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Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

AMERITITLE, INC.  
[Payette County]

Idaho Title Agency License No. 101219

Docket No. 18-3274-17

**ORDER ADOPTING REPORT  
OF EXCEPTION EXAMINATION  
AS OF DECEMBER 31, 2015**

The State of Idaho, Department of Insurance (Department), having conducted an examination of the affairs, transactions, assets, tract indexes, abstract records, and any other records of AMERITITLE, INC. (Amerititle), to ascertain compliance with title 41, Idaho Code, and related rules, pursuant to Idaho Code §§ 41-2710(7) and 41-219(1) and (5), hereby alleges the following facts that constitute a basis for issuance of an order, pursuant to Idaho Code § 41-227(5)(a), adopting the Report of Exception Examination of Amerititle, Inc. [Payette County] for the Period January 1, 2011 to December 31, 2015 (Report), as filed.

**FINDINGS OF FACT**

1. Amerititle is a title agency licensed by the Department to transact title insurance

in Payette County, Idaho, under Title Agency License No. 101219.

2. The Department completed an examination of Amerititle pursuant to Idaho Code §§ 41-2710(7) and 41-219(1) and (5) on or about December 15, 2016. The Department's findings are set forth in the Report.

3. Pursuant to Idaho Code § 41-227(4), a copy of the Report was filed with the Department on December 15, 2016, and was transmitted to Amerititle on December 19, 2016. A copy of the Report is attached hereto as Exhibit A.

4. Pursuant to Idaho Code § 41-2710(7), Amerititle had twenty-eight (28) days from service of the Report within which to review, comment, or request a hearing on the Report.

5. No request for hearing, written submission, or rebuttal with respect to any matter contained in the Report was received by the Department from Amerititle.

#### **CONCLUSIONS OF LAW**

6. Idaho Code § 41-227(5)(a) provides that, after expiration of "the period allowed for the receipt of written submissions or rebuttals, the director shall fully consider and review the report, together with any written submissions or rebuttals and relevant portions of the examiner's work papers" and shall enter an order adopting the report of examination as filed or with modifications or corrections.

7. Having fully considered the Report, the Director concludes that, with regard to the matters examined and information provided by Amerititle, the comments and recommendations contained in the Report, including the Examiner's determination of violations of Department rules by Amerititle and corrective actions to be taken identified at page 12 of the Report, Exhibit A, are appropriate and are incorporated herein as if set forth in full.

**ORDER**

NOW, THEREFORE, based on the foregoing, IT IS HEREBY ORDERED that the Report of Exception Examination of Amerititle, Inc. [Payette County] for the Period January 1, 2011 to December 31, 2015, is hereby ADOPTED as filed, pursuant to Idaho Code § 41-227(5)(a).

IT IS FURTHER ORDERED, pursuant to Idaho Code §§ 41-2710(7) and 41-227(8), that the adopted Report is a public record and shall not be subject to the exemptions from disclosure provided in chapter 1, title 74, Idaho Code.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-227(6)(a), that, within thirty (30) days of the issuance of the adopted Report, Amerititle shall file with the Department's Examiner Title & Market Insurance Specialist affidavits executed by each of its directors or, if none, its principal officers, stating under oath that they have received a copy of the adopted Report and related orders.

IT IS FURTHER ORDERED that, no later than thirty (30) days from the date of verification of the Report attached hereto, Amerititle shall prepare and distribute written procedures for its staff regarding proper handling and billing of title commitment cancellation fees. A copy of such procedures or instructions shall simultaneously be provided to the Department.

IT IS FURTHER ORDERED that, no later than thirty (30) days from the date of verification of the Report attached hereto, Amerititle shall prepare and distribute written procedures for its staff regarding proper retention of signed final closing settlement statements. A copy of such procedures or instructions shall simultaneously be provided to the Department.

IT IS FURTHER ORDERED that an administrative penalty in the amount of six hundred

dollars (\$600.00) is imposed against Amerititle, pursuant to IDAPA 18.01.25.004.01 and 18.01.56.018.01; provided, however, that such penalty is waived subject to the following:

- The Department retains the right to perform a target examination of Amerititle at any time regarding cancellations and billings for such cancellations and to impose new penalties based on findings of violation; and
- Amerititle shall provide to the Department, by no later than July 31, 2017, a report of all cancellations of title commitments for the period January 1, 2017, through June 30, 2017. Such report shall be provided in the manner and include such information as prescribed by the Department.

**IT IS SO ORDERED.**

DATED this 27 day of January, 2017.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



DEAN L. CAMERON  
Director

### **NOTIFICATION OF RIGHTS**

This Order constitutes a final order of the Director. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The Director will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See*, Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a petition for reconsideration; or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See*, Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 30<sup>th</sup> day of January, 2017, I caused a true and correct copy of the foregoing ORDER ADOPTING REPORT OF EXCEPTION EXAMINATION AS OF DECEMBER 31, 2015, to be served upon the following by the designated means:

Amerititle, Inc.  
15 NW Oregon Avenue, Ste. 1  
Bend, OR 97701-2788

- first class mail
- certified mail
- hand delivery
- email

Jenna Edwards  
Assistant Vice President/Area Manager  
Amerititle, Inc.  
31 S. Main Street  
Payette, ID 83661-2848  
[jenna.edwards@amerititle.com](mailto:jenna.edwards@amerititle.com)

- first class mail
- certified mail
- hand delivery
- email

Mark Mills  
Chief Financial Officer  
Amerititle, Inc.  
[mark.mills@futatitile.com](mailto:mark.mills@futatitile.com)

- first class mail
- certified mail
- hand delivery
- email

Hermoliva Abejar  
Chief Deputy Examiner  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
Boise, ID 83720-0043  
[hermoliva.abejar@doi.idaho.gov](mailto:hermoliva.abejar@doi.idaho.gov)

- first class mail
- certified mail
- hand delivery
- email

  
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REPORT OF EXCEPTION EXAMINATION  
For the Period January 1, 2011 to December 31, 2015

Of

AMERITITLE, INC.  
(a title agent corporation - license #101219 – Payette County)

As of

December 31, 2015

*Equal Opportunity Employer*



## **Table of Contents**

<b>SALUTATION.....</b>	<b>3</b>
<b>FOREWORD.....</b>	<b>4</b>
<b>PURPOSE AND SCOPE OF EXAMINATION.....</b>	<b>5</b>
<b>HISTORY AND DESCRIPTION.....</b>	<b>5</b>
<b>PRIOR EXAMINATION.....</b>	<b>6</b>
<b>PRIOR ESCROW AUDIT.....</b>	<b>6</b>
<b>SUMMARY OF FINDINGS AND RECOMMENDATIONS.....</b>	<b>7</b>
<b>I. OPERATIONS AND MANAGEMENT.....</b>	<b>7</b>
<b>A. MANAGEMENT, CONTROL AND FINANCIAL INTERESTS.....</b>	<b>7</b>
<b>B. CONTRACTING AUTHORITY.....</b>	<b>7</b>
<b>C. SURETY BOND.....</b>	<b>7</b>
<b>D. CLAIMS.....</b>	<b>7</b>
<b>II. ADVERTISING AND MARKETING.....</b>	<b>8</b>
<b>III. TITLE FILE REVIEW.....</b>	<b>8</b>
<b>IV. ESCROW FIDUCIARY ACCOUNTS AND FILE REVIEW.....</b>	<b>10</b>
<b>A. FIDUCIARY ACCOUNTS.....</b>	<b>10</b>
<b>B. ESCROW FILE REVIEW.....</b>	<b>10</b>
<b>CONCLUSION.....</b>	<b>11</b>
<b>PENALTY, STIPULATIONS AND APPEAL NOTIFICATION.....</b>	<b>12</b>



Boise, Idaho  
November 8, 2016

The Honorable Dean L. Cameron  
Director of the Idaho Department of Insurance  
700 West State Street  
Boise, Idaho 83720

Sir:

Pursuant to your instructions and in conformity with Idaho Code §§ 41-219, 41-220, and 41-2713, an examination has been made of the administrative affairs, books, records and financial condition of;

AmeriTitle, Inc.  
31 S Main Street  
Payette, Idaho 83661-2848  
License #101219 – Payette County

Hereinafter referred to as “Title Agent”.

The following Report of Exception Examination is respectfully submitted.

## **FOREWORD**

This is an exception examination report of the practices and procedures of AmeriTitle, Inc. (Title Agent) an Idaho Title Agent licensed in Payette County. However, failure to identify or criticize specific products, procedures or files does not constitute approval thereof by the Idaho Department of Insurance (the Department).

The examination was conducted at the Title Agent's sister company offices located at 380 E. Parkcenter Blvd, in Boise, Idaho and remotely at the offices of AM Interim Services LLC located at 5122 S. Adonis Way in Boise, Idaho. In performing this examination, the examiner(s) reviewed a sample of the Title Agent's procedures, files, and documentation. Some noncompliant practices may not have been discovered during this examination. As such, this report may not fully reflect all of the procedures and practices of the Title Agent.

During the examination, the examiner(s) may cite violations made by the Title Agent. Statutory citations are as of the period under examination unless otherwise noted. The goal of the examination team was to produce an examination report that reflects agreement in content with the Title Agent. The report indicates where agreement was not possible.

The final examination report documents consist of the examiners' report, the Title Agent's response if elected, and any administrative actions based on the findings of the Department.

## **PURPOSE AND SCOPE OF EXAMINATION**

The purpose of the examination is to determine compliance with applicable Idaho Statutes and regulations, and rules promulgated by the Department. In addition, examiners may have documented practices and procedures that did not appear to be in the best interest of Idaho insurance consumers.

The period covered by this examination is January 1, 2011 through December 31, 2015. Specific areas examined include operations/management, claims, advertising and marketing, title file review and escrow fiduciary account and file review.

The Department's authority to conduct the examination includes, but is not limited to, Idaho Code § 41-2710(7), which grants authority for regular examinations of a title agent's tract indexes, abstract records, and any other records to ascertain compliance with title 41, Idaho Code, and related rules, to occur not more than every fifth year, unless the agent otherwise requests or the director has cause to believe the same does not comply with said title or the rules thereunder.

## **HISTORY AND DESCRIPTION**

AmeriTitle, Inc. was incorporated on August 5, 1985. They were issued a Certificate of Authority with the Idaho Secretary of State on December 13, 1999. They purchased Weiser Valley Title, Inc. in 2003 and were licensed in Payette County with the Department on May 16, 2003. They conduct business out of offices in Payette, Idaho.

Futura Title & Escrow, the parent company of Boise Idaho based Alliance Title & Escrow Corporation, purchased AmeriTitle, Inc. in early 2013. The companies maintain their separate brand identities.

The sale of AmeriTitle, Inc. was part of a strategy by previous owner, Klamath Falls based Jeld-Wen, to focus on its core door and window manufacturing business. The company owned AmeriTitle, Inc. for 28 years.

In October 2015 AmeriTitle, Inc. provided their 90-day written notice of termination of the work charge and service agreement with Nextitle, Northwest Title.

In March 2015 AmeriTitle, Inc. entered into a workshare title and post-closing services agreement with ServiceLink NLS, LLC.

### **PRIOR EXAMINATION**

The examination included a review to determine if exceptions were noted in our preceding report of examination dated May 3, 2011 which covered the period January 1, 2006 to December 31, 2010 and whether these exceptions were addressed. There were no exceptions noted. No exceptions were noted as a result of this portion of the current examination.

### **PRIOR ESCROW AUDIT**

The examination included a review to determine if exceptions were noted in the December 28, 2015 escrow audit completed by Ms. Nancy Frandsen of Stewart Title Insurance Company which covered the period July 1, 2011 through June 30, 2014 and whether those exceptions were addressed. There were no exceptions noted. No exceptions were noted as a result of this portion of the current examination.

## **SUMMARY OF FINDINGS AND RECOMMENDATIONS**

### **I. OPERATIONS AND MANAGEMENT**

The examination included a review of the Title Agent's operations and management. The focus of this portion of the examination included a review of the management and control, contracting authority, surety bond, claims, and financial interests of the title entity management and ownership.

#### **A. MANAGEMENT, CONTROL AND FINANCIAL INTERESTS**

**IDAPA 18.01.39.011, 012 & 013**

As of December 31, 2015, the Idaho Secretary of State lists the corporate officers as Larry Matney as President and Director, Darlene Allman as Secretary, Mark Mills as Treasurer and Brent Lloyd as Director. The current registered agent is CT Corporation System. Jenna Edwards is office manager for this office. No exceptions were noted as a result of this portion of the examination.

#### **B. CONTRACTING AUTHORITY**

**Idaho Code § 41-2710(2)**

The Title Agent has underwriting contracts with Fidelity National Title Insurance Company, Stewart Title Guaranty Company, WFG National Title Insurance Company (WFG), Chicago Title Insurance Company, Old Republic National Title Insurance Company and Commonwealth Land Title Insurance Company. The underwriting contracts require a high liability approval ranging from \$600,000.00 to \$5,000,000.00 with no deductible for loss with WFG and a range of \$2,500.00 to \$5,000.00 deductible for loss with the other carriers. No exceptions were noted as a result of this portion of the examination.

#### **C. SURETY BOND**

**Idaho Code §§ 41-2710(6), 2711**

**IDAPA 18.01.25.011.08 & 09**

The Department has on file surety bond # 2161580 in the amount of \$50,000.00 issued by North American Specialty Insurance Company on behalf of the Title Agent. The examination confirmed this bond to be currently active. No exceptions were noted as a result of this portion of the examination.

#### **D. CLAIMS**

**Idaho Code § 41-2708(1) & (2)**

The Title Agent reported three (3) claim losses during the examination period. The claims do not appear to be an oversight on the part of the Title Agent. Additionally, we did not find material issues with the title plant during the examination. No exceptions were noted as a result of this portion of the examination.

## **II. ADVERTISING AND MARKETING**

**Idaho Code § 41-2708(3) & (4)**

**IDAPA 18.01.39.014 & 18.01.56**

The examination included a review of the Title Agent's marketing and sales practices. A general ledger for each year under examination for all accounts involving contributions, donations, sales expenses, travel and meal expenses, Title Agent/staff function expenses, as well as samples of listing packages or property profiles were requested and received. After a cursory review of the general ledgers, samples were picked within our examination parameters. Supporting documents for the samples were requested, received and reviewed. Supporting documents for the samples were requested, received and reviewed. No exceptions were noted as a result of this portion of the examination.

## **III. TITLE FILE REVIEW**

**Idaho Code §§ 41-2702, 2708 & 2709**

**IDAPA 18.01.25 & 18.01.56.017 & Exhibit 1(9)**

The Title Agent's Title Department is managed by Jay Edwards and Kerry Brent and is comprised of two (2) title officers. This location has shared an Ultima title plant with Alliance in Boise since 2014. A sample of title files were reviewed within the parameters of our examination for the rates charged, the correct insured amount of the owner's and mortgagee's policies, proper countersignatures, double sales, proper use of the Standards of Liability and liens and encumbrance rules, cancellation fees, and unique kind or class of risk.

During the examination, the following exceptions regarding the charging for and/or failing to make efforts to collect cancellation fees was noted:

Commitment #44242AM was cancelled after July 23, 2014 and no cancellation fee was charged.
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Commitment #14615AM was cancelled after July 23, 2014 and no cancellation fee was charged.
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Pursuant to IDAPA 18.01.25.004.01...“where a preliminary report is issued, the order for the policy may be canceled prior to closing upon applicant being required to pay a cancellation charge of fifty percent (50%) of the premium with a minimum of fifty dollars (\$50) provided that any portion of the charge in excess of one hundred dollars (\$100) may be waived....”

IDAPA 18.01.25.004.02.d provides that no title insurance agent shall “issue a title insurance binder, commitment or preliminary report without an order and without making a charge therefor if a policy is not issued thereon....”

Furthermore, pursuant to IDAPA 18.01.56, EXHIBIT 1.9...“A title entity shall not waive a cancellation fee, fail to charge for a cancellation fee, or otherwise fail to make efforts to collect a cancellation fee from the recipient of services provided by the title entity.” When a title commitment issued by a title agent in response to an order does not result in a policy of title

insurance, the title agent must charge a cancellation fee in the amount required by the rules and make an effort to actually collect the cancellation fee. IDAPA 18.01.39.10.04 and 18.01.56.010.05 define uncollected cancellation fees for title commitments as “things of value.” Additionally, providing things of value such as uncollected cancellation fees to a customer is considered an illegal inducement.

On July 23, 2014 an advisory addressing the issues on charging and collection of cancellation fees was issued by the Department to all title agents. Within that advisory, the agents were reminded that providing things of value such as uncollected cancellation fees to a customer is considered an illegal inducement.

The Title Agent was in violation of IDAPA 18.01.25.004.01, 18.01.25.004.02.d, 18.01.56, EXHIBIT 1.9, and 18.01.56.11 by not charging cancellation fees.

### **Recommendations**

It is recommended that the Title Agent submit to the Department in writing what proposed procedures will be implemented to ensure that all future cancellations of title commitments are compliant with IDAPA 18.01.25.004.01 and IDAPA 18.01.56, EXHIBIT 1.9.

It is also recommended that the Director enter an order for administrative penalties as a result of violating IDAPA 18.01.25.004.01, 18.01.25.004.02.d, 18.01.56, EXHIBIT 1.9, and 18.01.56.11 in the amount of \$600.00.

#### **IV. ESCROW FIDUCIARY ACCOUNTS AND FILE REVIEW**

The Title Agent's Escrow Department is managed by Jenna Edwards and is comprised of two (2) closing escrow officers and one (1) assistant.

##### **A. FIDUCIARY ACCOUNTS** **IDAPA 18.01.25.011.04, 05 & 10**

The examination included a review of the fiduciary accounts utilized during the examination period. The accounts were reviewed for correct labeling, separation from operating funds, reconciliation, and negative balances. The fiduciary accounts for this office are balanced on a daily basis by bank administration coordinators at the corporate offices in Boise, Idaho and Bend, Oregon. The one (1) exception regarding the labeling of the fiduciary account noted as a result of this portion of the examination has been remedied by the Title Agent during the examination.

##### **B. ESCROW FILE REVIEW** **Idaho Code § 41-2705(3)** **IDAPA 18.01.25.011 & 12, 18.01.56.017**

The examination included a review of the escrow files opened during the examination period. A sample of the escrow files were reviewed within the parameters of our examination for adequate written instructions, conformity to the written instructions by the Title Agent, rates charged as filed, signed settlement statements, receipt and disbursement ledgers, evidence of receipts and disbursements made, file overdrafts, and business interests of the escrow officers.

During the examination it was noted that file #11810AM did not contain a final closing settlement statement signed by the seller.

IDAPA 18.01.25.011.03 states that on completion of an escrow transaction the agent shall deliver to each principal a written closing statement signed by the agent of each principal's account. The same shall show all receipts and disbursements and any charge made by and disbursements to the escrow agent shall be clearly noted. A copy shall be retained.

The agent was in violation of IDAPA 18.01.25.011.03 by not retaining a copy of the final closing settlement statement signed by the seller.

#### **Recommendations**

It is recommended that the Title Agent submit to the Department in writing what proposed procedures will be implemented to ensure that copies of signed final settlement statements will be maintained in all escrow files. No administrative sanctions or penalties are recommended at this time as this is the first instance of this violation noted in an examination.



CONCLUSION

I certify and attest that I have examined the Title Agent's tract indexes, abstract records, as well as other records, and the operation of the Title Agent's business and other matters relevant to the affairs of the Title Agent. I further certify that I have no relationship, other than in my capacity as examiner and/or regulator, with the Title Agent or its employees and that no conflict of interest exists that would prevent me from conducting the examination. I acknowledge the assistance and cooperation of the Title Agent's employees during the examination. Based on my examination, I prepared this Examiner's Report of Exceptions (the "Report") in accordance with Idaho Code § 41-2710(7). I confirm that the findings, conclusions, and recommendations contained in this Report are my own.

Respectfully submitted,

*Arlene Barrie*

Arlene Barrie  
Examiner-In-Charge

SUBSCRIBED AND SWORN to before me this 15<sup>th</sup> day of December, 2016.

*Mandy M. Ary*  
\_\_\_\_\_  
Notary Public for Idaho  
Residing at: Boise, Idaho  
Commission Expires: 7/24/18



## **PENALTY, STIPULATIONS AND APPEAL NOTIFICATION**

This matter comes before the Idaho Department of Insurance (“Department”) as a result of this Report of Exception Examination (“Examination”). The Department has fully considered and reviewed this Examination, the written submissions and rebuttals provided October 4, 2016, by the Title Agent in response to the Examination, and the recommendations of the Examiner.

The Department makes the following findings of fact and imposes penalties and stipulations:

1. The Title Agent, on two (2) occasions, failed to charge cancellation fees for cancelled title commitments. These failures constitute violations of IDAPA 18.01.25.004.01, 18.01.25.004.02.d, 18.01.56, EXHIBIT 1.9, and 18.01.56.11.

No later than thirty (30) days from the date this Examination was verified the Title Agent is required to prepare and distribute written procedures for its staff regarding proper handling and billing of title commitment cancellation fees. A copy of such procedures/instructions should also be provided to the Department within the same time frame.

The Department shall assess a penalty in the amount of \$600.00 in accordance with IDAPA 18.01.25.004.01 and 18.01.56.018.01. However, the Department waives this penalty with the stipulation and understanding that the Department retains the right to perform a target exam anytime in the future regarding cancellations and billings for such cancellations and impose new penalties based on any findings of violations. Additionally, the Department requires the Title Agent to provide a report to the Department of all cancellations of title commitments for the period January 1, 2017 through June 30, 2017 with the information in the Excel format attached. This report is due July 31, 2017.

2. On one (1) occasion the Title Agent failed to retain a copy of the final closing statement signed by the seller. This failure constitutes a violation of IDAPA 18.01.25.011.03.

No later than thirty (30) days from the date this Examination was verified the Title Agent is required to prepare and distribute written procedures for its staff regarding proper retention of signed final closing settlement statements. A copy of such procedures/instructions should also be provided to the Department within the same time frame.

Pursuant to Idaho Code § 41-2710(7), you have twenty eight (28) days to review, comment and request a hearing regarding these findings. Unless a hearing is requested in accordance with Idaho Code §§ 41-227(5) and (6), 41-232(2)(b), or elsewhere in the Idaho Code within the twenty eight (28) day review period, the Director will issue an order adopting the report and it shall be deemed available to the public.

I certify that on this 19th day of December, 2016, I submitted a final copy of this Report to the Director of the Idaho Department of Insurance and served a final copy of the same by Electronic Mail to:

Jenna Edwards  
Assistant Vice President / Area Manager  
Amerititle, Inc.  
31 S. Main Street  
Payette, Idaho 83661  
jenna.edwards@amerititle.com

Mark Mills  
Chief Financial Officer  
Futura Title & Escrow Corporation  
380 E. Parkcenter Blvd  
Boise, Idaho 83706  
mark.mills@futatitle.com

A handwritten signature in blue ink, appearing to read 'J. Scanlon', is positioned above the printed name and title of Jim Scanlon.

Jim Scanlon  
Examiner Title & Market Insurance Specialist  
Idaho Department of Insurance