

No. **2026-9868**

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

**Date: 04/02/2026**

**Subject Considered:**

FNTE Title Agency of Texas, LLC  
2150 S. Central Expy. Ste. 200  
McKinney, Texas 75070-4000

Consent Order  
TDI Enforcement File No. 37860

**General remarks and official action taken:**

This is a consent order with FNTE Title Agency of Texas, LLC (FNTE Title) for a repeat failure to timely file its annual trust fund account audit report, namely for its fiscal year ending May 31, 2025. FNTE Title has agreed to pay an administrative penalty of \$8,000.

**Waiver**

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

**Findings of Fact**

Licensure, Background and Disciplinary History

1. FNTE Title, firm identification number 202432, holds a title agency license issued by the Texas Department of Insurance (TDI) on June 15, 2023.

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2. The Texas Insurance Code requires title agencies to file with TDI an annual trust fund account audit report prepared by a certified public accountant (the report). The report is due before the 91<sup>st</sup> day after the end of the title agency's fiscal year.
3. On October 1, 2025, the commissioner entered Order No. 2025-9531 assessing an administrative penalty of \$4,500 for FNTE Title's failure to submit its annual trust fund account audit report for its fiscal year ending May 31, 2024.

### Repeat Failure to Timely File Annual Trust Fund Account Audit Report

4. FNTE Title's fiscal year ended on May 31, 2025.
5. FNTE Title failed to timely file the report by August 31, 2025.
6. On October 1, 2025, TDI sent an email to FNTE Title notifying it that the report had not been received.
7. TDI received FNTE Title's report on November 12, 2025, which was 73 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, 2651.151–2651.257, and 2651.301; and 28 TEX. ADMIN. CODE § 9.1, which adopts the Texas Title Insurance Basic Manual ("Basic Manual").
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. FNTE 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. FNTE Title violated TEX. INS. CODE § 2651.151 by failing to timely submit an annual trust fund account audit report.

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## Order

It is ordered that FNTE Title Agency of Texas, LLC pay an administrative penalty of \$8,000 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.

Signed by:  
  
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Amanda Crawford  
Commissioner of Insurance

Recommended and reviewed by:

  
Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
Kaycee Crisp, Staff Attorney  
Enforcement

