

No. **2026-10079**

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

Date: 08/19/2026

Subject Considered:

Texas Title Company of El Paso, Inc.
1360 N. Lee Trevino Dr., Ste. 107
El Paso, Texas 79936-6429

Consent Order
TDI Enforcement File No. 39159

General remarks and official action taken:

This is a consent order with Texas Title Company of El Paso, Inc. (Texas Title Company) for failing to timely submit its annual trust fund account audit report for its fiscal year ending December 31, 2025. Texas Title Company has agreed to pay an administrative penalty of \$4,000.

Waiver

Texas Title Company acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Texas Title Company 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. Texas Title Company, firm identification number 92571, holds a title agency license issued by TDI on November 7, 2008.

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. Texas Title Company's fiscal year ended on December 31, 2025.
4. Texas Title Company failed to timely file the report by March 31, 2026.
5. On May 11, 2026, TDI notified Texas Title Company by email that its report was overdue.
6. Later that same day, TDI received Texas Title Company's report, 41 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. Texas Title Company 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. Texas Title Company 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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Commissioner's Order

Texas Title Company of El Paso, Inc.

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Order

It is ordered that Texas Title Company of El Paso, Inc. 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:

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

Affidavit

STATE OF Texas §

COUNTY OF El Paso §

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

"My name is Steve Ranes. 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
Texas Title Company of El Paso, Inc. I am duly authorized by said organization to execute
this statement.

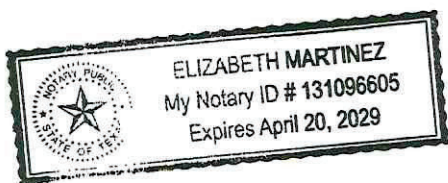
Texas Title Company of El Paso, Inc. has knowingly and voluntarily entered into the
foregoing consent order and agrees with and consents to the issuance and service of the
same by the commissioner of insurance of the State of Texas."

Steve Ranes

Affiant

SWORN TO AND SUBSCRIBED before me on August 3, 2026.

(NOTARY SEAL)



Elizabeth Martinez

Signature of Notary Public

Elizabeth Martinez

Printed Name of Notary Public