

No. **2025-9200**

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

**Date: 03/11/2025**

**Subject Considered:**

Opportunity Title LLC  
2626 Cole Ave Ste 625  
Dallas, Texas 75204-1070

Consent Order  
TDI Enforcement File No. 36143

**General remarks and official action taken:**

This is a consent order with Opportunity Title LLC (Opportunity Title). Opportunity Title failed to timely submit its annual trust fund account audit report for fiscal year 2024. Opportunity Title has agreed to a \$4,000 administrative penalty for this violation.

**Waiver**

Opportunity Title acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Opportunity 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. Opportunity Title, firm identification number 169859, holds a title agency insurance license issued by TDI.
2. TDI requires title agencies to file 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. Opportunity Title's fiscal year ends on March 31 each year.
4. Opportunity Title did not timely submit its annual trust fund account audit report for 2024, which was due June 30, 2024.
5. On July 15, 2024, August 15, 2024, and September 16, 2024, TDI sent warning letters to Opportunity Title advising it 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. TDI received Opportunity Title's audit report on February 5, 2025, 220 days late.

## 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, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Opportunity 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. Opportunity Title violated TEX. INS. CODE § 2651.151-2651.157 by failing to timely submit its 2024 annual trust fund account audit report.

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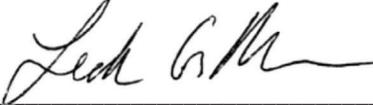
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## Order

It is ordered that Opportunity Title LLC pay an administrative penalty of \$4,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

Signed by:   
FC5D7EDDFB4F8... \_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

  
\_\_\_\_\_

Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
\_\_\_\_\_

Sydney Moore, Staff Attorney  
Enforcement

**Affidavit**

STATE OF Texas §

COUNTY OF Dallas §

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

"My name is Willie Marsaw. 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 Managing Partner Operations + Development and am the authorized representative of Opportunity Title LLC. I am duly authorized by said organization to execute this statement.

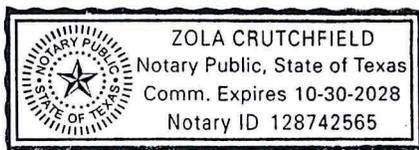
Opportunity Title LLC has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."



Affiant

SWORN TO AND SUBSCRIBED before me on February 24, 2025.

(NOTARY SEAL)



Zola Crutchfield  
Signature of Notary Public

Zola Crutchfield  
Printed Name of Notary Public