

No. 2026-9830

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

Date: 03/06/2026

Subject Considered:

Paramount Vista National Land Servces LLC
118 Vantage Park Blvd., Suite W 424
Houston, Texas 77070

Default Order
TDI Enforcement File No. 35654

General remarks and official action taken:

This is a default order taken against Paramount Vista National Land Servces LLC [*sic*]¹ (Respondent) because Respondent: failed to timely file required reports and certifications with the Texas Department of Insurance (TDI); failed to file a statistical report; failed to immediately notify TDI of the termination of an escrow officer; has ceased and abandoned its operations without giving its underwriters, TDI, and the public notice of intent to surrender its license; and, has failed to properly wind down its operations. Respondent did not respond to a Notice of Allegations mailed by TDI. This order revokes Respondent's license and orders Respondent to cease and desist from acting as title agent or engaging in any insurance business whatsoever in or from Texas.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On January 13, 2026, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.

¹ According to TDI's records, the word "Servces" in Paramount Vista's name was misspelled when it originally applied for its licensure, and therefore, that misspelling appears intentional.

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Paramount Vista National Land Services, LLC

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2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, 118 Vantage Park Blvd. Ste. W 424, Houston, TX 77070. The Notice of Allegations was also sent by electronic mail to bharry@paramountvista.com.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.
4. The department'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 of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 2551.001, 2551.003, 2651.001, 2651.010, 2651.151–2651.157, 2651.201–2651.202, and 2651.301; 28 TEX. ADMIN. CODE § 9.1, which adopts the *Texas Title Insurance Basic Manual* ("Basic Manual"); 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. The department 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 §§ 1.28 and 1.47.
4. Based on Respondent's failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.
6. The department'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.

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Order

It is ordered that any licenses held by Paramount Vista National Land Services 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 Paramount Vista National Land Services LLC must cease and desist from acting as or engaging in:

1. any acts as a title insurance agent;
2. any title insurance business in or from Texas; and,
3. any other insurance business whatsoever in or from Texas.

Signed by:

Amanda Crawford

FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Prepared and reviewed by:

Kaycee Crisp

Kaycee Crisp, Staff Attorney
Enforcement

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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 Paramount Vista National Land Services LLC. I have confirmed that:

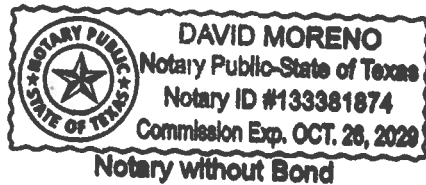
- a. The last mailing address provided to the department in writing by Paramount Vista National Land Services LLC is 118 Vantage Park Blvd. Ste. W 424, Houston, TX 77070.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 13, 2026, which was sent to Paramount Vista National Land Services LLC.
- c. On January 13, 2026, the Notice of Allegations addressed to Paramount Vista National Land Services was mailed first-class and certified, return receipt requested, to its last known address.

Copies of the certified mail log and first-class mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Jackie Gonzales
Affiant

SWORN TO AND SUBSCRIBED before me on February 18, 2026.

(NOTARY SEAL)



David Moreno
Signature of Notary Public

David Moreno
Printed Name of Notary Public

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

January 13, 2026

Paramount Vista National Land Servces LLC
118 Vantage Park Blvd. Ste. W 424
Houston, TX 77070

Via CM/RRR No.
9214 8901 9403 8351 4672 57
Via First Class Mail
Via Email: bharry@paramountvista.com

**TDI ENFORCEMENT CASE NO. 35654
NOTICE OF ALLEGATIONS AGAINST
PARAMOUNT VISTA NATIONAL LAND SERVCES, LLC**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against Paramount Vista National Land Servces, LLC (Paramount Vista). [sic]¹ This Notice states the allegations against Paramount Vista 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.

¹ According to TDI's records, the word "Servces" in Paramount Vista's name was misspelled when it originally applied for its licensure, and therefore, that misspelling appears intentional.

EXHIBIT

A

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Notice of Allegations

Paramount Vista National Land Services, LLC

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You must send your written response by mail, fax, or email to:

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

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 2551.001, 2551.003, 2651.001, 2651.010, 2651.151–2651.157, 2651.201–2651.202, and 2651.301; 28 TEX. ADMIN. CODE § 9.1, which adopts the *Texas Title Insurance Basic Manual* (“Basic Manual”); and TEX. GOV’T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure

1. Paramount Vista, firm identification number 189238, holds a title agency license issued by the Texas Department of Insurance (TDI) on March 2, 2022.

Failure to File Two Annual Trust Fund Account Audit Reports

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”). The report is due before the 91st day after the end of the title agency’s fiscal year.
3. Paramount Vista’s 2023 and 2024 fiscal years ended on February 29, 2024, and February 28, 2025, respectively.
4. Paramount Vista failed to timely file its report by:
 - a. May 29, 2024, for fiscal year 2023; and
 - b. May 29, 2025, for fiscal year 2024.

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5. On June 17, July 15, and August 14, 2024, TDI sent emails to Paramount Vista's designated email address for official TDI communications to notify it that its report for fiscal year 2023 had not yet been received, and TDI requested prompt filing.
6. In October and November 2024, TDI sent four additional emails to Paramount Vista at its designated email address about the status of its report for fiscal year 2023. Paramount Vista initially responded that it was looking into the status, but did not respond to TDI's November emails.
7. On July 1, 2025, TDI sent an email to Paramount Vista's designated email address for official TDI communications to notify it that its report for fiscal year 2024 had not yet been received, and TDI requested prompt filing.
8. To date, Paramount Vista has still not submitted either of these two reports.

Failure to File Eight Quarterly Tax Reports

9. The Texas Insurance Code requires title agents to file with TDI a Certification of Agent's Quarterly Tax Reports (Form T-S5). Each Form T-S5 is due no later than 45 days from the end of each quarter.
10. Paramount Vista failed to timely file required Form T-S5 Certifications.
11. On June 24, 2024, TDI sent an email to Paramount Vista's designated email address for official TDI communications to notify it that its T-S5 reports for the third quarter of 2023 and the first quarter of 2024 had not yet been received, and TDI requested prompt filing.
12. On November 27, 2024, TDI sent an email to Paramount Vista's designated email address for official TDI communications to notify it that its T-S5 reports for the first, second, and third quarters of 2024 had not yet been received and TDI requested prompt filing.
13. On August 19, 2025, TDI sent an email to Paramount Vista's designated email address for official TDI communications to notify it that its T-S5 report for the second quarter of 2025 had not yet been received, and TDI requested prompt filing.

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14. To date, Paramount Vista has failed to file eight Form T-S5 Certifications for the:
 - a. fourth quarter of 2023;
 - b. all quarters of 2024; and
 - c. first, second, and third quarters of 2025.

Failure to File Two Unencumbered Assets Certifications

15. Texas law requires title agents to file a Title Agent's Unencumbered Assets Certification (Form T-S1) annually with TDI between September 1 and September 30 of each year.
16. On November 27, 2024, TDI sent an email to Paramount Vista's designated email address for official TDI communications to notify it that its T-S1 report for 2024 had not yet been received, and TDI requested prompt filing.
17. To date, Paramount Vista has failed to file its required Form T-S1 due in September 2024 and September 2025.

Failure to File Statistical Data

18. On March 14, 2025, TDI issued Commissioner's Bulletin No. B-0001-25 to Texas title agents regarding the calendar year 2024 Texas title insurance agent data call requiring title agents to submit statistical data to TDI for the reporting period of January 1 through December 31, 2024. Submission of the report and affidavit was due on or before April 8, 2025.
19. To date, Paramount Vista has not submitted its statistical report or affidavit to TDI.

Failure to Cancel Escrow Officer Appointment

20. TDI's records show that when it became licensed, Paramount Vista had one appointed escrow officer, Tyler Diener (Diener), individual identification number 2474005.
21. On November 20, 2024, Paramount Vista informed TDI that Diener was no longer employed with Paramount Vista. Diener also confirmed to TDI that he was no longer employed by Paramount Vista as of October 2024.

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22. Paramount Vista failed to immediately file with TDI an Escrow Officer Appointment Form (FINT09) to cancel its sole escrow officer's appointment and failed to provide the escrow officer with a copy of the completed form.

Abandonment of Operations, Failure to Properly Wind Down, and Suspension

23. Under Texas law, a title agent must provide written notice of its intent to cease operations no later than 45 days prior to the final date of operation to: TDI; all title insurance companies with which it holds an appointment; and the public, by public announcement in a local publication of general circulation. The title agent must also provide a final accounting of all funds held in its escrow account and a final disbursement of any funds to the Texas Title Insurance Guaranty Association (TTIGA). The final audit and accounting must be delivered to TDI within 90 days of the agent's surrender.
24. Importantly, if a title agent fails to complete and submit such audit and accounting, it is the responsibility of its respective underwriting title insurance companies to use their best efforts to complete and submit such final audit and accounting to TDI.
25. On December 13, 2024, TDI made an on-site visit to Paramount Vista's sole business location address and discovered that Paramount Vista had not been operating at that location for at least two months.
26. On December 16, 2024, TDI notified Paramount Vista's two remaining active underwriters, Stewart Title Guaranty Company (Stewart Title) and Old Republic National Title Insurance Company (Old Republic), that Paramount Vista: did not have an active escrow officer; failed to file its annual escrow audit report; did not have a physical business location in Texas; and, asked for assistance in getting Paramount Vista into compliance.
27. TDI records show that effective December 18, 2024, Old Republic canceled Paramount Vista's appointment.
28. On December 19, 2024, Paramount Vista informed TDI orally by telephone that it intended to surrender and wind down its operations. Accordingly, TDI sent Paramount Vista written instructions as to how to properly surrender and wind down.

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29. However, Paramount Vista did not submit the written notice of voluntary surrender or initiate that wind down, and instead, ceased communicating with TDI altogether.
30. On January 9, 2025, TDI contacted Paramount Vista's sole remaining active underwriter, Stewart Title, and asked for its assistance with conducting a final audit and accounting.
31. TDI regularly communicated with Stewart Title as it spent the next several months attempting to complete the final audit and accounting.
32. On March 31, 2025, Stewart Title canceled Paramount Vista's appointment. As a result, TDI automatically suspended Paramount Vista's title agent license the same day because Paramount Vista no longer had any active appointments.
33. In September of 2025, Stewart Title informed TDI that Paramount Vista and its 51% majority owner, Bharat T. Harry, Jr. (Harry),² individual identification number 2517369, had become nonresponsive to Stewart Title, despite Stewart Title's numerous requests for additional documentation and records needed to complete the final audit and accounting. Stewart Title also represented to TDI that it did not have all records and account information necessary to ascertain and show that all escrow funds held by Paramount Vista had been properly distributed.
34. Soon after, Stewart Title submitted the incomplete accounting and documentation it had obtained, to TDI for review.
35. TDI's review of this documentation found that \$28,202.87 was unaccounted for in Paramount Vista's escrow accounts and records.
36. To date, neither Paramount Vista nor its owners have provided TDI with the necessary documentation to demonstrate either a full reconciliation of Paramount Vista's escrow accounts, or a proper distribution of all remaining escrow or trust funds.

² According to TDI's records, Philip Minarcik, individual identification number 653634, is a 49% owner. Neither Harry nor Minarcik hold any active licenses or authorizations with TDI.

Legal Allegations

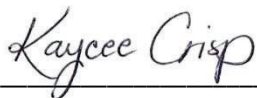
1. Paramount Vista violated TEX. INS. CODE § 2651.151 by failing to timely submit two annual trust fund account audit reports for fiscal years 2023 and 2024.
2. Paramount Vista violated Rule S.1 of the Basic Manual, Section VI, by failing to timely file its annual Title Agent's Unencumbered Assets Certification Report due in 2024 and 2025.
3. Paramount Vista violated Rule S.5 of the Basic Manual, Section VI, by failing to timely file eight T-S5 Forms, the Title Agent Certification of Agent's Quarterly Tax Report.
4. Paramount Vista violated TEX. INS. CODE § 2703.153 by failing to file its 2024 statistical report with TDI.
5. Paramount Vista violated TEX. INS. CODE § 2652.153 and Rule L-2(III)(B)(2) of the Basic Manual, Section VI, by failing to immediately notify TDI of the termination of an escrow officer.
6. Paramount Vista violated TEX. INS. CODE §§ 2651.201, 2651.301(1), and 2651.301(7)(A), and Rule D.1 of the Basic Manual, Section VI, by:
 - a. ceasing and abandoning its operations in the business of title insurance without giving TDI, its underwriters, and the public, timely and proper written notice of its intent to surrender its license and otherwise cease operations;
 - b. failing to provide TDI with a final accounting of all funds held in escrow;
 - c. failing to make full and final distributions of any funds due to the Texas Title Insurance Guaranty Association;
 - d. failing to surrender all files to Stewart Title;
 - e. failing to maintain a separate and distinct accounting of escrow funds; and
 - f. willfully violating insurance laws of this state.

Relief Sought

TDI seeks the following relief:

1. revocation of Paramount Vista National Land Services LLC's license;
2. an order mandating Paramount Vista National Land Services LLC cease and desist from acting as or engaging in:
 - a. any acts as a title insurance agent;
 - b. any title insurance business in or from Texas; and,
 - c. any other insurance business whatsoever in or from Texas; and
3. 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,



Kaycee Crisp
State Bar No. 24057368
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6329 (Direct)
(512) 490-1020 (Fax)
Kaycee.Crisp@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF
Rachel Cloyd, Litigation Director, Enforcement, MC: ENF
Title Licensing, MC: CO-TL
Title Examinations, MC: FRD
Stewart Title Guaranty Company (via email)
Old Republic National Title Insurance Company (via email)

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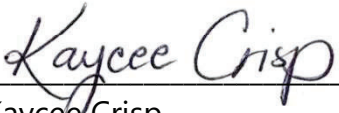
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CERTIFICATE OF SERVICE

I, Kaycee Crisp, certify that a true and correct copy of this *Notice of Allegations Against Paramount Vista National Land Services LLC* was sent by the following methods on this 13th day of January, 2026 to:

Paramount Vista National Land Services LLC
118 Vantage Park Blvd. Ste. W 424
Houston, Texas 77070

Via CM/RRR No.
9214 8901 9403 8351 4672 57
Via First Class Mail
Via Email: bharry@paramountvista.com



Kaycee Crisp



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: 01/13/2026

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 0067 4021 81

CRISP/35654

EXHIBIT

B

