

No. **4094**

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

Date: **AUG 21 2015**

**Subject Considered:**

**LenderLive Title Agency, LLC**  
15150 Preston Road, Suite 300  
Dallas, Texas 75248

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 9388

**General remarks and official action taken:**

The commissioner of insurance considers whether disciplinary action should be taken against LenderLive Title Agency, LLC.

**WAIVER**

LenderLive Title Agency, LLC acknowledges that the Texas Insurance Code and other applicable law provide certain rights. LenderLive Title Agency, LLC waives all of these rights, and any other procedural rights, in consideration of the entry of this consent order.

**FINDINGS OF FACT**

1. LenderLive Title Agency, LLC, firm identification number 93025, holds a title insurance agency license that was issued January 17, 2014.
2. Joseph Mowery is the president of LenderLive Title Agency, LLC.
3. Title agencies, including LenderLive Title Agency, LLC, are required to file with the department an annual trust fund account audit report prepared by a certified public accountant. The report is due before the 91<sup>st</sup> day after the end of the agent's fiscal year.
4. LenderLive Title Agency, LLC's fiscal year ended December 31, 2014.
5. LenderLive Title Agency, LLC's annual trust fund account audit report was due March 31, 2015.
6. The department received LenderLive Title Agency, LLC's annual trust fund account audit report April 15, 2015, more than two weeks after the March 31, 2015, deadline.

## CONCLUSIONS OF LAW

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021, 2551.001, 2551.003, 2651.151-2651.157, and 4005.102-4005.104; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has the authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. LenderLive Title Agency, LLC failed to timely submit an annual trust fund account audit in violation of TEX. INS. CODE §§ 2651.151-2651.157.

The commissioner orders LenderLive Title Agency, LLC to pay an administrative penalty of \$1,000. LenderLive Title Agency, LLC must pay the penalty in full by no later than 30 days from the entry date of this consent order. The penalty must be paid by cashier's check or money order made payable to the "State of Texas" and sent to the Texas Department of Insurance, Attn: Enforcement Section, Division 40111, MC 9999, P.O. Box 149104, Austin, Texas 78714-9104.



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David C. Mattax  
Commissioner of Insurance

For the Department:



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Beverly Rosendahl  
Staff Attorney, Compliance Division  
Texas Department of Insurance

4094

AFFIDAVIT

STATE OF Colorado

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COUNTY OF Denver

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

"My name is Joseph Mowery. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I am the representative of LenderLive Title Agency, LLC. I hold the position of President, and I am authorized to make this statement on behalf of the company:

LenderLive Title Agency, LLC knowingly and voluntarily enters into this consent order. The company agrees with and consents to the issuance and service of the consent order by the Texas commissioner of insurance."

Joseph Mowery  
Affiant

SWORN TO AND SUBSCRIBED before me on 08/07, 2015.

(NOTARY SEAL)

Carolyn A. O'Gorman Backhaus  
Signature of Notary Public

