

No. **2026-10021**

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

Date: 07/10/2026

Subject Considered:

L.A. Title LLC
220 E. Pleasant Run Rd.
DeSoto, Texas 75115

Consent Order
TDI Enforcement File No. 38270

General remarks and official action taken:

This is a consent order with L.A. Title LLC (L.A. Title) for failing to timely submit its annual trust fund account report for its fiscal year ending July 31, 2025. L.A. Title has agreed to pay an administrative penalty of \$5,000.

Waiver

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

Findings of Fact

Background and Licensure

1. L.A. Title, firm identification number 198198, holds a title agency license issued by the Texas Department of Insurance (TDI) on August 26, 2024.
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.

Failure to Timely File Annual Trust Fund Account Audit Report

4. L.A. Title's fiscal year ended on July 31, 2025.
5. L.A. Title failed to timely file the report by October 31, 2025.
6. On January 8, 2026, L.A. Title submitted the report with incorrect data and it was rejected.
7. On March 10, 2026, L.A. Title submitted the report with incorrect data and it was again rejected.
8. TDI received L.A. Title's corrected report on May 8, 2026, 189 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, 2651.151, and 2651.301; and TEX. GOV'T CODE §§ 2001.051–2001.178.
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. L.A. Title 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. L.A. Title violated TEX. INS. CODE § 2651.151 by failing to timely submit an annual trust fund account audit report.

Order

It is ordered that L.A. 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 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

Nancy Williams

Nancy Williams, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF DALLAS §

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

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

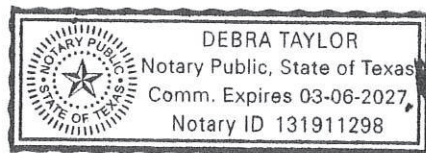
I hold the office of PARTNER-EO and am the authorized representative of L.A. Title LLC. I am duly authorized by said organization to execute this statement.

L.A. 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."

Letitia Hughes
Affiant

SWORN TO AND SUBSCRIBED before me on May 15, 2026.

(NOTARY SEAL)



Debra Taylor
Signature of Notary Public

Debra Taylor
Printed Name of Notary Public