

No. 2026-9843

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

Date: 03/18/2026

Subject Considered:

Vy Thuan Nguyen
Sugar Land, Texas 77478-3996

Nguyen Offices, PLLC.
5177 Richmond Avenue Ste. 1200
Houston, Texas 77087

Default Order
TDI Enforcement File No.37621 and 37609

General remarks and official action taken:

This is a default order taken against Vy Thuan Nguyen and Nguyen Offices, PLLC., (Respondents) because Respondents misappropriated and illegally withheld over \$374,100.68 in title premiums and engaged in the business of title insurance while also operating as a general lines agent. Respondents did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order revokes Respondents' licenses and orders restitution to the affected parties.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On January 7, 2026, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondents.

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Commissioner's Order

Vy Thuan Nguyen/ Nguyen Offices, PLLC.

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2. TDI sent the Notice of Allegations to Vy Thuan Nguyen's last known addresses provided in writing to the department, [REDACTED], Sugar Land, Texas 77478-3396, and her email of record, [REDACTED]. TDI also sent the Notice of Allegations to Nguyen Offices, PLLC's last known address, 5177 Richmond Avenue Ste. 1200, Houston, Texas 7708, and to its email of record, vyinguyen@vnlawoffices.com.
3. Respondents received and waived an opportunity for a hearing because Respondents failed to send TDI a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations 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 of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 2502.001, 2652.001, 2652.051, 2652.1511, 2652.201, 4001.002, 4005.102, 4005.104, 4051.051, and 4054.051; 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 Respondents 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, 1.47, and 19.906.
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. 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.

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Commissioner's Order

Vy Thuan Nguyen/ Nguyen Offices, PLLC.

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Order

It is ordered that any licenses held by Vy Thuan Nguyen and Nguyen Offices, PLLC., 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 Vy Thuan Nguyen and Nguyen Offices, PLLC., pay restitution in the amounts specified to the following victims:

- D.R., in the amount of \$10,000
- P.N., in the amount of \$9,450.68
- First American Title Guarantee Company, in the amount of \$128,000
- Hometown Equity Mortgage, LLC. in the amount of \$101,942.58
- VN&E Consultants, in the amount of \$124,707.42
- Houston Properties, LLC., in an amount to be determined.

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:

Amanda Crawford

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 Vy Thuan Nguyen. I have confirmed that:

- a. The last mailing address provided to the department in writing by Vy Thuan Nguyen and Nguyen Offices, PLLC., is [REDACTED], Sugar Land, Texas 77478-3396 and 5177 Richmond Avenue Ste. 1200, Houston, Texas 77087. The last email addresses provided to the department in writing are [REDACTED] and vyinguyen@vnlawoffices.com.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 7, 2026, which was sent to Vy Thuan Nguyen and Nguyen Offices, PLLC.
- c. On January 7, 2026, the Notice of Allegations addressed to Vy Thuan Nguyen and Nguyen Offices, PLLC., was mailed certified, return receipt requested, to her last known addresses and emails of record.

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

Signed by:
Jackie Gonzales
80151DEEB1CA491...
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/26/2026. This notarial act was an online notarization.



Digital Certificate

Signed by:
David Moreno
455E4109E15D4CD...
Notary Public State of Texas

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TDI | Texas Department
of Insurance

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

EXHIBIT

A

January 7, 2026

Vy Thuan Nguyen

[REDACTED]

Sugar Land, Texas 77478-3996

Via CM/RRR No. 9214 8901 9403 8350 3286 89

Via Email: [REDACTED]

Nguyen Offices, PLLC

5177 Richmond Avenue Ste 1200

Houston, Texas 77087

Via CM/RRR No. 9214 8901 9403 8350 3369 29

Via Email: vy.nguyen@vnlawoffices.com

**TDI ENFORCEMENT CASE NO. 37621 AND 37609
NOTICE OF ALLEGATIONS AGAINST VY THUAN NGUYEN AND NGUYEN OFFICES,
PLLC.**

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
Enforcement, MC ENF

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Notice of Allegations

Vy Nguyen/Nguyen Offices, PLLC

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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, 2502.001, 2652.001, 2652.051, 2652.1511, 2652.201, 4001.002, 4005.102, 4005.104, 4051.051, and 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Vy Thuan Nguyen (Nguyen) has an active General Lines Agent License with a Property and Casualty qualification issued on March 6, 2023, and a Life, Accident, Health, & HMO qualification issued on March 20, 2023. V. Nguyen also has an active Escrow Officer License as of September 17, 2024.
2. Nguyen is the owner of Nguyen Offices, PLLC, dba Lex Title (Lex Title). Lex Title has a Title Agency license issued by TDI on September 17, 2024, and an Underwriter qualification issued on September 17, 2024. Nguyen is the sole owner of Lex Title and the sole escrow officer associated with the business.
3. On May 10, 2024, Nguyen was disbarred from the practice of law in Texas.
4. On March 6, 2025, Lex Title's \$150,000 minimum capitalization bond terminated.
5. On April 17, 2025, Lex Title's \$10,000 title agency bond terminated.
6. On May 29, 2025, Nguyen, as the owner of Lex Title, received a \$10,000 deposit of earnest money from buyer D.R. The transaction was compromised and D.R. requested the money be transferred to a different title company. Nguyen did not transfer the funds and did not communicate with Ramirez.
7. On July 18, 2025, P.N. filed a complaint with TDI alleging that Lex Title failed to disburse \$9,450.68 of the sale proceeds, pay agent commissions or home insurance for the property, or record the warranty deed as required, and that Nguyen held herself out as an attorney during this transaction.

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Vy Nguyen/Nguyen Offices, PLLC

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8. On August 18, 2025, First American Title Guaranty Company, canceled Lex Title for failure to refund a \$128,000 wire to Paramount Residential Mortgage Group (PRMG). The \$128,000 wire was proceeds of a loan for a real estate transaction that did not close, which PRMG then requested be returned.
9. On August 18, 2025, Lex Title's Title Agency license and Underwriter qualification became inactive because its appointments with First American Title Guaranty Company, its sole underwriter, were canceled.
10. On September 1, 2025, Hometown Equity Mortgage, LLC. filed a claim against Lex Title demanding \$101,942.58.
11. On September 23, 2025, VN&E Consultants filed a claim against Lex Title demanding \$124,707.42.
12. On September 25, 2025, Houston Properties, LLC, filed a claim against Lex Title with a demand amount that remains to be determined.
13. On July 21, 2025, and August 18, 2025, TDI requested a response to an information request. Nguyen failed to respond.

Legal Allegations

1. Nguyen and Lex Title failed to respond to TDI's request for information as contemplated by TEX. INS. CODE § 38.001.
2. Nguyen and Lex Title willfully violated Title 11 of the Texas Insurance Code, as contemplated by TEX. INS. CODE § 2652.201(a)(1).
3. Nguyen and Lex Title have misappropriated, converted to her/its own use, or illegally withheld money belonging to an insurer, HMO, insured, enrollee, or beneficiary as contemplated by TEX. INS. CODE § 2652.201(a)(4).
4. Nguyen and Lex Title have engaged in fraudulent or dishonest acts or practices as contemplated by TEX. INS. CODE § 2652.201(a)(5).
5. Nguyen has engaged in the business of title insurance while also operating as a General Lines agent, in violation of TEX. INS. CODE § 2502.001(b).

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Relief Sought

TDI seeks the following relief:

1. revocation of your licenses;
2. revocation of Lex Title's agency licenses;
3. restitution to the following victims under TEX. INS. CODE § 82.053:
 1. D.R., in the amount of \$10,000
 2. P.N., in the amount of \$9,450.68
 3. First American Title Guarantee Company, in the amount of \$128,000
 4. Hometown Equity Mortgage, LLC. in the amount of \$101,942.58
 5. VN&E Consultants, in the amount of \$124,707.42
 6. Houston Properties, LLC, in an amount to be determined.
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.

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Vy Nguyen/Nguyen Offices, PLLC
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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

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Notice of Allegations
Vy Nguyen/Nguyen Offices, PLLC
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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 7th day of January, 2026. to:

Vy Thuan Nguyen
[REDACTED]
Sugarland, Texas 77478-3996

Via CM/RRR No.9214 8901 9403 8350 3286 89
Via Email: [REDACTED]

Nguyen Offices, PLLC
5177 Richmond Avenue Ste 1200
Houston, Texas 77087

Via CM/RRR No. 9214 8901 9403 8350 3369 29
Via Email: vy.nguyen@vnlawoffices.com

Respondent Pro Se



Priya Subramanian

2026-9843

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: 01/07/2026

Shipped From:

Name: ENF J GONZALES

Address: 1601 CONGRESS AVE

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

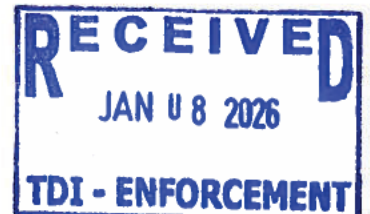
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0067 2469 38

PRIYA/37621,37609





Name and Address of Sender
 ENF J. GONZALES
 1601 CONGRESS AVE
 STE 6.900
 AUSTIN TX 78701

USPS Tracking/Article Number
 9214 8901 9403 8350 3286 89
 PRIVA/37621,37609

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

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

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
0.74	5.30	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
0.74	5.30								2.82			
0.74	5.30								2.82			



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Total Number of Pieces Listed by Sender: 2
 Total Number of Pieces Received at Post Office: 2

Postmaster: Per (Name of receiving employee)