

OCCC CASE NO. L24-00018

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 17070	§	OFFICE OF CONSUMER
E & E ALEMAN LLC	§	
d/b/a ALEMAN FINANCIAL SERVICES	§	CREDIT COMMISSIONER
5539 ENRIQUE M. BARRERA, STE. 10	§	
SAN ANTONIO, TEXAS 78227	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against E & E Aleman LLC d/b/a Aleman Financial Services (“Aleman Financial Services”).<sup>1</sup>

**Statement of Facts and Law**

Aleman Financial Services is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Aleman Financial Services operates under master file number 17070 at one licensed location, under license number 165787. Aleman Financial Services’ compliance officer is Elizabeth V. Aleman Longoria, and its designated contact address is 5539 Enrique M. Barrera, Ste. 10, San Antonio, Texas 78227.

Under Chapter 393 and its implementing rules, a credit access business must file quarterly and annual reports with the OCCC for all licensed locations.<sup>2</sup> All information on the reports must be accurate and calculated in accordance with the OCCC’s instructions.<sup>3</sup> 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 31<sup>4</sup>

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code §§ 393.622, 393.627; 7 Tex. Admin. Code § 83.5001(a).

<sup>3</sup> 7 Tex. Admin. Code § 83.5001(a).

<sup>4</sup> 7 Tex. Admin. Code § 83.5001(b)(1); <https://occc.texas.gov/industry/cabs/reporting>

On April 17, 2023, the OCCC issued an Order to File Timely and Accurate Quarterly and Annual Reports against Aleman Financial Services for failing to timely file its 2022 annual report. Aleman Financial Services did not request a hearing on the Order, and the Order became final and enforceable. The Order required Aleman Financial Services to timely file complete and accurate future quarterly and annual reports.

Aleman Financial Services did not file its 2023 third quarter report with the OCCC by the deadline of October 31, 2023.

The Consumer Credit Commissioner (“Commissioner”) may issue an injunction ordering a credit access business to file one or more complete, accurate, and timely quarterly or annual reports if the Commissioner has reasonable cause to believe that the credit access business is violating Chapter 393 of the Texas Finance Code.<sup>5</sup> The Commissioner may impose an administrative penalty on a credit access business that violates an injunction.<sup>6</sup>

By failing to timely file its 2023 third quarter report, Aleman Financial Services has violated Chapter 393 of the Texas Finance Code and the OCCC’s Order to File Timely and Accurate Quarterly and Annual Reports.

## **Order**

IT IS ORDERED that E & E Aleman LLC d/b/a Aleman Financial Services:

1. pay an administrative penalty in the amount of **\$500.00** (calculated as \$500.00 each for Aleman Financial Services’ one licensed location) no later than 30 days after the date of this Order; and
2. file its 2023 third quarter report no later than 30 days after the date of this Order, if it has not already done so.

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](https://alecs.occ.texas.gov). Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, [occ.texas.gov](https://occ.texas.gov).

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<sup>5</sup> Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

<sup>6</sup> Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(2)-(3).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>7</sup> Your request must be made in writing and sent to the OCCC no later than 30 days after the date of this Order. 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>8</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>9</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 to [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov).

Signed this 22nd day of January, 2024.

/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(c).

**CERTIFICATE OF SERVICE**

I certify that on January 22, 2024, a true and correct copy of this Order Imposing Administrative Penalty has been sent to E & E Aleman LLC d/b/a Aleman Financial Services by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0042 5649 65  
E & E Aleman LLC  
Attn: Elizabeth V. Aleman Longoria, Compliance Officer  
5539 Enrique M. Barrera, Ste. 10  
San Antonio, TX 78227

CMRRR # 9214 8901 9403 8300 0042 5649 72  
E & E Aleman LLC  
Attn: Registered Agents Inc., Registered Agent  
5900 Balcones Rd., 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