



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

Property Tax Lending Consolidated Volume Report Calendar Year 2022

Loans Made Statistics	Residential	Non-Residential	Total
Number of Loans	6,346	1,192	7,538
Amount of Loans	\$92,185,081	\$73,847,388	\$166,032,469
Average Loan Amount	\$14,526	\$61,953	\$22,026
Total Closing Costs	\$5,266,412	\$2,083,811	\$7,350,223
Average Closing Costs	\$830 ¹	\$1,748	\$975
Average Interest Rate	12.99%	11.76%	

Total Volume Statistics	
Number of Loans Receivable	24,506
Amount of Loans Receivable	\$500,679,742
Number of Loans 90+ Delinquent	5,131
Amount of Loans 90+ Delinquent	\$128,915,838
Number of Foreclosures	193
Amount of Foreclosures	\$9,964,692

Number of Companies Reporting: 67

Data as of 6/20/2023

¹ Generally, "residential" closing costs are limited to \$900. Some properties not subject to the limit are included in this average due to slight definitional differences between reporting instructions and 7 TAC §89.102.