

OCCC CASE NO. L19-00330

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO. 1800062500	§	OFFICE OF CONSUMER
VICTOR TREVINO	§	
D/B/A TREVINO'S QUALITY CARS	§	CREDIT COMMISSIONER
6921 S. JACKSON ROAD	§	
PHARR, TX 78577	§	STATE OF TEXAS

AGREED ORDER

The Office of Consumer Credit Commissioner ("OCCC") issues this Agreed Order against Victor Trevino d/b/a Trevino's Quality Cars ("Trevino's Quality Cars") based on the violations of law described below.¹

Statement of Facts and Law

A motor vehicle sales finance license is required to act as a holder of a motor vehicle retail installment contract.² A holder is a person who operates as a retail seller or holds and collects on a contract in which the person agrees to accept the cash price of a motor vehicle in one or more deferred installments.³

On January 19, 2019, Trevino's Quality Cars submitted an application for a motor vehicle sales finance license under master file number 1800062500. The OCCC has not issued a license to Trevino's Quality Cars. Trevino's Quality Cars' compliance officer is Victor Trevino Jr.

Beginning February 24, 2017, Trevino's Quality Cars engaged in activity requiring a license by entering four motor vehicle retail installment contracts. Trevino's Quality Cars accepted the cash price of motor vehicles in one or more deferred installments without a motor vehicle sales finance license, in violation of Section 348.501 of the Texas Finance Code.

¹ Tex. Fin. Code §§ 14.208, 14.251.

² Tex. Fin. Code § 348.501.

³ Tex. Fin. Code § 348.001(3), (7), (8).

Order & Agreement

By signing below, Trevino's Quality Cars waives all rights to any hearing or appeal, agrees to pay the administrative penalty and make the restitution as identified below, and otherwise agrees to comply with this Order and Texas law.

IT IS ORDERED that Victor Trevino d/b/a Trevino's Quality Cars:

1. No later than August 16, 2019, pay an administrative penalty of **Five Hundred Dollars (\$500.00)** to the Office of Consumer Credit Commissioner.
2. No later than August 16, 2019, identify all motor vehicle retail installment transactions that you entered without a license and refund the retail buyer any finance charges that you collected or that remain collectible.
3. No later than August 16, 2019, provide the OCCC with a spreadsheet of all transactions you identified and all buyers that you gave a refund. This list must include the buyer's name, account number, transaction date, amount financed, amount of finance charges, and refund amount.
4. Keep a copy of each customer's refund check or payment history showing an account credit until the later of your first examination or the required retention period.⁴ During your first examination the OCCC will confirm that all refunds listed in the spreadsheet have been made.

Signed this 30th day of July, 2019.

/s/ Leslie L. Pettijohn

Leslie L. Pettijohn
Consumer Credit Commissioner
State of Texas

AGREED:

Victor Trevino d/b/a Trevino's Quality Cars

/s/ Victor Trevino

Victor Trevino, Owner
(signed electronically with permission)

⁴ See 7 Tex. Admin. Code § 84.704(b), (g).

CERTIFICATE OF SERVICE

I certify that on July 30, 2019, a true and correct copy of this Agreed Order has been sent to Victor Trevino d/b/a Trevino's Quality Cars by the following methods:

Victor Trevino
d/b/a Trevino's Quality Cars
Attn: Victor Trevino Jr.,
Compliance Officer
6921 S Jackson Road
Pharr, Texas 78577
victortrevino32@gmail.com

- hand-delivery
- facsimile
- electronic mail
- regular mail
- certified mail, return receipt requested
91 7199 9991 7038 3510 6663

Victor Trevino
d/b/a Trevino's Quality Cars
Attn: Victor Trevino III,
Registered Agent
2002 Bugamblia Ave.
Hidalgo, Texas 78557
victortrevino32@gmail.com

- hand-delivery
- facsimile
- electronic mail
- regular mail
- certified mail, return receipt requested
91 7199 9991 7038 3510 6670

/s/ Laurie B. Hobbs

Laurie B. Hobbs
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Office of Consumer Credit Commissioner
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