

From: Kim Purvis <KPurvis@wfgls.com>
Subject: RE: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO
Date: July 14, 2025 at 5:34:58 PM MDT
To: 'Teagan Glenn' <teagan.glenn@icloud.com>
Cc: Lee Kube <LKube@wfgls.com>, Bryan White <BWhite@wfgls.com>, "Gabriella Samano" <GSamano@wfgtitle.com>, Alan Ryan Janis <alanjanis@icloud.com>

I understand I had added both of our Vice Presidents on this email as well and I am sure they will reviewing all.

Thank you,

WFGLS is committed to providing best in class service. Whether you have had a great experience or have some constructive criticism to share, we would greatly appreciate you taking the short 2 question survey at the following link: [Tell us how we're doing!](#)



Kimberly Purvis
Director of Closing Operations

2815 Townsgate Road, Suite 115, Westlake Village, CA 91361
Direct: 805-915-5282 | efax 805-426-8591 | kpurvis@wfgls.com

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WARNING! FRAUD ALERT: Cyber Wire fraud, Business Email Compromise (BEC), Spoofing and other forms of fraud affecting real estate transactions are on the rise!

Please contact your lender or WFG representative using known contact information if you receive an email with wire instructions and a request for funds.

From: Teagan Glenn [mailto:teagan.glenn@icloud.com]

Sent: Monday, July 14, 2025 4:26 PM

To: Kim Purvis <KPurvis@wfgls.com>

Cc: Lee Kube <LKube@wfgls.com>; Bryan White <BWhite@wfgls.com>; Gabriella Samano <GSamano@wfgtitle.com>; Alan Ryan Janis <alanjanis@icloud.com>

Subject: Re: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO

Kim,

Let me make something perfectly clear:

Insuring over a known title defect is not a solution. It's a cover-up.

Your suggestion that I proceed with a new loan while you “work on getting the reconveyance recorded” is both absurd and reckless. The fact that you're only now committing to file the reconveyance—weeks after acknowledging the error and over three years after it was admitted via affidavit—is unacceptable.

No competent title company or underwriter should be willing to close on a new loan while a publicly recorded lien—known to be invalid—remains unresolved.

You and your office had ample time and legal authority to fix this without delay. Your failure to do so has:

- Directly blocked financing
- Incurred measurable financial harm

- Necessitated legal escalation

I am proceeding with legal representation and will pursue a quiet title action and formal claims for negligence, costs, and damages. I will also provide this correspondence to every regulator currently reviewing this case to show that your office not only delayed correction, but offered a workaround instead of a solution.

Sincerely,

Teagan Marie Glenn

On Jul 14, 2025, at 5:20 PM, Kim Purvis <KPurvis@wfgls.com> wrote:

Understood Please know if you are in the process of title insurance on a loan we of course would be able to close your loan while we work on getting your reconveyance recorded so that your new loan is not held up any further that being said I will of course have the reconveyance forms completed and recorded.

From: Teagan Glenn <teagan.glenn@icloud.com>
Subject: Re: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO
Date: July 14, 2025 at 5:25:38 PM MDT
To: Kim Purvis <KPurvis@wfgls.com>
Cc: Lee Kube <LKube@wfgls.com>, Bryan White <BWhite@wfgls.com>, Gabriella Samano <GSamano@wfgtitle.com>, Alan Ryan Janis <alanjanis@icloud.com>

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From: Kim Purvis <KPurvis@wfgls.com>

Subject: RE: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO

Date: July 14, 2025 at 5:20:49 PM MDT

To: 'Teagan Glenn' <teagan.glenn@icloud.com>, Lee Kube <LKube@wfgls.com>, Bryan White <BWhite@wfgls.com>

Cc: Gabriella Samano <GSamano@wfgtitle.com>, Alan Ryan Janis <alanjanis@icloud.com>

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From: Teagan Glenn [mailto:teagan.glenn@icloud.com]

Sent: Monday, July 14, 2025 4:18 PM

To: Kim Purvis <KPurvis@wfgls.com>

Cc: Gabriella Samano <GSamano@wfgtitle.com>; Alan Ryan Janis <alanjanis@icloud.com>

Subject: Re: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO

Thank you for the clarification. You're absolutely right in one regard: an affidavit of erroneous recording is not a substitute for an actual reconveyance, and yes—my current title company will not and should not treat it as legally sufficient to clear title.

Acknowledging an error in 2021 but failing to follow up with a reconveyance is the equivalent of saying “we shouldn’t have done that” and then continuing to leave the lien in place. A release is not optional—it’s the legal remedy to the harm caused.

Please proceed immediately with:

1. Recording a full reconveyance or equivalent lien release in Jefferson County
2. Sending me a copy of the signed, notarized document, and
3. Confirming once the public recording is complete

This needs to be handled without further delay or references to long-expired efforts that never resolved the issue. Your acknowledgment of the mistake from 2021 is appreciated—but now it’s time to finish the

job.

I expect this to be fully resolved within the next 72 hours, or I will initiate a quiet title action and name WFG as a responsible party for ongoing negligence.

Sincerely,

Teagan Glenn

On Jul 14, 2025, at 5:13 PM, Kim Purvis <KPurvis@wfgls.com> wrote:

Also please know when we learned of the recording we did record and affidavit of erroneous Deed of Trust in the correct county that references the DOT we should not have recorded. So we do have of record that the Deed of trust was recorded in error. This recorded 11/2/2021. I am assuming this was not acceptable to your current title company to remove it from your title work. I will reach out in the again and get an actual reconveyance recorded if that will help your current title.

From: Teagan Glenn <teagan.glenn@icloud.com>
Subject: Re: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO
Date: July 14, 2025 at 5:17:59 PM MDT
To: Kim Purvis <KPurvis@wfgls.com>
Cc: Gabriella Samano <GSamano@wfgtitle.com>, Alan Ryan Janis <alanjanis@icloud.com>

Thank you for the clarification. You're absolutely right in one regard: an affidavit of erroneous recording is not a substitute for an actual reconveyance, and yes—my current title company will not and should not treat it as legally sufficient to clear title.

Acknowledging an error in 2021 but failing to follow up with a reconveyance is the equivalent of saying “we shouldn’t have done that” and then continuing to leave the lien in place. A release is not optional—it’s the legal remedy to the harm caused.

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From: Kim Purvis <KPurvis@wfgls.com>
Subject: RE: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO
Date: July 14, 2025 at 5:13:05 PM MDT
To: 'Teagan Glenn' <teagan.glenn@icloud.com>
Cc: Gabriella Samano <GSamano@wfgtitle.com>, Alan Ryan Janis <alanjanis@icloud.com>

Also please know when we learned of the recording we did record and affidavit of erroneous Deed of Trust in the correct county that references the DOT we should not have recorded. So we do have of record that the Deed of trust was recorded in error. This recorded 11/2/2021. I am assuming this was not acceptable to your current title company to remove it from your title work. I will reach out in the again and get an actual reconveyance recorded if that will help your current title.

Thank you,

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From: Teagan Glenn [mailto:teagan.glenn@icloud.com]

Sent: Monday, July 14, 2025 4:09 PM

To: Kim Purvis <KPurvis@wfgls.com>

Cc: Gabriella Samano <GSamano@wfgtitle.com>; Alan Ryan Janis <alanjanis@icloud.com>

Subject: Re: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO

Hi Gabriella,

Thank you again for the update, but I need urgent clarification on a critical point in your message.

You stated that forms must be completed “by the lender” in order to process the release. Please explain **what lender** you are referring to.

To reiterate:

- **No loan was ever funded.**
- The alleged lender, **Titan Mutual Lending**, has been **out of business for years**.
- The company **admitted the deed of trust was recorded in error** via an affidavit in 2021.
- There is **no servicing entity, no lienholder, and no valid debt** connected to this deed.

So unless you're referring to **Victor Loo**, who acted in that capacity and has already stated he **executed and sent the release to your office**, I must question why you're

holding up the process by requiring documents from a **non-existent entity**.

Please explain:

1. Who you define as the “lender” in this case
2. Why a release has not yet been recorded given the lack of any valid lien
3. Whether your office is willing to file a **release on your own authority** based on the affidavit and current title status

Let me be clear: I am not waiting on paperwork from a ghost. If this release is not filed because WFG continues to insist on signatures from a defunct entity, then this entire mess is a result of **title company malpractice**, not just delay.

I look forward to a *substantive* and *accurate* response tomorrow—not another update that reassigns responsibility to someone who doesn’t legally or physically exist - and to be made whole financially due to this negligence.

Sincerely,

Teagan Marie Glenn

On Jul 14, 2025, at 5:00 PM, Kim Purvis <KPurvis@wfgls.com> wrote:

I do apologize and understand your frustration, I am currently working with the Public Trustee of Jefferson County. There are several forms we have to complete and have completed by lender to get this released. I called them again today and will call in the morning as well. I will update you tomorrow on our progress.

Thank you,

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<image003.png>

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From: Teagan Glenn [<mailto:teagan.glenn@icloud.com>]
Sent: Monday, July 14, 2025 3:43 PM
To: Kim Purvis <KPurvis@wfgls.com>; Gabriella Samano <GSamano@wfgtitle.com>
Cc: Alan Ryan Janis <alanjanis@icloud.com>
Subject: Re: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO

Dear Gabriella and Kimberly,

It has now been **six days without a single update** on the erroneous deed of trust recorded against my property at **11838 W Marlowe Ave**. That kind of silence might pass in the stone age—but in a modern title office with the power to destroy or restore

homeownership with a few keystrokes, it's not just unacceptable—it's **reckless**.

According to Victor Loo, your office was made aware of this issue on **June 17th**. That was nearly a **month ago**. A notarized release was supposedly sent to you. Yet the lien remains on public record, my title is still clouded, and my financial standing is still being actively harmed by **your inaction**.

Let me be absolutely clear:

- There was **no funded loan**.
- There is **no legitimate claim**.
- And yet a lien—naming Titan Mutual—was recorded, then never released.
- And now **your office has sat on the release paperwork** for weeks.

Because of this, I've been:

- Denied access to my home equity,
- Forced to accrue **high-interest credit card debt**, and
- Unable to move forward with critical financial decisions for my household.

I am now demanding:


1. **Immediate confirmation** that you've received the release documents
2. A **timeline for recording the reconveyance**, which must be **no later than 48 hours from now**
3. And—this part is no longer negotiable—**financial compensation** for the damage caused by this delay, including:
 - Accrued interest and fees from forced credit card use
 - Costs associated with lost loan opportunities
 - Time spent dealing with a problem that should never have existed

I've already opened complaints with the **HUD OIG, Colorado Attorney General, NMLS, and CFPB**, and I am fully prepared to initiate a **quiet title action** naming WFG as a party to the negligence if this is not resolved immediately.

You are not being asked to do me a favor. You are being told to correct an error that **you had a professional and legal duty to fix weeks ago**. You have 48 hours to take meaningful action or I escalate this publicly, legally, and aggressively.

Sincerely,

Teagan Marie Glenn

 720-432-5361

 Teagan.Glenn@icloud.com

 Mailing Address: 4064 N Duquesne Ct, Aurora, CO 80019

 Property: 11838 W Marlowe Ave, Morrison, CO 80465

From: Gabriella Samano <GSamano@wfgtitle.com>

Sent: Tuesday, June 17, 2025 11:49 AM

To: Victor Loo <vlooo@truvion.com>

Subject: Re: Erroneous recording?

Hi Victor,

From our Operations:

Ok if we find this is erroneous can Victor execute a release if we draw it?

Thank you,

Gabriella Samano

Vice President | National Sales

WFG National Title Insurance Company

500 Technology Drive, Suite 100, Irvine, CA 92618
Direct: 818 536 2851 | Office: 949 430 3700
Email: gsamano@wfgtitle.com
Customer Service: 888 246 8071

**WFG offices and some County Recorder offices will be closed on Thursday, June 19th in observance of Juneteenth. We will resume regular business hours on Friday.
Thank you!**

On Jun 17, 2025, at 10:01 AM, Victor Loo <vloo@truvion.com> wrote:

Gabi, I received a call from an old Titan client saying this last recording was conducted erroneously. Looks like a deed of trust was signed on 9/2020, but recorded on 9/2021. Did this transaction fund? Because during this time, they have been

Gabi, I received a call from an old Titan client saying this last recording was conducted erroneously. Looks like a deed of trust was signed on 9/2020, but recorded on 9/2021. Did this transaction fund? Because during this time, they have been paying their old lender previous to titan. This was done through WFG. Could you research asap, this client is very upset
<D186279652.pdf>

On Jul 8, 2025, at 2:00 PM, Kim Purvis <KPurvis@wfgls.com> wrote:

Ms. Glenn,

I do apologize for this error and we are working to get it corrected as soon as we found out about the issue. We did receive the request for reconveyance from Mr. Loo today. I have been in contact with the Jefferson County Public Trustee who will be issuing the full reconveyance and recording it. We are collecting all the information required by the Public Trustee and will be sending it FedEx to them as soon as we have it all gathered.

I will of course keep you and Victor Loo updated as we complete each step. The Public Trustee is aware of the error and is helping us to get it rectified.

Again I am so sorry for this and the frustration it must be causing you. I will keep you updated as we move forward.

Thank you,

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<image003.png>

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From: Teagan Glenn [<mailto:teagan.glenn@icloud.com>]
Sent: Tuesday, July 8, 2025 12:37 PM
To: Kim Purvis <KPurvis@wfgls.com>; Gabriella Samano <GSamano@wfgtitle.com>
Cc: Alan Ryan Janis <alanjanis@icloud.com>
Subject: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO

Hi Gabriella and Kimberly,

I am following up regarding an unresolved issue related to an **erroneously**

recorded deed of trust on my property at:

 **11838 W Marlowe Ave, Morrison, CO 80465**

In **September 2021**, a deed of trust was recorded under Titan Mutual Lending's name, despite no loan funding or closing ever occurring. In **October 2021**, Titan filed an **Affidavit of Erroneous Recording**, acknowledging the mistake. This lien is still showing as active on my title report, which is now **blocking a HELOC, a potential home sale, and causing significant financial harm.**

Victor Loo (Titan's former CEO) has confirmed that a **release of lien was executed and sent to your office.** In his most recent message (attached), he states that **WFG was responsible for recording the document** and that **all documents needed to release the lien are in your hands.**

I need confirmation of the following immediately:


1.
Whether you received a notarized release from Victor Loo or Titan Mutual Lending
2.
Why the release has not yet been recorded with Jefferson County
3.
What steps—if any—are required from me to finalize this release and clear the title

I am happy to provide any documentation needed to resolve this as quickly as possible, but if this matter cannot be addressed promptly, I will be proceeding with a **quiet title action** and filing formal complaints with the **Colorado Division of Real Estate, HUD, NMLS, and the Attorney General.**

Please consider this a formal request for immediate resolution. I would appreciate confirmation by end of business this week.

Sincerely,

Teagan Marie Glenn

 720-432-5361

 Teagan.Glenn@icloud.com

 Mailing Address: 4064 N Duquesne Ct, Aurora, CO 80019

 Property: 11838 W Marlowe Ave, Morrison, CO 80465

Begin forwarded message:

From: Teagan Glenn <teagan.glenn@icloud.com>

Date: July 8, 2025 at 1:32:07 PM MDT

To: Victor Loo <vloo@truvion.com>

Cc: Alan Ryan Janis <alanjanis@icloud.com>

Subject: Re: URGENT: Legal Liability for Outstanding Clouded Title from Titan

Mutual Recording

Victor,

Thank you for your response. I appreciate the clarification.

Let me summarize:

- Titan Mutual initiated a transaction with me in 2020.
- A deed of trust was recorded in 2021, naming Titan Mutual as the lender.
- An affidavit acknowledging the recording was erroneous was filed shortly after, clearly linking Titan Mutual to the error.
- You acknowledged receiving and signing a release document, and claimed you sent it to title.

Your most recent message now asserts:

- Titan Mutual never requested the recording.
- That the title company acted independently.
- And that your assistance was optional, and now withdrawn.

This is all noted for the record.

Since the lien remains active, and I now have documented admissions that:

1. The recording was improper,

2. Your organization has attempted to resolve it,
3. And no final resolution occurred,

I will proceed with:

- A quiet title action naming Titan Mutual and the recording entity,
- Formal complaints with HUD, the NMLS, Colorado AG, and other relevant agencies,
- Pursuit of E&O insurance reimbursement for legal costs and damages.

Your role in these events—voluntary or otherwise—has now created a clear paper trail of ongoing harm tied to the original action and your name.

If WFG title is now the appropriate entity to pursue this with, then so be it. But this record will remain on file with regulators and legal counsel for future reference.

Regards,

Teagan Marie Glenn

On Jul 8, 2025, at 12:36 PM, Victor Loo <vlooo@truvion.com> wrote:

Teagan,

Let me reinstate our previous conversation. Titan didn't record anything in error, we do not have the ability to record. The title company has conducted this recording in error. We did not fund your transaction nor make a claim that there was any recording that was requested from us. I have further notarized a release of this recording and have sent it to title. At this point, all documents that are needed to get this released are in their hands. I think you are mistaking assistance versus obligation. I am helping you throughout this

process out of good will and you are reciprocating with a threat. We do not control the title company nor their timelines. Further Titan has zero ties to Truvion. They are completely separate companies. With this being said, I think it is in the best interest that you contact the title company directly since my assistance to you has been met with threats. Their contact information is listed below. Thank you

Gabriella Samano

Vice President | National Sales
WFG National Title Insurance Company

500 Technology Drive, Suite 100, Irvine, CA 92618

Direct: 818 536 2851 | Office: 949 430 3700

Email: gsamano@wfgtitle.com

Customer Service: 888 246 8071

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Director of Closing Operations

2815 Townsgate Road, Suite 115, Westlake Village, CA 91361

Direct: 805-915-5282 | efax 805-426-8591 | kpurvis@wfgls.com

From: Teagan Glenn <teagan.glenn@icloud.com>

Sent: Tuesday, July 8, 2025 11:19 AM

To: Victor Loo <vloo@truvion.com>

Cc: Alan Ryan Janis <alanjanis@icloud.com>

Subject: URGENT: Legal Liability for Outstanding Clouded Title from Titan Mutual Recording

Victor,

Despite your acknowledgment that Titan Mutual erroneously recorded a deed of trust against my property, and multiple written assurances (see attached thread) that you received and executed the release, no reconveyance has been recorded.

As of today, the lien remains on public record. This has:

- Blocked a HELOC and potential sale of the property,
- Forced me to accrue high-interest credit card debt, and
- Caused measurable financial harm attributable to Titan Mutual's negligent handling of this matter.

I've been more than patient. I have given ample opportunity over several weeks to correct an issue you acknowledged in writing was a mistake, and you stated had been handled. It has not been handled. That places you and Truvion in an increasingly precarious legal position.

I am now preparing to:

1. Initiate a quiet title action in Jefferson County, CO to remove the lien at my own expense.
2. File a formal complaint with the Colorado Division of Real Estate, CFPB, and HUD, citing:
 - Fraudulent lien retention
 - Failure to act on an acknowledged erroneous filing
 - Documented financial damages caused by your inaction
- 3.
4. Investigate Errors & Omissions coverage for Titan Mutual and potential successor liability through Truvion.

I'm giving you three business days to provide recorded proof of release or a clear statement from title showing the release has been submitted for recording. After that, legal proceedings begin, and I will seek to recover all damages—including attorney fees and title remediation costs.

I expect this to be resolved without further delays or deflection. You've had over two years since Titan Mutual admitted fault, and now the financial impact has escalated beyond inconvenience.

Sincerely,

Teagan Glenn

(720) 432 - 5361

From: Teagan Glenn <teagan.glenn@icloud.com>
Subject: Re: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO
Date: July 14, 2025 at 5:08:56 PM MDT
To: Kim Purvis <KPurvis@wfgls.com>
Cc: Gabriella Samano <GSamano@wfgtitle.com>, Alan Ryan Janis <alanjanis@icloud.com>

Hi Gabriella,

Thank you again for the update, but I need urgent clarification on a critical point in your message.

You stated that forms must be completed "by the lender" in order to process the release. Please explain **what lender** you are referring to.

To reiterate:

- **No loan was ever funded.**
- The alleged lender, **Titan Mutual Lending**, has been **out of business for years**.
- The company **admitted the deed of trust was recorded in error** via an affidavit in 2021.
- There is **no servicing entity, no lienholder, and no valid debt** connected to this deed.

So unless you're referring to **Victor Loo**, who acted in that capacity and has already stated he **executed and sent the release to your office**, I must question why you're holding up the process by requiring documents from a **non-existent entity**.

Please explain:

1. Who you define as the "lender" in this case
2. Why a release has not yet been recorded given the lack of any valid lien
3. Whether your office is willing to file a **release on your own authority** based on the affidavit and current title status

Let me be clear: I am not waiting on paperwork from a ghost. If this release is not filed because WFG continues to insist on signatures from a defunct entity, then this entire mess is a result of **title company malpractice**, not just delay.

I look forward to a *substantive* and *accurate* response tomorrow—not another update that reassigns responsibility to someone who doesn't legally or physically exist - and to be made whole financially due to this negligence.

Sincerely,

Teagan Marie Glenn

On Jul 14, 2025, at 5:00 PM, Kim Purvis <KPurvis@wfgls.com> wrote:

I do apologize and understand your frustration, I am currently working with the Public Trustee of Jefferson County. There are several forms we have to complete and have completed by lender to get this released. I called them again today and will call in the morning as well. I will update you tomorrow on our progress.

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<image003.png>

Kimberly Purvis
Director of Closing Operations

2815 Townsgate Road, Suite 115, Westlake Village, CA 91361
Direct: 805-915-5282 | efax 805-426-8591 | kpurvis@wfgls.com

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Let me be absolutely clear:

- There was **no funded loan**.
- There is **no legitimate claim**.
- And yet a lien—naming Titan Mutual—was recorded, then never released.
- And now **your office has sat on the release paperwork** for weeks.

Because of this, I've been:

- Denied access to my home equity,
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1. **Immediate confirmation** that you've received the release documents
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I've already opened complaints with the **HUD OIG, Colorado Attorney General, NMLS, and CFPB**, and I am fully prepared to initiate a **quiet title action** naming WFG as a party to the negligence if this is not resolved immediately.

You are not being asked to do me a favor. You are being told to correct an error that **you had a professional and legal duty to fix weeks ago**. You have 48 hours to take meaningful action or I escalate this publicly, legally, and aggressively.

Sincerely,

Teagan Marie Glenn



720-432-5361



Teagan.Glenn@icloud.com



Mailing Address: 4064 N Duquesne Ct, Aurora, CO 80019



Property: 11838 W Marlowe Ave, Morrison, CO 80465

From: Gabriella Samano <GSamano@wfgtitle.com>

Sent: Tuesday, June 17, 2025 11:49 AM

To: Victor Loo <vloo@truvion.com>

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I will of course keep you and Victor Loo updated as we complete each step. The Public Trustee is aware of the error and is helping us to get it rectified.

Again I am so sorry for this and the frustration it must be causing you. I will keep you updated as we move forward.

Thank you,

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Victor Loo (Titan's former CEO) has confirmed that a **release of lien was executed and sent to your office.** In his most recent message (attached), he states that **WFG was responsible for recording the document** and that **all documents needed to release the lien are in your hands.**

I need confirmation of the following immediately:

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Whether you received a notarized release from Victor Loo or Titan Mutual Lending
2.
Why the release has not yet been recorded with Jefferson County
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I am happy to provide any documentation needed to resolve this as quickly as possible, but if this matter cannot be addressed promptly, I will be proceeding with a **quiet title action** and filing formal complaints with the **Colorado Division of Real Estate, HUD, NMLS, and the Attorney General.**

Please consider this a formal request for immediate resolution. I would appreciate confirmation by end of business this week.

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 Mailing Address: 4064 N Duquesne Ct, Aurora, CO 80019

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To: Victor Loo <yloo@truvion.com>

Cc: Alan Ryan Janis <alanjanis@icloud.com>

Subject: Re: URGENT: Legal Liability for Outstanding Clouded Title from Titan Mutual Recording

Victor,

Thank you for your response. I appreciate the clarification.

Let me summarize:

- Titan Mutual initiated a transaction with me in 2020.
- A deed of trust was recorded in 2021, naming Titan Mutual as the lender.
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- You acknowledged receiving and signing a release document, and claimed you sent it to title.

Your most recent message now asserts:

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- And that your assistance was optional, and now withdrawn.

This is all noted for the record.

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I will proceed with:

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Your role in these events—voluntary or otherwise—has now created a clear paper trail of ongoing harm tied to the original action and your name.

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Direct: 805-915-5282 | efax 805-426-8591 | kpurvis@wfgls.com

From: Teagan Glenn <teagan.glenn@icloud.com>

Sent: Tuesday, July 8, 2025 11:19 AM

To: Victor Loo <vloo@truvion.com>

Cc: Alan Ryan Janis <alanjanis@icloud.com>

Subject: URGENT: Legal Liability for Outstanding Clouded Title from Titan Mutual Recording

Victor,

Despite your acknowledgment that Titan Mutual erroneously recorded a deed of trust against my property, and multiple written assurances (see attached thread) that you received and executed the release, no reconveyance has been recorded.

As of today, the lien remains on public record. This has:

- Blocked a HELOC and potential sale of the property,

- Forced me to accrue high-interest credit card debt, and
- Caused measurable financial harm attributable to Titan Mutual's negligent handling of this matter.

I've been more than patient. I have given ample opportunity over several weeks to correct an issue you acknowledged in writing was a mistake, and you stated had been handled. It has not been handled. That places you and Truvion in an increasingly precarious legal position.

I am now preparing to:

1. Initiate a quiet title action in Jefferson County, CO to remove the lien at my own expense.
2. File a formal complaint with the Colorado Division of Real Estate, CFPB, and HUD, citing:
 - Fraudulent lien retention
 - Failure to act on an acknowledged erroneous filing
 - Documented financial damages caused by your inaction
- 3.
4. Investigate Errors & Omissions coverage for Titan Mutual and potential successor liability through Truvion.

I'm giving you three business days to provide recorded proof of release or a clear statement from title showing the release has been submitted for recording. After that, legal proceedings begin, and I will seek to recover all damages—including attorney fees and title remediation costs.

I expect this to be resolved without further delays or deflection. You've

had over two years since Titan Mutual admitted fault, and now the financial impact has escalated beyond inconvenience.

Sincerely,

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(720) 432 - 5361

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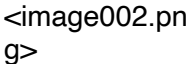
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Cc: Alan Ryan Janis <alanjanis@icloud.com>
Subject: URGENT: Legal Liability for Outstanding Clouded Title from Titan Mutual Recording

Victor,

Despite your acknowledgment that Titan Mutual erroneously recorded a deed of trust against my property, and multiple written assurances (see attached thread) that you received and executed the release, no reconveyance has been recorded.

As of today, the lien remains on public record. This has:

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I've been more than patient. I have given ample opportunity over several weeks to correct an issue you acknowledged in writing was a mistake, and you stated had been handled. It has not been handled. That places you and Truvion in an increasingly precarious legal position.

I am now preparing to:

1. Initiate a quiet title action in Jefferson County, CO to remove the lien at my own expense.
2. File a formal complaint with the Colorado Division of Real Estate, CFPB, and HUD, citing:
 - Fraudulent lien retention
 - Failure to act on an acknowledged erroneous filing
 - Documented financial damages caused by your inaction
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4. Investigate Errors & Omissions coverage for Titan Mutual and potential successor liability through Truvion.

I'm giving you three business days to provide recorded proof of release or a clear statement from title showing the release has been submitted for recording. After that, legal proceedings begin, and I will seek to recover all damages—including attorney fees and title remediation costs.

I expect this to be resolved without further delays or deflection. You've had over two years since Titan Mutual admitted fault, and now the financial impact has escalated beyond inconvenience.

Sincerely,

Teagan Glenn

(720) 432 - 5361

From: Teagan Glenn <teagan.glenn@icloud.com>
Subject: Re: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO
Date: July 14, 2025 at 4:42:34 PM MDT
To: Kim Purvis <KPurvis@wfgls.com>, GSamano@wfgtitle.com
Cc: Alan Ryan Janis <alanjanis@icloud.com>

Dear Gabriella and Kimberly,

It has now been **six days without a single update** on the erroneous deed of trust recorded against my property at **11838 W Marlowe Ave**. That kind of silence might pass in the stone age—but in a modern title office with the power to destroy or restore homeownership with a few keystrokes, it's not just unacceptable—it's **reckless**.

According to Victor Loo, your office was made aware of this issue on **June 17th**. That was nearly a **month ago**. A notarized release was supposedly sent to you. Yet the lien remains on public record, my title is still clouded, and my financial standing is still being actively harmed by **your inaction**.

Let me be absolutely clear:

- There was **no funded loan**.
- There is **no legitimate claim**.
- And yet a lien—naming Titan Mutual—was recorded, then never released.
- And now **your office has sat on the release paperwork** for weeks.

Because of this, I've been:

- Denied access to my home equity,
- Forced to accrue **high-interest credit card debt**, and
- Unable to move forward with critical financial decisions for my household.

I am now demanding:


1. **Immediate confirmation** that you've received the release documents
2. A **timeline for recording the reconveyance**, which must be **no later than 48 hours from now**
3. And—this part is no longer negotiable—**financial compensation** for the damage caused by this delay, including:
 - Accrued interest and fees from forced credit card use
 - Costs associated with lost loan opportunities
 - Time spent dealing with a problem that should never have existed
- 4.

I've already opened complaints with the **HUD OIG**, **Colorado Attorney General**, **NMLS**, and **CFPB**, and I am fully prepared to initiate a **quiet title action** naming WFG as a party to the negligence if this is not resolved immediately.

You are not being asked to do me a favor. You are being told to correct an error that **you had a professional and legal duty to fix weeks ago**. You have 48 hours to take meaningful action or I escalate this publicly, legally, and aggressively.

Sincerely,

Teagan Marie Glenn

 720-432-5361

✉ Teagan.Glenn@icloud.com

🏠 Mailing Address: 4064 N Duquesne Ct, Aurora, CO 80019

🏠 Property: 11838 W Marlowe Ave, Morrison, CO 80465

From: Gabriella Samano <GSamano@wfgtitle.com>
Sent: Tuesday, June 17, 2025 11:49 AM
To: Victor Loo <vloo@truvion.com>
Subject: Re: Erroneous recording?

Hi Victor,

From our Operations:

Ok if we find this is erroneous can Victor execute a release if we draw it?

Thank you,

Gabriella Samano
Vice President I National Sales
WFG National Title Insurance Company

500 Technology Drive, Suite 100, Irvine, CA 92618
Direct: 818 536 2851 | Office: 949 430 3700
Email: gsamano@wfgtitle.com
Customer Service: 888 246 8071

WFG offices and some County Recorder offices will be closed on Thursday, June 19th in observance of Juneteenth. We will resume regular business hours on Friday. Thank you!

On Jun 17, 2025, at 10:01 AM, Victor Loo <vloo@truvion.com> wrote:

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Gabi, I received a call from an old Titan client saying this last recording was conducted erroneously. Looks like a deed of trust was signed on 9/2020, but recorded on 9/2021. Did this transaction fund? Because during this time, they have been paying their old lender previous to titan. This was done through WFG. Could you research asap, this client is very upset
<D186279652.pdf>

On Jul 8, 2025, at 2:00 PM, Kim Purvis <KPurvis@wfgls.com> wrote:

Ms. Glenn,

I do apologize for this error and we are working to get it corrected as soon as we found out about the issue. We did receive the request for reconveyance from Mr. Loo today. I have been in contact with the Jefferson County Public Trustee who will be issuing the full reconveyance and recording it. We are collecting all the information required by the Public Trustee and will be sending it FedEx to them as soon as we have it all gathered.

I will of course keep you and Victor Loo updated as we complete each step. The Public Trustee is aware of the error and is helping us to get it rectified.

Again I am so sorry for this and the frustration it must be causing you. I will keep you updated as we move forward.

Thank you,

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<image003.png>

Kimberly Purvis

Director of Closing Operations

2815 Townsgate Road, Suite 115, Westlake Village, CA 91361

Direct: 805-915-5282 | efax 805-426-8591 | kpurvis@wfgls.com

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<image002.png>

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Victor Loo (Titan's former CEO) has confirmed that a **release of lien was executed and sent to your office**. In his most recent message (attached), he states that **WFG was responsible for recording the document** and that **all documents needed to release the lien are in your hands**.

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Please consider this a formal request for immediate resolution. I would appreciate confirmation by end of business this week.

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From: Teagan Glenn <teagan.glenn@icloud.com>
Subject: Fwd: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO
Date: July 8, 2025 at 2:01:05 PM MDT
To: Lawrence Fleury <lfleury@myzing.com>

Begin forwarded message:

From: Kim Purvis <KPurvis@wfgls.com>

Subject: RE: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO

Date: July 8, 2025 at 2:00:04 PM MDT

To: 'Teagan Glenn' <teagan.glenn@icloud.com>, Gabriella Samano <GSamano@wfgtitle.com>

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Regards,

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Vice President | National Sales

WFG National Title Insurance Company

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Direct: 818 536 2851 | Office: 949 430 3700

Email: gsamano@wfgtitle.com

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Kimberly Purvis

Director of Closing Operations

2815 Townsgate Road, Suite 115, Westlake Village, CA 91361
Direct: 805-915-5282 | efax 805-426-8591 | kpurvis@wfgls.com

From: Teagan Glenn <teagan.glenn@icloud.com>

Sent: Tuesday, July 8, 2025 11:19 AM

To: Victor Loo <vloo@truvion.com>

Cc: Alan Ryan Janis <alanjanis@icloud.com>

Subject: URGENT: Legal Liability for Outstanding Clouded Title from Titan Mutual Recording

Victor,

Despite your acknowledgment that Titan Mutual erroneously recorded a deed of trust against my property, and multiple written assurances (see attached thread) that you received and executed the release, no reconveyance has been recorded.

As of today, the lien remains on public record. This has:

- Blocked a HELOC and potential sale of the property,
- Forced me to accrue high-interest credit card debt, and
- Caused measurable financial harm attributable to Titan Mutual's negligent handling of this matter.

I've been more than patient. I have given ample opportunity over several weeks to correct an issue you acknowledged in writing was a mistake, and you stated had been handled. It has not been handled. That

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I am now preparing to:

1. Initiate a quiet title action in Jefferson County, CO to remove the lien at my own expense.
2. File a formal complaint with the Colorado Division of Real Estate, CFPB, and HUD, citing:
 - o Fraudulent lien retention
 - o Failure to act on an acknowledged erroneous filing
 - o Documented financial damages caused by your inaction
- 3.
4. Investigate Errors & Omissions coverage for Titan Mutual and potential successor liability through Truvion.

I'm giving you three business days to provide recorded proof of release or a clear statement from title showing the release has been submitted for recording. After that, legal proceedings begin, and I will seek to recover all damages—including attorney fees and title remediation costs.

I expect this to be resolved without further delays or deflection. You've had over two years since Titan Mutual admitted fault, and now the financial impact has escalated beyond inconvenience.

Sincerely,

Teagan Glenn

(720) 432 - 5361

From: Teagan Glenn <teagan.glenn@icloud.com>
Subject: Fwd: Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO
Date: July 8, 2025 at 1:45:01 PM MDT
To: Lawrence Fleury <lfleury@myzing.com>

Begin forwarded message:

From: Teagan Glenn <teagan.glenn@icloud.com>
Subject: **Urgent: Release of Erroneous Deed of Trust for 11838 W Marlowe Ave, Morrison, CO**
Date: July 8, 2025 at 1:36:53 PM MDT
To: kpurvis@wfgls.com, gsamano@wfgtitle.com
Cc: Alan Ryan Janis <alanjanis@icloud.com>

Hi Gabriella and Kimberly,

I am following up regarding an unresolved issue related to an **erroneously recorded deed of trust** on my property at:

 **11838 W Marlowe Ave, Morrison, CO 80465**

In **September 2021**, a deed of trust was recorded under Titan Mutual Lending's name, despite no loan funding or closing ever occurring. In **October 2021**, Titan filed an **Affidavit of Erroneous Recording**, acknowledging the mistake. This lien is still showing as active on my title report, which is now **blocking a HELOC, a potential home sale, and causing significant financial harm**.

Victor Loo (Titan's former CEO) has confirmed that a **release of lien was executed and sent to your office**. In his most recent message (attached), he states that **WFG was responsible for recording the document** and that **all documents needed to release the lien are in your hands**.

I need confirmation of the following immediately:

1. Whether you received a notarized release from Victor Loo or Titan Mutual Lending
2. Why the release has not yet been recorded with Jefferson County
3. What steps—if any—are required from me to finalize this release and clear the title

I am happy to provide any documentation needed to resolve this as quickly as possible, but if this matter cannot be addressed promptly, I will be proceeding with a **quiet title action** and filing formal complaints with the **Colorado Division of Real Estate, HUD, NMLS, and the Attorney General**.

Please consider this a formal request for immediate resolution. I would appreciate confirmation by end of business this week.

Sincerely,
Teagan Marie Glenn

 720-432-5361

 Teagan.Glenn@icloud.com

 Mailing Address: 4064 N Duquesne Ct, Aurora, CO 80019

 Property: 11838 W Marlowe Ave, Morrison, CO 80465

Begin forwarded message:

From: Teagan Glenn <teagan.glenn@icloud.com>

Date: July 8, 2025 at 1:32:07 PM MDT

To: Victor Loo <vlooo@truvion.com>

Cc: Alan Ryan Janis <alanjanis@icloud.com>

Subject: Re: **URGENT: Legal Liability for Outstanding Clouded Title from Titan Mutual Recording**

Victor,

Thank you for your response. I appreciate the clarification.

Let me summarize:

- Titan Mutual initiated a transaction with me in 2020.
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