

OCCC CASE NO. L20-00121

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1400000125	§	OFFICE OF CONSUMER
ACCREDITED DEBT RELIEF LLC	§	
591 CAMINO DE LA REINA STE. 818	§	CREDIT COMMISSIONER
SAN DIEGO, CALIFORNIA 92108	§	
	§	STATE OF TEXAS

**ORDER TO FILE TIMELY AND ACCURATE  
ANNUAL REPORTS AND REQUIRED DOCUMENTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports and Required Documents against Accredited Debt Relief LLC (“Accredited Debt Relief”).<sup>1</sup>

**Statement of Facts and Law**

Accredited Debt Relief is a debt management services provider registered with the OCCC under Chapter 394 of the Texas Finance Code. Accredited Debt Relief operates under master file number 1400000125 at one location, under registration number 125708. Accredited Debt Relief’s president is Shawn R. Syndergaard, and its designated contact address is 591 Camino De La Reina Ste. 818, San Diego, California 92108.

A debt management services provider must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> Additionally, a debt management services provider must annually file the following required documents with the Commissioner:

- (a) a blank copy of the provider’s written debt management services agreement;<sup>3</sup>
- (b) blank copies of credit counseling information provided to consumers;<sup>4</sup>
- (c) a surety bond or evidence that the provider maintains an insurance policy;<sup>5</sup>

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

<sup>2</sup> Tex. Fin. Code § 394.205(b); 7 Tex. Admin. Code § 88.202(b).

<sup>3</sup> Tex. Fin. Code § 394.205(d); 7 Tex. Admin. Code § 88.202(b)(1).

<sup>4</sup> Tex. Fin. Code § 394.205(d); 7 Tex. Admin. Code § 88.202(b)(1).

<sup>5</sup> Tex. Fin. Code § 394.206(a); 7 Tex. Admin. Code § 88.202(c).

- (d) a list of all owners and principal parties, including any change in ownership that occurred during the preceding calendar year;<sup>6</sup> and
- (e) information regarding its credit counselors, including the number of credit counselors employed at the time the annual report is prepared, and the accreditation organization or program that certifies its counselors.<sup>7</sup>

A provider must comply with all instructions from the Commissioner relating to submitting the report.<sup>8</sup> The annual report and required documents are due by January 31 of each year.<sup>9</sup> For 2019 annual reports and required documents, the OCCC extended the filing deadline to February 12, 2020.

Accredited Debt Relief did not file its 2019 annual report with the Commissioner on or before February 12, 2020. Further, Accredited Debt Relief did not file the required documents described above in items (a) through (e) on or before February 12, 2020.

The Commissioner may issue an injunction ordering a debt management services provider to file one or more complete, accurate, and timely annual reports and required documents if the Commissioner has reasonable cause to believe that the provider is violating Chapter 394 of the Texas Finance Code.<sup>10</sup>

The Commissioner has reasonable cause to believe that Accredited Debt Relief is violating Chapter 394 of the Texas Finance Code, and therefore issues this Order, because Accredited Debt Relief failed to timely file its 2019 annual report and required documents.

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<sup>6</sup> 7 Tex. Admin. Code § 88.202(b)(2).

<sup>7</sup> 7 Tex. Admin. Code § 88.202(b)(3).

<sup>8</sup> 7 Tex. Admin. Code § 88.202(a); [https://occc.texas.gov/sites/default/files/uploads/industry-reporting/debtmanagement\\_screenshotguide.pdf](https://occc.texas.gov/sites/default/files/uploads/industry-reporting/debtmanagement_screenshotguide.pdf)

<sup>9</sup> 7 Tex. Admin. Code § 88.201(c).

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

## Order

IT IS ORDERED that Accredited Debt Relief LLC:

1. comply with, and cease and desist from violating, the reporting and filing requirements set forth in Sections 394.205 and 394.206 of the Texas Finance Code and Title 7, Sections 88.201 and 88.202 of the Texas Administrative Code;
2. file its 2019 annual report and all required documents within 30 days of service of this Order, if it has not already done so;
3. timely file complete and accurate future annual reports and required documents.

Annual reports for debt management services providers must be submitted through the OCCC's Application Licensing Examination Compliance System (ALECS): [alecs.occc.texas.gov](https://alecs.occc.texas.gov). Instructions are available on the OCCC's "Debt Management & Settlement Providers" web page located at:

<https://occc.texas.gov/industry/debt-management-settlement-providers>

## Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 per day.<sup>11</sup> Multiple violations may also result in the suspension or revocation of your registration.<sup>12</sup>

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<sup>11</sup> Tex. Fin. Code § 14.208(c).

<sup>12</sup> Tex. Fin. Code § 394.204(k).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>13</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>14</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>15</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 5th day of March, 2020.

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

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<sup>13</sup> Tex. Fin. Code § 14.208(b).

<sup>14</sup> Tex. Fin. Code § 14.208(b).

<sup>15</sup> Tex. Fin. Code § 14.208(c).

## CERTIFICATE OF SERVICE

I certify that on March 5, 2020, a true and correct copy of this Order to File Timely and Accurate Annual Reports and Required Documents has been sent to Accredited Debt Relief LLC by regular mail and certified mail, return receipt requested, at:

CMRRR #9214 8901 9403 8300 0007 1685 35

Accredited Debt Relief LLC

Attn: Shawn R. Syndergaard, President

591 Camino De La Reina Ste. 818

San Diego, CA 92108

CMRRR #9214 8901 9403 8300 0007 1685 80

Accredited Debt Relief LLC

Attn: Corporation Service Company d/b/a/

CSC-Lawyers Incorporating Service Company, Registered Agent

211 E. 7th Street, Suite 620

Austin, TX 78701

/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

(512) 936-7610 (fax)

matthew.nance@occc.texas.gov