

No. **2026-10038**

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

**Date: 07/21/2026**

**Subject Considered:**

Silver Star Title, LLC  
501 S Henderson St  
Fort Worth, Texas 76104-2106

Consent Order  
TDI Enforcement File No. 38126

**General remarks and official action taken:**

This is a consent order with Silver Star Title, LLC dba Sendera Title (Sendera Title). Sendera Title permitted an escrow officer to perform escrow officer duties without being a bona fide employee or properly appointed. Sendera Title has agreed to an administrative penalty of \$8,000.

**Waiver**

Sendera Title acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Sendera 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. Silver Star Title, LLC (Silver Star), organization identification number 92691, holds a title agency license originally issued by TDI on January 27, 2004.
2. Silver Star has the following assumed name aliases that it has filed to do business as: Sendera Title, Brazos Valley Title, Guaranty Abstract Company, and Tejas Land & Title.

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3. Silver Star has been doing business as Sendera Title since 2014.
4. Roberto Ixtzul Perez (Perez), individual identification number 1305057, holds an escrow officer license originally issued by TDI on December 10, 2004.
5. Texas law requires an escrow officer to be an attorney or a bona fide employee of: (A) an attorney licensed as an escrow officer; or (B) a title insurance agent or direct operation.
6. Sendera Title did not properly appoint Perez as an escrow officer and did not employ Perez as a bona fide employee, despite Perez's licensure being based on that representation.
7. Perez operated a business known as Unico Title Bilingual at 3720 N. Josey Ln., Suite 108, Carrollton, Texas 75007. Unico Title, Limited Liability Company (Unico Title) was a registered company with the Texas Secretary of State since December 16, 2020, but it has never held a title insurance agency license with TDI.
8. Sendera Title funded escrow transactions handled by Perez, including signing escrow checks for closings conducted at the Unico Title location.
9. In 2025, Perez closed 85 transactions on behalf of Sendera Title. Sendera Title asserts that it did not compensate Perez or Unico Title for these services.
10. Sendera Title officials were aware that Perez was being compensated by The Brown Law Firm for performing escrow functions on Sendera Title's behalf.
11. Sendera Title's knowledge, funding of closings, and acceptance of transactions handled by Perez enabled Perez to operate an unlicensed branch office and to act as an escrow officer without proper appointment or bona fide employment.

### Mitigating Factors and Corrective Actions

12. Sendera Title officials fully cooperated with TDI throughout this investigation.
13. Prior to notification of such by TDI, Sendera Title officials were unaware of Perez's association with Unico Title.

14. Upon notification from TDI of Perez's association with Unico Title, Sendera Title officials immediately investigated the issue and promptly ensured that Perez's arrangement with the Brown Law Firm was terminated.
15. Sendera Title has taken corrective measures to ensure that associated escrow officers are subjected to enhanced employment screening and are properly employed and appointed by Sendera Title.

### **Conclusions of Law**

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2651.001 *et seq.*, and 2652.001 *et seq.*
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. Sendera 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. Sendera Title violated TEX. INS. CODE § 2652.002 by allowing Perez to act as its escrow officer without being a bona fide employee and without proper appointment under TEX. INS. CODE §§ 2652.1511 and 2652.151.

### **Order**

It is ordered that Silver Star Title, LLC dba Sendera Title pay an administrative penalty of \$8,000 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:

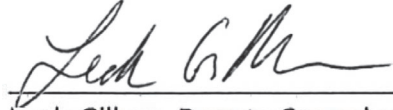
*Amanda Crawford*

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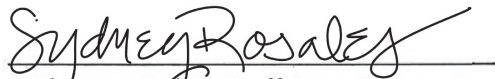
Amanda Crawford  
Commissioner of Insurance

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Recommended and reviewed by:

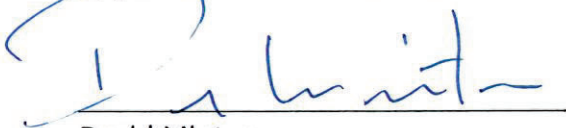


Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



Sydney Rosales, Staff Attorney  
Enforcement

Approved as to form and content:



David Minton  
Counsel for Silver Star Title, LLC

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Affidavit

STATE OF Texas §  
COUNTY OF Tarrant §

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

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

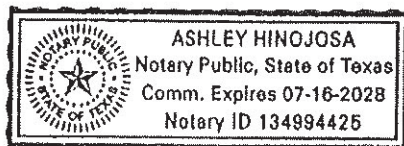
I hold the office of Vice President and am the authorized representative of  
Silver Star Title, LLC. I am duly authorized by said organization to execute this statement.

Silver Star 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."

  
Affiant

SWORN TO AND SUBSCRIBED before me on July 10th, 2026.

(NOTARY SEAL)



  
Signature of Notary Public  
Ashley Hinojosa  
Printed Name of Notary Public