

**UTAH RESIDENTIAL MORTGAGE  
REGULATORY COMMISSION MEETING**

**Telephonic Meeting**  
Heber M. Wells Building  
Room 210  
9:00 A.M.  
December 30, 2015

**MINUTES**

**DIVISION MEMBERS PRESENT**

Jonathan Stewart, Division Director  
Mark Fagergren, Licensing/Education Director  
Justin Barney, Hearing Officer  
Amber Nielsen, Board Secretary  
Marvin Everett, Division Investigator  
Lark Martinez, Mortgage Education Coordinator  
Mike Page, Division Staff  
Desha Pages Division Staff

**COMMISSION MEMBERS PRESENT**

George P. Richards, Vice Chair  
John T. Gonzales, Commissioner  
Kay Ashton, Commissioner

The meeting on December 30, 2015 of the Utah Residential Mortgage Regulatory Commission began at 9:05 a.m. with Vice Chair Richards conducting.

Mr. Barney announced the position of Board Secretary with the Division of Real Estate has been given to Amber Nielsen.

**DISCUSSION OF PROPOSED STIPULATIONS**

Mr. Barney presented two licensing stipulations for review.

Stipulations for Review

Thomas Jessop  
Ryan R Holferty

Mr. Everett presented one enforcement stipulation for review.

Stipulations for Review

Michael Ossola

A motion was made to close the meeting for the sole purpose of discussing the character, professional competence or physical or mental health of an individual. Vote: Vice Chair Richards, yes; Commissioner Gonzales, yes; Commissioner Ashton, yes. The motion is approved.

**CLOSED TO PUBLIC**

An Executive Session was held from 9:13 a.m. to 9:15 a.m.

**OPEN TO PUBLIC**

**Results of Executive Session**

Results of Stipulations

Thomas Jessop – Approved with Concurrence of Division

Ryan R Holferty – Approved with Concurrence of Division

Michael Ossola – Approved with Concurrence of Division

Director Stewart reported the Mortgage Commission Meeting for January may be cancelled if there is nothing to review or report next week. The Mortgage Commission is only required to meet quarterly. The decision about that meeting will be forthcoming.

A motion was made to adjourn the meeting. Vote: Vice Chair Richards, yes; Commissioner Gonzales, yes; Commissioner Ashton, yes. The motion is approved. The meeting adjourned at 9:17 a.m.