

OCCC CASE NO. L21-00133

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.:1400051248	§	OFFICE OF CONSUMER
WINDSOR CAPITAL TEXAS, LLC	§	
d/b/a WINDSOR CASH	§	CREDIT COMMISSIONER
1901 GATEWAY DRIVE, SUITE 200	§	
IRVING, TEXAS 75038	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Assessing Administrative Penalty for Violation of Injunctive Order against Windsor Capital Texas, LLC d/b/a Windsor Cash (“Windsor Cash”).<sup>1</sup>

**Statement of Facts and Law**

Windsor Cash is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Windsor Cash operates under master file number 1400051248 at one licensed location, under license number 152472. Windsor Cash’s compliance officer is James Vineyard, and its designated contact address is 1901 Gateway Drive, Suite 200, Irving, Texas 75038.

A credit access business must file quarterly and annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A credit access business must submit its quarterly and annual reports on or before the following dates:

- 1st quarter report – April 30;
- 2nd quarter report – July 31;
- 3rd quarter report – October 31; and
- 4th quarter and annual report – January 31.<sup>3</sup>

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

<sup>2</sup> Tex. Fin. Code § 393.627.

<sup>3</sup> 7 Tex. Admin. Code § 83.5001.

If a credit access business violates the quarterly or annual reporting requirements for a second time within four quarters of a first reporting violation, the OCCC may impose an administrative penalty against the credit access business of \$500.00 for each of its licensed locations.<sup>4</sup> If a credit access business fails to file a quarterly or annual report again within four quarters of a second reporting violation, the OCCC may impose an administrative penalty of \$1,000.00 against the credit access business for each of its licensed locations.<sup>5</sup> The OCCC may seek revocation for any subsequent violation of the reporting requirements within four quarters of a third or subsequent reporting violation.<sup>6</sup>

On September 11, 2020 the OCCC issued an Order to File Timely and Accurate Quarterly and Annual Reports against Windsor Cash for failing to file its 2020 2nd quarter report.

Windsor Cash did not file its 2020 annual report with the Commissioner on or before January 31, 2021. Additionally, Windsor Cash did not timely file one or more of its reports within the four quarters preceding the 2020 4th quarter and annual reports.

## Order

IT IS ORDERED that Windsor Capital Texas, LLC d/b/a Windsor Cash:

1. pay an administrative penalty in the amount of **\$500.00**, calculated as \$500.00 each for Windsor Cash's one licensed location, within 30 days of service of this Order; and
2. file its 2020 annual report within 30 days of service of this Order, if it has not already done so.

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](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).

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<sup>4</sup> 7 Tex. Admin. Code § 83.5001(e)(3)(B).

<sup>5</sup> 7 Tex. Admin. Code § 83.5001(e)(3)(C).

<sup>6</sup> 7 Tex. Admin. Code § 83.5001(e)(4).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>7</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:

Audrey Spalding  
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>8</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>9</sup>

All communications with the OCCC concerning this matter must be through Audrey Spalding, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7659, or by email to [audrey.spalding@occc.texas.gov](mailto:audrey.spalding@occc.texas.gov).

Signed this 11th day of March, 2021.

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

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<sup>7</sup> Tex. Fin. Code § 14.208(b).

<sup>8</sup> Tex. Fin. Code § 14.208(b).

<sup>9</sup> Tex. Fin. Code § 14.208(c).

**CERTIFICATE OF SERVICE**

I certify that on March 11, 2021, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Windsor Capital Texas, LLC d/b/a Windsor Cash by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0032 9541 34  
Windsor Capital Texas, LLC  
Attn: James Vineyard, Compliance Officer  
1901 Gateway Drive, Suite 200  
Irving, TX 75038

CMRRR # 9214 8901 9403 8300 0032 9541 41  
Windsor Capital Texas, LLC  
Attn: CT Corporation, Registered Agent  
1999 Bryan St., Suite 900  
Dallas, Texas 75201

/s/ Audrey Spalding \_\_\_\_\_  
Audrey Spalding  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24111055  
2601 North Lamar Blvd.  
Austin, Texas 78705  
(512) 936-7659 (phone)  
(512) 936-7610 (fax)  
audrey.spalding@occc.texas.gov