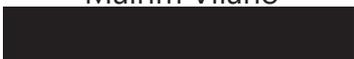


No. **2024-8915**

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

Date: 10/16/2024

Subjects Considered:

Millennial Title of Texas LLC
Mairim Vilano

Houston, Texas 77056

Nataly Vilano
Spring, Texas 77379

Emergency Cease and Desist Order
TDI Enforcement File Nos. 35762, 35771 & 35772

General remarks and official action taken:

The Texas Commissioner of Insurance has reviewed the application for an Emergency Cease and Desist Order under chapter 83 of the Texas Insurance Code. The application alleges that Millennial Title of Texas LLC (Millennial Title), along with Mairim Vilano and Nataly Vilano, is operating in a hazardous financial condition because it is misappropriating escrow funds intended for title insurance closings, engaging in fraudulent and dishonest practices, failing to maintain separate and distinct accounting of escrow accounts from other accounts, and failing to disburse escrow funds only in accordance with the signed settlement statement.

Jurisdiction

The Commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 83.002(a)(7) and (b)(2), 83.051—83.153, 2602.103, 2651.151, 2651.301 and 2702.053; 28 TEX. ADMIN. CODE §§ 1.901, 1.903, and 1.905; and TEX. GOV'T. CODE §§ 2001.051—2001.178.

2024-8915

Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 2 of 4

Findings and Order

The Commissioner believes the application meets the requirements of TEX. INS. CODE § 83.051 and 28 TEX. ADMIN. CODE § 1.901 for the issuance of an emergency cease and desist order and incorporates the "Statement of Charges" as Exhibit A, attached.

Accordingly, the Commissioner finds as follows:

1. Millennial Title is an authorized person, as defined in TEX. INS. CODE §§ 83.001(1) and 83.002(a)(7) and (b)(2), because it currently holds a title insurance agency license.
2. Millennial Title's last known address provided to TDI is 5373 W Alabama Street, Ste 325, Houston, Texas, 77056.
3. Mairim Vilano is an authorized person, as defined in TEX. INS. CODE §§ 83.001(1) and 83.002(b)(2), because she currently holds an escrow officers license.
4. Mairim Vilano's last known address provided to TDI is [REDACTED], Houston, Texas, 77056.
5. Nataly Vilano is an authorized person, as defined in TEX. INS. CODE §§ 83.001(1) and 83.002(b)(2), because she currently holds an escrow officers license.
6. Nataly Vilano's last known address provided to TDI is [REDACTED] Spring, Texas 77379.
7. Millennial Title is operating in a hazardous financial condition, as contemplated by TEX. INS. CODE § 83.051(a)(1)(A)(ii).
8. Millennial Title has willfully violated Title 11 of the Texas Insurance Code, in violation of TEX. INS. CODE § 2651.301(1).
9. Millennial Title has misappropriated or converted to the applicant's or license holder's own use or illegally withheld money belonging to a title insurance company, an insured, or another person, in violation of TEX. INS. CODE § 2651.301(4).
10. Millennial Title is guilty of fraudulent or dishonest practices, in violation of TEX. INS. CODE § 2651.301(5).

2024-8915

Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 3 of 4

11. Millennial Title has failed to maintain a separate and distinct accounting of escrow funds, and an escrow bank account or accounts separate and apart from all other accounts, in violation of TEX. INS. CODE § 2651.301(7).
12. Millennial Title has failed to disburse escrow funds only in accordance with a signed settlement statement, in violation of TEX. INS. CODE § 2702.053.
13. Unless Millennial Title is immediately ordered to cease and desist from this conduct, Millennial Title will continue to operate in a hazardous financial condition and manner.

The Commissioner orders that Millennial Title of Texas LLC, Mairim Vilano, and Nataly Vilano, as well as its agents, employees, and other representatives, shall immediately cease and desist from doing the following:

1. Operating in a hazardous financial condition;
2. Willfully violating Title 11 of the Texas Insurance Code;
3. Misappropriating or converting to Millennial Title's own use or illegally withholding money belonging to a title insurance company, an insured, or another person;
4. Engaging in fraudulent or dishonest practices;
5. Failing to maintain a separate and distinct accounting of escrow funds and an escrow bank account or accounts separate and apart from all other accounts; and
6. Failing to disburse escrow funds only in accordance with a signed settlement statement, in violation of TEX. INS. CODE § 2702.053.

The Commissioner issues this order under the authority in TEX. INS. CODE Chapter 83 and 28 TEX. INS. CODE Chapter 1, Subchapter H. This order is final on the 61st day after it is served, unless Millennial Title of Texas LLC, Mairim Vilano, or Nataly Vilano requests a hearing under TEX. INS. CODE § 83.053. The burden of requesting a hearing is on Millennial Title of Texas LLC, Mairim Vilano, and Nataly Vilano. A request for a hearing to contest this order must be in writing, directed to the Commissioner, and must state the grounds for the request to set aside or modify the order.

2024-8915

Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 4 of 4

Penalties, including revocation of its license, may be assessed against Millennial Title of Texas LLC, Mairim Vilano, or Nataly Vilano if any violate this order under Texas Insurance Code, Chapter 83, Subchapter C. The Commissioner may order Millennial Title of Texas LLC, Mairim Vilano, or Nataly Vilano to pay administrative penalties for a violation of this order in the amount of \$25,000 for each act of violation. The Commissioner may also direct Millennial Title of Texas LLC, Mairim Vilano, and Nataly Vilano to make restitution for each violation of this order.

Signed by:

FC5D7E0DFFB84F8...
Cassie Brown
Commissioner of Insurance

TDI ENFORCEMENT FILE NO. 35762, 35711 & 35772

**TEXAS DEPARTMENT OF INSURANCE,
Petitioner**

v.

**MILLENNIAL TITLE OF TEXAS LLC,
MAIRIM VILANO, and NATALY VILANO
Respondents**

**BEFORE THE
TEXAS COMMISSIONER
OF
INSURANCE**

APPLICATION FOR EX PARTE EMERGENCY CEASE AND DESIST ORDER

The Texas Department of Insurance (TDI) makes this application for an ex parte emergency cease and desist order against Millennial Title of Texas LLC, Mairim Vilano, and Nataly Vilano (collectively, "Millennial Title") pursuant to Texas Insurance Code Chapter 83. TDI obtained evidence demonstrating Millennial Title, through Mairim Vilano and Nataly Vilano, is operating in a hazardous financial condition. In support of this application, TDI makes the following allegations:

Jurisdiction

The Commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 83.001(1), 83.002(a)(7) and (b)(2), 83.051—83.153, 2602.103, 2651.151, 2651.301 and 2702.053; 28 TEX. ADMIN. CODE §§ 1.901, 1.903 and 1.905; and TEX. GOV'T. CODE §§ 2001.051—2001.178.

Statement of Charges

1. This application for an ex parte emergency cease and desist order is brought for the purpose of obtaining a cease and desist order against Millennial Title. If granted, Millennial Title, as well as its agents, employees and other representatives, will be ordered to cease and desist from operating in a hazardous financial condition including, but not limited to, misappropriating escrow funds intended for title insurance closings, engaging in fraudulent and dishonest practices, failing to maintain separate and distinct accounting of escrow accounts from other accounts, and failing to disburse escrow funds only in accordance with the signed settlement statement.

2024-8915

Application for Ex Parte Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 2 of 7

2. Millennial Title, firm identification no. 184188, holds a title agency license issued on September 10, 2021.
3. Millennial Title is wholly owned by Mairim Vilano, individual identification no. 2201769, who holds an escrow officer license originally issued on June 10, 2020.
4. Millennial Title has two escrow officers, Mairim Vilano and her sister, Nataly Vilano, individual identification no. 2494235, who also holds an escrow officer license originally issued on July 28, 2022.
5. Mairim Vilano and Nataly Vilano have sole authority, access, and control over Millennial Title's escrow account and operating account.
6. Millennial Title is appointed by one underwriter, Alliant National Title Insurance Company, Inc., for Brazoria, Fort Bend, Harris, and Montgomery Counties.
7. Millennial Title has one office location at [REDACTED], Houston, Texas, 77056. This is the last known address provided in writing to TDI from Millennial Title and Mairim Vilano. Nataly Vilano's last known address provided in writing to TDI is [REDACTED], Spring, Texas 77379. See Exhibit 1.

Millennial Title is Operating in a Hazardous Condition

8. Staff within TDI's Title Examination Section conducted a routine comprehensive audit of escrow accounts for Millennial Title beginning on August 5, 2024, for April and May 2024.
9. Millennial Title only has one escrow account ending in 8009 held with JP Morgan Chase.
10. Staff obtained evidence that Millennial Title has misappropriated or converted to its own use money belonging to a title insurance company, an insured or other person; engaged in fraudulent or dishonest practices; and failed to maintain separate and distinct accounting of escrow funds. Millennial Title has also failed to make payments of escrow funds only to parties shown on the settlement statements and breached its fiduciary duties.

2024-8915

Application for Ex Parte Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 3 of 7

11. Based on the evidence, Millennial Title appears to be operating in a hazardous financial condition.

Escrow and Operating Account Deficiencies

12. Staff's audit of Millennial Title's escrow account included summaries of the escrow funds identified in the three-way reconciliations, including detailed analysis of the debit files, deposits in transits, and ending trial balances.
13. The April 30, 2024, three-way reconciliation revealed at least \$334,961.07 in shortages in the escrow account. See Exhibit 2, with summary of April 2024 transactions.
14. Millennial Title reimbursed some of its shortages during the month of May, but the May 31, 2024, three-way reconciliation revealed at least \$178,654.00 in shortages remained outstanding. See Exhibit 3, with summary of May 2024 transactions.
15. Staff conducted a limited review of Millennial Title's June and July escrow accounting records which revealed at least \$190,890.68 remained outstanding as of July 31, 2024. See Exhibits 4 & 5, with summaries of June and July 2024 transactions.
16. Millennial Title hid the shortages by showing them as debit balance files on the monthly escrow trial balances and as fictitious booked receipts on monthly deposits in transit lists. See Exhibits 2-5.
17. Staff identified that the escrow account shortages were the result of unauthorized transfers to Millennial Title's operating account ending in 8017 held with JP Morgan Chase.
18. Without these transfers, Millennial Title's operating accounts would have been significantly overdrawn.
19. The balance of Millennial Title's operating account was only \$12,381.39 at the end of April and \$9,619.42 at the end of May. See Exhibit 6.

2024-8915

Application for Ex Parte Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 4 of 7

20. There were 20 transfers from the escrow account ending in 8009 directly to the operating account ending in 8017 in April. See Exhibit 6.
21. The operating account ending in 8017 also made payments to questionable recipients such as 1-800 Contacts and Facebook in April. See Exhibit 6.
22. More alarming, the operating account ending in 8017 had atm/debit transactions in April for numerous seemingly personal transactions, such as Dunkin Donuts, Netflix, Playstation, Starbucks, Doordash, multiple gas and grocery stores, and one \$336.06 charge to "Pleasure Zone." See Exhibit 6.
23. In May, there were 37 transfers from the escrow account ending in 8009 directly to the operating account ending in 8017. See Exhibit 6.
24. The questionable atm/debit transactions continued in May from the operating account and were greater in number from the previous month. See Exhibit 6.
25. Due to staff's concerns over Millennial Title's financial condition, staff requested Millennial Title's financial statements, namely the balance sheet and profit and loss statements. Staff asked for these financial statements multiple times during the audit, but Millennial Title did not provide these statements to TDI.

Guaranty File Shortages

26. In addition to reviewing escrow accounting records, staff reviewed a sample of the guaranty files demonstrating shortages and payments outside of the settlement statements. The documents in the individual guaranty files reviewed showed Millennial Title made transfers to its operating account before escrow funds had been earned and made several duplicate disbursements to itself for title premiums and fees. Millennial Title did not disburse escrow funds in these guaranty files in accordance with the signed settlement statement.
27. In guaranty file #GF23-540, Millennial Title transferred its title fees of \$2,396.91 to its operating account ending in 8017 on March 3, 2023, prior to the file closing on March 6th. Funding was not received in this file until March 8th and the escrow

2024-8915

Application for Ex Parte Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 5 of 7

account would have been positive without the transfer to the operating account. See Exhibit 7.

28. Millennial Title paid itself the title fees of \$2,396.91 to its operating account ending in 8017 a second time on March 6, 2023. The operating account would have been in the negative without this duplicate disbursement. Millennial Title reimbursed the file on May 6, 2024. See Exhibit 7.
29. In guaranty file #GF23-553, Millennial Title transferred its title fees of \$3,072.86 to its operating account ending in 8017 on April 3, 2023, prior to the file closing on April 5th. See Exhibit 8.
30. Millennial Title paid itself the title fees of \$3,072.86 to its operating account ending in 8017 a second time on April 5, 2023. The operating account would have been in the negative without this duplicate disbursement. Millennial Title reimbursed the file on May 6, 2024. See Exhibit 8.
31. Millennial Title engaged in similar conduct by transferring escrow funds and its title fees before closing in order to maintain a positive balance in its operating account throughout 2023 and 2024 in #GF23-686, #GF23-765, #GF23-821, #GF24-876, and #GF24-981. See Exhibits 9-14, respectively.

Legal Grounds for Cease and Desist Order

1. The Commissioner has jurisdiction over this matter under Texas Insurance Code Chapter 83, and under 28 TEX. ADMIN. CODE §§ 1.901, 1.903, and 1.905.
2. The Commissioner has the authority to issue this ex parte emergency cease and desist order under TEX. INS. CODE § 83.051 and 28 TEX. ADMIN. CODE § 1.901.
3. Millennial Title is an authorized person, as defined in TEX. INS. CODE §§ 83.001(1) and 83.002(a)(7), and (b)(2).
4. Mairim Vilano and Nataly Vilano are authorized persons, as defined in TEX. INS. CODE §§ 83.001(1) and 83.002(b)(2).

2024-8915

Application for Ex Parte Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 6 of 7

5. Millennial Title is operating in a hazardous financial condition, as contemplated by TEX. INS. CODE § 83.051(a)(1)(A)(ii).
6. Millennial Title has willfully violated Title 11 of the Texas Insurance Code, in violation of TEX. INS. CODE § 2651.301(1).
7. Millennial Title has misappropriated or converted to the applicant's or license holder's own use or illegally withheld money belonging to a title insurance company, an insured, or another person, in violation of TEX. INS. CODE § 2651.301(4).
8. Millennial Title is guilty of fraudulent or dishonest practices, in violation of TEX. INS. CODE § 2651.301(5).
9. Millennial Title has failed to maintain a separate and distinct accounting of escrow funds, and an escrow bank account or accounts separate and apart from all other accounts, in violation of TEX. INS. CODE § 2651.301(7).
10. Millennial Title has failed to disburse escrow funds only in accordance with a signed settlement statement, in violation of TEX. INS. CODE § 2702.053.

Conclusion and Prayer for Relief

TDI requests that the Commissioner, immediately and without notice or hearing, issue a cease and desist order pursuant to TEX. INS. CODE § 83.051 and 28 TEX. ADMIN. CODE § 1.901 ordering Millennial Title of Texas LLC, Mairim Vilano, and Nataly Vilano, as well as its agents, employees, and other representatives, to cease and desist from:

1. Operating in a hazardous financial condition, as contemplated by TEX. INS. CODE § 83.051(a)(1)(A)(ii).
2. Willfully violating Title 11 of the Texas Insurance Code, in violation of TEX. INS. CODE § 2651.301(1).
3. Misappropriating or converting to its own use or illegally withheld money belonging to a title insurance company, an insured, or another person, in violation of TEX. INS. CODE § 2651.301(4).

2024-8915

Application for Ex Parte Emergency Cease and Desist Order

Millennial Title of Texas LLC

Mairim Vilano and Nataly Vilano

Page 7 of 7

4. Engaging in fraudulent or dishonest practices, in violation of TEX. INS. CODE § 2651.301(5).
5. Failing to maintain a separate and distinct accounting of escrow funds and an escrow bank account or accounts separate and apart from all other accounts, in violation of TEX. INS. CODE § 2651.301(7).
6. Failing to disburse escrow funds only in accordance with a signed settlement statement, in violation of TEX. INS. CODE § 2702.053.

TDI requests the Commissioner impose any other just and appropriate relief to which TDI may be entitled to by law.

Respectfully submitted on October 16, 2024,



Whitney Ellis Fraser, Director
Enforcement
State Bar No. 24057835
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6341 (Direct)
(512) 490-1020 (Fax)
Whitney.Fraser@tdi.texas.gov

Firm Information Inquiry (Internal)

State Of TEXAS

NAME:MILLENNIAL TITLE OF TEXAS LLC

DISPLAY RESULTS FOR: All Information

FIRM DETAILS

ORG ID	NAME	EIN	NPN	CRD NUMBER	
184188	MILLENNIAL TITLE OF TEXAS LLC	87-1606545	20062880		
STATUS	STATUS DATE	RESIDENT	DEPARTMENT ACTION	BANK AFFILIATED	CHARTER NUMBER
Active	09-10-2021	Yes		No	
EMAIL ADDRESS	WEB SITE	MONITORING TYPE	NUMBER OF EMPLOYEES	AMOUNT OF SALES	
INDEPENDENTLY OWNED	RESIDENT STATES	ORGANIZATIONAL STRUCTURE	DOMICILE COUNTRY		
	Texas	Limited Liability Company			

OWNERS/OFFICERS/PARTNERS/DIRECTORS

NAME	TITLE	RELATIONSHIP TYPE	OWNERSHIP	% OWNERSHIP
MAIRIMVILANO	OWNER	Ownr, Prtnr, Offcr, Drctr	Yes	100

LIMITATIONS AND RESTRICTIONS

LIMITATIONS
Appointment - No
License - No
Qualification - No

CONTACT INFORMATION

BUSINESS LOCATION (Effective Date: 09-03-2021)	PHONE NUMBER	EXTENSION
5373 W ALABAMA STE 325 HOUSTON, TX 77056	832-257-8710	
FAX NUMBER	TOLL FREE NUMBER	EXTENSION
EMAIL ADDRESS	COMMUNICATION PREFERENCE	COMMUNICATION PREFERENCE TYPE
	Electronic Mail	
MAILING (Effective Date: 09-03-2021)	PHONE NUMBER	EXTENSION
5373 W ALABAMA STE 325 HOUSTON, TX 77056		
FAX NUMBER	TOLL FREE NUMBER	EXTENSION
EMAIL ADDRESS	COMMUNICATION PREFERENCE	COMMUNICATION PREFERENCE TYPE
	Postal Mail	

LICENSES AND ACTIVE QUALIFICATIONS

LICENSE TYPE	LICENSE NUMBER	ORIGINAL ISSUE DATE	STATUS	EFFECTIVE DATE	EXPIRATION DATE	INACTIVATION REASON
Title Agency	2726619	09-10-2021	Active	09-10-2021	10-01-2025	

ACTIVE QUALIFICATIONS
Underwriter

QUALIFICATIONS

QUALIFICATIONS TYPE	LICENSE RESIDENCY	ORIGINAL ISSUE DATE	STATUS	EFFECTIVE DATE	RESIDENT EXPIRATION DATE	INACTIVATION REASON	RESIDENCY DATE
Underwriter	Resident	09-10-2021	Active	09-10-2021			09-10-2021

AFFILIATIONS

COMPANY	EIN	NAIC ID	LICENSE NUMBER	STATUS	ACTIVE DATE	TERMINATION DATE	TERMINATION REASON
Alliant National Title Insurance Company, Inc.	20-3216749	12309	96070	Active	09-10-2021		

Firm Information Inquiry (Internal)

State Of TEXAS

NAME:MILLENNIAL TITLE OF TEXAS LLC

DISPLAY RESULTS FOR: All Information

APPOINTMENTS

COMPANY	EIN	NAIC ID	LICENSE NUMBER	STATUS	EFFECTIVE DATE
Alliant National Title Insurance Company, Inc.	20-3216749	12309	96070	Active	09-10-2021
APPOINTMENT TYPE	STATUS	ACTIVE DATE	TERMINATION DATE	TERMINATION REASON	
Underwriter	Active	09-10-2021			
COUNTY	STATUS	ACTIVE DATE	TERMINATION DATE	TERMINATION REASON	
Brazoria	Active	09-10-2021			
Fort Bend	Active	09-10-2021			
Harris	Active	09-10-2021			
Montgomery	Active	09-10-2021			

INDIVIDUAL ASSOCIATIONS

NPN	NAME	ASSOCIATION TYPE	BEGIN DATE	END DATE	TERMINATION REASON
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
19541279	VILANO, MAIRIM	EO - Bonafide Employee	07-31-2024		
19541279	VILANO, MAIRIM	EO - Bonafide Employee	09-10-2021	08-31-2022	Canceled
19541279	VILANO, MAIRIM	TA-Director	09-10-2021	08-31-2022	Canceled
19541279	VILANO, MAIRIM	TA-Manager	09-10-2021	08-31-2022	Canceled
19541279	VILANO, MAIRIM	TA-Onsite Manager	09-10-2021	08-31-2022	Canceled
19541279	VILANO, MAIRIM	TA-Owner	09-10-2021	08-31-2022	Canceled
19541279	VILANO, MAIRIM	TA-President	09-10-2021	08-31-2022	Canceled
20409627	VILANO, NATALY	EO - Bonafide Employee	07-28-2022		

BONDS

COMPANY NAME	BOND REQUIRED	BOND RECEIVED	BOND NUMBER	EFFECTIVE DATE	TERMINATION DATE	AMOUNT	BOND TYPE
THE OHIO CASUALTY INSURANCE COMPANY	Yes	Yes	999194117	07-18-2022		\$ 100,000.00	Title Agency Bond
THE OHIO CASUALTY INSURANCE COMPANY	Yes	Yes	999194120	07-18-2022		\$ 150,000.00	Minimum Capitalization
THE OHIO CASUALTY INSURANCE COMPANY	Yes	Yes	999194122	07-18-2022		\$ 15,000.00	Escrow Bond

APPLICATIONS

APPLICATION ID	APPLICATION TYPE	LICENSE TYPE	RECEIVED DATE	LICENSE NUMBER	STATUS	STATUS DATE
2445074	New License	Title Agency	09-02-2021	2726619	Approved	09-10-2021

PROBLEM REPORTS

PROBLEM REPORT ID	INCIDENT DATE	COMPLAINANT NAME	COMPLAINT TYPE	STATUS	COVERAGE TYPE
368007		Echostate Solution, Inc	Complaint	Closed	Miscellaneous
COVERAGE LEVEL		CODE VIOLATION(S)		ECASE ID	
Title Insurance					

Individual Information Inquiry

State Of: TEXAS

Name: VILANO, MAIRIM

Display Results For: All Information

INDIVIDUAL DETAILS					
INDIVIDUAL ID	NAME	NPN	CRD NUMBER		
2201769	VILANO, MAIRIM	19541279			
STATUS	STATUS DATE	LICENSEE	RESIDENT		
Active	07-31-2024	Yes	Yes		
BANK AFFILIATED	CE PERMANENT EXEMPTION	DMV NUMBER	CRIMINAL HISTORY DATE	RESIDENT STATES	DESIGNATED HOME STATES
No	No			Texas	

CONTACT INFORMATION			COMMUNICATION PREFERENCES		
Business Location (Effective Date: 07-31-2024)			COMMUNICATION PREFERENCE		
5373 W ALABAMA SUITE 320 HOUSTON, TX 77056			COMMUNICATION PREFERENCE TYPE		
Mailing (Effective Date: 07-31-2024)			Electronic Mail		
[REDACTED] HOUSTON, TX 77056			PHONE INFORMATION		
PHONE TYPE		PHONE NUMBER	PHONE EXTENSION		
Business		832-257-8710			

LICENSES AND ACTIVE QUALIFICATIONS							
LICENSE TYPE	LICENSE NUMBER	ORIGINAL ISSUE DATE	STATUS	EFFECTIVE DATE	EXPIRATION DATE	INACTIVATION REASON	CE COMPLIANCE
Escrow Officer	2529436	06-10-2020	Active	07-31-2024	08-31-2026		No

STATUS HISTORY		
STATUS	BEGIN DATE	INACTIVATION REASON
Inactive	08-31-2022	Failure to Renew - CE
Active	06-10-2020	

FIRM ASSOCIATIONS						
EIN	NAME	ASSOCIATION TYPE	BEGIN DATE	END DATE	TERMINATION REASON	
75-2848550	CAPITAL TITLE OF TEXAS, LLC	EO - Employee of Attorney	06-10-2020	07-24-2020	Canceled	
81-0749101	PT-PATRIOT TITLE, LLC	EO - Bonafide Employee	08-31-2020	11-04-2020	Canceled	
87-1606545	MILLENNIAL TITLE OF TEXAS LLC	TA-Onsite Manager	09-10-2021	08-31-2022	Canceled	
87-1606545	MILLENNIAL TITLE OF TEXAS LLC	TA-Manager	09-10-2021	08-31-2022	Canceled	
87-1606545	MILLENNIAL TITLE OF TEXAS LLC	EO - Bonafide Employee	09-10-2021	08-31-2022	Canceled	
87-1606545	MILLENNIAL TITLE OF TEXAS LLC	TA-President	09-10-2021	08-31-2022	Canceled	
87-1606545	MILLENNIAL TITLE OF TEXAS LLC	TA-Director	09-10-2021	08-31-2022	Canceled	
87-1606545	MILLENNIAL TITLE OF TEXAS LLC	TA-Owner	09-10-2021	08-31-2022	Canceled	
87-1606545	MILLENNIAL TITLE OF TEXAS LLC	EO - Bonafide Employee	07-31-2024			

INDIVIDUAL ASSOCIATIONS				
NPN	NAME	ASSOCIATION TYPE	BEGIN DATE	END DATE
[REDACTED]	[REDACTED]	EO-Employee of Attorney	06-10-2020	07-24-2020

CONTINUING EDUCATION COMPLIANCE SUMMARY				
CE REVIEW DATE	TYPE OF CE	COURSE WORK COMPLETE?	FEE PAID?	SATISFIED?
08-31-2026	Escrow Officer	No		No

Individual Information Inquiry

State Of: TEXAS

Name: VILANO, MAIRIM

Display Results For: All Information

CONTINUING EDUCATION COMPLIANCE

LICENSE TYPE	COMPLIANCE TYPE	REVIEW DATE	STATUS DATE	STATUS
Escrow Officer	Ethics Escrow	08-31-2026	07-31-2024	Incomplete
Escrow Officer	Total Escrow	08-31-2026	07-31-2024	Incomplete
Escrow Officer	Ethics Escrow	08-31-2022	06-10-2020	Not Compliant
Escrow Officer	Total Escrow	08-31-2022	06-10-2020	Not Compliant

LICENSES APPLICATIONS

APPLICATION ID	APPLICATION TYPE	LICENSE TYPE	RECEIVED DATE	LICENSE NUMBER	STATUS	STATUS DATE
3266707	Activate License	Escrow Officer	05-09-2024	2529436	Approved	07-31-2024
2058472	New License	Escrow Officer	05-12-2020	2529436	Approved	06-10-2020

Individual Information Inquiry

State Of: TEXAS

Name: VILANO, NATALY

Display Results For: All Information

INDIVIDUAL DETAILS					
INDIVIDUAL ID	NAME		NPN	CRD NUMBER	
2494235	VILANO, NATALY		20409627		
	STATUS	STATUS DATE	LICENSEE	RESIDENT	
	Active	07-28-2022	Yes	Yes	
BANK AFFILIATED	CE PERMANENT EXEMPTION	DMV NUMBER	CRIMINAL HISTORY DATE	RESIDENT STATES	DESIGNATED HOME STATES
No	No			Texas	

CONTACT INFORMATION		COMMUNICATION PREFERENCES	
Business Location (Effective Date: 07-28-2022)		COMMUNICATION PREFERENCE	
5373 W ALABAMA ST SUITE 325 HOUSTON, TX 77056		COMMUNICATION PREFERENCE TYPE	
Mailing (Effective Date: 07-28-2022)		Electronic Mail	
[REDACTED] SPRING, TX 77379		PHONE INFORMATION	
		PHONE TYPE	PHONE NUMBER
		Business	346-701-7236
		Fax	281-783-2275

LICENSES AND ACTIVE QUALIFICATIONS							
LICENSE TYPE	LICENSE NUMBER	ORIGINAL ISSUE DATE	STATUS	EFFECTIVE DATE	EXPIRATION DATE	INACTIVATION REASON	CE COMPLIANCE
Escrow Officer	2874002	07-28-2022	Active	07-28-2022	12-31-2024		No

FIRM ASSOCIATIONS						
EIN	NAME	ASSOCIATION TYPE	BEGIN DATE	END DATE	TERMINATION REASON	
87-1606545	MILLENNIAL TITLE OF TEXAS LLC	EO - Bonafide Employee	07-28-2022			

CONTINUING EDUCATION COMPLIANCE SUMMARY				
CE REVIEW DATE	TYPE OF CE	COURSE WORK COMPLETE?	FEE PAID?	SATISFIED?
12-31-2024	Escrow Officer	No		No

CONTINUING EDUCATION COMPLIANCE					
LICENSE TYPE	COMPLIANCE TYPE	REVIEW DATE	STATUS DATE	STATUS	
Escrow Officer	Ethics Escrow	12-31-2024	07-28-2022	Incomplete	
Escrow Officer	Total Escrow	12-31-2024	12-20-2022	Compliant	

LICENSES APPLICATIONS						
APPLICATION ID	APPLICATION TYPE	LICENSE TYPE	RECEIVED DATE	LICENSE NUMBER	STATUS	STATUS DATE
2577643	New License	Escrow Officer	02-09-2022		Entered in Error	02-09-2022
2555676	New License	Escrow Officer	01-12-2022	2874002	Approved	07-28-2022

Exhibits 2-14, containing banking and financial documents, have been removed