

OCCC CASE NO. L19-00284

IN THE MATTER OF:	§	BEFORE THE
	§	
	§	OFFICE OF CONSUMER
MASTER FILE NUMBER: 13881	§	
WOW PUBLISHING LLC	§	CREDIT COMMISSIONER
3624 NORTH HILLS DR., STE. B-100	§	
AUSTIN, TEXAS 78731	§	STATE OF TEXAS

**INJUNCTIVE ORDER TO FILE TIMELY AND  
ACCURATE ANNUAL REPORTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Injunctive Order to File Timely and Accurate Annual Reports against Wow Publishing LLC (“Wow Publishing”).<sup>1</sup>

**Statement of Facts and Law**

Wow Publishing is a property tax lender licensed by the OCCC under Chapter 351 of the Texas Finance Code. Wow Publishing operates under master file number 13881 at one licensed location, under license number 54563. Wow Publishing’s compliance officer is Charles Brown, and its designated contact address is 3624 North Hills Dr., Ste. B-100, Austin, Texas, 78731.

A property tax lender must file an annual report by March 31 of each year with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> The report must be under oath and in the form prescribed by the Commissioner.<sup>3</sup> The report must reflect the prior year's loan activity, and must comply with all instructions relating to submitting the report.<sup>4</sup>

Wow Publishing did not file its 2018 annual report with the OCCC on or before March 31, 2019. In correspondence dated March 15, 2019, the OCCC notified Wow Publishing that its 2018 annual report had not been received. As of the date of this order, the OCCC has not received Wow Publishing’s 2018 annual report.

<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 351.164; 7 Tex. Admin. Code § 89.404.

<sup>3</sup> Tex. Fin. Code § 351.164(b).

<sup>4</sup> 7 Tex. Admin. Code § 89.404; <https://occc.texas.gov/industry/property-tax-lenders/property-tax-lenders-annual-reports>.

The Commissioner may issue an order to take affirmative action, and cease and desist from committing a violation, if the Commissioner has reasonable cause to believe that a person is violating Chapter 351 of the Texas Finance Code.<sup>5</sup>

The Commissioner has reasonable cause to believe that Wow Publishing is violating Chapter 351 of the Texas Finance Code, and therefore issues this Order because Wow Publishing failed to file its 2018 annual report before March 31, 2019.

## **Order**

IT IS ORDERED that Wow Publishing LLC:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 351.164 of the Texas Finance Code and Title 7, Section 89.404 of the Texas Administrative Code;
2. file its 2018 annual report within 30 days of service of this Order, if it has not already done so; and
3. timely file complete and accurate future annual reports; specifically, its 2019 annual report no later than March 31, 2020, its 2020 annual report no later than March 31, 2021, and its 2021 annual report no later than March 31, 2022.

Property tax lender 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).

## **Violation of Order**

Wow Publishing may be assessed an administrative penalty of up to \$1,000 per day if it violates this Order.<sup>6</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>7</sup>

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<sup>5</sup> Tex. Fin. Code § 14.208.

<sup>6</sup> Tex. Fin. Code § 14.208(c).

<sup>7</sup> Tex. Fin. Code § 351.156.

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</sup> 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:

Matthew Nance  
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.<sup>9</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>10</sup>

All communications with the OCCC concerning this matter must be through Matthew Nance, Deputy General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7660, or by email to [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov).

Signed this 24th day of April, 2019.

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

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<sup>8</sup> Tex. Fin. Code § 14.208(b).

<sup>9</sup> Tex. Fin. Code § 14.208(b).

<sup>10</sup> Tex. Fin. Code § 14.208(c).

## CERTIFICATE OF SERVICE

I certify that on the 24th day of April, 2019, a true and correct copy of this Injunctive Order to File Timely and Accurate Annual Reports has been sent to Wow Publishing LLC by regular mail and certified mail, return receipt requested, at:

CMRRR # 91 7199 9991 7037 5162 1455  
Wow Publishing LLC  
Attn: Charles Brown, Compliance Officer  
3624 North Hills Dr., Ste. B-100  
Austin, TX 78731

CMRRR # 91 7199 9991 7037 5162 1462  
Wow Publishing LLC  
Attn: Charles E. Brown, Registered Agent  
3624 North Hills Dr.  
Austin, TX 78731

/s/ Matthew Nance  
Matthew J. Nance  
Deputy General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24074794  
2601 North Lamar Blvd.  
Austin, Texas 78705  
(512) 936-7660  
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