

No. 2022-7343

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

Date: 06/21/2022

Subject Considered:

Katie Courtney Allen
[REDACTED]
League City, Texas 77573

Consent Order
SOAH Docket No. 454-22-2032
TDI Enforcement File No. 26863

General remarks and official action taken:

This is a consent order with Katie Courtney Allen (Allen). The department alleges Allen misappropriated trust funds and engaged in other fraudulent conduct. Allen agrees to the revocation of her escrow officer license.

Waiver

Allen acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Allen waives all these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

1. Allen holds an escrow officer license issued by TDI.
2. Allen worked in a First American Title Insurance Company (First American) office in 2019 and 2020. Allen managed the First American office where escrow officer Brandilyn Jo Taylor (Taylor) also worked.

2022-7343

Commissioner's Order

Katie Courtney Allen

Page 2 of 5

3. While employed by First American, Allen disbursed escrow money associated with title insurance transactions to one or more persons who were not entitled to the money.
4. Allen disbursed funds in more than one transaction to J.T. when J.T. was not identified as a payee on the settlement statement. Allen is married to J.T., and the money was deposited in a bank account to which Allen has signatory rights.
5. J.T. closed a home equity loan transaction at First American for which Taylor was the assigned escrow officer. One of the lender's expectations was that a \$12,933.72 pay-off would be disbursed to American Express during the closing. Taylor included the pay-off on the settlement statement and closing disclosure, and the lender sent the funds to escrow. However, Taylor did not send the pay-off to American Express. Instead, at Allen's request, Taylor disbursed that money to Allen, wiring it to a bank account to which Allen alone has access. Allen did not send that money to American Express.
6. Allen disbursed funds in more than one transaction to N.M. in which N.M. was identified on the settlement statement as an attorney who prepared documents for the transaction. N.M. is Taylor's mother and is not an attorney licensed in Texas, facts known to Allen at the time she disbursed those funds. N.M. then passed those funds to Allen.
7. Allen disbursed funds in more than one transaction to V.R. In one transaction, the settlement statement identified the payment as a "document preparation" fee payable to "Rodriguez and Associates" and was disbursed to V.R. individually. V.R. is not an attorney licensed in Texas. V.R. is Allen's sister-in-law.
8. In one transaction, Allen disbursed funds to V.R. in which the settlement statement description is "inspection fee." But there is no evidence that V.R. performed any work to earn such a fee, and the actual amount Allen disbursed was almost three times the amount on the settlement statement.
9. In one transaction that did not close, Allen disbursed money that had been trusted to First American by the purchaser. However, Allen disbursed the money to V.R. instead of to the purchaser.

2022-7343

Commissioner's Order

Katie Courtney Allen

Page 3 of 5

10. Allen disbursed funds in two transactions to L.R. when L.R. was not identified as a payee on the settlement statement. Allen was acquainted with L.R. before disbursing the funds.
11. Allen disbursed funds in one transaction to S.M. when S.M. was not identified as a payee on the settlement statement. S.M. is Allen's brother.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 2652.001, and 2652.201.
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. Allen has knowingly and voluntarily waived all procedural rights to which she 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. Allen has misappropriated or converted to her own use or illegally withheld money belonging to a title insurance agent, direct operation, or another person, for which she should be disciplined per TEX. INS. CODE § 2652.201(a)(4).
5. Allen has been guilty of fraudulent or dishonest practices, for which she should be disciplined per TEX. INS. CODE § 2652.201(a)(5).

Order

It is ordered that any licenses held by Katie Courtney Allen 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.

DocuSigned by:

FC5D7EDDFFB4F8...

Cassie Brown
Commissioner of Insurance

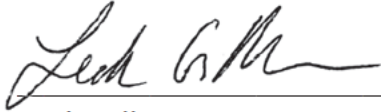
2022-7343

Commissioner's Order

Katie Courtney Allen

Page 4 of 5

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Casey Seeboth, Staff Attorney
Enforcement

Commissioner's Order
Katie Courtney Allen
Page 5 of 5

Affidavit

STATE OF Texas §
COUNTY OF Galveston §

Before me, the undersigned authority, personally appeared Katie Courtney Allen, who being by me duly sworn, deposed as follows:

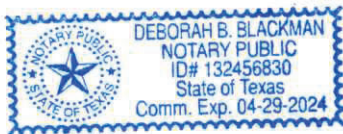
"My name is Katie Courtney Allen. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Katie Courtney Allen
Affiant

SWORN TO AND SUBSCRIBED before me on June 13, 2022.

(NOTARY SEAL)



[Handwritten Signature]
Signature of Notary Public

Deborah B Blackman
Printed Name of Notary Public