not uncover and Colorado industry or consumer complaints involving escrow account issues. No other issues identified, no evidence of consumer harm.	8/27/2024
Complaints Closed between November 1, 2024 and January 31, 2025								
293332	5/23/2024	Consumer	Carmen Toure Lorenzo		First Alliance Title, LLC	Escrow funds not being released due to court order	Agency advised funds released on 8/13 and picked up on 8/21.	12/18/2024
293464	6/3/2024	Consumer	Eric McLennan		Land Title Guarantee Company	Release of escrow before work completed	No title search & exam related to the escrowed funds. DOI has no jurisdiction in the matter	12/13/2024
293761	6/19/2024	consumer	Myra Lee Rooney		Chicago Title Insurance Company	Lien on property not paid when property sold	there was a judgement for unpaid child support but the complainant failed to renew the lien. Lien had expired just before sale of property.	12/13/2024
294342	7/18/2024	Consumer	Kathleen Kryczka		Commonwealth Land Title Ins Co	Attorney had judgment that should have been released upon closing/payment of lien. Complainant wanted company to release it.	This was a legal issue between attorney and complainant; the title company not responsible for releasing the lien	12/11/2024
294575	7/31/2024	Consumer	Emily Farrar-Koch		American Heritage Title Agency	Closer failed to disburse HOA fees	disbursement never reached HOA and not returned in mail. Did stop pay on 8/13 and reissued check. Cleared on 8/22.	12/13/2024
294818	8/13/2024	Consumer	Jay Scolnick		First American Title Ins Company	Title company did not record deed to land purchased in 2022	Company indicates only file located was a transaction canceled in June 2022 with earnest money returned June 29, 2022. No other information received from complainant.	12/19/2024

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295879	10/6/2024	Consumer	Matthew Leary		Old Republic National Title IC	Claim denial/dispute def of "public record"	Claim denial maintained	12/20/2024
296105	10/16/2024	Consumer	Leo Schonhoff		Land Title Guarantee Company	Alleges title agent misled into signing closing documents	Issues currently in litigation. DOI has not authority	11/12/2024
296110	10/16/2024	Consumer	Gabriel Black		Stewart Title Guaranty Company	Claim delays , lack of communication	Company remitted claim payment of 60,000. No regulatory issues found.	11/19/2024
296186	10/20/2024	Consumer	John Yelenick		Chicago Title Insurance Company	Wants defense for trespass litigation	Question of fact, company maintains the complainant does not have standing to make claim against contract.	11/26/2024
296190	10/20/2024	Consumer	Traci Sammeth		First National Title Ins Company	deceased owner on title to land, complainant wants him removed, unable to develop land.	Company denied coverage for claims, complainant needs to seek legal advice	11/18/2024
296328	10/28/2024	Consumer	Eric Williams		Colorado Professionals Title	Company may have reported incorrect info to mortgage company - lien on property	mechanics lien on property. The complainant wanted it removed/title officer advised needed to be paid to remove it.	1/21/2025
296356	10/29/2024	Consumer	Katherine Beckley		Attorneys' Title Guaranty Fund	Failure to record a deed of trust	Title agency acted as notary only, no title insurance involved.	12/11/2024
296575	11/11/2024	Consumer	Susan Morris		Stewart Title Guaranty Company	Failure to respond to communications on claim filed 1/31/2023.	Company has contacted complainant to address claim.	1/9/2025
296820	11/25/2024	Consumer	Trisha Bush		DTT Title LLC	Company failed to include mortgage in settlement of deceased person's home	Agency agreed it made clerical error that removed the mortgage but the debt needs to be paid by the 13 heirs	12/20/2024
297064	12/9/2024	Consumer	Otis Igunbor		American Heritage Title Agency	Contract dispute	contract dispute/civil matter/no jurisdiction	1/15/2025

Division File Number	Reference	Date	Type of Complaint	Complainant	Complainant	Respondent	Alleged Violation/Issue	Explanation	Date Closed	Comments
July -Oct 2015										
No Enforcement Actions to report.										
Nov 2015-Jan. 2016										
	226270	EC 7829	5/12/2010	Trust account deficiency		Alliant National Title	Alicia Larson and	Misappropriation of	Permanent License	10/16/2015
Feb. 2016-April 2016										
No Enforcement Actions to Report										
May 2016-July 2016										
No Enforcement Actions to Report										
Aug. 2016-Oct. 2016										
No Enforcement Actions to Report										
Nov. 2016-Jan. 2017										
No Enforcement Actions to Report										
Feb 2017-April 2017										
No Enforcement Actions to Report										
May 2017-July 2017										
	EC 8386		4/21/2016	Commingling of trust	Division of Insurance		Foresight Title, LLC ,	Commingling and	Permanent Revocation of	6/19/2017 LLC Stipulation and Final
Aug 2017-Oct 2017										
No Enforcement Actions to Report										
Nov 2017-Jan 2018										
	EC 6389			Commingling of trust	Division of Insurance		Williams Title	Commingling and	Stipulation and Final	11/14/2017 Guaranty and Escrow, LTD
Feb 2018-April 2018										
No Enforcement Actions to Report										
May 2018-July 2018										
No Enforcement Actions to Report										
Aug 2018-Oct 2018										
	EC 8960		7/6/2017	Charging unauthorized	Don Booher and	Colorado Escrow &	Jenny Sergi	Allegations of escrow	Stipulation and Final Agency	9/17/2018 Google Drive
Nov 2018-Jan 2019										
No Enforcement Actions to Report										
Feb 2019-April 2019										
No Enforcement Actions to Report										
May 2019-July 2019										
No enforcement Actions to Report										
Aug 2019-Oct 2019										
	EC 10045		11/8/2018	Charging unauthorized	Division of Insurance		Homestead Title and	Allegations of escrow	Stipulation and Final Agency	8/29/2019 Escrow, Inc..pdf - Google
	EC 7898		3/27/2015	Respondent failed to	Division of Insurance		Title Resources	Respondent failed to	Stipulation and Final Agency	10/23/2019 Google Drive
Nov 2019-Jan 2020										
No enforcement Actions to Report										
Feb 2020-April 2020										
No enforcement Actions to Report										
May 2020-July 2020										
No enforcement Actions to Report										
Aug 2020-Oct 2020										
	EC 8379		4/13/2016	Complainant alleged	Division of Insurance		Larry D Brown and	Allegations included	Stipulation and Final Agency	10/26/2020 Final Agency Order O-21-
Nov 2020-Jan 2021										
	EC 10044		11/8/2018	Charging unauthorized	Division of Insurance		Ascendant Title, Inc.	Allegations of escrow	Stipulation and Final Agency	1/28/2021 Final Agency Order O-21-043
Feb 2021-April 2021										
No enforcement Actions to Report										
May 2021-July 2021										
No enforcement Actions to Report										
Aug 2021-Oct 2021										
No enforcement Actions to Report										
Nov 2021-Jan 2022										
No enforcement Actions to Report										
Feb 2022-April 2022										
No enforcement Actions to Report										

