

OCCC CASE NO. L19-00240

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO. 1700058345	§	OFFICE OF CONSUMER
CAESAR FINANCE, LLC	§	
d/b/a ADVANCE FINANCIAL	§	CREDIT COMMISSIONER
100 OCEANSIDE DRIVE	§	
NASHVILLE, TENNESSEE 37204	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY  
FOR VIOLATION OF INJUNCTIVE ORDER**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty for Violation of Injunctive Order against Caesar Finance, LLC d/b/a Advance Financial (“Advance Financial”).<sup>1</sup>

**Statement of Facts and Law**

Advance Financial is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Advance Financial operates under master file number 1700058345 at one licensed location, under license number 159783. Advance Financial’s compliance officer is Courtney Gilmer, and its designated contact address is 100 Oceanside Drive, Nashville, Tennessee 37204.

A credit access business must file quarterly and annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A credit access business must submit its quarterly and annual reports on or before the following dates:

- 1st quarter report – April 30;
- 2nd quarter report – July 31;
- 3rd quarter report – October 31; and
- 4th quarter and annual report – January 31.<sup>3</sup>

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<sup>1</sup> Tex. Fin. Code § 14.208(c).

<sup>2</sup> Tex. Fin. Code § 393.627.

<sup>3</sup> 7 Tex. Admin. Code § 83.5001; <https://occc.texas.gov/industry/cabs/reporting>.

If a credit access business fails to timely file its quarterly or annual reports within four quarters of failing to timely file a previous report, the OCCC may impose an administrative penalty of \$500.00 for each licensed location.<sup>4</sup> If a credit access business fails to file its quarterly report three or more times within four quarters of the second offense, the OCCC may impose an administrative penalty of \$1,000.00 for each licensed location.<sup>5</sup> Upon a fourth offense within four quarters of three or more offenses, the OCCC may seek the revocation of a business' license.<sup>6</sup>

On December 6, 2018, the OCCC issued an Injunctive Order to File Timely and Accurate Quarterly and Annual Reports against Advance Financial for failing to file its 2018 3rd quarter report.

Advance Financial did not file its 2018 4th quarter and annual reports with the Commissioner on or before January 31, 2019. Additionally, Advance Financial did not timely file one or more of its reports within the four quarters preceding the 2018 4th quarter and annual reports.

## **Order**

IT IS ORDERED that Caesar Finance, LLC d/b/a Advance Financial:

1. pay an administrative penalty in the amount of **\$500.00**, calculated as \$500.00 each for Advance Financial's one licensed location, within 30 days of service of this Order; and
2. file its 2018 4th quarter and annual reports within 30 days of service of this Order, if it has not already done so.

Credit access business quarterly and annual reports must be submitted through the OCCC's Application Licensing Examination and Compliance System (ALECS): [alecs.occ.texas.gov](http://alecs.occ.texas.gov). Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, [occ.texas.gov](http://occ.texas.gov). A check made payable to 'Office of Consumer Credit Commissioner' may be mailed to 2601 N. Lamar Blvd., Austin, Texas 78705, for payment of the \$500.00.

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<sup>4</sup> 7 Tex. Admin. Code § 83.5001(e)(2)(B).

<sup>5</sup> 7 Tex. Admin. Code § 83.5001(e)(2)(C).

<sup>6</sup> 7 Tex. Admin. Code § 83.5001(e)(3).

## **Response and Right to Request Hearing**

You have the right to request a hearing regarding this Order. Your request must be made in writing and sent to the OCCC not later than 30 days after you receive this Order. You must send your request to:

Alexandra Gullett  
Office of Consumer Credit Commissioner  
2601 N. Lamar Blvd.  
Austin, Texas 78705

If you request a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code. If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.

All communications with the OCCC concerning this matter must be through Alexandra Gullett, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7659, or by email to alexandra.gullett@occc.texas.gov.

Signed this 23rd day of April, 2019.

/s/ Leslie L. Pettijohn  
Leslie L. Pettijohn  
Consumer Credit Commissioner  
State of Texas

**CERTIFICATE OF SERVICE**

I certify that on the 23rd day of April, 2019, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Caesar Finance, LLC d/b/a Advance Financial by regular mail and certified mail, return receipt requested, at:

CMRRR #91 7199 9991 7037 5162 1110  
Caesar Finance, LLC  
Attn: Courtney Gilmer, Compliance Officer  
100 Oceanside Drive  
Nashville, TN 37204

CMRRR #91 7199 9991 7037 5162 1127  
Caesar Finance, LLC  
Attn: Registered Agents Inc., Registered Agent  
700 Lavaca St., Suite 1401  
Austin, TX 78701

/s/Alexandra Gullett  
Alexandra Gullett  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24101840  
2601 North Lamar Blvd.  
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