

No. 2026-9732

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

Date: 01/13/2026

Subject Considered:

Chambers County Abstract Co., Inc.
P. O. Box 640
Anahuac, TX 77514-0640

Default Order
TDI Enforcement File No. 37040

General remarks and official action taken:

This is a default order taken against Chambers County Abstract Co., Inc. (Respondent) because it failed to: timely pay an administrative penalty in an order issued by the commissioner; timely file its 2024 annual trust fund account audit report; immediately notify TDI of the cancellation of two escrow officer appointments; notify TDI of a change to its operations; and, timely file two Certifications of Agent's Quarterly Tax Report and an Unencumbered Assets Certification Report. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order suspends Respondent's license.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On November 17, 2025, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, P.O. Box 640, Anahuac, TX 77514-0640.

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3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations 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

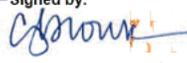
1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2551.001, 2551.003, 2651.001, 2651.151–2651.157, and 2651.301; 28 TEX. ADMIN. CODE § 9.1, which adopts the Texas Title Insurance Basic Manual ("Basic Manual"); and TEX. GOV'T CODE §§ 2001.003(1) 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 §§ 1.28, 1.47, and Administrative Rule L-1(V)(B)(1)(e) of the Basic Manual.
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.
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.

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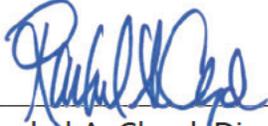
Order

It is ordered that any licenses held by Chambers County Abstract Co., Inc. are suspended. 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: 
FC5D7EDDFFB4F8 

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Rachel A. Cloyd, Director
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

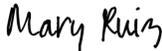
Before me, the undersigned authority, personally appeared Mary Ruiz, who, being by me duly sworn, deposed as follows:

"My name is Mary Ruiz 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 Chambers County Abstract Co., Inc. I have confirmed that:

- a. The last mailing address provided to the department in writing by Chambers County Abstract Co., Inc. is P.O. Box 640, Anahuac, TX 77514-0640.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 17, 2025, which was sent to Chambers County Abstract Co., Inc.
- c. On November 17, 2025, the Notice of Allegations addressed to Chambers County Abstract Co., Inc. was mailed first-class and certified, return receipt requested, to its last known address.

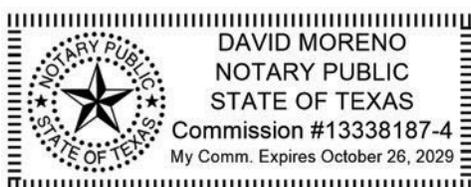
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:


 9EB74AEB8B3A427...
 Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 12/12/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:


 455E4109E15D4CD...
 Notary Public State of Texas

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

November 17, 2025

Chambers County Abstract Co., Inc.
Attn: Guy R. Jackson, President
P. O. Box 640
Anahuac, TX 77514-0640

Via CM/RRR No.
9214 8901 9403 8343 1324 15
Via First Class Mail
and Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 37040
NOTICE OF ALLEGATIONS AGAINST CHAMBERS COUNTY ABSTRACT CO., INC.

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

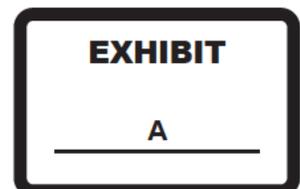
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Rachel A. Cloyd, Litigation Director
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
rachel.cloyd@tdi.texas.gov



Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2551.001, 2551.003, 2651.001, 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 §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Chambers County Abstract Co., Inc. (Chambers), firm identification number 92688, holds a title agency license issued by TDI on March 26, 1976.

Failure to Comply with Commissioner Order

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. On January 10, 2025, the Commissioner of Insurance entered by consent, Official Order No. 2025-9060, in which Chambers agreed to pay an administrative penalty of \$3,500 for the late filing of its annual trust fund account report for its fiscal year ending on December 31, 2023. The Order required Chambers to submit the penalty within 30 days, by February 9, 2025.
5. TDI promptly sent an invoice for the penalty amount, but Chambers failed to timely pay the penalty by February 9, 2025.
6. On February 19, March 21, and April 25, 2025, TDI sent Chambers warning letters at its designated mailing and email addresses, which repeatedly requested that Chambers pay the overdue penalty. The warnings also notified Chambers that if it was found after a hearing that it failed to comply with a commissioner’s order, the Commissioner of Insurance might cancel Chambers’ license under TEX. INS. CODE § 82.054.
7. Even though postal records show Chambers received each of those warning letters, Chambers did not remit payment and continued to ignore TDI’s communications.
8. On May 23 and June 10, 2025, TDI again emailed Chambers requesting payment of the penalty. TDI copied Chambers’ two active underwriting insurers on those

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emails, as permitted by TEX. INS. CODE § 2651.303(d), to notify them of the allegations against Chambers.

9. Despite TDI's repeated warnings, Chambers did not pay the penalty until July 1, 2025, 142 days late. Chambers mailed TDI the penalty in the form of a cashier's check, without providing any explanation for why it was late.

Failure to Timely File Quarterly Tax Reports

10. Texas law requires title agents to provide TDI on a quarterly basis with a copy of its quarterly withholding tax report or its equivalent and proof of payment of the tax, no later than 45 days after the end of the quarter.
11. Chambers failed to timely file its Certifications of Agent's Quarterly Tax Report (Form T-S5) for the:
 - a. fourth quarter of 2024, by February 15, 2025; and
 - b. first quarter of 2025, by May 15, 2025; and
12. Chambers submitted both T-S5 forms on July 9, 2025, which was 144 days and 55 days late, respectively.

Failure to Timely Cancel Escrow Officer Appointments

13. In response to TDI's June 10, 2025, email, one of Chambers' underwriting insurers, First National Title Insurance Company (First National Title), alerted TDI that some escrow officers had separated from Chambers' employment.
14. TDI later learned that two escrow officers separated in April 2024, but Chambers failed to immediately notify TDI through submission of Escrow Officer Appointment Form FINT09, to cancel each escrow officer's appointment.
15. On July 16, 2025, Chambers submitted two FINT09 forms to TDI to cancel these two escrow officers' appointments, retroactively effective to April 5 and 12, 2024. These submissions were over one year late.

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Expiration of Chambers' License

16. On July 27, 2025, First National Title cancelled Chambers' appointment to write title insurance on its behalf, leaving Chambers with one remaining active appointment with Alliant National Title Insurance Company (Alliant).
17. On August 1, 2025, Chambers' title agent license expired, but could still be renewed at that time.
18. On August 7, 2025, TDI contacted Chambers to acknowledge receipt of the July 1, 2025, penalty payment, but also to notify Chambers and its remaining underwriter Alliant, that:
 - a. Chambers' title agent license had expired August 1, 2025;
 - b. the 2024 annual escrow audit report was still overdue;
 - c. some escrow officers may have separated, requiring Chambers to submit forms to TDI to cancel and/or appoint escrow officers; and
 - d. TDI staff was concerned as to the whereabouts of all remaining escrow funds.
19. The same day, Chambers' owner and president responded to notify TDI filings were submitted on July 16 to cancel two escrow officer appointments, that a CPA was working on the audit, and that he was unaware of the license expiration.

Repeat Failure to Timely File Annual Trust Fund Account Audit Report

20. Chambers' fiscal year ended on December 31, 2024, as it had the prior fiscal year.
21. Despite having been disciplined in the above Commissioner's Order No. 2025-9060 for identical conduct, Chambers again failed to timely file its very next annual trust fund account report by March 31, 2025.
22. TDI received Chambers's report on August 11, 2025, 133 days late.

Failure to Timely Notify TDI of a Change in Operations

23. By rule, title agents are required to give TDI written notice of a change in operations, unless the title insurance agent is required to apply for a new license. A change in operations includes submitting biographical information for each new officer, director, limited liability company manager, designated on-site manager, and person who is in control of the title insurance agent.

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24. In TDI's records, one of the separated and cancelled escrow officers was also Chambers' designated onsite manager, meaning that on and after April 12, 2024, Chambers did not have an onsite manager.
25. On August 12, 2025, Chambers submitted an application to renew its license.
26. On August 13, 2025, TDI notified Chambers that unless it filed a Title Insurance Agent or Direct Operation Change Request Form (FINT129) to designate a new onsite manager, TDI could not renew Chambers' license. TDI also notified Chambers of other outstanding filings needed to come into compliance, including:
 - a. a FINT129 to update its email address;
 - b. a FINT129 to identify all current officers, directors, and managers, including onsite managers, and biographical form as applicable;
 - c. copy of a bond or other documents to show it meets minimum capitalization requirements; and
 - d. copies of its title agent bond and escrow bonds.
27. On August 15, 2025, Chambers submitted a FINT129 to disassociate the separated onsite manager and designate a new onsite manager.
28. On August 25, 2025, Chambers submitted a Title Insurance Licensing Biographical Form (FINT08) for its newly designated onsite manager.
29. For more than a year, Chambers failed to notify TDI of a change to its operations, specifically failing to designate a new onsite manager responsible for administering its day-to-day operations.

License Renewal

30. After Chambers made the necessary filings, TDI renewed Chambers' license, which does not expire until August 1, 2027.

TDI's Efforts to Negotiate a Compromise

31. On September 2, 2025, TDI sent Chambers a proposed consent order offering to settle Chambers' violations with a monetary penalty. TDI requested that Chambers respond by September 16, 2025, but Chambers did not respond at all.

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32. On September 17, 2025, TDI reminded Chambers it had not replied and that if Chambers refused to agree to the terms of the order that TDI may choose to initiate formal and public disciplinary action to seek all available relief.
33. Chambers did not respond.

Failure to Timely File Unencumbered Assets Certification

34. Texas law requires title agents to file the Title Agent's Unencumbered Assets Certification (Form T-S1) annually to TDI between September 1 and September 30 of each year.
35. Chambers did not submit its 2025 Form T-S1 until November 4, 2025, 35 days late.

Legal Allegations

1. As contemplated in TEX. INS. CODE § 2651.301(1), Chambers is subject to discipline under TEX. INS. CODE §§ 4005.102, 4005.103, and 4005.104 because Chambers willfully violated Title 11 of the Texas Insurance Code.
2. Chambers violated TEX. INS. CODE § 82.054 by failing to timely pay an administrative penalty in an order issued by the commissioner under TEX. INS. CODE § 82.052, and thus subjecting Chambers to cancellation of its license.
3. Chambers violated TEX. INS. CODE § 2651.151 by failing to timely submit its 2024 annual trust fund account audit report.
4. Chambers violated TEX. INS. CODE § 2652.153(1) and Administrative Rule L-2(III)(B)(2) of the Basic Manual, Section VI, by failing to immediately notify TDI of the cancellation of two escrow officer appointments through submission of FINT09 Forms.
5. Chambers violated Administrative Rule L-1(V)(B)(2)(a) of the Basic Manual, Section VI, by failing to notify TDI of a change to its operations, specifically failing to designate a new onsite manager responsible for administering its day-to-day operations.
6. Chambers violated Rule S.5 of the Basic Manual, Section VI, by failing to timely file two T-S5 Forms, the Title Agent Certification of Agent's Quarterly Tax Report.

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7. Chambers 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.

Relief Sought

TDI seeks the following relief:

1. suspension of Chambers County Abstract Co., Inc.'s license; and
2. 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,

/s/ Rachel A. Cloyd

Rachel A. Cloyd, Litigation Director
State Bar No. 24027456
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6349 (Direct)
(512) 490-1020 (Fax)
rachel.cloyd@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF
Title Licensing, MC: CO-TL
Title Examinations, Financial Division, MC: FRD

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CERTIFICATE OF SERVICE

I, Rachel A. Cloyd, certify that a true and correct copy of this *Notice of Allegations Against* Chambers County Abstract Co., Inc. was sent by the following methods on this 17th day of November, 2025, to:

Chambers County Abstract Co., Inc.
Attn: Guy R. Jackson, President
P. O. Box 640
Anahuac, TX 77514-0640

Via CM/RRR No.
9214 8901 9403 8343 1324 15
Via First Class Mail
and Via Email: [REDACTED]

/s/ Rachel A. Cloyd

Rachel A. Cloyd

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 Mary Ruiz, November 17, 2025

Check type of mail or service

<input type="checkbox"/> Adult Signature Required	<input type="checkbox"/> Priority Mail Express
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail
<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Collect on Delivery (COD)	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Insured Mail	
<input type="checkbox"/> Priority Mail	
<input type="checkbox"/> First-Class Mail	

Address (Name, Street, City, State, & Zip Code)
 Chambers County Abstract Co., Inc.
 Attn: Guy R. Jackson, President
 P. O. Box 640
 Anahuac, TX 77514-0640

Postage **74**

Affix Stamp Here
 (If issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt

2026 9732

Total Number of Pieces
 Total Number of Pieces Received at Post Office

①

Postmaster: Per Name of receiving employee
 Completed In Ink **Urbano**

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- Adult Signature Required
- Adult Signature Restricted Delivery
- Restricted Delivery
- Return Receipt
- Signature Confirmation
- Signature Confirmation Restricted Deliv
- Special Handling



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 11/17/2025 ZIP 78701
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US POSTAGE

EXHIBIT
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Firm Mailing Book For Account

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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: 11/17/2025

Shipped From:

Name: ENF M RUIZ

Address: 1601 CONGRESS AVENUE

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

*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



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CLOYD/37040

