OCCC CASE NO. L23-00036

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2000067065	§	OFFICE OF CONSUMER
ADA SAT LLC d/b/a STAR OF	§	
TEXAS FINANCIAL SOLUTIONS	§	CREDIT COMMISSIONER
2241 NW MILITARY HWY., #104	§	
SAN ANTONIO, TEXAS 78213	ş	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 ADA Sat LLC d/b/a Star of Texas Financial Solutions ("Star of Texas Financial Solutions").¹

Statement of Facts and Law

Star of Texas Financial Solutions is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Star of Texas Financial Solutions operates under master file number 2000067065 at one licensed location, under license number 164682. Star of Texas Financial Solutions' compliance officer is Liz Agundis, and its designated contact address is 2241 NW Military Hwy., #104 San Antonio, Texas 78213.

A credit access business must file quarterly and annual reports with the OCCC for all licensed locations.² All information on the reports must be accurate and calculated in accordance with the OCCC's instructions.³ The reports are due by the following deadlines each year:⁴

- First quarter report: April 30
- Second quarter report: July 31
- Third quarter report: October 31
- Fourth quarter report and annual report: January 31

Star of Texas Financial Solutions did not file its 2022 third quarter report with the Commissioner by the deadline of October 31, 2022.

¹ Tex. Fin. Code § 14.208.

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

³ 7 Tex. Admin. Code § 83.5001(a).

⁴⁷ Tex. Admin. Code § 83.5001(b)(1); https://occc.texas.gov/industry/cabs/reporting

The Consumer Credit Commissioner ("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 Commissioner has reasonable cause to believe that the credit access business is violating Chapter 393 of the Texas Finance Code.⁵

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

Order

IT IS ORDERED that ADA Sat LLC d/b/a Star of Texas Financial Solutions:

- 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 third quarter report no later than 30 days after 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.occc.texas.gov. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, 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.⁶ Multiple violations may also result in the suspension or revocation of your license.⁷

⁵ Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

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

⁷ 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.⁸ Your request must be made in writing and sent to the OCCC no later than 30 days after the date of this Order.⁹ You must send your request to Matthew Nance, Deputy General Counsel, by mail to 2601 N. Lamar Blvd., Austin, TX 78705, or by email to 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.¹⁰ If you fail to request a hearing by this deadline, this Order is considered final and enforceable.¹¹

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, TX 78705, by telephone at 512-936-7660, or by email to matthew.nance@occc.texas.gov.

Signed this 9th day of January, 2023.

/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 January 9, 2023, a true and correct copy of this Order to File Timely and Accurate Quarterly and Annual Reports has been sent to ADA Sat LLC d/b/a Star of Texas Financial Solutions by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0099 1913 12 ADA Sat LLC Attn: Liz Agundis, Compliance Officer 2241 NW Military Hwy., #104 San Antonio, TX 78213

CMRRR # 9214 8901 9403 8300 0099 1915 89 ADA Sat LLC Attn: Amanda Brown, Registered Agent 1912 W. Pecan Street, Ste. 204 Pflugerville, TX 78660

/s/ Matthew Nance

Matthew J. Nance
Deputy General Counsel
Office of Consumer Credit Commissioner
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