

No. **2024-8600**

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

Date: 4/5/2024

Subject Considered:

Joy Title, LLC
P.O. Box 162022
Austin, Texas 78716-2022

Consent Order
TDI Enforcement File No. 30401

General remarks and official action taken:

This is a consent order with Joy Title, LLC (Joy Title). The Texas Department of Insurance (TDI) alleges that Joy Title has failed to timely submit an annual trust fund account audit report. Joy Title has agreed to pay a \$2,000 administrative penalty for these violations.

Waiver

Joy Title acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Joy 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. Joy Title, firm identification number 18207629, holds a title insurance agency license issued by TDI.
2. TDI requires title agencies to file an annual trust fund account audit report prepared by a certified public accountant. The report is due before the 91st day after the end of the agency's fiscal year.

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3. Joy Title's fiscal year ends on December 31 of each year.
4. Joy Title did not timely submit an annual trust fund account audit report for 2021, which was due on March 31, 2022.
5. TDI received Joy Title's annual audit report on July 13, 2022, which was 104 days late.
6. This is the second time that Joy Title has failed to timely file its annual audit report. Joy Title also did not timely submit an annual trust fund account audit report for 2019, which was due on March 31, 2020. TDI received Joy Title's annual audit report on June 8, 2020, which was 89 days late.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2551.001, 2551.003, 2651.151-2651.157 and 4005.102-4005.104; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, TEX. INS. CODE §§ 36.104 and 82.055, and 28 TEX. ADMIN. CODE § 1.47.
3. Joy 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. Joy Title violated TEX. INS. CODE § 2651.151 by failing to timely submit an annual trust fund account audit report.

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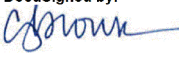
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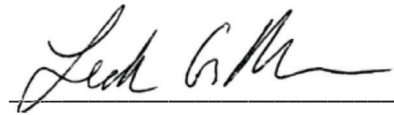
Order

It is ordered that Joy Title, LLC pay an administrative penalty of \$2,000 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.

DocuSigned by:

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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Allison J. Anglin, Staff Attorney
Enforcement

Affidavit

STATE OF Texas §

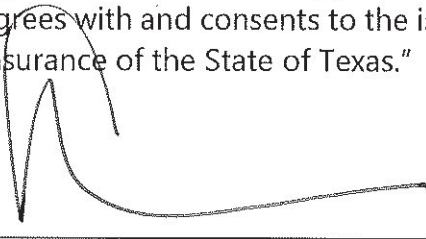
COUNTY OF Travis §

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

"My name is Sarah Blackburn. 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 President and am the authorized representative of
Joy Title, LLC. I am duly authorized by said organization to execute this statement.

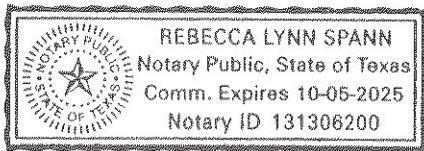
Joy Title, LLC has knowingly and voluntarily entered into the foregoing consent order and
agrees with and consents to the issuance and service of the same by the commissioner of
insurance of the State of Texas."



Affiant

SWORN TO AND SUBSCRIBED before me on March 6, 2024.

(NOTARY SEAL)



Rebecca Lynn Spann
Signature of Notary Public

Rebecca Spann
Printed Name of Notary Public