

No. **2026-10120**

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

Date: 09/15/2026

Subject Considered:

Lou Ledbetter Johnson
Spring, Texas 77380

Default Order
TDI Enforcement File No. 37586

General remarks and official action taken:

The subject of this default order is whether a funeral prearrangement life insurance agent license should be issued to Lou Ledbetter Johnson (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order denies Respondent's license application.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On July 22, 2026, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. TDI sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED], Spring, TX 77380. TDI also sent the Notice of Allegations to Respondent's electronic mail address she last designated for receipt of official department communications.
3. TDI gave Respondent 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, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4054.151; 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 Respondent's 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. Respondent 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 Lou Ledbetter Johnson's application is denied. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

Signed by:

FE10434BC41A470...
Amanda Crawford
Commissioner of Insurance

Prepared and reviewed by:

/s/ Nancy Williams

Nancy Williams, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is Daniel Mireles and I am employed by the Texas Department of Insurance (TDI). 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 Lou Ledbetter Johnson. I have confirmed that:

- a. The last mailing address provided to the department in writing by Lou Ledbetter Johnson is [REDACTED], Spring, TX 77380.
- b. The file maintained by Enforcement contains a Notice of Allegations dated July 22, 2026, which was sent to Lou Ledbetter Johnson.
- c. On July 22, 2026, the Notice of Allegations addressed to Lou Ledbetter Johnson was mailed certified, return receipt requested, to her last known address.

A copy of the certified mail log maintained by Enforcement is attached as Exhibit B."

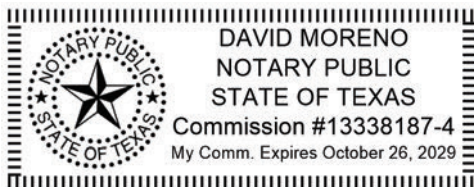
Signed by:

Daniel Mireles

12A8073E7A6F495...
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 8/19/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

David Moreno

455E4109E15D4CD...
Notary Public State of Texas

2026-10120



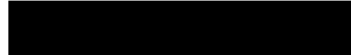
PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov

EXHIBIT

A

July 22, 2026

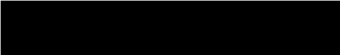
Lou Ledbetter Johnson



Spring, TX 77380

Via CM/RRR No. 9214 8901 9403 8335 0162 97

Via Email:



TDI ENFORCEMENT CASE NO. 37586
NOTICE OF ALLEGATIONS AGAINST LOU LEDBETTER JOHNSON

The Texas Department of Insurance (TDI) seeks to deny your license application. 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:

Nancy Williams, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
nancy.williams@tdi.texas.gov

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4054.151; TEX. OCC. CODE §§ 53.021–53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. On May 5, 2025, Lou Ledbetter Johnson (Johnson) applied for a funeral prearrangement life insurance agent license¹, in which she failed to disclose her criminal history.
2. On May 8, 2025, TDI sent a letter to Johnson stating that TDI records indicated she had a criminal history that was not disclosed in her application and requested additional information from Johnson related to her criminal history.²
3. Johnson provided TDI with some of the requested information and included a spreadsheet listing 20 crimes, four of which she indicated were not her, with the remaining 16 crimes³ committed in Tennessee, Georgia, and Texas from 1980–2002.
4. On July 10, 2003, Johnson was convicted of theft greater than \$100,000 but less than \$200,000, a second degree felony offense, in cause number 932353, in the 177th district court of Harris County, Texas, and was sentenced to serve 20 years confinement in the Institutional Division of the Texas Department of Criminal Justice. The judgement included a provision that Johnson pay \$52,697 in restitution as a condition of her parole.
5. On or about September 18, 2009, Johnson was paroled, with the special condition that she would make restitution payments.

¹ Also referred to as a pre-need agent license.

² The letter stated the specific documents TDI needed, including evidence that she paid restitution.

³ The remaining 16 crimes that Johnson acknowledged contained both misdemeanor and felony offenses.

6. On June 1, 2023, Johnson was discharged from parole.⁴

Legal Allegations

1. Johnson committed acts for which her license application may be denied under TEX. INS. CODE § 4005.101, specifically:
 - a. Johnson intentionally made a material misstatement in her license application, as contemplated under TEX. INS. CODE § 4005.101(b)(2).
 - b. Johnson attempted to obtain a license by misrepresentation, as contemplated under TEX. INS. CODE § 4005.101(b)(3).
 - c. Johnson engaged in fraudulent or dishonest acts or practices, as contemplated under TEX. INS. CODE § 4005.101(b)(5).
 - d. Johnson has been convicted of a felony, as contemplated under TEX. INS. CODE § 4005.101(b)(8).
2. TDI has authority to deny Johnson's license because she committed an offense that directly relates to the duties and responsibilities of the professional license she is seeking, as contemplated under TEX. OCC. CODE § 53.021(a)(1) and 28 TEX. ADMIN. CODE § 1.502(f)(1)&(f)(4)(K)⁵.
3. TDI rules under 28 TEX. ADMIN. CODE § 1.502(c)-(f), emphasize that TDI:
 - a. consider it very important that applicants be trustworthy, honest, and reliable;
 - b. may refuse to issue a license if TDI determines the applicant has committed a felony or engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation; and

⁴ Johnson provided no evidence that she paid any restitution in the matter, as required under TEX. OCC. CODE § 53.023(b).

⁵ Departmental guidelines developed in accordance with the requirements under TEX. OCC. CODE § 53.025, specifically indicate crimes that the department considers to be of such serious nature that they are directly related to the duties and responsibilities of the licensed occupation and are of prime importance in determining fitness for licensure.

- c. considers theft offenses to be of such a serious nature that they are of prime importance in determining fitness for licensure.
4. Johnson was convicted of a felony involving dishonest or breach of trust, as specified in 18 U.S.C. § 1033(e)(1)(A), requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

Relief Sought

TDI seeks the following relief:

1. denial of your license application;
2. denial of consent to allow you to engage or participate in the business of insurance under 18 U.S.C. § 1033; and
3. the 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,

/s/ Nancy Williams
Nancy Williams
State Bar No. 24058175
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6338 (Direct)
(512) 490-1020 (Fax)
nancy.williams@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, Nancy Williams, certify that a true and correct copy of this *Notice of Allegations Against Lou Ledbetter Johnson* was sent by the following methods on July 22, 2026, to:

Lou Ledbetter Johnson

Spring, TX 77380

Via CM/RRR No.9214 8901 9403 8335 0162 97

Via Email:

/s/ Nancy Williams

Nancy Williams

2026-10120

EXHIBIT

B

Shipment Confirmation
Acceptance Notice

A. Mailer Action

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: 07/22/2026

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	1
Total	1

*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 6707 11

WILLIAMS/37586





Name and Address of Sender
ENF M RUIZ
1601 CONGRESS AVENUE
STE 6.900
AUSTIN TX 78701

☐ Adult Signature Required	☐ Priority Mail Express
☐ Adult Signature Restricted Delivery	☐ Registered Mail
☒ Certified Mail	☐ Return Receipt for Merchandise
☐ Certified Mail Restricted Delivery	☐ Signature Confirmation
☐ Collect on Delivery (COD)	☐ Signature Confirmation Restricted Delivery
☐ Insured Mail	
☐ Priority Mail	

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

USPS Tracking/Article Number

1. 9214 8901 9403 8335 0162 97

LOU LEDBETTER JOHNSON

SPRING, TX 77380

WILLIAMS/37586

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
0.78	5.55								2.91			

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

Adult Signature Required

Adult Signature Restricted Delivery

Restricted Delivery

Return Receipt

Signature Confirmation

Signature Confirmation Restricted Delivery

Special Handling

2026-10120



Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

1