

**UTAH DEPARTMENT OF COMMERCE
DIVISION OF REAL ESTATE
RESIDENTIAL MORTGAGE REGULATORY
COMMISSION
DRAFT MEETING MINUTES**

APRIL 8, 2026, 9:00 AM

Commission Members in Attendance:

- Jeff Flitton, Chair
- Gina Johnson, Vice Chair
- Jeff England
- Allison Olsen
- Christy Vail

Commission Members Not in Attendance:

- None noted

MEETING MINUTES

1. Call to Order

- The meeting was called to order by Chair Flitton.

2. Review and Approval of Previous Minutes

- The minutes of the meeting held on January 7, 2026, were reviewed.
- A motion was made to approve the draft meeting minutes, which passed unanimously.

3. Public Comment

- Chair Flitton opened the floor for public comment; however, no comments were received from the public.

4. Division Section Reports

- **Director's Report:** Mark Steinagel, Commerce Deputy Commissioner and Division of Professional Licensing Division Director, gave the report, as Director Leigh Veillette was on parental leave. He noted that the legislative session had

minimal impact on the mortgage industry, specifically mentioning House Bill 377 regarding property management. He also announced staffing changes, including the departure of Administrative Assistant Misty.

- **Licensing and Education/Commission and Industry Issues:** Laurel North and Justin Barney reported a rule change reducing prelicensing education requirements from 15 hours to 5 hours, effective May 1st. This aligns with NMLS standards. Licensing numbers remain healthy, though branch office growth is flat.
- **Enforcement:** Mortgage Investigator Justin Whitney gave the report, standing in for Chief Investigator Bryn Kaelin. He reported 18 cases closed during the quarter, with 24 cases pending. The team has implemented a triage/tiering system (1-4) to resolve cases more efficiently.

5. Adjournment

- A motion was made to adjourn, which passed unanimously.

Meeting adjourned.

NEXT MEETING

July 8, 2026

2026 QUARTERLY MEETING SCHEDULE

Jan 7

Apr 8

Jul 8

Oct 7