

OCCC CASE NO. L22-00064

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2100070214	§	OFFICE OF CONSUMER
SANANTO MOTORS LLC	§	
9151 EVERTON	§	CREDIT COMMISSIONER
SAN ANTONIO, TX 78245	§	
	§	STATE OF TEXAS

AGREED ORDER

The Office of Consumer Credit Commissioner (“OCCC”) issues this Agreed Order against SanAnto Motors LLC (“SanAnto Motors”), based on the violations of law described below.¹

Statement of Facts and Law

Under Chapter 348 of the Texas Finance Code, a person must hold a motor vehicle sales finance license issued by the OCCC in order to act as a holder of a motor vehicle retail installment contract.² 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.³

SanAnto Motors is a motor vehicle dealer that does not currently hold a license with the OCCC. On March 14, 2022, SanAnto Motors submitted a new motor vehicle sales finance license application under master file number 2100070214 and application ID number 84508. SanAnto Motors’ compliance officer is Jessica Alvarado Cruz, and its designated contact address is 9151 Everton, San Antonio, Texas 78245.

Beginning October 1, 2021, SanAnto Motors engaged in activity requiring a license by entering three motor vehicle retail installment contracts. SanAnto Motors accepted the cash price of motor vehicles in one or more deferred installments

¹ Tex. Fin. Code §§ 14.208, 14.251.

² Tex. Fin. Code § 348.501.

³ Tex. Fin. Code § 348.001(3), (7), (8).

without a motor vehicle sales finance license, in violation of Section 348.501 of the Texas Finance Code.

Order & Agreement

By signing below, SanAnto Motors acknowledges these violations, waives all rights to any hearing or appeal, agrees to pay the administrative penalty and make the restitution identified below, and otherwise agrees to comply with this Order and Texas Law.

IT IS ORDERED that:

1. **No later than July 20, 2022**, SanAnto Motors must pay an administrative penalty in the amount of \$500.00 to the OCCC (calculated as \$500.00 for entering one to five transactions without a license).
2. **No later than July 20, 2022**, SanAnto Motors must identify all motor vehicle retail installment transactions that it entered without a license, and must refund to the retail buyer any finance charges that it collected or that remain collectible.
3. **No later than July 20, 2022**, SanAnto Motors must provide the OCCC with a spreadsheet of all transactions it identified and all buyers that it 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. SanAnto Motors must keep a copy of each customer's refund check or payment history showing an account credit until the later of its first examination or the required retention period.⁴ During the first examination or an investigation of SanAnto Motors, the OCCC will confirm that all refunds listed in the spreadsheet have been made.
5. SanAnto Motors must comply with, and cease and desist from violating, the motor vehicle sales finance licensing requirement in Section 348.501 of the Texas Finance Code.

⁴ See 7 Tex. Admin. Code § 84.704(b), (g).

Violation of Order

If SanAnto Motors violates this Order, this may result in one or more of the following actions by the OCCC: (1) an administrative penalty of up to \$1,000 for each day of violation of this Order, (2) an order to refund any finance charges contracted for, charged, or received at unlicensed locations, or (3) denial, suspension, or revocation of SanAnto Motors' motor vehicle sales finance license.⁵ If SanAnto Motors conducted unlicensed activity other than the activity identified above, then the OCCC may impose additional administrative penalties based on the number of transactions, and may order SanAnto Motors to refund additional finance charges for unlicensed transactions.⁶

Signed this 1st day of July, 2022.

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

AGREED:

/s/ Jessica Alvarado Cruz
Jessica Alvarado Cruz
Owner
SanAnto Motors LLC
(*signed electronically with permission*)

⁵ Tex. Fin. Code §§ 14.208, 14.251(b), 348.504, 348.508.

⁶ Tex. Fin. Code § 14.251(b).

CERTIFICATE OF SERVICE

I certify that on July 1, 2022, a true and correct copy of this Agreed Order has been sent to SanAnto Motors LLC by the following:

SanAnto Motors LLC
Attn: Jessica Alvarado Cruz,
Compliance Officer and Registered
Agent
9151 Everton
San Antonio, TX 78245
sanantomotors@gmail.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested

/s/ Matthew Nance _____
Matthew J. Nance
Deputy General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24074794
2601 N. Lamar Blvd.
Austin, TX 78705
512-936-7660 (phone)
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