

OCCC CASE NO. L21-00217

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.:1900062943	§	OFFICE OF CONSUMER
OFFICES OF WHITE &	§	
ASSOCIATES INC.	§	CREDIT COMMISSIONER
d/b/a WHITE FINANCIAL	§	
6631 EMERALD DR.	§	STATE OF TEXAS
PASADENA, TEXAS 77505		

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 Offices of White & Associates Inc. d/b/a White Financial (“White Financial”).¹

Statement of Facts and Law

White Financial is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. White Financial operates under master file number 1900062943 at one licensed location, under license number 161805. White Financial’s compliance officer is Hugo Ramirez, and its designated contact address is 6631 Emerald Dr., Pasadena, Texas, 77505.

A regulated lender must file annual reports with the Consumer Credit Commissioner (“Commissioner”).² A regulated lender must comply with all instructions from the OCCC relating to submitting the report.³ The report is due by May 1 of each year for the prior calendar year’s loan activity.⁴

White Financial did not file its 2020 annual report with the OCCC on or before May 1, 2021.

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

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 342.559.

³ 7 Tex. Admin. Code § 83.835.

⁴ Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835.

violating Chapter 342 of the Texas Finance Code.⁵

The Commissioner has reasonable cause to believe that White Financial is violating Chapter 342 of the Texas Finance Code, and therefore issues this Order, because White Financial failed to timely file its 2020 annual report.

Order

IT IS ORDERED that Offices of White & Associates Inc. d/b/a White Financial:

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 2020 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. 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.

⁶ Tex. Fin. Code § 14.208(c).

⁷ Tex. Fin. Code § 342.156.

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁸ To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after service of this Order.⁹ You must send your request to Audrey Spalding, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to audrey.spalding@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.¹⁰ If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹¹

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.

Signed this 13th day of September, 2021.

/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(b).

¹¹ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on September 13, 2021, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Offices of White & Associates Inc. d/b/a White Financial by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0046 8632 55
Offices of White & Associates Inc.
Attn: Hugo Ramirez, Compliance Officer
6631 Emerald Dr.
Pasadena, TX 77505

CMRRR # 9214 8901 9403 8300 0046 8632 62
Offices of White & Associates Inc.
Attn: Hugo Ramirez, Registered Agent
6631 Emerald Dr.
Pasadena, TX 77505

/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)
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