

OCCC CASE NO. L22-00086

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1400050781	§	OFFICE OF CONSUMER
COUGAR FINANCIAL, INC.	§	
d/b/a PRONTO LOANS	§	CREDIT COMMISSIONER
1418 E. MAIN	§	
MADISONVILLE, TEXAS 77864	§	STATE OF TEXAS

**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 Cougar Financial, Inc. d/b/a Pronto Loans (“Pronto Loans”).<sup>1</sup>

**Statement of Facts and Law**

Pronto Loans is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Pronto Loans operates under master file number 1400050781 at one licensed location, under license number 166307, 166375. Pronto Loans’ compliance officer is Crystal Vance, and its designated contact address is 1418 E. Main, Madisonville, Texas, 77864.

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

Pronto Loans did not file its 2021 annual report with the OCCC on or before May 1, 2022.

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 342.559.

<sup>3</sup> 7 Tex. Admin. Code § 83.835.

<sup>4</sup> Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835; [https://occc.texas.gov/industry/regulated-lenders/annual\\_reports](https://occc.texas.gov/industry/regulated-lenders/annual_reports)

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 violating Chapter 342 of the Texas Finance Code.<sup>5</sup>

The Commissioner has reasonable cause to believe that Pronto Loans is violating Chapter 342 of the Texas Finance Code, and therefore issues this Order, because Pronto Loans failed to timely file its 2021 annual report.

## **Order**

IT IS ORDERED that Cougar Financial, Inc. d/b/a Pronto Loans:

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 2021 annual report within 30 days after the date 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.occc.texas.gov](http://alecs.occc.texas.gov). Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, [occc.texas.gov](http://occc.texas.gov).

## **Violation of Order**

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 per day.<sup>6</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>7</sup>

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<sup>5</sup> Tex. Fin. Code § 14.208.

<sup>6</sup> Tex. Fin. Code § 14.208(c).

<sup>7</sup> Tex. Fin. Code § 342.156.

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</sup> To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after the date of this Order.<sup>9</sup> You must send your request to Matthew Nance, Deputy General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to [matthew.nance@occc.texas.gov](mailto:matthew.nance@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>10</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>11</sup>

All communications with the OCCC concerning this matter must be through Matthew Nance, Deputy General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at 512-936-7660, or by email at [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov).

Signed this 7th day of September, 2022.

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

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<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(b).

<sup>11</sup> Tex. Fin. Code § 14.208(c).

**CERTIFICATE OF SERVICE**

I certify that on September 7, 2022, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Cougar Financial, Inc. d/b/a Pronto Loans by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0086 9267 50

Cougar Financial, Inc.  
Attn: Crystal Vance, Compliance Officer  
1418 E. Main  
Madisonville, TX 77864

CMRRR # 9214 8901 9403 8300 0086 9267 67

Cougar Financial, Inc.  
Attn: Cougar Financial Inc., Registered Agent  
1418 E. Main  
Madisonville, TX 77864

/s/ Matthew Nance  
Matthew J. Nance  
Deputy General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24074794  
2601 North Lamar Blvd.  
Austin, Texas 78705  
512-936-7660 (phone)  
matthew.nance@occc.texas.gov