

OCCC CASE NO. L24-00042

|                                     |   |                     |
|-------------------------------------|---|---------------------|
| IN THE MATTER OF:                   | § | BEFORE THE          |
|                                     | § |                     |
| MASTER FILE NO.: 2300073953         | § | OFFICE OF CONSUMER  |
| CLARO HOLDINGS LLC                  | § |                     |
| d/b/a CLARO CASH                    | § | CREDIT COMMISSIONER |
| 1720 GUADALUPE ST., SUITE 6, PMB 20 | § |                     |
| LAREDO, TEXAS 78043                 | § | STATE OF TEXAS      |

**ORDER TO FILE TIMELY AND ACCURATE  
QUARTERLY AND ANNUAL REPORTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports against Claro Holdings LLC d/b/a Claro Cash (“Claro Cash”).<sup>1</sup>

**Statement of Facts and Law**

Claro Cash is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Claro Cash operates under master file number 2300073953 at one licensed location, under license number 169817. Claro Cash’s compliance officer is Ronnie Sledge, and its designated contact address is 1720 Guadalupe St., Suite 6, PMB 20, Laredo, Texas 78043.

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>.

Claro Cash did not file its 2023 fourth quarter report with the OCCC by the deadline of January 31, 2024.

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 has reasonable cause to believe that Claro Cash is violating Chapter 393 of the Texas Finance Code, and therefore issues this Order, because Claro Cash failed to timely file its 2023 fourth quarter report.

### **Order**

IT IS ORDERED that Claro Holdings LLC d/b/a Claro Cash:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 393.627 of the Texas Finance Code and Title 7, Section 83.5001 of the Texas Administrative Code;
2. file its 2023 fourth quarter report no later than 30 days after the date of this Order, if it has not already done so; and
3. timely file complete and accurate future quarterly and annual reports.

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

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

## **Violation of Order**

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 per day.<sup>6</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>7</sup>

## **Right to Request Hearing**

You have the right to request a hearing regarding this Order.<sup>8</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 Audrey Spalding, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to [audrey.spalding@occc.texas.gov](mailto:audrey.spalding@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 this deadline, this Order is considered final and enforceable.<sup>10</sup>

All communications with the OCCC concerning this matter must be through Audrey Spalding, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at 512-936-7659, or by email to [audrey.spalding@occc.texas.gov](mailto:audrey.spalding@occc.texas.gov).

Signed this 24th day of April, 2024.

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

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

<sup>7</sup> Tex. Fin. Code § 393.614; 7 Tex. Admin. Code § 83.5001(e)(3).

<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 April 24, 2024, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Claro Holdings LLC d/b/a Claro Cash by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0057 4315 73  
Claro Holdings LLC  
Attn: Ronnie Sledge, Compliance Officer  
1720 Guadalupe St., Suite 6, PMB 20  
Laredo, TX 78043

CMRRR # 9214 8901 9403 8300 0057 4315 80  
Claro Holdings LLC  
Attn: Texas Registered Agents LLC, Registered Agent  
5900 Balcones Drive, Suite 100  
Austin, TX 78731

/s/ Audrey Spalding  
Audrey Spalding  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24111055  
2601 North Lamar Blvd.  
Austin, Texas 78705  
512-936-7659 (phone)  
audrey.spalding@occc.texas.gov