

No. **4081**

**OFFICIAL ORDER
of the
TEXAS COMMISSIONER OF INSURANCE**

Date: **AUG 12 2015**

Subject Considered:

ANGELA VICTORIA LAWRENCE
18385 Babcock Road #916
San Antonio, Texas 78255

DEFAULT ORDER
SOAH DOCKET NO. 454-15-4730.C
TDI ENFORCEMENT CASE NO. 9016

General remarks and official action taken:

The commissioner of insurance considers disciplinary action against Angela Victoria Lawrence.

Findings of Fact

1. TDI issued Angela Victoria Lawrence escrow officer license no. 1882136 effective November 8, 2006, through October 10, 2014.
2. The last known address Lawrence filed with TDI was 18385 Babcock Road No. 916, San Antonio, Texas 78255.
3. On July 14, 2015, TDI sent a notice of hearing to Lawrence's last known address, as well as to 301 Lariat Lane, Victoria, Texas 77901.
4. Lawrence failed to file a written response to the notice of hearing within 20 days of the date TDI mailed the notice of hearing.

Providence Title Company Theft

5. In April 2009, Providence Title Company hired Lawrence as an escrow assistant in its San Antonio, Texas office. She worked in that position until June 2014. Her duties included the issuance of company checks to cover payments to clients involved in real estate transactions.
6. From May 15, 2009, through April 25, 2014, Lawrence was licensed as an escrow officer for Providence.

7. In September 2014, Providence was involved in a legal dispute between the buyer and seller (parties) regarding the issuance of earnest money for a property purchase (file #115000042). In February 2014, the parties litigated the dispute. It settled in September 2014. Providence was required to disburse the funds to appropriate parties pursuant to the settlement agreement.
8. While Providence reviewed paperwork for the civil suit, Providence discovered that an unauthorized check dated 1/29/14 had been issued to "At Your Service Cleaning and Make Ready" (At Your Service) for \$4,000. At Your Service was not a business that performed work for Providence. Another check dated 1/29/14 in the amount of \$1,000 had been written to "LC." Lawrence endorsed and deposited the \$1,000 check into her USAA FSB bank account. This was the same account she used for her direct deposit.
9. On October 17, 2014, Providence informed TDI that its former employee, Lawrence, had misappropriated escrow funds from a Wells Fargo escrow account. Beginning in August 2013, Lawrence stole approximately \$68,001.63 from Providence files.
10. Lawrence took earnest money that had been in dispute for some time or tax refunds that were deposited to the file after closing. Lawrence made the refund checks payable to the party entitled to the refund, but not necessarily expecting it. Lawrence issued approximately 38 checks to either buyers or sellers (tax refunds or earnest moneys due to consumers). Lawrence then forged the buyer's or seller's signature and endorsed those checks over to herself or her first associate and roommate, MW. MW's name was shown on the checks to make the endorsement appear legitimate because MW was not connected to the transaction or Providence.
11. Lawrence or her roommate, MW, would deposit the checks into their own account. The checks were deposited into USAA FSB with a routing number that matched the routing number of Lawrence's checking account. MW was a joint owner of Lawrence's checking account.
12. Lawrence issued at least eight checks to At Your Service. Lawrence's second associate, MEP, owned or worked at At Your Service. Lawrence gave MEP checks to deposit into "Money Box dba Speedy Cash," (Speedy Cash), as evidenced by the "Speedy Cash" stamp on the back of the check.
13. On September 18, 2014, Providence filed a police report with the White Collar Crime Division of the San Antonio Police Department. The San Antonio Police Department opened case no. 207-4481 against Lawrence and her associates.
14. Lawrence's theft involved 42 Providence escrow files:

No.	Theft Date	\$ Amount	Guaranty File No.	Payee	Auditor's comment
1	8/5/13	251.99	SA5454	RJ	Lawrence issued the borrower a property tax overpayment refund

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No.	Theft Date	\$ Amount	Guaranty File No.	Payee	Auditor's comment
					check, forged the borrower's signature, then endorsed the check to MW.
2	8/6/13	885.26	SA5015	At Your Service	Lawrence issued, then voided, escrow check to the borrower for overpaid taxes. Lawrence then issued escrow check to At Your Service, which appeared to be deposited for Speedy Cash at Bank of America.
3	8/7/13	3,987.44	SA5237	MG	Lawrence issued seller tax refund check, forged his endorsement, then endorsed the check to MW at United Services Automobile Association Federal Savings Bank (USAA FSB).
4	8/19/13	2,784.27	SA4887	MV	Lawrence issued tax refund check to the seller, forged his signature, then endorsed the check to MW.
5	8/23/13	896.04	SA4986	KCE	Lawrence issued buyer tax refund check for over 65 exemption, forged the seller's signature, then endorsed the check to MW.
6	8/28/13	151.68	SA5038	JRO	Lawrence issued seller refund check for overpaid property taxes, forged the seller's signature, then endorsed the check to MW.
7	8/28/13	232.87	SA5252	JJ	Lawrence issued seller refund check for overpaid property taxes, forged the seller's signature, then endorsed the check to MW.
8	8/28/13	229.71	SA5085	AS	Lawrence issued seller refund check for overpaid property taxes, forged the seller's signature, then endorsed the check to MW.
9	8/28/13	190.68	SA5682	KM	Lawrence issued seller refund check for overpaid property taxes, forged the seller's signature, then endorsed the check to MW.
10	9/3/13	258.33	SA5831	KP	Lawrence issued seller refund check for overpaid property taxes, forged the seller's signature, then endorsed the check to MW.
11	9/6/13	1,000	SA2256	KS	Lawrence issued escrow check to seller's estate after transaction

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No.	Theft Date	\$ Amount	Guaranty File No.	Payee	Auditor's comment
					cancelled, forged the seller's signature, then endorsed the check to MW.
12	9/19/13	184.02	SA4056	EC	Lawrence refunded buyer overpaid homeowner's association dues, forged the buyers' signature, then endorsed the check to MW.
13	9/16/13	500	SA1130A	BH	Lawrence issued buyer escrow check for release of earnest money, forged the buyer's signature, then endorsed the check to MW.
14	9/20/13	500	SA4431	GK	Lawrence issued buyer escrow check for release of earnest money, forged the buyer's signature, then endorsed the check to MW.
15	9/25/13	80	SA5591	DE&NE	Lawrence voided escrow check issued to county clerk, reissued it to the seller, forged the seller's signature, then endorsed it to MW.
16	9/30/13	100	SA5527	KB	Lawrence reissued homeowners' association payment check to the seller, forged the seller's signature, then endorsed it to MW.
17	9/30/13	185.35	SA6033	SM	Lawrence issued seller escrow check, forged the seller's signature, then endorsed the check to MW.
18	10/31/13	500	115000167	At Your Service	Lawrence issued an escrow check to At Your Service, which appeared to be deposited for Speedy Cash at Bank of America.
19	11/12/13	70	SA5963	ZA	Lawrence stop paid a pest inspection payment, issued a refund check to the seller, forged the seller's endorsement, then endorsed the check to MW.
20	11/12/13	2,000	SA5980	At Your Service	Lawrence issued an escrow check to At Your Service, which appeared to be deposited for Speedy Cash at Bank of America.
21	11/15/13 2/9/13	2,500 2,500	SA4497	MA&DA	Lawrence issued buyers an earnest money check, forged the buyer's signature, then endorsed the check to MW.
22	12/4/13	1,700	SA4648	LAMH	Lawrence issued seller refund check for insurance overpayment, forged the

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No.	Theft Date	\$ Amount	Guaranty File No.	Payee	Auditor's comment
					seller's signature, then endorsed the check to MW.
23	12/24/13	505	115000177	At Your Service	Lawrence issued a check to At Your Service after receipt of earnest money, then deposited the check for Speedy Cash at Bank of America.
24	1/8/13	1,761.26	115000273	At Your Service	Lawrence issued escrow check to At Your Service, which appeared to be deposited for Speedy Cash at Bank of America.
25	1/9/13	101.09	115000152	FD	Lawrence issued an escrow check to the seller, forged the seller's signature, then endorsed the check to MW.
26	1/17/14	1,229	SA5959	MB&RB	Lawrence issued check to buyer, forged buyer's signature, then endorsed the check to herself. It appeared Lawrence deposited this check into her bank account because the routing number matched her checking account.
27	1/9/14	900	115000405	At Your Service	Lawrence issued check to At Your Service, which appeared to be deposited for Speedy Cash at Bank of America.
28	1/31/14 2/3/14	4,000 1,000	115000504	At Your Service LD	Lawrence issued buyer \$1,000 escrow check, forged the buyer's signature, then endorsed the check to MW. Providence had to return disputed earnest money, \$5,000 to parties to a lawsuit and discovered that the file had been improperly disbursed. Providence started an investigation.
29	3/12/14	13.94	115000501	RG&JK	Lawrence issued seller escrow check, forged the seller's signature, then endorsed the check to MW at USAA FSB.
30	4/9/14 4/4/14	4,529.75 288.90	115000352	LB SS	Lawrence improperly issued two checks. One check for \$4,529.75 that was used to return property taxes to the seller LB on another file. Lawrence issued another check to seller SS, forged the seller's signature, endorsed the check to MW at USAA FSB.

No.	Theft Date	\$ Amount	Guaranty File No.	Payee	Auditor's comment
					Providence reimbursed \$4,818.65 to the file and then issued a check to the seller.
31	3/5/14 3/13/14	4,400 129.75	115000256	At Your Service LDC	Lawrence improperly issued two checks, including one to At Your Service for \$4,400, which was deposited for Speedy Cash. Lawrence issued another check to seller LB. The seller's signature was forged and endorsed to Lawrence. In April 2014, Lawrence improperly issued funds from another file in the amount of \$4,529.75 to the seller for this file to pay for her previous theft.
32	4/9/14	1,994.57	115000631	JDC	Lawrence issued seller escrow check, forged the seller's signature, then endorsed the check to herself at USAA FSB. The cancelled check indicated Lawrence's checking account.
33	5/2/14	2,443.71	115000501	SB	Lawrence issued seller escrow check, forged the seller's signature, endorsed the check to herself, and deposited the check at USAA FSB.
34	5/7/14	7,732.54	115000256	EK	Lawrence issued seller escrow check, forged the seller's signature, endorsed the check to herself, then deposited the funds into USAA FSB.
35	5/23/14	1,390.39	115000631	WC	Lawrence issued seller escrow check, forged the seller's signature, endorsed the check herself, then deposited the check into USAA FSB.
36	5/28/14	1,000	115000536	AR	Lawrence issued a check to the buyer, forged his signature, then endorsed the check to MW. The check was deposited into USAA FSB.
37	6/2/14	2,549.30	115000536	DN&NM	Lawrence issued seller escrow check, forged the seller's signature, and endorsed the check to herself at USAA FSB. The funds were deposited into USAA FSB with the same routing number as Lawrence.
38	6/5/14	6,478.33	115000398	YC	Lawrence issued escrow check to the seller, forged the seller's signature and

No.	Theft Date	\$ Amount	Guaranty File No.	Payee	Auditor's comment
					endorsed the check to MW at USAA FSB. The funds were deposited into USAA FSB with the same routing number as Lawrence's direct payroll deposit account.
39	6/27/14	2,398.93	115000316	GV&JV	Lawrence refunded \$606 to the seller and issued a check for \$2,398.93 to the buyer, forged the buyer's signature, endorsed the check to MW. The funds were deposited into a USAA FSB account with the same routing number as Lawrence's payroll direct deposit.
40	6/6/14	985.60	115000576	MW	DL emailed Lawrence and requested a reimbursement check to be paid to MW. On June 6, 2014, Lawrence wired funds to MW. This account belonged to Lawrence. According to Capital Title payroll records, this was Lawrence's checking account.
41	6/10/14	181.93	115000696	EM	Lawrence issued buyer a tax refund check, forged the buyer's signature, and endorsed the check to herself.
42	6/26/14	300	115000040	LKK	Lawrence received \$200 in earnest money from LKK. In August, Lawrence transferred funds from one escrow account to another escrow account. In June 2014, Lawrence issued a check to the buyer, forged the buyer's signature, endorsed the check to herself, then deposited the check into USAA FSB.
Total		68,001.63			

15. The settlement statements related to the foregoing payments do not state the names of all of the parties receiving amounts from the transactions. The settlement statements do not show that the parties authorized any payments to Lawrence, At Your Service, or MW.
16. On September 18, 2014, Providence reported Lawrence's theft to the San Antonio Police Department and to Lawrence's subsequent employer, Capitol Title of Texas, LLC.

Capital Title of Texas, LLC Theft

17. In June 2014, Capital Title of Texas, LLC (Capitol Title) hired Lawrence.

18. On July 30, 2014, Lawrence became Capital Title's escrow officer.
19. On Tuesday, October 21, 2014, Capitol Title reported to TDI that it suspended Lawrence without pay pending an investigation on the day that it learned of Lawrence's theft at Providence.
20. Capitol Title's subsequent investigation uncovered a \$2,600 theft by Lawrence:

No.	Theft Date	\$ Amount	Guaranty File No.	Payee	Auditor's Comment
1	7/25/14	1,000	14-189217-CT	MW	Funds wired into Lawrence's account at USAA FSB
2	9/10/14	100	NA	MW	Funds wired into Lawrence's account at USAA FSB
3	9/12/14	500	NA	MW	Funds wired into Lawrence's account at USAA FSB
4	9/12/15	1,000	NA	MW	Funds wired into Lawrence's account at USAA FSB
Total		2,600			

21. In three separate closing file transactions, Lawrence wired "return of earnest money" funds to her own bank account listing a false name as the party receiving the funds. Lawrence did not log these transactions into Capitol Title's operating system.
22. In another transaction at Capitol Title, Lawrence paid \$1,000 to her roommate, MW, by listing the transaction as a "clean up" fee and provided the seller, her friend, JBC, with intentionally over-funded seller proceeds and a wire payable to Property Workz.
23. The settlement statements related to the foregoing payments do not state the names of all of the parties receiving amounts from the transactions. The settlement statements do not show that the parties authorized any payments to MW.
24. On October 6, 2014, Capitol Title terminated Lawrence at the close of its investigation.

Conclusions of Law

1. The commissioner has jurisdiction pursuant to TEX. INS. CODE §§ 82.051-82.055, 2702.053, and 2652.201; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89 give the commissioner authority to informally dispose of this case.
3. Based on 28 TEX. ADMIN. CODE § 19.906, Lawrence's last known address is presumed to be 18385 Babcock Road #916, San Antonio, Texas 78255.

4. TDI sent a notice of hearing to Lawrence's last known address as required by 28 TEX. ADMIN. CODE §§ 1.28(c) and 1.88(c), 1 TEX. ADMIN. CODE § 155.401, and TEX. GOV'T CODE Ch. 2001.
5. The allegations in the notice of hearing, set out as findings of fact nos. 5-32, are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.
6. Lawrence violated TEX. INS. CODE § 2702.053, which requires each closing and settlement statement provided to a party to a transaction described by § 2702.052(a) to state the name of any person receiving any amount from that party.
7. TEX. INS. CODE § 2652.201(4) and (5) authorize TDI to discipline an escrow officer under §§ 4005.102, 4005.103, and 4005.104 if TDI determines that the applicant or license holder has:
 - a. misappropriated or converted to the escrow officer's own use or illegally withheld money belonging to a title insurance agent, direct operation, or another person.
 - b. been guilty of fraudulent or dishonest practices.

The commissioner revokes Angela Victoria Lawrence's escrow officer license.



David C. Mattax
Commissioner of Insurance

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 Austin TX 78701
 July 14, 2015
 Judy Lopez

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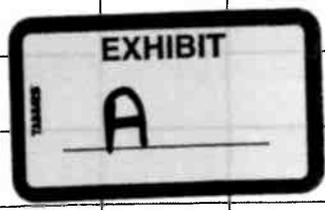
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