

OCCC CASE NO. L20-00082

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1400051640	§	OFFICE OF CONSUMER
TEXAS CASH & TITLE LLC	§	
320 EAST MAIN STREET	§	CREDIT COMMISSIONER
ATLANTA, TEXAS 75551	§	
	§	STATE OF TEXAS

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

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Quarterly and Annual Reports against Texas Cash & Title LLC (“Texas Cash & Title”).¹

Statement of Facts and Law

Texas Cash & Title is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Texas Cash & Title operates under master file number 1400051640 at two licensed locations, under license numbers 153141 and 152025. Texas Cash & Title’s compliance officer is Curtis Coleman, and its designated contact address is 320 East Main Street, Atlanta, Texas 75551.

A credit access business must file quarterly and annual reports with the Consumer Credit Commissioner (“Commissioner”).² A credit access business must submit for each of its licensed locations its 2019 3rd quarter report on or before October 31, 2019.³ All information provided on the quarterly and annual reports must be accurate and calculated in accordance with the OCCC’s instructions.⁴

Texas Cash & Title did not file its 2019 3rd quarter report with the Commissioner on or before October 31, 2019.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code §§ 393.622, 393.627.

³ 7 Tex. Admin. Code § 83.5001.

⁴ 7 Tex. Admin. Code § 83.5001(a); <https://occc.texas.gov/industry/cabs/reporting>.

The Commissioner may issue an injunction ordering a credit access business to file one or more complete, accurate, and timely quarterly or annual reports if the Commissioner has reasonable cause to believe that the credit access business is violating Chapter 393 of the Texas Finance Code.⁵

The Commissioner has reasonable cause to believe that Texas Cash & Title is violating Chapter 393 of the Texas Finance Code, and therefore issues this Order, because Texas Cash & Title failed to timely file its 2019 3rd quarter report.

Order

IT IS ORDERED that Texas Cash & Title LLC:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 393.627 of the Texas Finance Code and Title 7, Section 83.5001 of the Texas Administrative Code;
2. file its 2019 3rd quarter report within 30 days of service of this Order, if it has not already done so; and
3. timely file complete and accurate future quarterly and annual reports.

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. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, occ.texas.gov.

Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 per day.⁶ Multiple violations may also result in the suspension or revocation of your license.⁷

⁵ Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

⁶ Tex. Fin. Code § 14.208(c); 7 Tex. Admin. Code § 83.5001(e)(2).

⁷ Tex. Fin. Code § 393.614; 7 Tex. Admin. Code § 83.5001(e)(3).

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁸ 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.⁹ If you fail to request a hearing by this deadline, this Order is considered final and enforceable.¹⁰

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.

Signed this 11th day of December, 2019.

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

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on the 11th day of December, 2019, a true and correct copy of this Order to File Timely and Accurate Quarterly and Annual Reports has been sent to Texas Cash & Title LLC by regular mail and certified mail, return receipt requested, at:

CMRRR #91 7199 9991 7036 0669 8182
Texas Cash & Title LLC
Attn: Curtis Coleman, Compliance Officer
320 East Main Street
Atlanta, TX 75551

CMRRR #91 7199 9991 7036 0669 8199
Texas Cash & Title LLC
Attn: Albertson Law Firm, Registered Agent
208 North Pinecrest Drive
Atlanta, TX 75551

/s/ Matthew Nance
Matthew J. Nance
Deputy General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24074794
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Austin, Texas 78705
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