

No. **2026-10110**

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

Date: 09/10/2026

Subject Considered:

Brianna Nicole Duarte
San Antonio, Texas 78254

Affluent Title Partners, LLC.
227 North Loop 1604 East, Suite 150
San Antonio, Texas 78232

Default Order
TDI Enforcement File Nos. 38359 & 38430

General remarks and official action taken:

This is a default order taken against Brianna Nicole Duarte and Affluent Title Partners, LLC., (Respondents) because Respondents misappropriated \$14,028.04 escrow funds and engaged in the unauthorized business of title insurance. Respondents did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order revokes Respondents' licenses.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On July 2, 2026, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondents.
2. TDI sent the Notice of Allegations to Respondents' last known addresses provided in writing to the department, [REDACTED] San Antonio, Texas 78254 and 227 North Loop 1604 East, Suite 150, San Antonio, Texas 78232. TDI also sent the

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Commissioner's Order

Brianna Nicole Duarte and Affluent Title Partners, LLC.

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Notice of Allegations to Respondent's electronic mail address she last designated for receipt of official department communications.

3. TDI gave Respondents notice and opportunity for a hearing, which Respondent waived by failing to send a written response to the Notice of Allegations within 20 days after the date it was mailed.
4. TDI'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, 101.102, 2651.001, 2651.301, 2652.051, 2652.201, 2652.201, 2652.151, and 2652.1511; 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. TDI 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 §§ 1.1302, 1.28, 1.47, and 19.906.
4. Based on Respondents' failure to send TDI a written response to the Notice of Allegations, TDI is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondents failed to show compliance with the law.
6. TDI'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.

Order

It is ordered that any licenses held by Brianna Nicole Duarte and Affluent Title Partners, LLC., are revoked. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

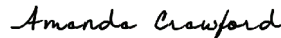
It is further ordered that Brianna Nicole Duarte and Affluent Title Partners, LLC., cease and desist from engaging in the unauthorized business of title insurance, as well as any other type of insurance they are not licensed or authorized to conduct.

It is further ordered that Brianna Nicole Duarte and Affluent Title Partners, LLC., pay restitution in the amounts specified to the following victims:

- Perry Homes in the amount of \$13,246.04 and
- E.O. in the amount of \$782 and in an amount to be determined for payment of home insurance to the new provider.

Proof of payment of restitution must be sent electronically to TDI within 30 days from the date of this order to EnforcementReports@tdi.texas.gov.

Signed by:



FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Prepared and reviewed by:



Priya Subramanian, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is Jackie Gonzales 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 Brianna Nicole Duarte and Affluent Title Partners, LLC. I have confirmed that:

- a. The last mailing addresses provided to the department in writing by Brianna Nicole Duarte and Affluent Title Partners, LLC., are [REDACTED], San Antonio, Texas 78254 and 227 North Loop 1604 East, Suite 150, San Antonio, Texas 78232.
- b. The file maintained by Enforcement contains a Notice of Allegations dated July 2, 2026, which was sent to Brianna Nicole Duarte and Affluent Title Partners, LLC.
- c. On July 2, 2026, the Notice of Allegations addressed to Brianna Nicole Duarte and Affluent Title Partners, LLC., was sent certified, return receipt requested, to their last known addresses and to their last known electronic mail addresses..

Copies of the certified mail log maintained by Enforcement are attached as Exhibit B."

Signed by:

Jackie Gonzales

969CCE6058CT49E...

Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 7/27/2026. This notarial act was an online notarization.



Digital Certificate

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Commissioner's Order

Brianna Nicole Duarte & Affluent Title Partners, LLC

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Signed by:

David Moreno

455E4109E15D4CD...

Notary Public State of Texas

July 2, 2026

Brianna Nicole Duarte

[REDACTED]

San Antonio, Texas 78254

Via CM/RRR No. 9214 8901 9403 8331 8638 57

Via Email: [REDACTED]

Affluent Title Partners, LLC.

227 North Loop 1604 East, Suite 150

San Antonio, Texas 78232

Via CM/RRR No. 9214 8901 9403 8331 8640 69

Via Email: bduarte@affluenttitleptnr.com

TDI ENFORCEMENT CASE NO. 38359 & 38430
NOTICE OF ALLEGATIONS AGAINST BRIANNA NICOLE DUARTE
& AFFLUENT TITLE PARTNERS, LLC.

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:

Priya Subramanian, Staff Attorney
Texas Department of Insurance

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Notice of Allegations

Brianna Nicole Duarte & Affluent Title Partners

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Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
priya.subramanian@tdi.texas.gov

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 101.102, 2651.001, 2651.301, 2652.001, 2652.051, 2652.201, 2652.151, and 2652.1511; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Brianna Nicole Duarte (Duarte) holds an escrow license originally issued on April 26, 2018. The license became inactive due to failure to renew on March 31, 2023. Duarte applied to reactivate her license on August 27, 2024, and it was granted on May 16, 2025.

Licensing Background

2. Duarte was previously appointed as an escrow officer for Acorn Title, LLC (Acorn Title) from May 23, 2025, until her appointment was terminated on December 18, 2025.
3. Duarte is listed as the owner, partner, officer, and director of Affluent Title Partners, LLC, (Affluent Title). Affluent Title is registered with the Texas Secretary of State as of November 20, 2025.
4. On December 31, 2025, Affluent Title applied for a title agency license listing Duarte as the owner, partner, officer, director, bona fide employee and escrow officer.
5. TDI denied a title agency license to Affluent Title based on its investigation into allegations that Duarte had misappropriated escrow funds, was closing files at Acorn Title using Affluent Title's name.

Unauthorized Title Insurance and Escrow Officer Misconduct

6. On December 17, 2025, R.L., the owner of Acorn Title discovered a cleared escrow check in the amount of \$6,406.92, dated December 10, 2025, payable to Duarte for settlement agent fees. The funds were drawn from the closing account associated with a property sold by seller Perry Homes to buyers A.M. and D.M.
7. The check was signed and endorsed by Brianna Bradford Duarte and the full amount was deposited in her account. The second signature on the check belonged to R.L.
8. On December 18, 2025, R.L. provided information that Duarte and Affluent Title had utilized Acorn Title's existing infrastructure and underwriter relationship with First American Trust Banking Services to act as settlement agent and title agent, to appear on closing documents, and to receive escrow or premium funds in property transactions, without Acorn Title's authorization or knowledge.
9. On December 19, 2025, R.L. submitted a notarized Affidavit of Forgery, Alteration, or Missing Signature Endorsement to First American Trust Banking Services stating his belief that his signature had been forged on the check payable to Duarte dated December 10, 2025.
10. Acorn Title has since rectified the \$6,406.92 back to the closing account from which it was removed and revoked Duarte's access to all of its systems and accounts.
11. On February 24, 2026, TDI received a complaint from Perry Homes, LLC. (Perry Homes), stating that Duarte and Affluent Title, while acting as the escrow officer and title agency for home buyers W.L. and A.L., had misappropriated escrow funds.
12. During the transaction, Duarte wired Perry Homes an amount \$13,246.04 less than the cash due according to the final settlement statement issued on December 16, 2025.
13. Duarte and Affluent Title failed to explain the discrepancy to Perry Homes and did not return the \$13,246.04.
14. On March 12, 2026, TDI sent Duarte an inquiry authorized by TEX. INS. CODE § 38.001. Duarte failed to respond within the statutorily mandated deadline.

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Notice of Allegations

Brianna Nicole Duarte & Affluent Title Partners

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15. On April 6, 2026, TDI received a complaint from E.O. stating that home insurance was not paid during a refinance closing in which Duarte acted as the escrow officer and Affluent Title as the purported title agency. Because of Duarte and Affluent Title's failure to do so, the lender paid for home insurance with a new provider.
16. E.O. seeks payment of the home insurance placed by the lender, and \$782 for a prorated payment to the initial insurance provider.

Legal Allegations

1. Duarte failed to respond to TDI's request for information in violation of TEX. INS. CODE § 38.001.
2. Duarte and Affluent Title willfully violated Title 11 of the Texas Insurance Code, as contemplated by TEX. INS. CODE § 2652.201(a)(1).
3. Duarte misappropriated or converted to their own use or illegally withheld money belonging to a title insurance agent, direct operation, or another person as contemplated in TEX. INS. CODE § 2652.201(a)(4).
4. Duarte have engaged in fraudulent or dishonest acts or practices as contemplated by TEX. INS. CODE § 2652.201(a)(5).
5. Duarte and Affluent Title engaged in the unauthorized business of title insurance and violated TEX. INS. CODE §§ 101.102 and 2651.001 by operating a title insurance agency without a title agency license issued by TDI.
6. Duarte failed to properly disburse escrow funds in accordance with a signed settlement statement, in violation of TEX. INS. CODE § 2702.053(b).

Relief Sought

TDI seeks the following relief:

1. revocation of Brianna Nicole Duarte's escrow officers license;
2. an order mandating Duarte and Affluent Title to cease and desist engaging in the unauthorized business of title insurance, as well as any other type of insurance it is not licensed or authorized to conduct;
3. restitution to the following victims under TEX. INS. CODE § 82.053:
 - a. Perry Homes in the amount \$13,246.04
 - b. E.O. in the amount \$782 and in an amount to be determined for payment of home insurance to the new provider; and
4. 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,



Priya Subramanian
State Bar No. 24143443
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6337 (Direct)
(512) 490-1020 (Fax)
priya.subramanian@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF
Whitney Fraser, Litigation Director, Enforcement, MC: ENF
Administrative Review, MC: CO-AAL

CERTIFICATE OF SERVICE

I, Priya Subramanian, certify that a true and correct copy of this *Notice of Allegations* was sent by the following methods on this 2nd day of July, 2026 to:

Brianna Nicole Duarte

[REDACTED]

San Antonio, Texas 78254

Via CM/RRR No. 9214 8901 9403 8331 8638 57

Via Email:

[REDACTED]

Affluent Title Partners, LLC.

227 North Loop 1604 East, Suite 150

San Antonio, Texas 78232

Via CM/RRR No. 9214 8901 9403 8331 8640 69

Via Email: bduarte@affluenttitleptnr.com

Respondent Pro Se



Priya Subramanian

2026-10110

EXHIBIT

B



A. Mailer Action

Shipment Confirmation
Acceptance Notice

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: 07/02/2026

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	2
Total	2

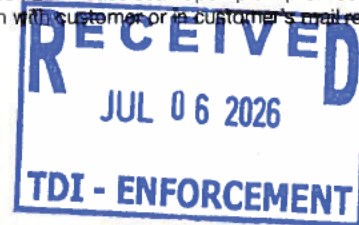
*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

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



9275 0901 1935 6200 0072 1462 09

PRIYA/38359 AND 38430



UNITED STATES
POSTAL SERVICE®

Name and Address of Sender

ENF M RUIZ
1601 CONGRESS AVENUE
STE 6.900
AUSTIN TX 78701

Firm Mailing Book For Accountable Mail

2026-10110

Affix Stamp Here
(for additional copies of this receipt).
Postmark with Date of Receipt.

- Check type of mail or service
- ☐ Adult Signature Required
 - ☐ Adult Signature Restricted Delivery
 - ☐ Registered Mail
 - ☒ Certified Mail
 - ☐ Return Receipt for Merchandise
 - ☐ Collect on Delivery (COD)
 - ☐ Signature Confirmation
 - ☐ Insured Mail
 - ☐ Signature Confirmation Restricted Delivery
 - ☐ Priority Mail

USPS Tracking/Article Number

1. 9214 8901 9403 8331 8638 57

PRIYA/38359 AND 38430

2. 9214 8901 9403 8331 8640 69

Addressee (Name, Street, City, State, & ZIP Code™)

BRIANNA NICOLE DUARTE

[REDACTED]
SAN ANTONIO, TEXAS 78254

AFFLUENT TITLE PARTNERS, LLC
227 NORTH LOOP 1004 EAST, SUITE 150
SAN ANTONIO, TEXAS 78232



Postage (Extra Service) Fee

0.74 5.30

0.74 5.30

Handling Charge - if Registered and over \$50,000 in value

Actual Value if Registered

Insured Value

Service Fee

SC Fee

RR Fee

RO Fee

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