

OKLAHOMA ABSTRACTORS BOARD
MINUTES OF REGULAR MEETING
August 19, 2025

1. A regular meeting of the Oklahoma Abstractors Board (OAB) was called to order by Chairperson Rex Koller at 10:00 a.m., at the OLERS Conference Room, 421 NW 13th Street, Suite 100, Oklahoma City, Oklahoma.
2. Darla Ringo called the roll. Attending were: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Absent: Darin Kent.
3. The Minutes of the Regular Meeting of the OAB, conducted on July 15, 2025, were reviewed. A motion was made by Mr. Mapes to approve the minutes with one correction to the listing of the chairperson's name on the call to order. The motion was seconded by Mr. Lower. Motion carried.
Yeas: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.
4. **Chairperson's Report – Rex Koller:** Mr. Koller reminded the audience that audience that we have two positions that are going to be open at the end of June because of term limits. Those positions are the Realtor position and the District 5 position for Creek, Lincoln, Rogers, Tulsa, and Wagoner Counties currently held by Randy Coffman. If anyone is interested, they should get in touch with the OAB offices.
5. **Administrator's Report (Board Report):** Ms. Smith reported that Ayla would be returning the following week.

She also provided an informational announcement that the owner of the entity holding a Permit to Build in Oklahoma County has changed.

6. **Committee Reports.**
 - a.) **Budget and Finance–Scott Ward:** Mr. Ward gave an update on the budget for the previous month. The annual budget is \$335,846.00 with encumbrances of \$103,078.20, which gives us a total Year-To-Date Encumbrances and Expenses of \$92,723.87 and a variance of \$243,122.13. The revenue for the month was \$9,516.26 and expenses were \$34,123.70 which leaves us with an ending cash balance of \$1,090,224.84. After review and discussion, Mr. Ward made a motion to approve the report as presented. Second by Ms. Ringo. Motion carried.
Yeas: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.
 - b.) **Rules and Regulations – Rex Koller:** Mr. Koller reported that he had spoken with Mark Luttrull since he's the OLTA liaison with the board and discussed potential rule changes. The committee will likely also be reviewing the Guidelines for Building an Abstract Plant to see if they need to be updated.

- c.) **Licensing and Testing-Sue Ann Loggains:** Ms. Loggains reported that since the last board meeting there had been 10 people who took the test and seven passed. The next testing date is September 18th at the OAB offices and the OLTA is doing their Basic Abstractors School on October 22nd.

The Committee is also working with the OLTA Uniformity Committee to review the Study Guide for the Basic Abstractors School and the test questions.

- d.) **Inspections-Lisa Collins:** Ms. Collins reported that there had been 17 inspections since the last board meeting. There were six companies that had issues ranging from miscommunication to abstracting concerns and the recommendations from the Enforcement Committee are in the packet. She asked for any questions, but if there were none, she asked for a motion to approve the inspection reports as presented and authorize the action recommended by the Enforcement Committee and issuance of consent orders. A motion was made by Mr. Ward. Second by Mr. Coffman. Motion passed.

Ms. Loggains asked why there were some companies that had issues, but there are no fines. How is that determined? Ms. Collins said it depends on the circumstances surrounding the event and their history. Mr. Lower also added as to whether it was something that affected the consumer and if it could still be found even with the mistake.

Ms. Scimeca also said that intent is also considered such as in the case of over and under charging and whether it's an inducement to gain business or just an honest mistake. For instance one company overcharged and a refund was required to be issued, it was felt there wasn't a further fine needed because there was no clear intent behind the mistake.

Mr. Ward asked whether it is a newly implemented six-month follow up and Ms. Collins responded that the company had major indexing issues on the first inspection. She went back 2 weeks later to find most everything had been corrected, but the Committee felt an additional follow-up would be needed in six months to recheck their records.

Yeas: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.

- e.) **Enforcement Committee Reports-Jeff Lower:**

Applications for Licenses: Presented to the Board for approval was a list of applicants for abstract licenses or renewals, which are set out in the attachments hereto. A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve all the licenses presented, subject to administrative review and to make sure all compliance issues were met, and appropriate fees paid. Second by Mr. Mapes. Motion passed.

Yeas: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.

Abstention: Darla Ringo and Rex Koller abstained from voting on those licenses pertaining to their employer's business holdings.

Renewal of Certificate of Authority (With No Changes): Presented to the Board for approval were applications for renewal of Certificate of Authority with their rate sheet with no fee changes by Southeastern Oklahoma Abstract & Title dba Pushmataha County Abstract and University Land Title Services (Payne). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the applications. Second by Mr. Mapes. Motion passed.

Yeas: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.

Application for NEW Permit to Build: Presented to the Board for approval was an application for a NEW Permit to Build by Stewart Title Oklahoma (Payne). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Mr. Mapes. Motion passed.

The Chairperson opened the floor for comments from the applicant. Mr. Soper with Stewart Title of Oklahoma stated that he was pleased to work with the board and thanked them for reviewing their application.

There were no comments opposing the application.

Yeas: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.

Application for NEW Permit to Build: Presented to the Board for approval was an application for a NEW Permit to Build by Stewart Title Oklahoma (Ottawa). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Mr. Mapes. Motion passed.

The Chairperson opened the floor for comments from the applicant. Mr. Soper with Stewart Title of Oklahoma stated that he was pleased to work with the board and thanked them for reviewing their application.

Laura Dishman with Ottawa County Abstract, a current holder of a COA in Ottawa County, stated she wasn't sure why another company would want to build there when there are already two plants and a closing company there. In addition, her company is an agent for Stewart Title, so she is surprised that her own underwriter is obtaining a permit for the county. She's not in agreement with the action.

Mr. Koller asked if she or her company had filed an official comment and she said she had not.

Mr. Soper responded by saying that the company has complied with the statutory requirements and while he empathizes, Stewart was in a similar situation in Carter County where they were the sole provider for many years and now have two competitors in that county but their organization is navigating the changing landscape as they feel is best for the company.

Yeas: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.

7. **Visitor's Comments:** None.
8. **New Business:** None.
9. **Report Legal Counsel-Whitney Herzog-Scimeca:** Ms. Scimeca said that at the last Board Meeting, she had provided board members with a letter of counsel that was issued from the Attorney General's office.

Senator Rader submitted a request for an Attorney General opinion. No opinion was issued, but the Letter of Counsel was which essentially says that they didn't see a reason for it to be an official opinion because it was felt that the law was clear on the matter.

Three questions were asked.

1. Is the requirement found in title 1, section 28 of the Oklahoma Statutes, that the holder of a Certificate of Authority (CoA), or an applicant therefor, "shall have for use an independent set of abstract books or other system of indexes compiled from the instruments of record affecting real estate in the office of the county clerk, and not copied from the indexes in said office" satisfied if the holder or applicant has, by purchase, cost-sharing contract, or lease from the holder of another CoA for the same county, a complete copy of such an independent set of abstract books or other system of indexes (an "abstract plant"), which abstract plant has been approved by the Oklahoma Abstractors Board (OAB), without the applicant's separately constructing a new plant from the county offices?

Answer: A Certificate of Authority and Abstract Plant May be Transferred Between Individuals and Entities.

2. If so, is an entity having such access to such an existing abstract plant required to first obtain a permit to develop an abstract plant pursuant to title 1, section 34 of the Oklahoma Statutes as a precondition of applying for a CoA?

Answer: Absent a Transfer of a Certificate of Authority and Abstract Plant, an Individual or Entity Must Obtain a Permit to Develop Abstract Plant before it may obtain a Certificate of Authority.

3. Is the OAB's prohibition against the use of "[i]mages obtained in any form from any source other than a county office" within the scope of the OAB's authority?

Answer: The OAB's Prohibition on the use of Unauthorized Images is Within the Scope of the OAB's Authority.

10. **Announcement of next meeting:** Tuesday, September 16, 2025, at 10:00 a.m., 421 NW 13th Street, Suite 100 (OLERS) Conference Room, Oklahoma City, Oklahoma.

11. **Adjournment:** Mr. Koller asked for a motion to adjourn the meeting. Motion was made by Mr. Koller. Second by Ms. Ringo. Motion passed.

Yeas: Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.