

No. **2026-10055**

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

Date: 08/04/2026

Subject Considered:

My Title Company of Texas, LLC
400 N Loop 1604 E, Suite 208
San Antonio, Texas 78232

Theresa Ann Wernette
San Antonio, Texas

Default Order
TDI Enforcement File Nos. 34843 and 37022

General remarks and official action taken:

This is a default order taken against My Title Company of Texas, LLC (My Title) and Theresa Ann Wernette (Wernette) (collectively Respondents). Respondents failed to timely file My Title's Title Insurance Agent Experience Reports, failed to notify the department of the intent to cease operations, failed to comply with the business winddown requirements, and failed to respond to the department's requests for information and compliance. Respondents did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order suspends the license of My Title and revokes the license of Wernette.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

Failure to Respond to Notice of Allegations

1. On June 17, 2026, the department sent a Notice of Allegations, attached as Exhibit A, to Respondents.

2026-10055

Commissioner's Order
My Title Company of Texas, LLC
Theresa Ann Wernette
Page 2 of 5

2. The department sent the Notice of Allegations to My Title's last known address provided in writing to the department, 400 N. Loop 1604 E, Suite 208, San Antonio, Texas 78232. The department also sent the Notice of Allegations to Wernette's last known address provided in writing to the department, [REDACTED], San Antonio, Texas 78260. Additionally, the department sent the Notice of Allegations to Wernette's electronic mail address last designated for receipt of official department communications.
3. The department gave Respondent notice and opportunity for a hearing, which Respondent waived by failing to send a written response to the Notice of Allegations within 20 days after the date it was mailed.
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 38.001, 82.051-82.055, 84.021-84.044, 2651.001, 2651.051, 2651.151, 2651.157, 2651.201, 2651.301, 2652.001, 2652.201, 2703.153, 4005.102, 4005.103, and 4005.104; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 9.1, which adopts the Texas Title Insurance Basic Manual (Basic Manual); and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. The department provided proper notice to Respondent under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.1302, 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.

2026-10055

Commissioner's Order
My Title Company of Texas, LLC
Theresa Ann Wernette
Page 3 of 5

6. The department's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

Order

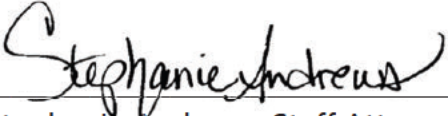
It is ordered that any licenses held by My Title Company of Texas, LLC are suspended. It is further ordered that any licenses held by Theresa Ann Wernette are revoked. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

Signed by:

FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Prepared and reviewed by:


Stephanie Andrews, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

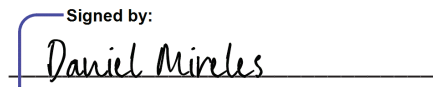
Before me, the undersigned authority, personally appeared Daniel Mireles, who, being by me duly sworn, deposed as follows:

"My name is Daniel Mireles and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning My Title Company of Texas, LLC and Theresa Ann Wernette. I have confirmed that:

- a. The last mailing address provided to the department in writing by My Title Company of Texas, LLC is 400 N. Loop 1604 E, Suite 208, San Antonio, Texas 78232. The last mailing address provided to the department in writing by Theresa Ann Wernette is [REDACTED], San Antonio, Texas 78260.
- b. The files maintained by Enforcement contain a Notice of Allegations dated June 17, 2026, which was sent to My Title Company of Texas, LLC and Theresa Ann Wernette.
- c. On June 17, 2026, the Notice of Allegations addressed to My Title Company of Texas, LLC was mailed certified, return receipt requested, to its last known address. On June 17, 2026, the Notice of Allegations addressed to Theresa Ann Wernette was mailed certified, return receipt requested, to her last known address.

Copies of the certified mail log maintained by Enforcement are attached as Exhibit B."

Signed by:

Affiant: 4F7H4FC625BC477...

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 7/14/2026. This notarial act was an online notarization.

2026-10055

Commissioner's Order
My Title Company of Texas, LLC
Theresa Ann Wernette
Page 5 of 5

Notary Seal



Digital Certificate

Signed by:

Mary Ruiz

795DC4D59167489
Notary Public State of Texas

2026-10055



PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov

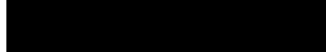
June 17, 2026

My Title Company of Texas, LLC
400 N Loop 1604 E, Suite 208
San Antonio, Texas 78232

VIA CM; RRR: No.9214 8901 9403 8329 5123 78

Theresa Ann Wernette

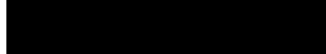
VIA CM; RRR: No.9214 8901 9403 8329 5135 59



San Antonio, Texas 78260

twernette@mytitlecompanytx.com

VIA EMAIL



pbenavides@mytitlecompanytx.com

**TDI ENFORCEMENT CASE NOS. 34843 and 37022
NOTICE OF ALLEGATIONS AGAINST MY TITLE COMPANY OF TEXAS, LLC
AND THERESA ANN WERNETTE**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. This Notice states the allegations against you and the relief sought by TDI.

YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS

YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

EXHIBIT

A

Stephanie Andrews, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
stephanie.andrews@tdi.texas.gov

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 38.001, 82.051-82.055, 84.021-84.044, 2651.001, 2651.051, 2651.151, 2651.157, 2651.201, 2651.301, 2652.001, 2652.201, 2703.153, 4005.102, 4005.103, and 4005.104, 28 TEX. ADMIN. CODE § 9.1, which adopts the Texas Title Insurance Basic Manual (Basic Manual), and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure and Background

1. My Title Company of Texas, LLC (My Title), firm identification number 124456, holds a title agency license issued by the department on September 22, 2016.
2. Theresa Ann Wernette (Wernette), individual identification number 1311615, holds an escrow officer license issued by the department on July 8, 2009.
3. Wernette is the President and Owner of My Title (My Title and Wernette, collectively Respondents).

Texas Title Insurance Agent Experience Reports

4. Pursuant to Texas Insurance Code Section 2703.153, the department issues a yearly mandatory data call requiring each title agent engaged in the business of title insurance in Texas to submit business data to the department. The information is used to set title insurance premium rates.
5. Respondents filed the data call submission late or with errors for calendar years 2022, 2023, and 2024.

Calendar Year 2022 Submission

6. On June 29, 2023, a data call was issued through Commissioner's Bulletin #B-0007-23. This required reporting title business data for January 1, 2022, to December 31, 2022. Each title insurance company and title insurance agent was required to submit a data call report form and affidavit by August 21, 2023.
7. Respondents used data for calendar year 2021, when submitting its experience report for calendar year 2022.
8. Wernette completed the sworn affidavit portion of the report for My Title, which stated that the income and expenses contained in the various forms was a true statement of income and expenses for calendar year 2022.
9. Respondents stated the previous year's information was used because the 2022 data was not complete as of the report filing deadline in 2023.
10. After numerous attempts by TDI to obtain the correct information, Respondents finally provided the department with the documentation on May 20, 2025, 638 days late.

Calendar Year 2023

11. On September 6, 2024, a data call was issued through Commissioner's Bulletin #B-0016-24. This required reporting title business data for January 1, 2023, to December 31, 2023, by the deadline of October 14, 2024.
12. On September 9, 2024, a notice was sent by email that the mandatory annual data call had been issued.
13. Respondents failed to submit a data call report by the deadline.
14. On December 6, 2024, a notice was sent by email informing Respondents that the department had not received the required response to the Commissioner's Bulletin. The notice also provided an extended deadline until December 23, 2024, to respond to the mandatory data call.

2026-10055

Notice of Allegations
My Title Company of Texas, LLC
Theresa Ann Wernette
Page 4 of 8

15. On March 5, 2025, Respondents were again notified by email of their noncompliance and provided another extended deadline until March 17, 2025, to respond to the mandatory data call.
16. On May 30, 2025, Respondents finally submitted the required data call report form and affidavit, 228 days late.

Calander Year 2024

17. On March 28, 2025, a data call was issued through Commissioner's Bulletin #B-0003-25. This required reporting title business data for January 1, 2024, to December 31, 2024, by the deadline of April 22, 2025.
18. Respondents failed to submit a data call report by the deadline.
19. On June 2, 2025, Respondents finally submitted the required data call report form and affidavit, 41 days late.

Failure to Notify of Company Winddown

20. An agent or direct operation must provide written notice of its intent to cease operations no later than 45 days prior to its final date of operation to the Title Licensing Division of the department, to each title insurance company that appointed the agent or direct operation, and by public announcement in a local publication of general circulation.
21. As early as February 26, 2025, Respondents communicated My Title's intention to cease operations to Stewart Title Guaranty Company (Stewart Title), one of My Title's underwriters. Stewart Title provided a list of the requirements for Respondents to wind down operations.
22. On April 14, 2025, Wernette informed TDI's Enforcement Section that she was currently in the process of winding down My Title and had obtained new employment with Texas Title Assurance, LLC. However, Respondents failed to provide written notice to the Title Licensing Division of the department as required.

2026-10055

Notice of Allegations
My Title Company of Texas, LLC
Theresa Ann Wernette
Page 5 of 8

23. Respondents were reminded, in writing by the department on April 24, 2025, of the requirement to notify the Title Licensing Division to begin the winddown process.
24. On June 12, 2025, Respondents were again reminded of the winddown process and provided a copy of the applicable section of the Title Insurance Basic Manual.
25. On June 24, 2025, Stewart Title reminded Respondents of its February 2025, communication with them about the required process for ceasing operations.
26. On July 14, 2025, the department informed Respondents that there was no record of a notice of intent to cease operations and again provided a copy of the applicable section of the Title Insurance Basic Manual.
27. Respondents failed to make the required written notices prior to winding down the business and did not begin the required winddown process until July 15, 2025.

Failure to Comply with Winddown Requirements

28. Respondents failed to engage in the winddown process. Although extremely late, Respondents finally provided written notice to the Title Licensing Division and My Title's underwriters; however, Respondents failed to make a public announcement in a local publication of general circulation. Instead, Wernette stated her intention to post a notice at the local courthouse. Wernette was informed that such notice would not be sufficient on July 24, 2025. However, she never provided documentation to demonstrate a public announcement had been made.
29. Despite receiving multiple copies of the appropriate winddown process from the Title Insurance Basic Manual, Respondents have failed to fulfill the necessary audit and accounting requirements.
30. Respondents reported to the department on June 24, 2025, that "almost all files [had been] transferred or cancelled" but failed to inform the department of any pending transactions prior to ceasing operations as required.

Failure to Respond to Department Requests for Information and Compliance

31. Respondents routinely failed to respond timely to the department's requests for information regarding its Texas Title Insurance Agent Experience Report for Calendar Years 2022, 2023, and 2024. Additionally, Respondents failed to respond to multiple requests for the information and documentation required by the title business winddown process.
32. As of the date of this Notice, Respondents have still failed to comply with the process of winding down a title business.

Legal Allegations

1. Respondents failed to provide the department with the final audit and final accounting within 90 days after closing the business, in violation of 28 TEX. ADMIN. CODE § 9.1, which adopts the Basic Manual, Section VI, Rule D.1(II)(C).
2. Respondents failed to provide the department with a copy of the list of pending transactions, in violation of 28 TEX. ADMIN. CODE § 9.1, Basic Manual, Section VI, Rule D.1(III)(B).
3. Respondents violated TEX. INS. CODE § 38.001 by failing to respond to an inquiry from the department in writing not later than the 15th day after the date the inquiry was received.
4. Respondents violated TEX. INS. CODE §§ 2651.201, 2651.301(1), and Rule D.1 of the Basic Manual, Section VI, by:
 - a. ceasing and abandoning the business without giving the department, underwriters, and the public, timely and proper written notice of its intent to surrender its license;
 - b. failing to provide the department with a final accounting of all funds held in escrow;
 - c. failing to make full and final distributions of any funds due to the Texas Title Insurance Guaranty Association;
 - d. failing to send all files to the underwriter; and
 - e. willfully violating insurance laws of this state.

5. Wernette willfully violated Title 11, in violation of TEX. INS. CODE § 2652.201(a)(1).
6. Wernette has committed fraudulent or dishonest practices, in violation of TEX. INS. CODE § 2652.201(a)(5).
7. Respondents failed to timely submit an annual statistical report to the department, in violation of TEX. INS. CODE § 2703.153

Relief Sought

TDI seeks the following relief:

1. revocation of the escrow license of Theresa Ann Wernette;
2. suspension of the title agency license of My Title Company of Texas, LLC;
3. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022; and
4. imposition of any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully,



Stephanie Andrews
State Bar No. 24063672
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6346 (Direct)
(512) 490-1020 (Fax)
stephanie.andrews@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF
Ginger Loeffler, Litigation Director, Enforcement, MC: ENF
Administrative Review, MC: CO-AAL

CERTIFICATE OF SERVICE

I, Stephanie Andrews, certify that a true and correct copy of this *Notice of Allegations Against My Title Company of Texas, LLC and Theresa Ann Wernette* was sent by the following methods on this 17th day of June, 2026 to:

My Title Company of Texas, LLC
400 N Loop 1604 E Suite 208
San Antonio, TX 78232
Pro Se Respondent

Via CM/RRR No. 9214 8901 9403 8329 5123 78

Theresa Ann Wernette
[REDACTED]
San Antonio, TX 78260
Pro Se Respondent

Via CM/RRR No. 9214 8901 9403 8329 5135 59

twernette@mytitlecompanytx.com
[REDACTED]
pbenavides@mytitlecompanytx.com
Pro Se Respondent

Via Email



Stephanie Andrews

Shipment Confirmation
Acceptance Notice

A. Mailer Action

Note to Mailer: The labels and volume associated to this form online, **must** match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 06/17/2026

Shipped From:

Name: ENF J GONZALES

Address: 1601 CONGRESS AVE

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	2
Total	2

*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE

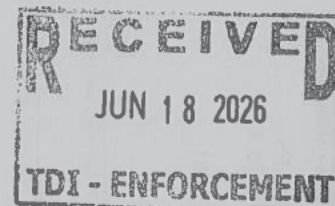


9275 0901 1935 6200 0071 7471 86

EXHIBIT

B

Andrews/34843/37022





Firm Mailing Book For Accountable Mail

Name and Address of Sender
 ENF J. GONZALES
 1601 CONGRESS AVE
 STE 6.900
 AUSTIN TX 78701

Check type of mail or service

☐ Adult Signature Required ☐ Priority Mail Express

☐ Adult Signature Restricted Delivery ☐ Registered Mail

☒ Certified Mail ☐ Return Receipt for Merchandise

☐ Certified Mail Restricted Delivery ☐ Signature Confirmation

☐ Collect on Delivery (COD) ☐ Signature Confirmation Restricted Delivery

☐ Insured Mail

☐ Priority Mail

Affix Stamp Here
 (for additional copies of this receipt)
 Postmark with Date of Receipt.

USPS Tracking/Article Number

Addressee (Name, Street, City, State, & ZIP Code™)

Postage

(Extra Service) Fee

Handling Charge

Actual Value if Registered

Insured Value

Due Sender if COD

ASR Fee

ASRD Fee

RD Fee

RR Fee

SC Fee

SCRD Fee

SH Fee

1. 9214 8901 3403 8329 5123 78

Andrews/34843/37022

MY TITLE COMPANY OF TEXAS, LLC
 400 N LOOP 1604 E, SUITE 208
 SAN ANTONIO, TEXAS 78232

1.32

5.30

Handling Charge - if Registered and over \$50,000 in value

Adult Signature Required

Adult Signature Restricted Delivery

Restricted Delivery

Return Receipt

Signature Confirmation

Signature Confirmation Restricted Delivery

Special Handling

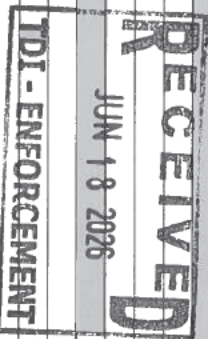
2. 9214 8901 3403 8329 5115 59

THERESA ANN WERNETTE
 [REDACTED]
 SAN ANTONIO, TEXAS 78260

1.32

5.30

2.82



Total Number of Pieces Listed by Sender
 2

Total Number of Pieces Received at Post Office
 2

Postmaster, Per (Name of receiving employee)