

OCCC CASE NO. L24-00005

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2300073369	§	OFFICE OF CONSUMER
LA PAYDAY SOLUTIONS	§	
20884 GRATIOT AVE.	§	CREDIT COMMISSIONER
EASTPOINTE, MICHIGAN 48021	§	
	§	STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against LA Payday Solutions (“LA Payday Solutions”), based on the violations of law described below.¹

Statement of Facts and Law

LA Payday Solutions is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. LA Payday Solutions operates under master file number 2300073369 at one licensed location, under license number 169458. LA Payday Solutions’ compliance officer is Patrick Benge, and its designated contact address is 20884 Gratiot Ave., Eastpointe, Michigan 48021.

Under Chapter 393 and its implementing rules, 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:

- First quarter report: April 30
- Second quarter report: July 31
- Third quarter report: October 31
- Fourth quarter report and annual report: January 31⁴

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).

⁴ 7 Tex. Admin. Code § 83.5001(b); <https://occc.texas.gov/industry/cabs/reporting>

LA Payday Solutions did not file its 2023 second quarter report by the deadline of July 31, 2023. On August 31, 2023, the OCCC issued an Order to File Timely and Accurate Quarterly and Annual Reports against LA Payday Solutions for failing to timely file its 2023 second quarter report. The order required LA Payday Solutions to file its 2023 second quarter report no later than 30 days after the date of the order, and to timely file complete and accurate future reports. LA Payday Solutions did not file its 2023 second quarter report within 30 days after the date of the order. As of the date of this Order, LA Payday Solutions has not filed its 2023 second quarter report.

LA Payday Solutions did not file its 2023 third quarter report by the deadline of October 31, 2023. As of the date of this Order, LA Payday Solutions has not filed its 2023 third quarter report.

The Consumer Credit Commissioner (“Commissioner”) may issue an injunction ordering a credit access business to file one or more complete, accurate, and timely quarterly and 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 may impose an administrative penalty on a credit access business that violates an injunction.⁶

By failing to timely file its 2023 second quarter and 2023 third quarter reports, LA Payday Solutions has violated Chapter 393 of the Texas Finance Code, Chapter 393’s implementing rules, and the OCCC’s Order to File Timely and Accurate Quarterly and Annual Reports.

Order

IT IS ORDERED that:

1. **No later than 30 days after the date of this Order**, LA Payday Solutions must pay an administrative penalty in the amount of \$1,500.00 (calculated as \$1,000.00 for failing to file its 2023 second quarter report within 30 days after the OCCC’s Order to File Timely and Accurate Quarterly and Annual Reports, plus \$500.00 for failing to timely file its 2023 third quarter report).

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

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

2. **No later than 30 days after the date of this Order**, LA Payday Solutions must file its 2023 second quarter report and 2023 third quarter report.

Credit access business quarterly and annual reports must be submitted through the OCCC's Application Licensing Examination and Compliance System (ALECS): alecs.occ.texas.gov. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, occ.texas.gov.

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, TX 78705, or by email to matthew.nance@occ.texas.gov.

If you request a hearing, a hearing will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.⁹ If you fail to request a hearing by this deadline, the 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, TX 78705, by telephone at 512-936-7660, or by email to matthew.nance@occ.texas.gov.

Signed this 18th day of January, 2024.

/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(b).

CERTIFICATE OF SERVICE

I certify that on January 18, 2024, a true and correct copy of this Order Imposing Administrative Penalty has been sent to LA Payday Solutions by the following:

LA Payday Solutions
Attn: Patrick Bengé, Compliance Officer
20884 Gratiot Ave.
Eastpointe, MI 48021
lapaydayservices@gmail.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
#9214 8901 9403 8300 0043 9499 83

LA Payday Solutions
Attn: Registered Agents Inc.,
Registered Agent
5900 Balcones Drive, Suite 100
Austin, TX 78731
lapaydayservices@gmail.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
#9214 8901 9403 8300 0043 9499 90

/s/ Matthew Nance
Matthew J. Nance
General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24074794
2601 N. Lamar Blvd.
Austin, TX 78705
512-936-7660 (phone)
matthew.nance@occc.texas.gov