

OCCC CASE NO. L23-00110

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 18196	§	OFFICE OF CONSUMER
TEXAS COMMUNITY CAPITAL d/b/a	§	
COMMUNITY LOAN CENTER OF TEXAS	§	CREDIT COMMISSIONER
1910 E. MLK JR. BLVD.	§	
AUSTIN, TEXAS 78702	§	STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Texas Community Capital d/b/a Community Loan Center of Texas (“Community Loan Center of Texas”).¹

Statement of Facts and Law

Community Loan Center of Texas is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Community Loan Center of Texas operates under master file number 18196 at one licensed location, under license number 66470. Community Loan Center of Texas’s compliance officer is Howard Porter, and its designated contact address is 1910 E. MLK Jr. Blvd., Austin, Texas, 78702.

A regulated lender must file annual reports with the OCCC.² A regulated lender must comply with all instructions from the OCCC relating to submitting the report.³ The report is due by May 1 of each year for the prior calendar year’s loan activity.⁴

On September 7, 2022, the OCCC issued an Order to File Timely and Accurate Annual Reports against Community Loan Center of Texas for failing to timely file its 2021 annual report. Community Loan Center of Texas did not request a hearing on the Order, and the Order became final and enforceable. The Order required Community Loan Center of Texas to timely file complete and accurate future reports.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835.

³ 7 Tex. Admin. Code § 83.835.

⁴ Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835; https://occc.texas.gov/industry/regulated-lenders/annual_reports

Community Loan Center of Texas 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.⁵ The Commissioner may impose an administrative penalty on a regulated lender that violates an injunction.⁶

By failing to timely file its 2022 annual report, Community Loan Center of Texas 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 Texas Community Capital d/b/a Community Loan Center of Texas:

1. pay an administrative penalty in the amount of \$500.00 (calculated as \$500.00 each for Community Loan Center of Texas’s one licensed location) 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. Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, occc.texas.gov.

⁵ Tex. Fin. Code § 14.208.

⁶ Tex. Fin. Code § 14.208(c).

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁷ 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.⁸ 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.

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.⁹ If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹⁰

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.

Signed this 17th day of August, 2023.

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

⁷ Tex. Fin. Code § 14.208(b).

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ 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 Texas Community Capital d/b/a Community Loan Center of Texas by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0023 2834 27
Texas Community Capital
Attn: Howard Porter, Compliance Officer
1910 E. MLK Jr. Blvd.
Austin, TX 78702

CMRRR # 9214 8901 9403 8300 0023 2834 34
Texas Community Capital
Attn: Jonathan M. Hull, Registered Agent
1910 E. MLK Jr. Blvd.
Austin, TX 78702

/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