

OCCC CASE NO. L22-00067

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 16467	§	OFFICE OF CONSUMER
TEXAS THRIFTY LOANS LP	§	
D/B/A TEXAS THRIFTY LOANS	§	CREDIT COMMISSIONER
115 GASLIGHT BLVD.	§	
LUFKIN, TEXAS 75904	§	STATE OF TEXAS

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

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Quarterly and Annual Reports against Texas Thrifty Loans LP d/b/a Texas Thrifty Loans (“Texas Thrifty Loans”).<sup>1</sup>

**Statement of Facts and Law**

Texas Thrifty Loans is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Texas Thrifty Loans operates under master file number 16467 at two licensed locations, under license numbers 62410 and 62411. Texas Thrifty Loans’ compliance officer is David Lawrence, and its designated contact address is 115 Gaslight Blvd., Lufkin, Texas 75904.

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 for each of its licensed locations its 1st quarter reports on or before April 30, 2022.<sup>3</sup> All information provided on the quarterly and annual reports must be accurate and calculated in accordance with the OCCC’s instructions.<sup>4</sup>

Texas Thrifty Loans did not file its 2022 1st quarter reports with the Commissioner on or before April 30, 2022.

The Commissioner may issue an injunction ordering a credit access business to file one or more complete, accurate, and timely quarterly or annual reports if the

---

<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code §§ 393.622, 393.627; 7 Tex. Admin. Code § 83.5001(a).

<sup>3</sup> 7 Tex. Admin. Code § 83.5001 (b)(1).

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

Commissioner has reasonable cause to believe that the credit access business is violating Chapter 393 of the Texas Finance Code.<sup>5</sup>

The Commissioner has reasonable cause to believe that Texas Thrifty Loans is violating Chapter 393 of the Texas Finance Code, and therefore issues this Order, because Texas Thrifty Loans failed to timely file its 2022 1st quarter report.

## **Order**

IT IS ORDERED that Texas Thrifty Loans LP d/b/a Texas Thrifty Loans:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 393.627 of the Texas Finance Code and Title 7, Section 83.5001 of the Texas Administrative Code;
2. file its 2022 1st quarter reports within 30 days of the date of this Order, if it has not already done so; and
3. timely file complete and accurate future quarterly and annual reports.

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).

## **Violation of Order**

You may be assessed an administrative penalty of up to \$1,000 for each day of violation of this Order.<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; 7 Tex. Admin. Code § 83.5001(e)(1).

<sup>6</sup> Tex. Fin. Code § 14.208(c); 7 Tex. Admin. Code § 83.5001(e)(2).

<sup>7</sup> Tex. Fin. Code § 393.614; 7 Tex. Admin. Code § 83.5001(e)(3).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</sup> Your request must be made in writing and sent to the OCCC no later than 30 days after the date of this Order. You must send your request to Audrey Spalding, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, or by email at [audrey.spalding@occc.texas.gov](mailto: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.<sup>9</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>10</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 21st day of July, 2022.

/s/ Leslie L. 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(c).

## CERTIFICATE OF SERVICE

I certify that on July 21, 2022, a true and correct copy of this Order to File Timely and Accurate Quarterly and Annual Reports has been sent to Texas Thrifty Loans LP d/b/a Texas Thrifty Loans by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0081 6201 03  
Texas Thrifty Loans LP  
Attn: David Lawrence, Compliance Officer  
115 Gaslight Blvd.  
Lufkin, Texas 75904

CMRRR # 9214 8901 9403 8300 0081 6201 10  
Texas Thrifty Loans LP  
Attn: Prince Law Firm, Registered Agent  
103 Austin St.  
Center, Texas 75935

/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)  
audrey.spalding@occc.texas.gov