

No. **2026-9879**

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

**Date: 04/08/2026**

**Subject Considered:**

Stratos Title, LP  
1455 West Loop S. Ste. 175  
Houston, Texas 77027-9522

Consent Order  
TDI Enforcement File No. 37296

**General remarks and official action taken:**

This is a consent order with Stratos Title, LP (Stratos Title) for failing to timely: submit its annual trust fund account audit report for its fiscal year ending February 28, 2025; submit two of its Title Agent Certifications of Agent's Quarterly Tax Report; and, notify TDI of a change in operations. Stratos Title has agreed to pay an administrative penalty of \$4,500.

**Waiver**

Stratos Title acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Stratos 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

1. Stratos Title, firm identification number 154925, holds a title agency license issued by the Texas Department of Insurance (TDI) on March 21, 2019.

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

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").
3. The report is due before the 91st day after the end of the title agency's fiscal year.
4. Stratos Title's fiscal year ended on February 28, 2025.
5. Stratos Title failed to timely file the report by May 29, 2025.
6. TDI received Stratos Title's report on October 1, 2025, 125 days late.

### Failure to Timely File Quarterly Tax Reports

7. The Texas Insurance Code requires title agencies to file with TDI a Certification of Agent's Quarterly Tax Report (Form T-S5). Each Form T-S5 is due no later than 45 days from the end of each quarter.
8. Stratos Title failed to timely submit Form T-S5 for the:
  - a. fourth quarter of 2024, by February 15, 2025; and
  - b. first quarter of 2025, by May 15, 2025; and
9. TDI received Stratos Title's respective Form T-S5 on:
  - a. October 24, 2025, 251 days late; and
  - b. August 11, 2025, 88 days late.

### Failure to Timely Report Change in Operations

10. By rule, title agents that are partnerships must submit biographical information to TDI for each designated on-site manager, partner, officer, director, and person who is in control of the entity. Title agents are also required to give TDI written notice of a change in operations, unless the title insurance agent is required to apply for a new license.

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11. TDI's records show that Derek Wayne Kannarr (Kannarr), individual identification number 1351268, was associated with Stratos Title as an escrow officer, chief financial officer (CFO), and onsite manager, beginning March 21, 2019.
12. Stratos Title represents that Kannarr resigned and separated from employment on or about May 31, 2024.
13. TDI's records show that on June 13, 2024, Stratos Title timely submitted a FINT09 to cancel Kannarr's escrow officer appointment. That submission included an "Assignment of Limited Partnership Interest," dated April 30, 2024, assigning Kannarr's limited interest in Stratos Title to its majority partner, Christin Chandler (Chandler), individual identification number 2031409.
14. That submission did not include a Title Insurance Agent or Direct Operation Change Request (Form FINT129) to notify TDI of Kannarr's removal as its CFO and onsite manager.
15. More than a year later, on June 25, 2025, Stratos Title submitted a FINT129 to TDI, which disassociated Kannarr as its CFO and onsite manager.

## Mitigating Circumstances

16. Stratos Title represents Chandler and other entities brought a civil lawsuit against Kannarr in the Harris County 281<sup>st</sup> Judicial District Court, which was dismissed with prejudice.
17. Stratos Title further represents that the filings described in this order were late-filed because it and Chandler were focused on protecting Stratos Title's clients and the public, and ensuring that escrow funds were not compromised.

## **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 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.

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3. Stratos 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. Stratos Title violated TEX. INS. CODE § 2651.151 by failing to timely submit an annual trust fund account audit report.
5. Stratos Title violated Rule S.5 of the Basic Manual, Section VI, by failing to timely file with TDI two Certifications of Agent's Quarterly Tax Report (Form T-S5).
6. Stratos Title violated Administrative Rule L-1(V)(B)(2) of the Basic Manual, Section VI, by failing to timely file a FINT129 Form to notify TDI of a change in operations, specifically changes to its officers, onsite manager, and persons in control of the title agent.

## Order

It is ordered that Stratos Title, LP pay an administrative penalty of \$4,500 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

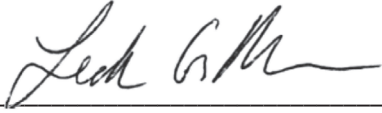
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Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



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Rachel A. Cloyd, Litigation Director  
Enforcement

**Affidavit**

STATE OF TX §

COUNTY OF HARRIS §

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

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

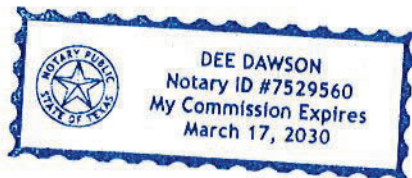
I hold the office of President and am the authorized representative of  
Stratos Title, LP. I am duly authorized by said organization to execute this statement.

Stratos Title, LP 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."

[Signature]  
Affiant

SWORN TO AND SUBSCRIBED before me on 2/27, 2026

(NOTARY SEAL)



[Signature]  
Signature of Notary Public

DEE DAWSON  
Printed Name of Notary Public