

OCCC CASE NO. L23-00106

<p>IN THE MATTER OF:</p> <p>MASTER FILE NO.: 2623          AMIGO DE AMIGO'S INC.          d/b/a AMIGO FINANCE          6181 PAREDES LINE RD.          BROWNSVILLE, TEXAS 78526</p>	<p>§ § § § § §</p>	<p>BEFORE THE</p> <p>OFFICE OF CONSUMER          CREDIT COMMISSIONER</p> <p>STATE OF TEXAS</p>
--	--	--

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Amigo De Amigo's Inc. d/b/a Amigo Finance (“Amigo Finance”).<sup>1</sup>

**Statement of Facts and Law**

Amigo Finance is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Amigo Finance operates under master file number 2623 at multiple licensed locations, under multiple license numbers. Amigo Finance’s compliance officer is Ashley Galindo Martinez, and its designated contact address is 6181 Paredes Line Rd., Brownsville, Texas, 78526.

A regulated lender must file annual reports with the OCCC.<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>

On August 21, 2019, the OCCC issued an Order to File Timely and Accurate Annual Reports against Amigo Finance for failing to timely file its 2018 annual report. Amigo Finance did not request a hearing on the Order, and the Order became final and enforceable. The Order required Amigo Finance to timely file complete and accurate future reports.

---

<sup>1</sup> Tex. Fin. Code § 14.208.  
<sup>2</sup> Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835.  
<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)

Amigo Finance did not file its 2022 annual report with the OCCC by the deadline of May 1, 2023.

The Consumer Credit Commissioner (“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 may impose an administrative penalty on a regulated lender that violates an injunction.<sup>6</sup>

By failing to timely file its 2022 annual report, Amigo Finance has violated Chapter 342 of the Texas Finance Code and the OCCC’s Order to File Timely and Accurate Annual Reports.

### **Order**

IT IS ORDERED that Amigo De Amigo's Inc. d/b/a Amigo Finance:

1. pay an administrative penalty in the amount of \$1,500.00 (calculated as \$500.00 each for Amigo Finance’s three licensed locations) within 30 days after the date of this Order; and
2. file its 2022 annual report within 30 days after the date of this Order, if it has not already done so.

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).

---

<sup>5</sup> Tex. Fin. Code § 14.208.

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

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>7</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>8</sup> You must send your request to Matthew Nance, 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>9</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>10</sup>

All communications with the OCCC concerning this matter must be through Matthew Nance, 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 17th day of August, 2023.

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

---

<sup>7</sup> Tex. Fin. Code § 14.208(b).

<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 August 17, 2023, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Amigo De Amigo's Inc. d/b/a Amigo Finance by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0023 2833 42  
Amigo De Amigo's Inc.  
Attn: Ashley Galindo Martinez, Compliance Officer  
6181 Paredes Line Rd.  
Brownsville, TX 78526

CMRRR # 9214 8901 9403 8300 0023 2833 59  
Amigo De Amigo's Inc.  
Attn: Robert Galindo, Registered Agent  
6181 Paredes Line Road  
Brownsville, TX 78526

/s/ Matthew Nance  
Matthew J. Nance  
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