

No. **2025-9650**

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

Date: 12/9/2025

Subject Considered:

Elite Title Settlement Services LLC
10607 Hillsdale Bridge Ln.
Sugar Land, Texas 77498-2133

Consent Order
TDI Enforcement File No. 37858

General remarks and official action taken:

This is a consent order with Elite Title Settlement Services LLC (Elite Title) for failing to timely submit its: annual trust fund account report for its fiscal year ending April 30, 2025; Title Agent's Unencumbered Assets Certification Report for 2024; and Title Certifications of Agent's Quarterly Tax Report for the first and second quarters of 2025. Elite Title has agreed to pay an administrative penalty of \$6,000.

Waiver

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

Findings of Fact

Background and Licensure

1. Elite Title, firm identification number 21487, holds a title agency license issued by the Texas Department of Insurance (TDI) on May 20, 2024.

2025-9650

Commissioner's Order

Elite Title Settlement Services LLC

Page 2 of 5

Failure to Timely File Annual Trust Fund Account Audit Report

2. The Texas Insurance Code requires title agencies to file with TDI an annual trust fund account audit report prepared by a certified public accountant ("the report").
3. The report is due before the 91st day after the end of the title agency's fiscal year.
4. Elite Title's fiscal year ended on April 30, 2025.
5. Elite Title failed to timely file the report by July 31, 2025.
6. TDI received Elite Title's report on September 19, 2025, 50 days late.

Untimely Unencumbered Assets Certification Report

7. Texas law requires title agents to file the Title Agent's Unencumbered Assets Certification (Form T-S1) annually with TDI between September 1 and September 30 of each year.
8. Elite Title did not file its 2025 Form TS-1 until November 5, 2025, 36 days late.

Failure to Timely File Quarterly Tax Reports

9. The Texas Insurance Code requires title agencies to file with TDI a Certification of Agent's Quarterly Tax Report (Form T-S5). Each Form T-S5 is due no later than 45 days from the end of each quarter.
10. Elite Title failed to timely file its Form T-S5 for:
 - a. first quarter of 2025, by May 15, 2025; and
 - b. the second quarter of 2025, by August 15, 2025.
11. Elite Title late-submitted its Form T-S5 for:
 - a. the first quarter of 2025 on August 28, 2025, 105 days late; and
 - b. the second quarter of 2025 on August 20, 2025, five days late.

2025-9650

Commissioner's Order
Elite Title Settlement Services LLC
Page 3 of 5

Mitigation

12. Elite Title represents that it mistakenly relied heavily on its outside public accountant and an internal employee to meet filing deadlines.
13. Elite Title further represents that it has reassigned filing responsibilities to its onsite manager and owner.

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; 28 TEX. ADMIN. CODE § 9.1, which adopts the Texas Title Insurance Basic Manual (“Basic Manual”); 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. Elite 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. Elite Title violated TEX. INS. CODE. § 2651.011(c) and Rule S.5 of the Basic Manual, Section VI, by failing to timely file two T-S5 Forms, the Title Agent Certifications of Agent’s Quarterly Tax Report.
5. Elite Title violated TEX. INS. CODE § 2651.151 by failing to timely submit an annual trust fund account audit report.
6. Elite Title violated Rule S.1 of the Basic Manual, Section VI, by failing to timely file its annual Title Agent’s Unencumbered Assets Certification Report in September 2025.

2025-9650

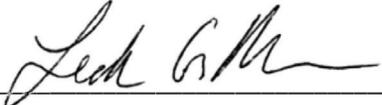
Commissioner's Order
Elite Title Settlement Services LLC
Page 4 of 5

Order

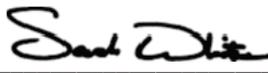
It is ordered that Elite Title Settlement Services LLC pay an administrative penalty of \$6,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

Signed by: 
FC5D7EDDFFB4F8... _____
Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Sarah White, Staff Attorney
Enforcement

Affidavit

STATE OF Texas §

§
COUNTY OF Forthend. §

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

"My name is Shabina Siddiqui. 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 Member and am the authorized representative of Elite Title Settlement Services LLC. I am duly authorized by said organization to execute this statement.

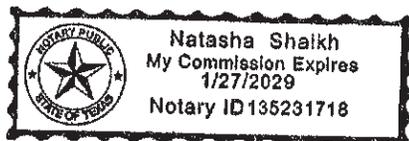
Elite Title Settlement Services LLC has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the State of Texas."

Shabina Siddiqui

Affiant

SWORN TO AND SUBSCRIBED before me on November 21, 2025

(NOTARY SEAL)



Natasha Shaikh

Signature of Notary Public

Natasha Shaikh

Printed Name of Notary Public