

OCCC CASE NO. L24-00095

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2300074229	§	OFFICE OF CONSUMER
UNITED TRUST UNION LLC	§	
5115 N. GALLOWAY, STE. 202	§	CREDIT COMMISSIONER
MESQUITE, TEXAS 75150	§	
	§	STATE OF TEXAS

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

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports against United Trust Union LLC (“United Trust Union”).<sup>1</sup>

**Statement of Facts and Law**

United Trust Union is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. United Trust Union operates under master file number 2300074229 at one licensed location, under license number 170068. United Trust Union’s compliance officer is Javier Paredes Vazquez, and its designated contact address is 5115 N. Galloway, Ste. 202, Mesquite, Texas 75150.

A regulated lender must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<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>

United Trust Union did not file its 2023 annual report with the OCCC on or before May 1, 2024.

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 342.559.

<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)

The 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 has reasonable cause to believe that United Trust Union is violating Chapter 342 of the Texas Finance Code, and therefore issues this Order, because United Trust Union failed to timely file its 2023 annual report.

## **Order**

IT IS ORDERED that United Trust Union LLC:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 342.559 of the Texas Finance Code and Title 7, Section 83.835 of the Texas Administrative Code;
2. file its 2023 annual report within 30 days after the date of this Order, if it has not already done so; and
3. timely file complete and accurate future annual reports.

Regulated lender annual reports must be submitted through the OCCC's Application Licensing Examination and Compliance System (ALECS): [alecs.occc.texas.gov](http://alecs.occc.texas.gov). Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, [occc.texas.gov](http://occc.texas.gov).

## **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>

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<sup>5</sup> Tex. Fin. Code § 14.208.

<sup>6</sup> Tex. Fin. Code § 14.208(c).

<sup>7</sup> Tex. Fin. Code § 342.156.

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</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>9</sup> You must send your request to Vivek Vedanarayanan, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to [vivek.vedanarayanan@occc.texas.gov](mailto:vivek.vedanarayanan@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>10</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.

All communications with the OCCC concerning this matter must be through Vivek Vedanarayanan, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at 512-936-7623, or by email at [vivek.vedanarayanan@occc.texas.gov](mailto:vivek.vedanarayanan@occc.texas.gov).

Signed this 22nd day of July, 2024.

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

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<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(b).

**CERTIFICATE OF SERVICE**

I certify that on July 22, 2024, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to United Trust Union LLC by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0066 3407 74  
United Trust Union LLC  
Attn: Javier Paredes Vazquez, Compliance Officer  
5115 N. Galloway, Ste. 202  
Mesquite, TX 75150

CMRRR # 9214 8901 9403 8300 0066 3407 81  
United Trust Union LLC  
Attn: United Trust Union LLC, Registered Agent  
5115 N. Galloway Ave., Ste. 202  
Mesquite, TX 75150

/s/ Vivek V. Vedanarayanan  
Vivek V. Vedanarayanan  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24127068  
2601 North Lamar Blvd.  
Austin, Texas 78705  
512-936-7623 (phone)  
vivek.vedanarayanan@occc.texas.gov