

No. **2026-9762**

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

Date: 01/27/2026

Subject Considered:

Opportunity Title LLC
2626 Cole Ave. Ste. 625
Dallas, Texas 75204-1070

Consent Order
TDI Enforcement File No. 38081

General remarks and official action taken:

This is a consent order with Opportunity Title LLC (Opportunity Title). Opportunity Title failed to timely file its 2023 title insurance agent statistical report. Opportunity Title has agreed to pay an administrative penalty of \$5,000.

Waiver

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

Findings of Fact

1. Opportunity Title, firm identification number 169859, holds a title agency license issued by the Texas Department of Insurance (TDI) on May 28, 2020.

Late-Filed 2023 Statistical Report

2. On September 6, 2024, TDI issued Bulletin No. B-0016-24 to Texas title insurance agents regarding the 2023 Title Insurance Agent Data Call for the reporting period

2026-9762

Commissioner's Order

Opportunity Title LLC

Page 2 of 4

of January 1 through December 31, 2023. The bulletin required submission of business data by October 14, 2024, for TDI's use in setting title insurance premium rates.

3. Opportunity Title did not submit its statistical report by October 14, 2024, and was listed as a non-reporter in TDI's 2023 Texas Title Insurance Agent Experience Report Compilation.
4. Opportunity Title late-filed its statistical report with TDI on March 3, 2025, more than 140 days late.

Subsequent Events

5. On March 11, 2025, the commissioner entered Official Order No. 2025-9200 in a separate matter against Opportunity Title for the late filing of its annual trust fund account audit report, and ordered to pay an administrative penalty of \$4,000.
6. Opportunity Title represents that a single employee was responsible for filing of that statistical report and that employee missed the deadline.
7. Opportunity Title further represents that to prevent late filings and submissions to TDI it has implemented:
 - a. a new calendar process, including advance internal reminders, for all regulatory, reporting, and auditing deadlines; and
 - b. assigned two employees to monitor and ensure that all reports are timely filed with TDI.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2651.301, and 2703.153.
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. Opportunity Title has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but

2026-9762

Commissioner's Order

Opportunity Title LLC

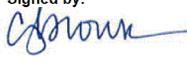
Page 3 of 4

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. Opportunity Title violated TEX. INS. CODE § 2703.153 by failing to timely submit its 2023 statistical report.

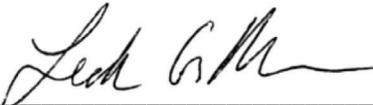
Order

It is ordered that Opportunity Title LLC pay an administrative penalty of \$5,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

Signed by:

FC5D7EDDFB4F8...

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 Dallas §

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

"My name is Willie Marsaw. 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 Partner and am the authorized representative of Opportunity Title LLC. I am duly authorized by said organization to execute this statement.

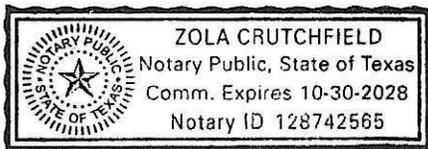
Opportunity Title LLC has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the State of Texas."

[Handwritten Signature]

Affiant

SWORN TO AND SUBSCRIBED before me on January 26th, 2026.

(NOTARY SEAL)



[Handwritten Signature]
Signature of Notary Public

Zola Crutchfield
Printed Name of Notary Public