OKLAHOMA ABSTRACTORS BOARD MINUTES OF REGULAR MEETING November 18, 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, Jeff Mapes, Randy Coffman, Rex Koller, and Scott Ward. Absent: Sue Ann Loggains.
- 3. The Minutes of the Regular Meeting of the OAB, conducted on October 21, 2025, were reviewed. A motion was made by Mr. Lower to approve the minutes with two minor corrections. The motion was seconded by Ms. Ringo. Motion carried. Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, and Scott Ward. Nos: None.
- 4. Chairperson's Report Rex Koller: Mr. Koller had no report.
- 5. <u>Administrator's Report (Board Report):</u> Ms. Smith requested that anyone who would not be attending the December meeting to let her know so she could ensure there was a quorum available.

She also reported that she had done some research on the StarterIQ company that had been sending out advertisements to companies in the state. She attended one of their webinars as well as speaking to their regional salesperson who put her in touch with a member of their legal team. Ms. Smith spoke with their legal team and it appears that the platform is essentially for housing title policy information. However, it is concerning that they are using AI to scour the internet for data to populate their database. When she spoke with their legal person, she made it very clear to him that the only path to a title policy in Oklahoma is through the Abstract process which is then given to an attorney for an opinion and only with that opinion can a title policy be issued.

They also discussed their use of certain language, such as "title plant". She gave him the definition of a title plant memorialized in statute, which would not apply to any type of database created in the manner which they're creating them.

The discussion was amicable and she cautioned him on several items pertaining to the law and she also said they should be aware of the fact that they could be making promises as to what their software can do which are illegal in the state of Oklahoma.

Mr. Luttrull with the Oklahoma Land Title Association also spoke with their legal person and had much the same conversation.

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 \$101,319.62, which gives us a total Year-To-Date Encumbrances and Expenses of \$144,454.37 and a variance of \$175,634.63. The revenue for the month was \$17,190.00 and expenses were \$31,393.14 which leaves us with an ending cash balance of \$1,029,403.26. After review and discussion, Mr. Kent made a motion to approve the report as presented. Second by Mr. Lower. Motion carried.

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

b.) Rules and Regulations – Rex Koller: Mr. Koller presented the board with a printout showing that the requirements for a permit include a physical presence which is the same as for a Certificate of Authority. He doesn't see why that's required because a physical presence isn't needed for a permit. He thinks that portion should be stricken.

Ms. Scimeca cautioned that it could be an issue because it's not clearly stated that the rule would be discussed. Mr. Koller conceded to address it as a later time. Mr. Ward asked if a physical presence had been required for previous permit applications and Ms. Smith stated that the requirement hadn't been enforced. She did add that she felt that technically, they do have a physical presence because Permit Holders are allowed to take up space in the County Clerk's office for the purpose of acquiring records. It wouldn't allow them to conduct business, but they can't conduct business anyway until they have a COA.

Mr. Ward asked about doing a special meeting and Ms. Scimeca gave the guidelines for special meetings and said that one could be held, but it couldn't be done remotely or via email and a quorum would still need to be present on site.

It was decided to do some more research and address it with Rulemaking next year, if needed.

- c.) Licensing and Testing-Randy Coffman: Mr. Coffman reported that since the last board meeting 11 individuals have taken the exam and all passed. The next testing date is on November 20th at the OAB offices.
- d.) Inspections-Lisa Collins: Ms. Collins reported that there had been 6 inspections placed on hold since the last board meeting and 2 are still on hold waiting for a response from the companies. One had two order completed late due to a heavy workload and one undercharged several orders due to a misunderstanding. She asked for any questions, but if there were none, she asked for a motion to approve the inspection reports as presented and to authorize the action recommended by the Committee and authorize the issuance of a consent order. A motion was made by Mr. Mapes. Second by Mr. Coffman. Motion passed.

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

Abstention: Darla Ringo, Randy Coffman, 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 Bailey Hans LLC dba Guarantee Abstract Company (Garfield), Bryan County Abstract Company, Inc., Grant County Abstract Company, Jackson County Abstract Company, Okmulgee Land Title Company, Old Republic Title Company of Oklahoma (Cleveland) Old Republic Title Company of Oklahoma (Oklahoma), Sovereign Abstract & Title of Okfuskee County Abstract Company, Buffalo Land Abstract Company (Johnston), Jelsma Abstract Company dba Logan County Abstract Company, Oklahoma Digital Abstract LLC dba American Eagle Abstract Wagoner County, and PHS Title, LLC dba Smith Brothers Abstract, LLC (Pottawatomie). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the applications. Second by Mr. Kent. Motion passed.

Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, and Scott Ward. 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 Fairview Abstract Co. (Major), Guaranty Abstract Partners, LLC dba Smith Brothers Abstract & Title Co., LLC (Tulsa), and Photo Abstract Co. (Ottawa). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Mr. Mapes. Motion passed.

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

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

Rate Changes ONLY: Presented to the Board for approval were rate sheets with requested fee changes by Adams Abstract Co., Inc. (LeFlore), Mayes County

Abstract, Solomon Abstract, LLC dba Solomon Abstract Co., (Kingfisher), and Valley Abstract Company, Inc. (Garvin). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the rate sheets. Second by Mr. Kent. Motion passed.

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

Transfer of Ownership: Presented to the Board for approval was an application for Transfer of Ownership from Meurer Abstract Company to Buffalo Land Abstract-Pawnee. A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Mr. Coffman. Motion passed.

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

Transfer of Ownership: Presented to the Board for approval was an application for Transfer of Ownership from Okmulgee Lant Title Company to Buffalo Land Abstract-Okmulgee, LLC dba Okmulgee Land Title. 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, Jeff Mapes, Randy Coffman, Rex Koller, and Scott Ward. 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 Stewart Title Oklahoma in Okmulgee County. The floor was opened to anyone wishing to make comment. Ms. Bobbie Kopesash with Stewart Title 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 Mr. Mapes. Motion passed.

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

Complaint OAB-2025-W153

Presented to the Board for review was a complaint where the complainant states that they were not informed by the Abstractor that there was no access to the property, but the information gathered by the Inspector states that he was informed twice about the access issue. Therefore, the Enforcement Committee views that there was no violation and recommends closure of the complaint. Ms. Collins offered to answer any questions, but if there were none, she asked for a motion to accept the recommended action by the committee and closure of the complaint. A motion was made by Mr. Lower. Second by Ms. Ringo. Motion passed.

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

7. Meeting Dates for 2026

Ms. Smith stated that the Board needs to officially approve the meeting dates for the following year so she can post them online with the Secretary of State's office. She asked whether they wanted to continue to hold meetings on the third Tuesday of every month. A motion was made by Mr. Ward to continue to hold meetings on our established schedule. Second by Mr. Kent. Motion passed.

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

- 8. **New Business:** There was none.
- 9. <u>Report Legal Counsel-Whitney Herzog-Scimeca:</u> Ms. Scimeca reported that she has been working with the Enforcement Committee and Board.
- 10. **Visitor's Comments:** There were none.
- 11. <u>Announcement of next meeting:</u> Tuesday, December 16, 2025, at 10:00 a.m., 421 NW 13th Street, Suite 100 (OLERS) Conference Room, Oklahoma City, Oklahoma.
- 12. **Adjournment:** Mr. Koller made motion to adjourn the meeting. Second by Ms. Lower. Motion passed.

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