

**UTAH RESIDENTIAL MORTGAGE REGULATORY
COMMISSION MEETING**

Heber M. Wells Building

Room 210

9:00 a.m.

April 3, 2013

MINUTES

STAFF MEMBERS PRESENT

Jonathan Stewart, Division Director
Mark Fagergren, Education/Licensing Director
Jeffery Nielsen, Chief Investigator
Ben Jensen, Hearing Officer
Judith Jensen, Assistant Attorney General
Renda Christensen, Board Secretary
Jan Buchi, Mortgage Education Coordinator
Amber Nielsen, Division Staff
Jody Colvin, Division Staff
Jennica Robison, Division Staff
Michael Persson, Division Investigator

COMMISSION MEMBERS PRESENT

Steve Hiatt, Chair
Lance Miller, Commissioner
John Gonzales, Commissioner
Butch Dailey, Commissioner

Chair Christensen was excused from the meeting this month.

The meeting on April 3, 2013 of the Utah Residential Mortgage Regulatory Commission began at 9:05 a.m. with Vice Chair Hiatt conducting.

PLANNING AND ADMINISTRATIVE MATTERS

Approval of Minutes – Motions were made to approve the minutes from the February 6, 2013 and the March 6, 2013 meetings. Vote: Commissioner Dailey, yes; Commissioner Gonzales, yes; Commissioner Miller, yes. Motions passed.

DIVISION REPORTS

Director's Report – Jonathan Stewart

Enforcement Report – Jeffery Nielsen

Mr. Nielsen reported in March the Division received 17 complaints; opened 17 cases; 2 cases are with the Attorney General's office; 12 cases were closed. Both cases with the Attorney General's office are being heard today.

Mr. Nielsen said the majority of cases the Division is receiving are about loan modifications. Most of these cases are from California and are for charging up-front fees.

There is one stipulation for review: Jason Kashaba. Mr. Kashaba was given the opportunity to appear today and has chosen not to.

Licensing and Education Report – Mark Fagergren

COMMISSION AND INDUSTRY ISSUES
Updates on Rules – Ben Jensen

A brief recess was held from 9:30 a.m. to 10:00 a.m.

OPEN TO PUBLIC

INFORMAL HEARING:

10:00 Melissa Kasparian
 T. Blake Reese
 Paxton Guymon, Attorney

Division Witnesses:
Angela Bliss
Therese Owen

CLOSED TO PUBLIC

A motion was made to close the meeting to discuss the character, professional competence, or physical and mental health of an individual. Vote: Vice Chair Hiatt, yes; Commissioner Miller, yes; Commissioner Gonzales, yes; Commissioner Dailey, yes. An Executive Session was held from _____ a.m. to _____ a.m.

OPEN TO PUBLIC

A motion was made to adjourn the meeting. Vote: Vice Chair Hiatt, yes; Commissioner Miller, yes; Commissioner Gonzales, yes; Commissioner Dailey, yes. The motion

carries. The meeting adjourned at _____ a.m.