



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER

Credit Access Business New Application Checklist

Checklist for New Applications

Below is a checklist designed to assist you in compiling and submitting required documents for a new credit access business license application. Ensure all required and applicable documents are submitted with the application package.

The OCCC processes completed application packages in the order in which they were received. The OCCC may request additional information to fully process application materials in accordance with statute and administrative rules. An application package is not considered complete until all required documents and supporting materials are received by the agency.

It is recommended that the applicant review Chapter 393 of the Texas Finance Code and Chapter 83, Subchapter B, of the Texas Administrative Code prior to completing the application materials.

REQUIRED DOCUMENTS FOR ALL APPLICANTS

- Application for License (ADM10)
- Branch Location Application (CAB10), if applicable
- Third-Party Lender Disclosure (CAB12)
- Statutory Agent Disclosure (ADM13)
- Statement of Experience (ADM23)
- Business Operations Plan (CAB13)
- Consent Form & Payment of Fees (CAB11)
- Financial Statement (ADM17 or Current Balance Sheet)
- Supporting Financial Information (ADM18 & ADM19)
- Proof of filing an assumed name (d/b/a), if applicable
- Proof of CSO (Credit Service Organization) Registration with the Texas Secretary of State

Each Principal Party must submit the following:

- Personal Affidavit (ADM14)
- Personal Employment History (ADM15)
- Personal Questionnaire (ADM16)
- Electronic Fingerprints*

*Fingerprint Submission

All principals identified in the Application for License (ADM10) are required to provide fingerprints electronically.

The OCCC will issue fingerprint authorization forms, including instructions on how to provide electronic fingerprints and current fees, to the principal party or applicant after an initial review of the application package has been conducted.

Applicants and Principal Parties should not send fingerprints prior to receiving this authorization. Payment of fees for fingerprint processing will be made directly to the third-party vendor.

ADDITIONAL REQUIREMENTS: CORPORATIONS

- Certificate of Good Standing with Texas Comptroller of Public Accounts
- Most Recent Quarterly & Annual Reports (*Publicly-Held Corporations Only*)
- Certificate of Authority to Operate in Texas (*Foreign Corporations Only*)
- Articles of Incorporation
- Corporate Bylaws
- If parent corporation is sole or part owner, narrative describing each level of ownership and management, up to natural person (not another entity)
- Minutes of corporate meetings recording the selection of all current officers and directors, the appointment of the statutory agent, and other pertinent items.

ADDITIONAL REQUIREMENTS: LIMITED LIABILITY COMPANIES

- Certificate of Authority to Operate in Texas (*Foreign Companies Only*)
- Articles of Organization
- Operating Agreement
- Minutes of members appointing the statutory agent and electing the management names in the operating agreement.

ADDITIONAL REQUIREMENTS: PARTNERSHIPS

- Partnership Agreement, signed and dated by all partners
- Certificate of Authority to Operate in Texas (*Foreign Limited Partnerships Only*)
- Articles of Partnership, as filed with Texas Secretary of State (*Limited Partnerships Only*)
- Financial Statement or Current Balance Sheet of each partner (*General Partnerships Only*)

ADDITIONAL REQUIREMENTS: TRUSTS

- Copy of the instrument that created the trust and trust agreement

ADDITIONAL REQUIREMENTS: ESTATES

- Copy of the instrument that established the estate

ADDITIONAL REQUIREMENTS: FOREIGN ENTITY

- Statement of Recordkeeping (ADM22)

Instructions for submitting applications are located on the following page...

Credit Access Businesses (CAB) may submit application materials through electronic submission or through postal/delivery services. Instructions on electronic and postal/delivery service submission are listed below.

**Keep copies of all documents
submitted to the OCCC**

ELECTRONIC SUBMISSION

Submit applications electronically, using the ALECS Licensing & Self-Service portal.

POSTAL OR DELIVERY SERVICE SUBMISSION

- Complete all required forms noted on Page 1 of the "New Application Checklist"
- Complete CAB Consent Form (CAB11) and calculate fees owed
- Assemble supporting and requested documentation
- Submit all documentation and payment via postal or delivery service

Submit all materials to:

- Office of Consumer Credit Commissioner
2601 N Lamar Blvd
Austin, TX 78705
- Make payment by check or money order, and submit payment with application materials