

OKLAHOMA ABSTRACTORS BOARD
MINUTES OF REGULAR MEETING
December 16, 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: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Absent: Jeff Mapes.
3. The Minutes of the Regular Meeting of the OAB, conducted on November 18, 2025, were reviewed. A motion was made by Mr. Ward to approve the minutes as presented. The motion was seconded by Mr. Lower. Motion carried.
Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.
4. **Chairperson's Report – Rex Koller:** Mr. Koller reported that the Executive Committee has assigned the review of license fees to the Rules Committee. He asked about the large reserve and how it applies to our yearly budget. Ms. Smith confirmed that even though that balance is sitting out there, we cannot rely on it for our annual budget. That cash balance can be used for special projects, but we have none and are expected to go in each year with a balanced budget. As for timing, she would like for any rate changes to go into effect with the next fiscal year, starting on July 1st.
5. **Administrator's Report (Board Report):** Ms. Smith gave an update on staff outages over the holidays and reported that Ms. Harper has started going to abstractor's office to shadow abstractors to see how they actually work. She'll be visiting one per quarter this year and going to a variety of companies with different operating methods to see how they each work.
6. **Committee Reports.**
 - a.) **Budget and Finance–Darin Kent:** Mr. Kent gave an update on the budget for the previous month. The annual budget is \$335,846.00 with encumbrances of \$65,550.15, which gives us a total Year-To-Date Encumbrances and Expenses of \$180,626.94 and a variance of \$155,239.06. The revenue for the month was \$42,140.00 and expenses were \$25,095.70 which leaves us with an ending cash balance of \$1,046,447.56. After review and discussion, Mr. Kent made a motion to approve the report as presented. Second by Ms. Ringo. Motion carried.
Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.

- b.) **Rules and Regulations – Rex Koller:** Mr. Koller reported that there wouldn't be any Rulemaking this year, so he is going to have the committee review the Guidelines for Building an Abstract plant to ensure they're up to date with regard to technology and cover everything they think they should.
- c.) **Licensing and Testing - Sue Ann Loggains:** Ms. Loggains reported that since the last board meeting 2 individuals have taken the exam and passed. The next testing date is on January 15th at the OAB offices.

Ms. Smith reported that it has been a year since we've implemented the online licensing system, she had asked the Executive Committee to review whether a penalty can be implemented for paper license processing. It is allowed by law and we want to start urging people to use the system. However, before that happens, Ms. Harper had the idea of doing some sort of training via webinar to show people how to use the system in hopes that would make them less hesitant to do so.

- d.) **Inspections – Katherine Smith:** Ms. Smith gave an update on the two inspections that were on hold. Since the matter of resolving their status with the 2 inspections that were still on hold waiting for a response from the companies related to getting a Certificate of Good Standing from the Secretary of State. Since it had been a few months since the inspection, the Enforcement Committee recommended an official letter be sent signed by the Vice-Chairperson and giving a deadline for a resolution because these are both dormant certificates and wouldn't affect the companies' ability to do business. A motion was made by Mr. Lower to send the proposed letter. Second by Mr. Coffman. Motion passed.

Yeas: Darin Kent, Jason Waldroup, Jeff Lower, Randy Coffman, Scott Ward and Sue Ann Loggains. Nos: None.

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

Ms. Smith then listed several Inspection Consent Orders that had been agreed to and signed off on by the recipients. Chicago Title Company in Logan County was required to provide a refund to a customer who was double billed. Smith Brothers Abstract in Beaver County agreed to a fine of \$500 for an item mis-indexed with the incorrect range and one that had a typo. Smith Brothers Abstract in Rogers County agreed to a fine of \$500 for a deed that was indexed under the wrong section. Smith Brothers Abstract in Mayes County agreed to a fine of \$500 for a mortgage that was indexed against the wrong section. Smith Brothers Abstract in Lincoln County agreed to a fine of \$500 for two legal descriptions which were missing. Pioneer Abstract in Harper County was required to provide a refund to a customer who was overbilled by \$100. Creek County Abstract agreed to a fine of \$1,000 for their indexes being out of compliance by four days and an unnecessary delay of six days on one order. Muskogee Abstract and Title agreed to a fine of \$500 for a missing court case. Okmulgee Land Title Company was required to provide a refund to a customer who was overbilled by \$125. Ms. Smith asked for a motion to accept the consent orders,

authorize the Chairperson or Vice-Chairperson to sign off on them and officially close the matter. A motion was made by Ms. Loggains. Second by Ms. Ringo. Motion passed.

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

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

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. Coffman. Motion passed.

Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, 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 Rate Changes): Presented to the Board for approval were applications for renewal of Certificate of Authority with their rate sheet with no fee changes by Bryan County Research, Crawford Abstract & Title Company (Tillman), Modern Abstract & Title, LP (Bryan), New Century Abstract (McCurtain), SCA Title, LLC (Adair), Security Abstract Company (Kay), and Vinita Abstract Company, LLC dba Smith Brothers Abstract (Craig). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the applications. Second by Ms. Loggains. Motion passed.

Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, 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 Rate Changes): Presented to the Board for approval was an application for renewal of Certificate of Authority with their rate sheet with fee changes by Garvin County Abstract and PHS Title, LLC dba Smith Brothers Abstract (Hughes). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Mr. Kent. Motion passed.

Mr. Ward asked about the companies that were showing payment hadn't been received yet. Ms. Harper confirmed that payment had been received for one of them. Ms. Smith responded to say that even if it's approved, Ms. Harper always checks to be sure payment has been received before sending their actual license out. If there is

still an outstanding balance, the license is not sent out until payment has been received.

Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, 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.

Application for NEW Certificate of Authority: Presented to the Board for approval was an application for a new Certificate of Authority by American Eagle Abstract Kingfisher County. A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Ms. Ringo. Motion passed.

Mr. Koller reported that he had requested to review some of the abstracts received and he noticed that the abstracts had been compiled according to Title 46 and had omitted the old mortgages. After emailing board members, he asked for them to be redone and the company complied. He found that their resubmitted abstracts were satisfactory.

He asked if there had been any comments received for the application and Ms. Smith stated that no comments had been received.

Mr. Ward asked about the rationale for asking for updated abstracts at the last minute. Mr. Koller stated that perhaps the Inspector, Ms. Collins, wasn't aware that abstracts should be compiled with complete documents, so he decided to request those old documents be added to the abstracts. Although it is allowed by law for old mortgages to be omitted from an abstract, there are some attorneys that still want to see them, so it should be ensured that a company is able to provide that level of completeness. Mr. Ward said that we need to decide a clear direction for applicants going forward.

Ms. Smith said that it has been discussed and it will be made clear to applicants that they need to provide complete abstracts regardless of the rule that allows mortgages to be excluded in their regular daily business practices. She also pointed out that the inspection of a new COA applicant is not solely based on the preparation of abstracts. The applicant is also required to prepare twenty chains of title that are compared side-by-side to the County Clerk's indexes to ensure completeness of the plant.

Ms. Scimeca clarified for the record whether Mr. Koller's emails went out to all the board members. He stated that they had, but he had sent them in batches and not to the entire board at once. Ms. Scimeca asked if anyone had responded and he replied that one person had replied only to him.

Mr. Koller opened the floor to anyone wishing to speak in opposition to the application. Mr. Ralph Harrison with Solomon Abstract Company, an existing COA

holder in Kingfisher County took the floor. He stated that he would like to comment that on the application the entity listed doesn't show on the Secretary of States office as a legal entity, only that it is a trade name. The statutes require it to be a legal entity so he feels the board should look at that when considering the application.

Mr. Koller reminded everyone that the best time for comments is during the twenty-day comment period so the board has time to consider and review any comments.

Ms. Scimeca pointed out that the trade name was registered under an entity of Oklahoma Digital Abstract. Mr. Kent said that if the trade name is registered under a legal entity, it does meet the requirements of the statute.

Ms. Scimeca asked whether in the past a COA was issued to a trade name or to an entity. Ms. Smith stated that certificates normally list both with the legal entity dba trade name.

Ms. Kristi French with the applicant was given the floor company responded that it was the intent that the application should have been provided under the Oklahoma Digital Abstract, LLC dba the trade name and apologized for the oversight. She also noted that she agreed with Mr. Koller about the prudence of getting complete abstracts from applicants regardless of the allowance for mortgage omissions in the real world building of abstracts.

Ms. Smith said that they could ask the company to re-do the front page of the application to show the correct entity so that it is officially on the recorded document.

Ms. Smith read the Director's report into the record. Comes now Katherine Smith, State Administrator of Abstracting of the Oklahoma Abstractors Board, and states:

The application for certificate of authority has been received in proper form and reviewed.

Proper notification was made by posting on the OAB website, notifying the Court Clerk and County Clerk of Kingfisher County, as well as all Certificate of Authority holders in Kingfisher County.

No comments were received from any source.

Payment of the applicable fees have been made in the correct amount of \$800.00. E&O Insurance in the sum of \$1,000,000.00 and a County records bond of \$15,000.00 have been posted.

Inspections have been performed by the Inspector on behalf of the OAB and all have found an adequate abstract plant available for use.

The name of the company is not deceptively similar to other certificate of authority or permit holders, and the company has an actual physical presence in the county of Kingfisher.

According to the foregoing, the application for a Certificate of Authority is in compliance with Title 1 of the Oklahoma Statutes and 5:11-9-1 of the Permanent Rules of the OAB.

As the State Administrator of Abstracting of the Oklahoma Abstractor's Board, I hereby recommend that the Application for Certificate of Authority submitted by Oklahoma Digital Abstract, LLC dba American Eagle Title and Abstract Kingfisher be approved. Signed Katherine Smith dated December 15, 2025.

A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve a name amendment to the application. Second by Ms. Ringo. Motion passed. Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Randy Coffman, Rex Koller, and Scott Ward. Nos: Sue Ann Loggains.

A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Ms. Ringo. Motion passed. Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, 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 an Abstract Plant by SCA Title, LLC in Cherokee County. The floor was opened to anyone wishing to make comment. A representative from the applicant thanked the board for their consideration. A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Ms. Ringo. Motion passed.

The floor was opened to any comments in opposition to the application. There were none.

The floor was opened to representatives of the company for comment. There was none.

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

7. **New Business:** There was none.

8. **Report Legal Counsel-Whitney Herzog-Scimeca:** Ms. Scimeca reported that she has been working with the Enforcement Committee and Board.
9. **Visitor's Comments:** There were none.
10. **Announcement of next meeting:** Tuesday, January 20, 2026, at 10:00 a.m., 421 NW 13th Street, Suite 100 (OLERS) Conference Room, Oklahoma City, Oklahoma.
11. **Adjournment:** Mr. Koller made motion to adjourn the meeting. Second by Mr. Kent. Motion passed.
Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Randy Coffman, Rex Koller, Scott Ward and Sue Ann Loggains. Nos: None.