



Submitting an Application

Corporation, LLC, Limited Partnership, Trust, Other business structures



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER



Log in or Create a New Account in ALECS

Step 1: Log in to ALECS by visiting https://alecs.occc.texas.gov A user account must be created before an application may be submitted. (<u>See instructions for creating an account</u>)



Build Number: 03152021.01



Getting Started

Step 2: Now that you have logged in to your ALECS account, choose Submit Application. To begin your application, choose the type of license you need to apply for, for example Motor Vehicle Sales Finance.





Ownership Structure

Step 3: Select your Ownership Type from dropdown.

🔊 Dashboard	Ownership Information		
👤 Manage Profile	Ownership Type *	Select	•
Submit Application		Sole Proprietorship Corporation or S-Corp Partnership	
Manage My Business		Limited Partnership Trust	
Motifications		Other	
History			
Principal Confirmation			
+ Principal Business			
Spouse Confirmation			
? Industry Reporting			
? Forms			
? Help			



Completing the Application

Step 4: Enter in your Entity Name exactly as it appears on your IRS document as well as your FEIN from the IRS.

🔊 Dashboard	Ownership Information	
👤 Manage Profile	Ownership Type *	LLC ~
Submit Application	Entity Name *	OCCC Auto Sales
	FEIN *	•• - 3456789
	Note : Some registration	ons and licenses might require you to provide principal party
Motifications		Next Cancel
History		
Principal Confirmation	Before clicking next, ve	erify
rincipal Business	fields above is correct	. As
Spouse Confirmation	browsers auto fill opt	on ard.
? Industry Reporting		
? Forms		
? Help		



Completing the Application

Step 5: Fill out every field that contains an asterisk

		This is where the OCCC will send		
Contact Information		you mail	Do vou conduct business	Remaining Chara
Mailing Address Line 1 *	2601 N. LAMAR BLVD.		at this location?	
Mailing Address Line 2	SUITE 200		Business Website	
Zip *	78705			A
	Only enter the first 5 digits of the zip code		Compliance Officer	
City *	AUSTIN	~	First Name *	John
State *	ТХ	~	Last Name *	Smith
County*	TRAVIS	~	Phone Number *	123-456-7899
Country *	US	~	Filone Hamber	
Phone Number *	123-456-8790	List the physical	Extension(If any)	1234
ax Number		address of where the business	Fax Number	
		records will be kept	Email *	OCCCAutosales@gmail.com
State of Texas will be ma outside the state of Texas	o where records of transactions capject to iintained. If these records will be maintair is, the applicant must acknowledge respo	o regulation by the ned at a location nsibility for payment	Confirm Email *	OCCCAutosales@gmail.com
of all travel costs associa make all records av tab	ted with examinations in addition to the	assessment ree, or		
Statement of Record	Records will be kept at 2601 N. Lamar Blvc Austin, TX 78705. OCCC Auto Sales acknowledges responsibility for travel cost	d., ▲ ts. ▼		Next Cancel



Completing the Application

Step 6: Add Statutory Agent- The address provided for the Statutory Agent must be a physical address within the State of Texas and different from the business address.

🔊 Dashboard	Statutory Agent Details				
👤 Manage Profile	Statutory Agent 🕖			* Manda	atory Fields
Submit Application	Name/Business *	Office of Consumer Credit Commissi	on	This address may	
Manage My Business	Address Line 1 *	123 ABC Lane		not be the same as the proposed	
	Address Line 2			business location.	
Notifications	Zip *	78705			
🔀 History		Only enter the first 5 digits of the zip	code		
Industry Reporting	City *	AUSTIN	~		
	State *	ТХ	~		
? Forms	County*	TRAVIS	~		
? Help	Email *	StatutoryAgent@gmail.com			
	Phone Number *	123-456-7890			

cancel



Adding Principals - Entity

Step 7: Select Principal Type. Select Entity and then select Add Principal. Complete Principal Information. Select Save. Select Next if there are no more principals to add.

In most cases, principal parties are those humans or entities that own 10% or more (direct ownership) of the applying business.

Generally, if an entity/parent company holds full direct ownership, you would add the parent company with their appropriate percentage of ownership in addition to three individuals/officers with knowledge of the day to day activities that pertain to the license you're applying for.

For sole owner LLC/Corps etc. or LLC/Corps etc where only humans hold 10% ownership or more, see page 9 of this manual.

	Name P	rincipal Type		Email	Percentage	
	(H)(H)			71.		No items to display
below fi	Iters to add Principal Inf	formation				
	Principal Type	• 🕜	Entity	~		
			Add Principal	Next Cancel	I	
						- Mand
load a d ense the	liagram showing the own requirement is 5% or mo	nership strue ore). If the en	cture up to a nat atity is publicly tra	ural person owning ded Upload the mo	upto 10% or more. (st recent 10K Financia	े Mand (If applying for a pawn Is.
load a d ense the	liagram showing the own requirement is 5% or mo	mership stru pre). If the en	cture up to a nat atity is publicly tra	ural person owning ded Upload the mo	upto 10% or more. st recent 10K Financia	া Mand (If applying for a pawn Is.
load a c ense the	liagram showing the ow requirement is 5% or mo Title *	mership stru pre), If the en	cture up to a nat atity is publicly tra Owner	ural person owning ded Upload the mo	upto 10% or more. (st recent 10K Financia	া Mand (If applying for a pawn ls.
load a c ense the	liagram showing the own requirement is 5% or mo Title * Principal Type	mership stru ore), If the en e *	cture up to a nat tity is publicly tra Owner Entity	ural person owning ded Upload the mo	upto 10% or more. (st recent 10K Financia	া Mano (If applying for a pawn Is.
load a c	liagram showing the own requirement is 5% or mo Title * Principal Type Entity Name *	mership struk ore). If the en e *	cture up to a nat atity is publicly tra Owner Entity OCCC Auto Who	ural person owning ded Upload the mo ~	upto 10% or more. (st recent 10K Financia	া Mand (If applying for a pawn ls.
load a c	liagram showing the own requirement is 5% or mo Title * Principal Type Entity Name * Ownership of	mership stru ore). If the en e * f Entity	cture up to a nat atity is publicly tra Owner Entity OCCC Auto Who Select files	ural person owning ded Upload the mor v ilesale LLQ	upto 10% or more. (st recent 10K Financia	া Mand (If applying for a pawn ls.



Step 7: Select Principal Type. Select Person. Select either SSN or Visa/EAD from dropdown . Select either Principal Party or Applicant from next dropdown. The applicant will be the person completing the application. Select Add Principal.

Select below filters to add	Principal Information				
	Principal Type * 🕜	Person	~		
	Enter individuals SSN *	SSN	~		
	Principal Party Information will be completed by *	Applicant	~		
For sole owner LLC/Corps etc. or LLC/Corps etc. where only humans hold 10% ownership, only add those individuals that own 10% or more direct ownership of the entity as a principal party. If you select Principal Party from the third drop down menu option, skip to page 14 of this manual.	d	Add Principal	Next	Cancel	



 Select Title of Principal. Enter SSN. If Principal is an owner, enter in their percentage of ownership. Select Submit.

Select Title. You must select at least one.

Title	
Owner	
Members and Managers	
Officers of Entity - President	0
Officers of Entity - Vice President	
Officers of Entity - Secretary	
Officers of Entity - Treasurer	
Officers of Entity - Other	
Other Principal Parties	0

Principal Type *	Person	
Type Of ID you hold *	SSN	
Entry Type *	Applicant	
SSN *		If you receive an SSN error message in this screen,
Confirm SSN *		click cancel, return to the previous screen and select
Percentage *	50.00 %	Principal Party from the third
	Submit Cancel	



Reset SSN

Next

Cancel

• Enter Principals personal information. Select Next.

Dura fina *	Mr		Home Mailing Addre		
Prefix			Address Line 1 *	123 25th Ave	
Legal First Name *	John		Address Line 2		
Legal Middle Name			_		
			Zip *	/8/05	
Legi Last Name *	Smith			Only enter the first 5 digits of the	zip code
DOB *	01/01/1960	E I	City *	AUSTIN	~
Marital Status *	Married V		State *	ТХ	~
Alias First Name			County*	TRAVIS	~
Alias Last Name			Country *	US	~
If this principal party is			Phone Number *	123-456-8790	
associated to any othe Master Files, list them:			Email Address *	johnsmith@gmail.com	
			Percentage *	50.00 %	



 Add 10 years of Principal's employment history by selecting Add Employer. Select Next.

Principal Employer Information

List Of Employer(s)

Provide a continuous record of employment for the last ten (10) years, beginning with the present date. Account for time spent as a student, unemployed, retired etc;

Add Employer						
From	То	Employer	Job Title	Comments		Delete
01/01/2020		OCCC Auto Sales			Edi t	× Delete
Rel		H)				1 - 1 of 1 items
			Next	Cancel		
You mus absolutely n unemplo	st includ o gaps. yed etc.	e 10 full years of data y If you were enrolled in you must account for i	with school, it all.			



Answer all questions in the Personal Questionnaire. If you answer yes to questions 2-8, you
must upload a statement and supporting documentation at the bottom of the page regarding
the yes answer – select files then click upload. Select Save.

5.Have you: (1) held any professional or occupational license within the last ten years? * 0 0 0 0 (2) ever had a professional or occupational license denied, suspended, cancelled or revoked?* 0 0 6. Have you ever been a defendant in a civil court action or administrative proceeding other than divorce or personal injury?* 0 0 7.Have you ever made a compromise with creditors, taken bankruptcy, or pleaded the Statute of Limitations? * 0 8.Are there any unpaid judgements outstanding against you? * 0





Adding Principals

 Once you have added all necessary Principals, select Next. All human principals will need to create a personal ALECS account and enter the confirmation code sent to their email address listed in ALECS. <u>You will not be able to pay until all Principals have created</u> their accounts and entered in the confirmation code.

Principal Information

* Mandatory Fields

Principal parties are required to create an account and enter a confirmation code. A confirmation code will be sent in an email to the principal party from admin.alecs@occc.texas.gov. Please check spam or junk folders if an email is not received.

Title	Name	Principal Type	Email	Percentage	
Owner	OCCC Auto Wholesale LLC	Entity		50	Delete
Owner	John Smith	Person	johnsmith@gmail.com	50	Delete
14					1 - 2 of 2 items

Select below filters to add Principal Information			
Principal Type * 🕧	Select	~	
	Add Principal	Next	Cancel



known a Status fro

https run a s **Details** ar

Upload Documents

Step 8: Upload the two items with the asterisk (Certificate of Good Standing & Articles of Incorporation filed with Texas Secretary of State). Select the document type label from the drop-down option, and then attach the document. Repeat for the Articles of Incorporation.

Master Documents Info			
Please Uploa Sta Ce Lo Op Mi By Inv Ar	ad Below documents atement of Experience ertificate of Good Standing * ban Document perating Agreement linutes or certification by the company secretary-Match the Application & y-Laws as to Officer, Directors and Statutory Agent,Articles of corporation filed with Texas Secretary of State rticles of Incorporation filed with Texas Secretary of State *		
Document In Document Ty Attach Docum	nformation ypeSelect ment Statement of Experience. Certificate of Good Standing	This is generally of Formation ar such as but n Managers, Regist entities register this is sometimes for Registration.	called a Certificate nd includes detail ot limited to the tered Agent etc. For ed in other states, s called Application The copy should be
The Certificate of Good Standing is now nown as the Texas Franchise Tax Account atus from the Texas Comptrollers Office. To	Loan Documents Operating Agreement Minutes or certification by the company secretary Articles of Incorporation filed with state	the one provided State once they l processed	by the Texas Sec of have accepted and I your filings.
obtain this item, visit https://mycpa.cpa.state.tx.us/cpa/.			
run a search for your business, click on	Document Type		
tails and then on the printer icon. Save as a		No items to display	
pdf copy and upload.			

Cancel Next



CREDIT COMMISSIONER

Application Questionnaire

0

0

0

0 0

0 0

0 0

Step 9: Complete Application Questionnaire. Select Next.

plication Questionnaire		
X	Mandato	ory Fields
Note: If the answer to any of the following is "YES", please provide a summary of each event or proceeding and copies of re documents as attachments.	levant	
(A) Has the entity or control affiliate ever:	Yes	No
(1) been convicted of or pled guilty or nolo contendere ("no contest") in domestic, foreign or military court to any felony? *	0	0
(2) been charged with any felony? *	0	0
(B)(1) During the past ten (10) years, has the entity or control affiliate been convicted of or pled guilty or nolo contendere in a domestic, foreign or military court to committing or conspiring to commit a misdemeanor involving; financial services or financial services related business or fraud, false statements, theft or wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion? *	0	0
(B)(2) Are there pending charges against the entity or a control affiliate for a misdemeanor specified in (B)(1) *	0	0
(C) In the past ten (10) years, has any state, federal or foreign regulatory agency ever:		
(1) found the entity or a control affiliate to have made a false statement or omission or been dishonest, unfair or unethical; *	0	0
(2) found the entity or a control affiliate to have been involved in a violation of a financial services-related regulations(s) or statutes(s); *	0	0
(3) found the entity or a control affiliate to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted; *	0	0
(4) entered an order against the entity or a control affiliate in connection with a financial services-related activity; or *	0	0
(5) denied, suspended or revoked the entity's or a control affiliate's registration or license or otherwise, by order, prevented it from associating with a financial services-related business or restricted its activities? *	0	0

Next

Cancel

(b) found the entity or a control affiliate to be in violation with any financial services-related statutes or regulation(s);or *
 (c) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against the applicant or

(F)(2) Is the entity's or a control affiliate named in any pending financial services-related civil action that could result in a "Yes"

control affiliate by a state or foreign financial regulatory authority?

(H) Does the entity have any unsatisfied judgments or liens against it? *

(G) Has a bonding Company ever denied, paid out on, or revoked a bond for the entity? *

answer to any part of (F)(1)? *



Statement of Experience/Business Operation Plan

Click here to access the OCCC BOP form:

Step 10. Add Statement of Experience and Business Operations Plan. Select Next.

Click here for a guide that describe the activities listed on the BOP: https://occc.texas.gov/ sites/default/files/uplo ads/misc/mvsf_referen ceguide_20160929.pdf

Or on this link for a copy of the law: <u>TAC</u> <u>RULE § 84.102</u>

			https://occ	c.texas.gov/sites/default
Business Operation Plan and Statemer	nt of Experience		/files/20	eration-plan.pdf
Business Operation Plan (BOP).				
The applicant must attach a brief narra a. an estimate of how many motor ve b. whether the appicant will hold the c. whether the applicant will only be d. whether the collections will occur a	tive to the application explaining: whicles will be financed by the applicant each yea retail installment sales contracts or whether the accepting contracts from another entity, and list at the license location	ar applicant will assign its retail insta t the types of entities	The form since all four mu	hould have a response to Iltiple choice questions.
Statement of Experience (SOE). The applicant must attach a brief narra	tive to the application explaining:			
 Each applicant should provide a st conducting transactions related to 	atement setting forth the details of the applican the regulated industry for which a license is bei	t's prior experience in the operatic ng sought.	on of a business or	
b. If the applicant or its principal part regulated industry for which a lice experience or education	ies have no significant experience in the operati nse is being sought, the applicant must provide a	on of a business or conducting tra a written statement explaining app	ansactions related to the plicant's relevant business	
c. Opinion as to why the commission necessary knowledge to conduct b	er should find that the applicant has the requisit pusiness transactions lawfully and fairly	te experience, and plans on how th	he applicant will obtain the	
d. Whether the collections will occur	at the license location		Click h	ere to access the OCCC SOE form:
Document Type	Business Operation Plan.	~	https://	<u>/occc.texas.gov/sites/default</u>
Choose File :	Select files			stmt-of-experience.pdf
	Upload			uctions can be found on the form.



The address you enter should

be the one you are needing to

license. Verify accuracy

before clicking Next.

License Information

Manuatory

Step 11. Complete Business Information and select Next.

ype Of License	Motor Vehicle Sales Finance	
ocation Type *	Licensed Office	
usiness Location Informa	ation	
ntended Location Status *	Active	~
ddress Line 1 *	2601 N. LAMAR BLVD.	
	A physical street address must be listed.	
ddress Line 2	SUITE 200	
ip *	78705	
	Only enter the first 5 digits of the zip code	-
ity *	AUSTIN	~
tate *	ТХ	~
ounty*	TRAVIS	~
ountry *	US	~
hone Number *	123-456-8790	
ах		
BA Operating Name		
ssumed Name Certificate	Select files	

Cancel

Next

You should only enter data in this field if you have already processed a DBA request with the Texas Sec of State and attach a copy of the Assumed Name certificate from the Texas Sec of State. If not, leave this blank.

Sole proprietors should enter in the Assumed Name filed with the county clerk's office and upload a copy of the county certificate.



The definitions these items can found above.

Click on this link copy of the law: RULE § 84.10

Location Contact and Business Operations

Step 12. Enter Location Contact Information. Select which business operations will be conducted at the licensed location. You must select at least one. Select Next.

	Location Con	itact Information	
	Name *	John Smith	
	Ema <mark>il *</mark>	johnsmith@gmail.com	This is the person wh will be contacted wh
	Phone Numb	er* 123-456-7890	an Exam will take plac
	Loan Docume	nt Select files	
	Select which	business operations will be conducted at this location. You must select at	
	least one.		
	Business operation	Description	
	Originatin g	signing the retail installment contract as the creditor/ retail seller.	
	Servicing	receiving scheduled payments from retail buyers, sending collection notices, and handling repossession actions.	
	Holding	controlling or possessing the ownership rights to contracts.	
1	Debt Buying	purchasing defaulted contracts from creditors at a discount.	
	Originating		
	Servicing		
←→	Holder		
	Daht Duning		
	Dept Buying		
	Debt Type		



Contract and Transaction Information

Step 13. Answer 5 questions regarding Contract and Transaction Information. Upload contract and transaction information if answering yes to any of the questions. Click Next.



The questions pertain to the location you are applying for. This is not an equivalent of the Statement of Experience.

If you answer YES to any of the questions above, upload a list of all the contracts you have originated, serviced, purchased, held etc at the location you are applying for. For each sale you financed, please identify the customer's name, account number, transaction date, cash price, amount financed, and amount of finance charge..



Submit Payment

Step 14: Submit Payment. The OCCC will only receive your application once the required fees are paid. After the fees are paid, your application will be assigned to a reviewer and the initial review will be completed in approximately 14 days.

DBA Operating Name	Business Type	Business Sub Type	Transaction Details	Amount		
	Motor Vehicle Sales Finance	Motor Vehicle Sales Finance	New Motor Vehicle Sales Finance	\$660.00	Edit	Delete
H A D H					1 - 1	of 1 items
noose Payment Type *						
Select Payment Type 🐱			Total Amou	unt		
Select Payment Type			\$660.00			
Cash						
On Clicking the "Pay Now" button.	You will be redirected to	Texas.gov. Note: Loo	ok and feel of Texas.a	ov mav be di	ifferent fo	rm this
site.						
This service is provided by Texas.gov	, the official website of	Texas. The price of th	his service includes fu	nds that sup	port the o	ngoing
operations and enhancements of Tex	as.gov, which is provide	d by a third party in p	partnership with the St	ate.		
license(s)or registration(s) indicated here general fitness necessary to warrant belic Code.(4) I understand that I am subject to materially incomplete answers are grour with those laws at all times;(7) I promise timely basis; and(8) No action, fact, or ir new or transferred license application WARNING : The TEX. PENAL CODE, Sec offense punishable by not more than te imprisonment, a fine of up to \$10,000 me	ein;(3) the applicant is of ef that the applicant will o administrative, civil, or or ids for denial;(6) I have ri- to keep the information of formation has changed . 37.10 provides that pro- en (10) years in prison of ay also be imposed.	f good moral characte operate the business I criminal penalties if I g read and understand a contained in this form that would have requi viding false information r nor more than one f	er, good business repu lawfully and fairly withi ive false or misleading applicable federal and current and to file accu- red a materially differe on to a governmental a (1) year in a communi	Ite, and poss In the provision answers;(5) I state laws, arrive irrate supplement answer the agency may be ty corrections	esses the ons of the understan nd will be nentary infr an that giv be a third- al facility.	character ar Texas Finan d that false in complian ormation on ven in the la degree feloi In addition
The Office of Consumer Credit Commis: review and correct the information we or Public Information Officer at 512-936-76	sioner obtains informatic ollect. To find out more a 39 or public.information(In from this form and bout the information Dout the information Doccc.state.tx.us .	certain third-party so we collect or to make	urces. With fi an open reco	ew excepti irds reques	ons, you ma it, contact of
						Pay Now



For Frequently Asked Questions visit https://occc.texas.gov/ALECS_FAQ

How long does the process take?

On average and in compliance with statutory requirements, the entire review process takes between 30-60 days. These times may increase during renewal periods and due to high call volume and high volume of new applications being processed.

How can I find out if you (OCCC) received everything?

If we still need items after we review your application, we will send a follow up request through ALECS. You should receive an auto generated email when a pending action is in your dashboard, however, we strongly recommend that you log in at least once a week until your application review is final to verify that you do not miss any pending actions.



What is the status of my application?

The application processing timeline is generally 30-60 days and will be handled in the order received. Should there be any questions or missing information, **you** will be contacted by a licensing specialist to provide the requested information. You can check the status by logging into ALECS and click on My New Requests and look at the application status. You will see one of the below statuses.

- Initiated The application has not been submitted and is sitting in your dashboard.
- Received Your application is in the queue waiting to be assigned to a licensing specialist.
- **In Review** The application is with a licensing specialist pending review of the items you uploaded and will contact you when more information is needed.
- **Pending** Your licensing specialist has sent you a request. To see this request, click on Dashboard and then click on the My Pending Actions tab, click on the application/reference ID and search the comments/instructions with the most recent date. The date is located to the far right of each comment.



Need more Information?

Contact the OCCC Licensing & Registration Department

Email: licensing@occc.texas.gov



TEXAS OFFICE OF CONSUMER CREDIT COMMISSIONER