

OCCC CASE NO. L20-00001

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO. 1800062730	§	OFFICE OF CONSUMER
MARIA TRINIDAD RODRIGUEZ	§	
d/b/a G.T. LOANS	§	CREDIT COMMISSIONER
30620 FM 2520	§	
SAN BENITO, TX 78586	§	STATE OF TEXAS

**AGREED ORDER**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Agreed Order against Maria Trinidad Rodriguez d/b/a G.T. Loans (“G.T. Loans”) based on the violations of law described below.<sup>1</sup>

**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.<sup>2</sup> 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.<sup>3</sup>

On February 19, 2019, G.T. Loans submitted an application for a motor vehicle sales finance license under master file number 1800062730. The OCCC has not issued a license to G.T. Loans. G.T. Loans’ compliance officer is Maria Trinidad Rodriguez.

Beginning November 21, 2017, G.T. Loans engaged in activity requiring a license by entering 22 motor vehicle retail installment contracts. G.T. Loans 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.

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<sup>1</sup> Tex. Fin. Code §§ 14.208, 14.251.

<sup>2</sup> Tex. Fin. Code § 348.501.

<sup>3</sup> Tex. Fin. Code § 348.001(3), (7), (8).

## Order & Agreement

By signing below, G.T. Loans 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 Maria Trinidad Rodriguez d/b/a G.T. Loans:

1. No later than **November 15, 2019**, pay an administrative penalty of **Two Thousand Two Hundred Dollars (\$2,200.00)** to the Office of Consumer Credit Commissioner.
2. No later than **November 15, 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 **November 15, 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.<sup>4</sup> During your first examination the OCCC will confirm that all refunds listed in the spreadsheet have been made.

Signed this 22 day of October, 2019.

/s/Leslie Pettijohn

Leslie L. Pettijohn  
Consumer Credit Commissioner  
State of Texas

### **AGREED:**

Maria Trinidad Rodriguez d/b/a G.T. Loans

/s/Maria Trinidad Rodriguez

Maria Trinidad Rodriguez, Owner  
(signed electronically with permission)

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<sup>4</sup> See 7 Tex. Admin. Code § 84.704(b), (g).

## CERTIFICATE OF SERVICE

I certify that on October 22, 2019, a true and correct copy of this Agreed Order has been sent to Maria Trinidad Rodriguez d/b/a G.T. Loans by the following methods:

Maria Trinidad Rodriguez  
d/b/a G.T. Loans  
Attn: Maria Trinidad Rodriguez,  
Compliance Officer  
30620 FM 2520  
San Benito, Texas 78586  
trina1loan@gmail.com

hand-delivery  
 facsimile  
 electronic mail  
 regular mail  
 certified mail, return receipt requested  
#91 7199 9991 7037 5229 1039

Maria Trinidad Rodriguez  
d/b/a G.T. Loans  
Attn: Guadalupe Rodriguez, Jr.,  
Statutory Agent  
242730 Pennsylvania Ave.  
San Benito, Texas 78586  
luperod@sbcglobal.net

hand-delivery  
 facsimile  
 electronic mail  
 regular mail  
 certified mail, return receipt requested  
#91 7199 9991 7037 5229 1114

/s/Audrey Spalding  
Audrey Spalding  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24111055  
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