

No. **3871**

**OFFICIAL ORDER  
of the  
TEXAS COMMISSIONER OF INSURANCE**

Date: MAR 23 2015

**Subject Considered:**

**Tilana Toney-Strickland**  
17904 Narsitin Lane  
Pflugerville, Texas 78660

**DEFAULT ORDER**  
SOAH Docket No. 454-15-2366.C  
TDI Enforcement File No. 8791

**General remarks and official action taken:**

The commissioner of insurance considers whether disciplinary action should be taken against Tilana Toney-Strickland.

**FINDINGS OF FACT**

1. According to department records, Tilana Toney-Strickland, individual identification number 1307013, obtained an escrow officer license in October 2008.
2. The last known mailing address Tilana Toney-Strickland filed with the department was 17904 Narsitin Lane, Pflugerville, Texas 78660.
3. On February 18, 2015, the department sent a notice of hearing to Tilana Toney-Strickland's last known mailing address. The department sent the notice of hearing to one additional address.
4. Tilana Toney-Strickland failed to file a written response to the notice of hearing within 20 days.
5. Tilana Toney-Strickland failed to appear in person or through a representative at the hearing that was held on March 17, 2015.

6. Contact Escrow, Inc. is a California entity. Contact Escrow is not registered with the Texas Secretary of State as a business organization authorized to transact business in Texas. Contact Escrow has never held any authorization or license issued by TDI.
7. Debora Parks Pickens is an attorney licensed by the State Bar of Texas and previously held an escrow officer license issued by TDI, which was canceled in 2010.
8. Tilana Toney-Strickland has been employed by Debora Parks Pickens and previously held an escrow officer license issued by TDI, which was canceled in 2010.
9. Contact Escrow advertises on its website, <http://www.contactescrowinc.com>, that it is "licensed to provide escrow services" in Texas.
10. Sometime in 2012, Contact Escrow hired Tilana Toney-Strickland as an escrow officer. Contact Escrow provided Tilana Toney-Strickland with an email address, [REDACTED].
11. In July 2012, Tilana Toney-Strickland placed an order for title insurance with a title insurance agent licensed in Texas. Tilana Toney-Strickland used her Contact Escrow email and contact information when communicating with the Texas title agent.
12. The title agent issued a title insurance commitment and delivered it to Tilana Toney-Strickland. Tilana Toney-Strickland passed the commitment to a lender, who eventually agreed to make a loan to the property owner.
13. On September 13, 2012, Tilana Toney-Strickland informed the title agent by email that she was moving the file to an attorney's office and no longer required the title agent's services.
14. On September 19, 2012, Tilana Toney-Strickland signed a settlement statement that had been approved by the lender and borrower. The settlement statement showed that Debora Parks Pickens & Assoc. was the settlement agent.
15. The settlement statement also showed that title insurance would be provided by a title agent other than the title agent who issued the commitment. Neither Debora Parks Pickens, Tilana Toney-Strickland, nor Contact Escrow had any agreement with the title agent named on the settlement statement concerning issuance of a title policy for this transaction.
16. On September 24, 2012, the lender wired the loan proceeds to an account owned by Debora Parks Pickens & Assoc. Debora Parks Pickens was the only authorized signor for this account.

17. On September 25, 2012, Debora Parks Pickens wired most of the loan proceeds to the borrower. The deed of trust was not recorded until December 2012.
18. Debora Parks Pickens did not disburse any of the loan proceeds, or any other money, to a title insurance agent. No title insurance policy was issued to the lender.

### CONCLUSIONS OF LAW

1. The commissioner has jurisdiction pursuant to TEX. INS. CODE §§ 101.101 – 101.153, 541.101 – 541.111, 2501.005, and 2652.001; TEX. BUS. & COM. CODE § 17.46; and TEX. GOV'T CODE §§ 2001.051 – 2001.202.
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. Based on 28 Tex. Admin. Code § 19.906 the last known mailing address for Tilana Toney-Strickland is 17904 Narsitin Lane, Pflugerville, Texas 78660.
4. TDI sent a notice of hearing to Tilana Toney-Strickland's last known address as required by 28 Tex. Admin. Code §§ 1.28(c) and 1.88(c); 1 Tex. Admin. Code § 155.401; and Tex. Gov't Code Ch. 2001.
5. The allegations in the notice of hearing, set out as findings of fact numbers 6 – 18, are deemed admitted as true pursuant to 28 Tex. Admin. Code § 1.89
6. Tilana Toney-Strickland engaged in the unauthorized business of insurance, under TEX. INS. CODE §§ 101.051, 101.102, 2501.005, and 2652.001.
7. Tilana Toney-Strickland engaged in an unfair or deceptive act or practice in the business of insurance, under TEX. INS. CODE §§ 541.003, 541.052, and 541.107; and TEX. BUS. & COM. CODE § 17.46(2), (3), and (24).

The commissioner orders Tilana Toney-Strickland to cease and desist from engaging in the unauthorized business of insurance. The commissioner orders Tilana Toney-Strickland to cease and desist from engaging in unfair methods of competition and deceptive acts or practices in the business of insurance.



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David C. Mattax  
Commissioner of Insurance

**Affidavit**

State of Texas §  
County of Travis §

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

“My name is Micah Mireles 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 Tilana Toney-Strickland. I have confirmed that:

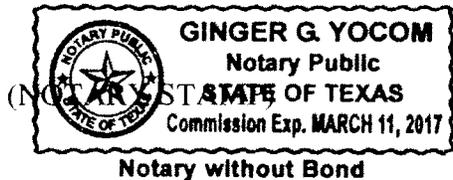
- a. The last mailing address Tilana Toney-Strickland provided to the department in writing was 17904 Narsitin Lane, Pflugerville, Texas 78660.
- b. The file maintained by the Enforcement Section of the Compliance Division contains a notice of hearing that was served on Tilana Toney-Strickland and filed with the State Office of Administrative Hearings February 18, 2015.
- c. A certified letter, return receipt requested, and a first class mailing, both containing a notice of hearing addressed to Tilana Toney-Strickland’s last known address, were deposited in the United States mails.

Copies of the first class and certified mail logs maintained by the Enforcement Section are attached as Exhibits A and B.”

Micah Mireles

Affiant

SWORN TO AND SUBSCRIBED before me on March 18, 2015.



Ginger G. Yocom  
Signature of Notary Public



