

OCCC CASE NO. L24-00058

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2300074267	§	OFFICE OF CONSUMER
RMR VICTORY LLC d/b/a	§	
MI PUEBLITO ONLINE TITLE LOANS	§	CREDIT COMMISSIONER
250B HIGHWAY 290 EAST	§	
ELGIN, TEXAS 78621	§	STATE OF TEXAS

AGREED ORDER

The Office of Consumer Credit Commissioner (“OCCC”) issues this Agreed Order against RMR Victory LLC d/b/a Mi Pueblito Online Title Loans (“Mi Pueblito Online Title Loans”), based on the violations of law described below.¹

Statement of Facts and Law

Mi Pueblito Online Title Loans is a credit services organization that was previously licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Mi Pueblito Online Title Loans operated under master file number 2300074267 at one previously licensed location. Mi Pueblito Online Title Loans’ compliance officer is Michael Brown, and its designated contact address is 250B Highway 290 East, Elgin, Texas 78621.

Under Chapter 393 of the Texas Finance Code, a credit services organization must obtain a license for each location at which the organization operates as a credit access business.² A credit access business is a credit services organization that obtains for a consumer, or assists a consumer in obtaining, a payday or title loan.³

Mi Pueblito Online Title Loans previously held a credit access business license under license number 170011, located at 250B Highway 290 East, Elgin, Texas 78621. This license expired on December 31, 2023, because Mi Pueblito Online Title Loans did not renew the license by December 31.⁴

¹ Tex. Fin. Code §§ 14.208, 14.251.

² Tex. Fin. Code § 393.603.

³ Tex. Fin. Code § 393.601(2), (3), (5).

⁴ Tex. Fin. Code § 393.6085; 7 Tex. Admin. Code § 83.4002(d).

In January 2024, Mi Pueblito Online Title Loans applied for a credit access business license at the location listed above. Mi Pueblito Online Title Loans provided documentation showing that between January 1, 2024 and the present, Mi Pueblito Online Title Loans conducted business and entered credit access business transactions at this location without a license.

In order to approve Mi Pueblito Online Title Loans' license application, the Consumer Credit Commissioner must find that the financial responsibility, experience, character, and general fitness of Mi Pueblito Online Title Loans are sufficient to command the confidence of the public, and warrant the belief that the business will be operated lawfully and fairly.⁵

By operating as a credit access business at an unlicensed location, Mi Pueblito Online Title Loans violated Chapter 393 of the Texas Finance Code.

Order & Agreement

By signing below, Mi Pueblito Online Title Loans acknowledges these violations, waives all rights to any hearing or appeal, agrees to make the refunds identified below, and otherwise agrees to comply with this Order and Texas Law.

IT IS ORDERED that:

1. **No later than May 17, 2024**, Mi Pueblito Online Title Loans must identify all credit access business transactions that it entered without a license, and must refund to the consumer any credit access business fees that it contracted for, charged, or received on or after January 1, 2024.
2. **No later than May 17, 2024**, Mi Pueblito Online Title Loans must provide the OCCC with a spreadsheet of all transactions it identified and all consumers who received a refund. This list must include each consumer's name, account number, transaction date, amount financed, amount of credit access business fees, and refund amount. The spreadsheet must be sent by email to matthew.nance@occc.texas.gov.
3. Mi Pueblito Online Title Loans must keep a copy of each consumer's refund check of payment history showing an account credit until the later of its

⁵ Tex. Fin. Code § 393.607.

next examination by the OCCC or the required retention period.⁶ During the next examination or an investigation of Mi Pueblito Online Title Loans, the OCCC will confirm that all refunds listed in the spreadsheet have been made.

4. Mi Pueblito Online Title Loans must comply with, and cease and desist from violating, the credit access business licensing requirement in Section 393.603 of the Texas Finance Code.

Violation of Order

If Mi Pueblito Online Title Loans violates this Order, this may result in one or more of the following actions by the OCCC: (1) an administrative penalty of up to \$1,000 for each day of violation of this Order, (2) an order to refund credit access business fees contracted for, charged, or received at unlicensed locations, or (3) suspension or revocation of Mi Pueblito Online Title Loans' credit access business licenses.⁷ If Mi Pueblito Online Title Loans conducted unlicensed activity before the date of this Order at locations other than the location listed above, then the OCCC may order Mi Pueblito Online Title Loans to refund credit access business fees that were contracted for, charged, or received at unlicensed locations.⁸

Signed this 7th day of May, 2024.

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

AGREED:

/s/ Michael Brown
Michael Brown
Member
RMR Victory LLC d/b/a Mi Pueblito Online Title Loans
(signed electronically with permission)

⁶ 7 Tex. Admin. Code § 83.5004(2)(C).

⁷ Tex. Fin. Code §§ 14.208, 14.251, 393.614.

⁸ Tex. Fin. Code § 14.251(b).

CERTIFICATE OF SERVICE

I certify that on May 7, 2024, a true and correct copy of this Agreed Order has been sent to RMR Victory LLC d/b/a Mi Pueblito Online Title Loans by the following:

RMR Victory LLC
Attn: Michael Brown,
Compliance Officer
250B Highway 290 East
Elgin, TX 78621
michael@creditaccessbusiness.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested

/s/ Matthew Nance
Matthew J. Nance
General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24074794
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512-936-7660 (phone)
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