

OCCC CASE NO. L23-00112

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2000066039	§	OFFICE OF CONSUMER
ONE CAPITAL FINANCIAL, INC.	§	
d/b/a ONE CAPITAL FINANCIAL	§	CREDIT COMMISSIONER
1940 W. ORANGEWOOD AVE., STE. 110	§	
ORANGE, CALIFORNIA 92868	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against One Capital Financial, Inc. d/b/a One Capital Financial (“One Capital Financial”).<sup>1</sup>

**Statement of Facts and Law**

One Capital Financial is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. One Capital Financial operates under master file number 2000066039 at one licensed location, under license number 163897. One Capital Financial’s compliance officer is Jerry Parra, and its designated contact address is 1940 W. Orangewood Ave., Ste. 110, Orange, California, 92868.

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

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<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)

One Capital Financial 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, One Capital Financial 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 One Capital Financial, Inc. d/b/a One Capital Financial:

1. pay an administrative penalty in the amount of \$500.00 (calculated as \$500.00 each for One Capital Financial’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](https://alecs.occc.texas.gov). Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, [occc.texas.gov](https://occc.texas.gov).

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<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

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<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 One Capital Financial, Inc. d/b/a One Capital Financial by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0023 2834 65  
One Capital Financial, Inc.  
Attn: Jerry Parra, Compliance Officer  
1940 W. Oranewood Ave., Ste. 110  
Orange, CA 92868

CMRRR # 9214 8901 9403 8300 0023 2834 72  
One Capital Financial, Inc.  
Attn: Texan Registered Agent LLC, Registered Agent  
5900 Balcones Drive Ste. 100  
Austin, TX 78731

/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