

No. 2018- 5823

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

Date: DEC 28 2018

**Subject Considered:**

JOY ELLEN FLEMING  
6800 McNeil Drive, Apartment 1024  
Austin, Texas 78729

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 14010

**General remarks and official action taken:**

The subject of this order is whether disciplinary action should be taken against Joy Ellen Fleming (Fleming).

**WAIVER**

Fleming acknowledges that the Texas Insurance Code and other applicable laws provide certain rights. Fleming waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

**FINDINGS OF FACT**

1. Fleming holds escrow officer license no. 1883157, issued by the Texas Department of Insurance (TDI).
2. Fleming is employed as an escrow officer for Graystone Title Company, LLC.
3. TDI requires escrow officers to complete 10 continuing education hours during each reporting period.
4. An audit of records revealed that Fleming failed to complete one hour of continuing education during the September 1, 2014, through September 1, 2016, reporting period.

5. Fleming completed the outstanding credit hour and fulfilled the continuing education requirement for the September 1, 2014, through September 1, 2016, reporting period.

**CONCLUSIONS OF LAW**

1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.056, 84.021-84.044, 2652.002, 2652.058, 2652.201, and 4005.102-4005.104; 28 TEX. ADMIN. CODE § 9.1, which adopts by reference the Texas Title Insurance Basic Manual, Procedural Rule P-28 (Basic Manual, Rule P-28); and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. GOV'T CODE § 2001.056, TEX. INS. CODE § 82.055, and 28 TEX. ADMIN. CODE § 1.47.
3. Fleming violated TEX. INS. CODE §§ 2652.058, 2652.201, and Basic Manual, Rule P-28 by failing to maintain all continuing education records and evidence of compliance during the September 1, 2014, through September 1, 2016, reporting period.

It is ordered that Joy Ellen Fleming pay an administrative penalty of \$1,000. The administrative penalty must be paid within 30 days from the date of this order. The administrative penalty must be paid by cashier's check or money order made payable to the "State of Texas." Mail the administrative penalty to the Texas Department of Insurance, Attn: Enforcement Section, Division 60851, MC 9999, P.O. Box 149104, Austin, Texas 78714-9104.



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Kent C. Sullivan  
Commissioner of Insurance

APPROVED AS TO FORM AND CONTENT:



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Beverly Rosendahl  
Director, Enforcement Section  
Texas Department of Insurance

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**AFFIDAVIT**

STATE OF Texas  
COUNTY OF Travis

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§

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

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

I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

I have knowingly and voluntarily entered into this consent order. I consent to the issuance and service of this consent order."

Joy Ellen Fleming  
Affiant

SWORN TO AND SUBSCRIBED before me on 10/2/18

[Signature]  
Signature of Notary Public

(Notary Stamp)

