

No. 2017- 5102

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

Date: JUN 0 7 2017

**Subject Considered:**

**Stephanie Lynn Reyes**  
4804 Junius Street  
Dallas, Texas 75246

**DEFAULT ORDER**  
SOAH Docket No. 454-17-3800.C  
TDI Enforcement File No. 12101

**General remarks and official action taken:**

This order is in consideration of whether disciplinary action should be taken against Stephanie Lynn Reyes.

**FINDINGS OF FACT**

1. According to TDI records, Stephanie Lynn Reyes, individual identification number 1307300, obtained an escrow officer license from TDI to act as an escrow officer for Alamo Title Company in February 2016. Reyes was employed by Alamo from February 2016 to August 2016.
2. The last known mailing address for Reyes is 4804 Junius Street, Dallas, Texas 75246. However, at some point before April 2017, Reyes stopped accepting mail at this address. Reyes failed to notify TDI that she had changed her mailing address.
3. On April 27, 2017, TDI sent a notice of hearing to Reyes' last known mailing address. TDI also sent the notice of hearing to an additional address believed to be used by Reyes.
4. Reyes failed to file a written response to the notice of hearing.
5. Reyes was authorized to initiate wire transfers from Alamo's escrow account.

6. Reyes was authorized to sign checks drawn against Alamo's escrow account.
7. At the time Reyes was authorized to act as an escrow officer for Alamo, Reyes leased a residence owned by Elizabeth Nelson and Don Yarbrough at the rate of \$1,400 per month.
8. On February 25, 2016, Reyes initiated a wire transfer in the amount of \$2,800 from Alamo's escrow account for the benefit of "Nelson Yarbrough Properties." This disbursement was not listed on the settlement statement or otherwise authorized by the parties to the transaction with which the trust funds were associated.
9. On April 25, 2016, Reyes issued a check drawn against Alamo's escrow account in the amount of \$2,800 payable to "Nelson Yarbrough." This disbursement was not listed on the settlement statement or otherwise authorized by the parties to the transaction with which the trust funds were associated.
10. On June 15, 2016, Reyes issued a check drawn against Alamo's escrow account in the amount of \$2,800 payable to "Nelson Yarbrough [sic] Properties." This disbursement was not listed on the settlement statement or otherwise authorized by the parties to the transaction with which the trust funds were associated.
11. On July 7, 2016, Reyes issued a check drawn against Alamo's escrow account in the amount of \$400 payable to "City of Dallas." This disbursement was not listed on the settlement statement or otherwise authorized by the parties to the transaction with which the trust funds were associated. The City of Dallas confirmed that it received the check and credited it against past due amounts Reyes owed to the City.
12. Alamo reimbursed its escrow account for the total \$8,800 diverted by Reyes.

### CONCLUSIONS OF LAW

1. The commissioner has jurisdiction pursuant to TEX. INS. CODE §§ 82.051 – 82.056, 84.021 – 84.022, and 2652.201; and TEX. GOV'T CODE §§ 2001.051 – 2001.178.
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. TDI sent a notice of hearing to Reyes' 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.

COMMISSIONER'S ORDER

Stephanie Lynn Reyes

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4. The allegations in the notice of hearing, set out as findings of fact numbers 1 and 5 – 12, are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.
5. Reyes has misappropriated, converted to her own use, or illegally withheld money in violation of TEX. INS. CODE § 2652.201(a)(4).
6. Reyes is guilty of fraudulent or dishonest practices in violation of TEX. INS. CODE § 2652.201(a)(5).

It is ordered that the escrow officer license issued to Stephanie Lynn Reyes is revoked.

It is ordered that Stephanie Lynn Reyes pay restitution in the amount of \$8,800.00 to Alamo Title Company within 30 days of the date this order becomes final. Stephanie Lynn Reyes must send written proof of payment of restitution in full to the Texas Department of Insurance, Attn: Catherine Bell, or her successor, Enforcement Section, MC 110-1A, P.O. Box 149104, Austin, TX 78714-9104, within 45 days from the date of this order.



Kevin Brady  
Deputy Commissioner for Agency Affairs  
Texas Department of Insurance  
Delegation Order 4506

**Affidavit**

State of Texas §  
County of Travis §

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

"My name is Mary Ruiz 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.

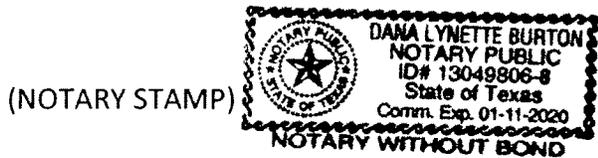
I have reviewed TDI's records concerning Stephanie Lynn Reyes. I have confirmed that:

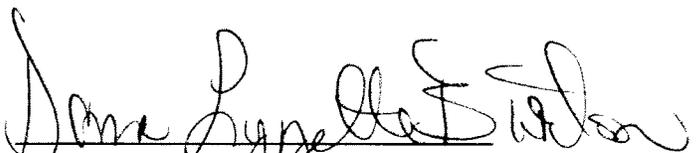
- a. the last mailing address Stephanie Lynn Reyes provided to the department in writing was 4804 Junius Street, Dallas, Texas 75246;
- b. the file maintained by the Enforcement Section of the Compliance Division contains a notice of hearing that was served on Stephanie Lynn Reyes and filed with the State Office of Administrative Hearings April 27, 2017;
- c. a certified letter, return receipt requested, and a first class mailing, both containing a notice of hearing addressed to Stephanie Lynn Reyes's last known address, were deposited in the United States mail.

Copies of the first class and certified mail logs maintained by the Enforcement Section are attached as Exhibits A and B."

  
\_\_\_\_\_  
Affiant

SWORN TO AND SUBSCRIBED before me on May 30, 2017.



  
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Signature of Notary Public



