

2021 Requests for Exemption from Title Agency Training Reqs.

(31A-23a-204)

		Date					
		Utah Insurance Department				Title and Escrow Commission	
Month	Name Supporting Information	Received	Preliminary Approval	Preliminary Disapproval	Applicant Notified	Concur	Non-concur
June	<p>Paul Milwood Halliday, Jr Year licensed as attorney – Licensed with Utah State Bar since October 1988. Ins license history – Licensed Producer with Title Examination line since 05/04//2021. Is seeking exemption only for the title examination portion of the agency license. Another person with the required escrow experience will manage the escrow portion. Real estate experience – See real estate related experience included in description below of legal real estate experience. Legal real estate experience – Involved with real estate matters and transactions for over 30 years. Drafted, reviewed and negotiated real estate purchase contracts. Assisted clients in obtaining financing, reviewed thousands of title reports for financial clients and title companies to clear up title issues by filing quiet title lawsuits & demanding prior trust deeds be reconveyed. Represented clients at zoning hearings, drafted CC&Rs for condominium clients, assisted HOAs collect past due assessments. Handled real estate closing transactions. Attended title company closings to ensure full REPC compliance. Filed probates, drafted numerous wills, drafted reconveyance deeds, foreclosed thousands of trust deeds, foreclosed HOA liens, handled mechanics lien litigation, REPC disputes, tax deeds, boundary line & title issues, etc.</p>	05/19/2021	05/21/2021		05/21/2021		

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April	<p>Seth Loughmiller Year licensed as attorney – Licensed with Utah State Bar since 10/22/2013. Ins license history – Licensed Producer with Title Examination line since 03/12/2021. Is seeking exemption only for the title examination portion of the agency license. Another person with the required escrow experience will manage the escrow portion. Real estate experience – See real estate related experience included in description below of legal real estate experience. Legal real estate experience – Has worked as an oil and gas title attorney for last seven years, focusing on Utah real estate title law, probate law, real property due diligence, and property acquisitions. Reviewed real estate documents, including deeds, assignments, legal descriptions, easements, mortgages, leases, wills, liens, title reports and lease assignments, and has extensive experience researching and drafting opinions of title.</p>	03/25/2021	03/26/2021		03/26/2021	04/19/2021	
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February	<p>Tom Cook Year licensed as attorney – Licensed with Utah State Bar since 1998. Ins license history – Licensed Producer with Title Escrow and Title Examination lines since 01/28/2021. Real estate experience – See real estate related experience included in description below of legal real estate experience. Legal real estate experience – Is currently employed, since January 2020, as an attorney with Halliday, Watkins, and Mann, P.C., where responsibilities include reviewing title policies and resolving title issues in the process of foreclosure. Was previously employed, from August 1998 to December 2019, by Lundberg & Associates as an attorney and shareholder and as a vice president of eTitle Insurance Agency, where responsibilities included title policy and TSG review; document preparation, review, and recording; title litigation; boundary resolution; legal description drafting; establishing rights of way and easements; quieting title; real estate transaction; correcting code enforcement issues; eviction; bankruptcy defense; and clearing other title problems.</p>	02/03/2021	02/04/2021		02/04/2021	02/08/2021	
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May 19, 2021

Title and Escrow Commission of Utah

Dear Title and Escrow Commission:

The purpose of this letter is to request an exemption from the licensing time period requirements of 31A-23a-204(1) (a) (i) and I provide the following information:

Paul Milwood Halliday, Jr.
4330 Butternut Road
Salt Lake City, Utah 84124
paul@phjrlaw.com
801-541-2222
Title License #. 238970934

Since October 1988, I have been an active licensed attorney in good standing with the Utah State Bar. I am a third generation real estate attorney and my real estate experience includes the following:

During my practice I have drafted, reviewed and negotiated many real estate purchase contracts for both buyers and sellers and have assisted many clients in obtaining both construction and permanent financing with mortgage brokers, mortgage companies, banks and credit unions.

In addition, I have reviewed thousands of title reports to complete due diligence for individual and financial clients and have assisted many title companies, Security Title, Guardian, Attorneys Title, etc., to clean up title problems and to help clear up title issues by filing quiet title lawsuits and demanding prior trust deeds be reconveyed.

Also, I have represented many individual clients at zoning hearings and have drafted a few CC&Rs for condominium clients and have assisted homeowner associations collect past due assessments. I have handled a few closings of real estate transactions at my firm, Halliday Watkins and Mann, and I have attended many closings with clients at title companies to ensure full compliance with the REPC. Many clients have asked for my help when the last parent has died and I have filed many probates to appoint a personal representative and also to determine the heirs. Over my practice I have drafted numerous wills and have had clients sign those wills in hospitals, nursing homes, my office and their home to ensure their estate plan will be followed. Once the probate has been completed, I have drafted the conveyance deed to transfer the property to the personal representative or to the heirs.

For around 25 years I have been a successor trustee to foreclose trust deeds in Utah and have foreclosed thousands of trust deeds. I worked with Senator Gene Davis to amend the law in Utah to allow Utah law firms to be a successor trustee so that trustee's deeds could be processed more timely. Also, I have filed a few judicial foreclosures on mortgages and trust deeds. In addition, I have foreclosed many HOA liens and have represented plumbers, hardwood floor suppliers and installers in mechanics lien lawsuits and a few clients in commercial mechanics lien litigation.

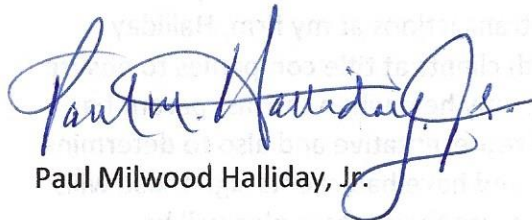
Many clients have requested my help to represent them in court on issues involving disputes of the REPC, boundary line issues, tax deeds and title issues. I have traveled throughout the state of Utah attending court hearings representing landlords and mortgage companies to evict tenants who are behind on rents or have loss their house to foreclosure. Also, I have represented many heirs in disputes over assets of the family estate.

In the late 1970s I passed the real estate exam but never activated my license. Twice I have been a speaker in all day seminars involving foreclosure, title and bankruptcy matters. Several times I have been on a national panel speaking on real estate issues at the United States Foreclosure Network conferences.

Currently, I am a part-time in house counsel for Liberty Bank assisting them with collection, compliance and other general bank matters. I served on the board of directors of Salt Lake Schools Credit Union for many years and I was board chair when the credit union merged with Granite Credit Union. Also, I have assisted local mortgage brokers with legal matters and have been representing a local bank in Holladay, Utah with some potential purchase offers.

For over 30 years I have been involved with real estate matters helping financial institutions, realtors, title companies and individuals with real estate transactions. I firmly believe that my extensive experience qualifies me from the three year licensing requirement to license an agency title insurance producer.

Sincerely,



Paul Milwood Halliday, Jr.