

OCCC CASE NO. L21-00012

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 11460	§	OFFICE OF CONSUMER
UNICREDIT USA INC.	§	
9500 NW 108 AVENUE,	§	CREDIT COMMISSIONER
BELLAIRE BLVD.	§	
MIAMI, FLORIDA 33178	§	STATE OF TEXAS

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

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

**Statement of Facts and Law**

UniCredit USA is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. UniCredit USA operates under master file number 11460 at one licensed location, under license number 49045. UniCredit USA’s compliance officer is Nelson Erazo, and its designated contact address is 9500 NW 108 Avenue, Bellaire Blvd., Miami, Florida 33178.

A regulated lender must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A regulated lender must comply with all instructions from the OCCC relating to submitting the report.<sup>3</sup> The report is due by May 1 of each year for the prior calendar year’s loan activity.<sup>4</sup> For 2019 annual reports, the OCCC allowed 31 additional days (until June 1, 2020) for regulated lenders to file reports.

UniCredit USA did not file its 2019 annual report with the OCCC on or before June 1, 2020.

---

<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 342.559.

<sup>3</sup> 7 Tex. Admin. Code § 83.835.

<sup>4</sup> Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835.

The Commissioner may issue an injunction ordering a regulated lender to file one or more complete, accurate, and timely annual reports if the Commissioner has reasonable cause to believe that the regulated lender is violating Chapter 342 of the Texas Finance Code.<sup>5</sup>

The Commissioner has reasonable cause to believe that UniCredit USA is violating Chapter 342 of the Texas Finance Code, and therefore issues this Order, because UniCredit USA failed to timely file its 2019 annual report.

## **Order**

IT IS ORDERED that UniCredit USA Inc.:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 342.559 of the Texas Finance Code and Title 7, Section 83.835 of the Texas Administrative Code;
2. file its 2019 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.

Regulated 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**

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

---

<sup>5</sup> Tex. Fin. Code § 14.208.

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

<sup>7</sup> Tex. Fin. Code § 342.156.

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</sup> To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after service of this Order.<sup>9</sup> You must send your request to Matthew Nance, Deputy General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov).

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>10</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>11</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 at [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov).

Signed this 12th day of October, 2020.

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

---

<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(b).

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

## CERTIFICATE OF SERVICE

I certify that on October 12, 2020, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to UniCredit USA Inc. by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0020 8055 61

UniCredit USA Inc.

Attn: Nelson Erazo, Compliance Officer

9500 NW 108 Avenue, Bellaire Blvd.

Miami, FL 33178

CMRRR # 9214 8901 9403 8300 0020 8055 78

UniCredit USA Inc.

Attn: CT Corporation System, Registered Agent

1999 Bryan St., Suite 900

Dallas, TX 75201

/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 (phone)

512-936-7610 (fax)

matthew.nance@occc.texas.gov