

No. **2024-8932**

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

**Date: 11/04/2024**

**Subject Considered:**

Keyzie Title Company  
2001 Auburn Hills Pkwy., Suite 303  
McKinney, TX 75071-3571

Consent Order  
TDI Enforcement File No. 35080

**General remarks and official action taken:**

This is a consent order with Keyzie Title Company (Keyzie Title). The Texas Department of Insurance (TDI) alleges that Keyzie Title failed to timely submit the required annual trust fund account audit report for 2023. Keyzie Title has agreed to pay a \$5,000 administrative penalty for this violation.

**Waiver**

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

**Findings of Fact**

1. Keyzie Title, firm identification number 165448, holds a title insurance agency license issued by TDI.
2. Title agencies are required to file with TDI an annual trust fund account audit report prepared by a certified public accountant. The report is due before the 91st day after the end of the agency's fiscal year.

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3. Keyzie Title's 2023 fiscal year ended December 31, 2023, making the 2023 report due by March 31, 2024.
4. Keyzie Title did not timely submit the annual trust fund account audit report for 2023.
5. On April 17, 2024, May 2, 2024, and June 17, 2024, TDI sent notices to Keyzie Title advising that the violation could result in disciplinary action and the imposition of sanctions pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021, and 84.022.
6. The 2023 annual audit report for Keyzie Title was received by TDI on July 8, 2024, which was 99 days late.
7. Keyzie Title was previously issued a warning for failing to timely submit its 2022 annual trust fund account audit report due in 2023.

## Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, 2551.001, 2551.003, 2651.151-2651.157, and 2651.301; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Keyzie Title has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Keyzie Title violated TEX. INS. CODE § 2651.151 by failing to timely submit an annual trust fund account audit report.

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## Order

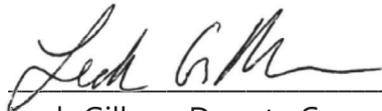
It is ordered that Keyzie Title Company pay an administrative penalty of \$5,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

Signed by:  
  
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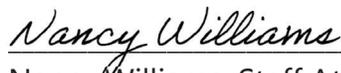
Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



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Nancy Williams, Staff Attorney  
Enforcement

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Affidavit

STATE OF Texas §

§

COUNTY OF Collin §

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

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

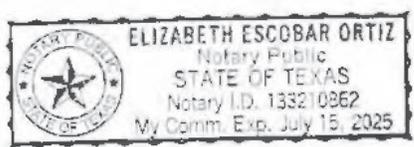
I hold the office of President and am the authorized representative of Keyzie Title Company. I am duly authorized by said organization to execute this statement.

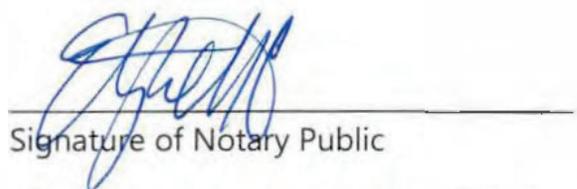
Keyzie Title Company has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."

  
Affiant

SWORN TO AND SUBSCRIBED before me on September 27, 2024.

(NOTARY SEAL)



  
Signature of Notary Public

Elizabeth Escobar Ortiz  
Printed Name of Notary Public