OKLAHOMA ABSTRACTORS BOARD MINUTES OF REGULAR MEETING September 16, 2025

- 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 Sue Ann Loggains. Absent: Scott Ward.
- 3. The Minutes of the Regular Meeting of the OAB, conducted on August 19, 2025, were reviewed. A motion was made by Mr. Lower to approve the minutes as presented. The motion was seconded by Ms. Loggains. Motion carried. Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, and Sue Ann Loggains. Nos: None.
- 4. <u>Chairperson's Report Rex Koller:</u> Mr. Koller reminded the audience again of the two positions that will be open at the end of the fiscal year District 5, which is currently filled by Mr. Coffman and the Realtor position currently filled by Mr. Ward.
- 5. <u>Administrator's Report (Board Report):</u> Ms. Smith was absent and Ms. Harper stated there was no report provided by Ms. Smith, but that she would be back on the 29th.

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 \$82,056.98, which gives us a total Year-To-Date Encumbrances and Expenses of \$114,200.64 and a variance of \$221,645.36. The revenue for the month was \$2,773.83 and expenses were \$22,584.15 which leaves us with an ending cash balance of \$1,070,400.69. After review and discussion, Mr. Kent made a motion to approve the report as presented. Second by Mr. Mapes. Motion carried.
 - Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, and Sue Ann Loggains. Nos: None.
- b.) Rules and Regulations Rex Koller: Mr. Koller reported that there was nothing pressing, but that he would be talking with OLTA members at their upcoming Regional Meeting.
- c.) Licensing and Testing-Sue Ann Loggains: Ms. Loggains reported that since the last board meeting there has been no testing, but the next testing date is September 18th at the OAB offices with 8 people signed up 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 8 inspections since the last board meeting. There were two companies that had issues with their Secretary of State status. One is still pending and the Committee would like to table Smith Brothers in Osage County until next month. She asked for any questions, but if there were none, she asked for a motion to approve the inspection reports as presented. A motion was made by Mr. Lower. Second by Mr. Kent. Motion passed. Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, Rex Koller, and Sue Ann Loggains. Nos: None.

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

Consent order OAB-2025-INS-041413

Presented to the Board for review was a consent order issued to Mayes County Abstract company in relation to inspection findings of invoicing issue overcharging the customer by \$50. The Enforcement Committee did not assess a penalty, but required the company to issue a refund to the customer and provide proof of the refund. The company agreed and signed off on the order. Ms. Collins asked if there were any questions and if there were none, for a motion to approve the consent order, authorize the Chairperson's signature on the order, and closure of the matter. A motion was made by Mr. Kent. Second by Ms. Loggains. Motion passed.

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

Consent order OAB-2025-INS-041410

Presented to the Board for review was a consent order issued to Wagoner County Abstract company in relation to inspection findings of invoicing issue overcharging the customer by \$50. The Enforcement Committee did not assess a penalty, but required the company to issue a refund to the customer and provide proof of the refund. The company agreed and signed off on the order. Ms. Collins asked if there were any questions and if there were none, for a motion to approve the consent order, authorize the Chairperson's signature on the order, and closure of the matter. A motion was made by Ms. Loggains. Second by Mr. Mapes. Motion passed.

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

Abstention: Darla Ringo, Jeff Mapes, 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 Delaware County Title, LLC dba Smith Brothers Abstract and Smith Brothers Abstract & Title, LLC (Logan). 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 Sue Ann Loggains. Nos: None.

Application for NEW Certificate of Authority:

Prior to the presentation of the application, Mr. Lower turned the floor over to Chairperson Koller. Mr. Koller stated that the Enforcement Committee had been made aware of a potential violation and wanted to discuss it prior to the presentation of the application as it might impact the vote.

There was an advertisement in the Tulsa World that stated American Eagle is fully licensed and bonded in Atoka and Kingfisher Counties when they don't hold Certificates of Authority in those counties yet.

He read through parts of an email exchange between Mr. Randy Dittmann with American Eagle and Ms. Smith where he states that they are utilizing records obtained through the permitting process to provide non-guaranteed title searches for surveyors, oil and gas entities, etc.

A cease and desist letter from Ms. Scimeca had been sent regarding that issue because in Title 5, it says:

OAC 5:11-7-3. Business activities of a permit holder

- (a) During the period of development of the abstract plant by a holder of a permit, until a certificate of authority is issued to such permit holder, the business activities of a permit holder and licensees under its supervision are limited to the construction of the abstract plant and activities directly related thereto. A permit holder <u>shall not</u> sell <u>or provide products or services to the public</u> or for its own benefit from its plant under development and may not charge or collect fees for such products or services.
- (b) The applicant shall comply with the Guidelines for Developing a New Abstract Plant as established by the Board.

Ms. Kristi French with the applicant stated that it appears to be an error and internal misunderstanding. She said that she has verified that no income has been gained from the plant in Atoka and Kingfisher counties and that there is no money showing on those books. However, they are excited to get their COAs in those counties and it looks as if someone in marketing simply jumped the gun a bit.

Ms. Ringo asked whether they were indeed providing services to surveyors, etc. Ms. French verified that no, they are not.

Ms. Loggains asked about the recertification charge on the rate sheet for the applicant.

Presented to the Board for approval was an application for a NEW Certificate of Authority by Buffalo Land Abstract (Atoka). A motion was made by Mr. Lower on behalf of the Enforcement Committee to approve the application. Second by Mr. Kent. Motion passed.

The Chairperson opened the floor for discussion.

There were no comments opposing the application.

Ms. Collins 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 Atoka County, as well as all Certificate of Authority holders in Atoka 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. However, the E&O policy expires on 10/1/2025.

Inspections have been performed by the Inspectors 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 Atoka.

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 Buffalo Land Abstract -Atoka be approved.

Signed Katherine Smith, State Administrator of Abstracting, dated September 9th, 2025.

Mr. Koller stated that he had thought about delaying the application for a month. Mr. Coffman asked if a fine had been considered. Mr. Koller responded that it had not. Ms. Scimeca said that the Cease and Desist letter had been the focus since it affected by Atoka and Kingfisher Counties and to let them know it was a concern and not to do it. The reason we wanted to make sure they were aware is because compliance with the act and rules is part of the criteria for considering an application.

Yeas: Darin Kent, Darla Ringo, Jason Waldroup, Jeff Lower, Jeff Mapes, Randy Coffman, and Sue Ann Loggains. Nos: Rex Koller.

Consent order OAB-2025-W154

Presented to the Board for review was a consent order issued to First Republic Title Company dba Ellis County Abstract company in relation to a complaint about a delayed order.

Complainant states that they submitted an abstract order on 2/27/2025. A closing agent for Goetzinger acknowledges the order and says she'll order it that day. On March 12th, the agent asks for an update. The closing agent again responds and states that they have not received the abstract back yet. Another update was requested on March 28th, but there's no response from the closer provided.

Complainant states that the abstract was finally received on 4/1/25.

Respondent replied with an email, but provided no documentation or specific dates of their claims although it had been requested as part of the complaint notification.

They state that in mid-March the customer contacted Ellis County abstract to let them know the existing abstract covered more property than was included with the original order and that the abstract needed to be split to be applied to two separate transactions. The abstract based on the original base provided was complete but

because of the changes, that work had to be disregarded and new work begun to accommodate the new allocation of land.

On January 15th, the OAB office was notified of a solar project which was a 21 abstract project received on December 27th. They stated that this project also contributed to delays with the subject order of the complaint.

When asked for additional information, the Respondent provided an email received 2/27/2025 which agrees with the Complainant's information. There were not clear instructions other than an abstract was needed. There is no documentation related to the changes that they asserted in their previous response. UAC is dated 3/28/2025 - 1 day outside of guidelines.

The recommendation from Enforcement was a \$500 fine because the abstract was completed outside of guidelines. Although they stated that there were changes made, there was no documentation to support what those changes were and when they may have occurred.

Ms. Collins asked if there were any questions and if there were none, for a motion to approve the consent order, authorize the Chairperson's signature on the order, and closure of the matter. A motion was made by Mr. Mapes. Second by Ms. Loggains. Motion passed.

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

- 7. New Business: None.
- 8. <u>Report Legal Counsel-Whitney Herzog-Scimeca:</u> Ms. Scimeca updated that we still haven't had a response on the Attorney General opinion request.
- 9. <u>Visitor's Comments:</u> Mr. Wilson asked a question about the letter that was talked about at the last meeting, but Ms. Scimeca pointed out the policy/open meeting rules and that it cannot be discussed.
- 10. <u>Announcement of next meeting:</u> Tuesday, October 21, 2025, at 10:00 a.m., 421 NW 13th Street, Suite 100 (OLERS) Conference Room, Oklahoma City, Oklahoma.
- 11. <u>Adjournment:</u> Mr. Koller asked for a motion to adjourn the meeting. Motion was made by Mr. Koller. Second by Mr. Lower. Motion passed.

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