

No. **2026-10061**

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

Date: 08/07/2026

Subject Considered:

The Foard County Abstract Company, Inc.
P.O. Box 757
Crowell, Texas 79227

Consent Order
TDI Enforcement File No. 39160

General remarks and official action taken:

This is a consent order with The Foard County Abstract Company, Inc. (Foard County Abstract) for failing to timely submit its annual trust fund account audit report for its fiscal year ending December 31, 2025. Foard County Abstract has agreed to pay an administrative penalty of \$4,500.

Waiver

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

Findings of Fact

Licensure

1. Foard County Abstract, firm identification number 91856, holds a title agency license issued by TDI on October 10, 2001.

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Late Filing of Annual Escrow Account Audit Report

2. Title agents are required to file with TDI an annual escrow account audit report of its trust fund accounts prepared by a certified public accountant (the report) not later than the 90th day after the date of the end of the title agent's fiscal year.
3. Foard County Abstract's fiscal year ended on December 31, 2025.
4. Foard County Abstract failed to timely file the report by March 31, 2026.
5. On May 11, 2026, and June 16, 2026, TDI notified Foard County Abstract by email that its report was overdue.
6. TDI received Foard County Abstract's report on July 2, 2026, 93 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 28 TEX. ADMIN. CODE § 9.1, which adopts the *Texas Title Insurance Basic Manual* ("Basic Manual").
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. Foard County Abstract 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. Foard County Abstract violated TEX. INS. CODE § 2651.151 by failing to timely submit its annual trust fund account audit report for its fiscal year ending December 31, 2025.

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Order

It is ordered that The Foard County Abstract Company, Inc. pay an administrative penalty of \$4,500 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:

Amanda Crawford

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Amanda Crawford

Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum

Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

A Kalapach

Anna Kalapach, Staff Attorney
Enforcement

AffidavitSTATE OF TEXAS §

§

COUNTY OF FOARD §

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

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

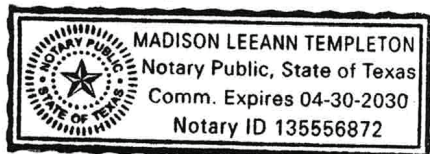
I hold the office of President and am the authorized representative of
The Foard County Abstract Company, Inc. I am duly authorized by said organization to
execute this statement.

The Foard County Abstract Company, Inc. 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."

Marshall Capps
Affiant

SWORN TO AND SUBSCRIBED before me on July 29, 2026.

(NOTARY SEAL)



Madison LeeAnn Templeton
Signature of Notary Public

Madison LeeAnn Templeton
Printed Name of Notary Public