

No. 2023-7849

**Official Order
of the
Texas Commissioner of Insurance**

Date: 03/21/2023

Subject Considered:

So Hee Lim

[REDACTED]
Frisco, Texas 75036

Default Order
SOAH Docket No. 454-23-11764
TDI Enforcement File No. 29997

General remarks and official action taken:

This is a default order taken against So Hee Lim (Respondent) because she misappropriated and converted to her own use money belonging to a title insurance agent. Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order revokes Respondent's license and requires payment of restitution.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

Failure to Respond to Notice of Hearing

1. On February 13, 2023, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.
3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED], Frisco,

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Texas 75036. The Notice of Hearing and Original Petition were also sent by electronic mail.

4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 2652.001, and 2652.201; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing under TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054; and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.89.

Order

It is ordered that So Hee Lim's Escrow Officer License is revoked. It is further ordered that So Hee Lim must pay restitution in the amount of \$2,483,076.85 to Chicago Title of Texas, LLC. Proof of payment of the restitution must be sent electronically to the department within 30 days of the date of this order to EnforcementReports@tdi.texas.gov.

A copy of this order will be provided to law enforcement and other appropriate administrative agencies for further investigation as may be warranted.

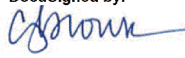
2023-7849

Commissioner's Order

So Hee Lim

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DocuSigned by:

FC5D7EDDFFBB4F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:

L. Merida

Latoya Merida, Staff Attorney
Enforcement

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Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning So Hee Lim. I have confirmed that:

- a. The last mailing address provided to the department in writing by So Hee Lim is [REDACTED], Frisco, Texas 75036.
- b. The file maintained by Enforcement contains a Notice of Hearing and Original Petition dated February 13, 2023, which were filed with the State Office of Administrative Hearings.
- c. On February 13, 2023, the Notice of Hearing and Original Petition addressed to So Hee Lim were mailed certified, return receipt requested, to her last known address.

Copies of the certified mail log maintained by Enforcement is attached as Exhibit C.

DocuSigned by:
David Moreno
655035CA744D48E...

Affiant

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Commissioner's Order

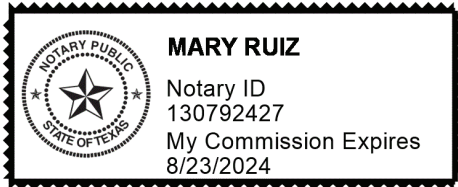
So Hee Lim

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 3/8/2023. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:
Mary Ruiz
795DC4D59167489...

Notary Public State of Texas

2023-7849

FILED
454-23-11764
2/13/2023 12:08 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Pegah Nasrollahzadeh, CLERK

**SOAH DOCKET NO. 454-23-11764
TDI ENFORCEMENT FILE NO. 29997**

ACCEPTED
454-23-11764
2/13/2023 12:17:52 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Pegah Nasrollahzadeh, CLERK

TEXAS DEPARTMENT OF INSURANCE,

BEFORE THE STATE OFFICE

Petitioner

v.

OF

SO HEE LIM,

ADMINISTRATIVE HEARINGS

Respondent

NOTICE OF HEARING

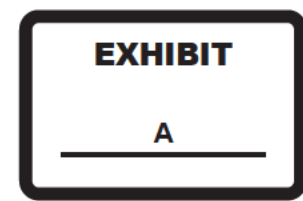
The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the department.

A public hearing will be held before an Administrative Law Judge on **Tuesday, May 23, 2023, at 1:00 p.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted under TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at www.soah.texas.gov, or in printed format upon request to SOAH.

YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.



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IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.

IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) *(by mail, fax, or electronically)*
Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax);
www.soah.texas.gov
- (2) *(by mail, fax, or email)*
Chief Clerk
Texas Department of Insurance
P.O. Box 12030, MC GC-CCO
Austin, Texas 78711-2030
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and
- (3) *(by mail, fax, or email)*
Latoya Merida, Staff Attorney

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Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Latoya.merida@tdi.texas.gov

Receiving Documents Electronically and Filing Documents with SOAH

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: www.soah.texas.gov.

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents or exhibits with SOAH. Instructions on how to file documents and exhibits are on SOAH's website. SOAH's website also includes guidance for representing yourself.

Important Security Notice (for In-Person Hearings ONLY)

ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.

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If you have any questions, please contact me at the address or telephone number shown below.

Respectfully Submitted,

L. Merida

Latoya Merida
State Bar No. 24089625
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6344 (Direct)
(512) 490-1020 (Fax)
Latoya.merida@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC ENF
Whitney Fraser, Litigation Director, Enforcement, MC ENF
Administrative Review, MC CO-AAL

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Notice of Hearing

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CERTIFICATE OF SERVICE

I, Latoya Merida, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by certified mail, return receipt requested and via email, on this 13th day of February 2023 to:

So Hee Lim

[REDACTED]

Frisco, Texas 75036

Respondent Pro Se

Via CM/RRR No.: 9214 8901 9403 8304 0541 90

Via Email:

[REDACTED]

L. Merida

Latoya Merida

2023-7849

SOAH Docket No. 454-23-11764

ACCEPTED
454-23-11764
2/8/2023 9:30:13 am
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
April Bermea , CLERK

FILED
454-23-11764
2/8/2023 9:20 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
April Bermea , CLERK

SOAH DOCKET NO. 454-_____
TDI ENFORCEMENT FILE NO. 29997

TEXAS DEPARTMENT OF INSURANCE,

BEFORE THE STATE OFFICE

Petitioner

v.

OF

SO HEE LIM,

ADMINISTRATIVE HEARINGS

Respondent

ORIGINAL PETITION

The Texas Department of Insurance seeks to take disciplinary action against So Hee Lim. In support of this petition, the department makes the following allegations upon information and belief:

Jurisdiction

The Commissioner of Insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 2652.001, and 2652.201, and TEX. GOV'T CODE §§ 2001.051-2001.178.

Factual Allegations

1. So Hee Lim (Lim) holds an escrow officer license issued by TDI.
2. Lim is a former employee of attorney J. Marc Hesse, PC, who had a closing services agreement with Chicago Title of Texas, LLC (Chicago Title). Hesse employed Lim to provide closing and escrow services. Lim was appointed with Chicago Title between April 16, 2016, and May 10, 2022.
3. Fidelity National Financial, Inc.'s (FNF) Dormant Solutions Group discovered that Lim misappropriated and defalcated \$2,483,076.85 from different closing escrows from Chicago Title.
4. Between May 16, 2022, and June 3, 2022, Lim was employed by Capital Title of Texas, LLC (Capital Title) as an escrow officer.

EXHIBIT
B

5. Capital Title discovered that Lim created and printed checks payable to her husband, who was not an authorized payee.
6. On October 5, 2022, Lim was arrested for Theft of Property \geq \$300K for an offense occurring on June 9, 2016, and Theft of Property \geq \$30K \leq \$150K for an offense occurring on May 24, 2022, in relation to the allegations listed above.

Legal Allegations

1. Lim has misappropriated or converted to the escrow officer's own use or illegally withheld money belonging to a title insurance agent, direct operation, or another person, as contemplated by TEX. INS. CODE § 2652.201(b)(4).
2. Lim has been guilty of fraudulent or dishonest practices, as contemplated by TEX. INS. CODE § 2652.201(b)(5).

Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. revoking So Hee Lim's escrow license;
2. directing So Hee Lim to make restitution to victims under TEX. INS. CODE § 82.053; and
3. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,

L. Merida

Latoya Merida
State Bar No. 24089625
Texas Department of Insurance
Enforcement, MC ENF

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Original Petition

So Hee Lim

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P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6344 (Direct)

(512) 490-1020 (Fax)

Latoya.merida@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

2023-7849

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Latoya Merida
Bar No. 24089625
Enforcementgeneral@tdi.texas.gov
Envelope ID: 72548553
Status as of 2/8/2023 9:39 AM CST

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	2/8/2023 9:20:42 AM	SENT

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Latoya Merida		Latoya.Merida@tdi.texas.gov	2/8/2023 9:20:42 AM	SENT
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	2/8/2023 9:20:42 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	2/8/2023 9:20:42 AM	SENT

Associated Case Party: So Hee Lim

Name	BarNumber	Email	TimestampSubmitted	Status
So Hee Lim		[REDACTED]	2/8/2023 9:20:42 AM	SENT

2023-7849

Automated Certificate of eService

This automated certificate of service was created by the e filing system. The filer served this document via email generated by the e filing system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Latoya Merida
Bar No. 24089625
Enforcementgeneral@tdi.texas.gov
Envelope ID: 72698232
Status as of 2/13/2023 12:18 PM CST

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	2/13/2023 12:08:42 PM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	2/13/2023 12:08:42 PM	SENT
Latoya Merida		Latoya.Merida@tdi.texas.gov	2/13/2023 12:08:42 PM	SENT
Leah Gillum		Leah.Gillum@tdi.texas.gov	2/13/2023 12:08:42 PM	SENT
Catarina Tapia		Catarina.Tapia@tdi.texas.gov	2/13/2023 12:08:42 PM	SENT

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	2/13/2023 12:08:42 PM	SENT

Associated Case Party: So Hee Lim

Name	BarNumber	Email	TimestampSubmitted	Status
So Hee Lim		██████████	2/13/2023 12:08:42 PM	SENT



**Shipment Confirmation
Acceptance Notice**

A. Mailer Action

Note to Mailer: The labels and volume associated with this form online, **must** match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 02/13/2023
 Shipped From:
 Name: MC ENF M RUIZ
 Address: 1601 CONGRESS AVENUE SUITE 6 900
 City: AUSTIN
 State: TX ZIP+4® 78711

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

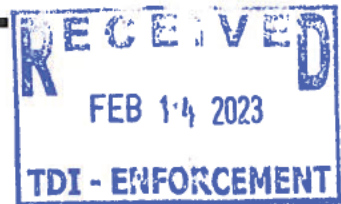
Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

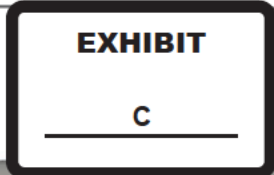
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
 Leave form with customer or in customer's mail receptacle.



9275 0901 1935 6200 0042 3495 79



MERIDA/29997



Firm Mailing Book For Accountable Mail



Name and Address of Sender
 MC ENF M RUIZ
 TEXAS DEPARTMENT OF INSURANCE
 1601 CONGRESS AVENUE, SUITE 6.900
 AUSTIN TX 78711

Check type of mail or service
 Adult Signature Required
 Adult Signature Restricted Delivery
 Certified Mail
 Certified Mail Restricted Delivery
 Collect on Delivery (COD)
 Insured Mail
 Priority Mail Express
 Registered Mail
 Return Receipt for Merchandise
 Signature Confirmation
 Signature Confirmation Restricted Delivery

Addresssee (Name, Street, City, State, & ZIP Code™)
 SO HEE LIM
 [REDACTED]
 FRISCO, TEXAS 75036

USPS Tracking/Article Number
 9214 8901 9403 6304 0541 90

ENF

Affix Stamp Here
 (for additional copies of this receipt).
 Postmark with Date of Receipt.

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
0.84	4.15	Handling Charge - if Registered and over \$50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling



Total Number of Pieces Listed by Sender
1

Total Number of Pieces Received at Post Office
1

Postmaster, Per (Name of receiving employee)
[Signature]

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.

P-S Form 3877, January 2017 (Page 1 of 1)
 PSN 7530-02-000-9098
 Jobid: 3897074