

OCCC CASE NO. L24-00108

|                             |   |                     |
|-----------------------------|---|---------------------|
| IN THE MATTER OF:           | § | BEFORE THE          |
|                             | § |                     |
| MASTER FILE NO.: 1800060900 | § | OFFICE OF CONSUMER  |
| ME AUTOGROUP, LLC           | § |                     |
| 2321 S. GARLAND AVE.,       | § | CREDIT COMMISSIONER |
| GARLAND, TX 75041           | § |                     |
|                             | § | STATE OF TEXAS      |

**ORDER TO FURNISH INFORMATION AND ALLOW INVESTIGATION**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to Furnish Information and Allow Investigation against ME Autogroup, LLC (“ME Autogroup”) based on the violations of law described below.<sup>1</sup>

**Statement of Facts and Law**

Under Chapter 348 of the Texas Finance Code, a person must hold a motor vehicle sales finance license issued by the OCCC in order to act as a holder of a motor vehicle retail installment contract.<sup>2</sup> A holder is a person who operates as a retail seller, or holds and collects on a contract in which the person agrees to accept the cash price of a motor vehicle in one or more deferred installments.<sup>3</sup>

ME Autogroup is a motor vehicle dealer that currently holds a motor vehicle sales finance license issued by the OCCC. ME Autogroup operates under master file number 1800060900 at one licensed location, under license number 159903. ME Autogroup’s compliance officer is Jennifer Roca, and its designated contact address is 2321 S. Garland Ave., Garland TX 75041.

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<sup>1</sup> Tex. Fin. Code § 14.208.  
<sup>2</sup> Tex. Fin. Code § 348.501.  
<sup>3</sup> Tex. Fin. Code § 348.001(3), (7), (8).

Under Chapters 14 and 348 of the Texas Finance Code, if the OCCC receives a complaint or other reasonable cause to believe that a person is violating Chapter 348, then the OCCC may require the person to furnish information and may conduct an investigation to discover a violation or obtain required information.<sup>4</sup>

On December 20, 2023, the OCCC received a consumer complaint against ME Autogroup regarding alleged wrongful repossession of the vehicle in question and failure to return all non-attached personal property in the vehicle to the consumer.<sup>5</sup> Additionally, on February 23, 2024, the OCCC received a written referral complaint from the Texas Department of Motor Vehicles regarding alleged failure to transfer motor vehicle titles.<sup>6</sup> Based on these two complaints, the OCCC conducted an investigation of ME Autogroup.

On April 15, 2024, the OCCC attempted to conduct an onsite investigation of ME Autogroup at its licensed location at 2401 South Garland Avenue, Garland, Texas 75041. The OCCC was unable to conduct the investigation because ME Autogroup was not operating at the location, and another dealership was operating at the location.

On April 17, 2024, the OCCC sent ME Autogroup two requests for information. The requests for information instructed ME Autogroup to provide information and records regarding the complaints to the OCCC no later than May 3, 2024, including the following: specific information regarding the consumer complainant's transaction; a spreadsheet listing certain assigned retail installment transactions; copies of all documents pertaining to the December 20, 2023 complaint; proof of ME Autogroup's compliance with Chapter 9 of the Texas Business & Commerce Code; and proof of title transfer for each transaction identified. ME Autogroup did not respond to these requests for information.

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<sup>4</sup> Tex. Fin. Code §§ 14.202, 348.515.

<sup>5</sup> OCCC complaint ID no. 122590.

<sup>6</sup> OCCC complaint ID no. 122890.

## Authority

If the Consumer Credit Commissioner (“Commissioner”) has reasonable cause to believe that a person is violating Chapter 348 of the Texas Finance Code, the Commissioner may issue an order to cease and desist from the violation, to take affirmative action, or both to ensure compliance.<sup>7</sup>

The Commissioner has reasonable cause to believe that ME Autogroup has violated Chapters 14 and 348 of the Texas Finance Code by failing to respond to the OCCC’s requests for information, and by failing to allow the OCCC to conduct an investigation of ME Autogroup’s records and transactions.

## Order

IT IS ORDERED that:

1. ME Autogroup must cease and desist failing to respond to the OCCC’s requests for information.
2. ME Autogroup must cease and desist failing to allow the OCCC to investigate its records and transactions.
3. **No later than 30 days after the date of this Order**, ME Autogroup must provide the OCCC with all information listed in the OCCC’s requests for information sent on April 17, 2024. The information must be sent by email to Vivek Vedanarayanan at [vivek.vedanarayanan@occc.texas.gov](mailto:vivek.vedanarayanan@occc.texas.gov).

## Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 for each day.<sup>8</sup>

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<sup>7</sup> Tex. Fin. Code § 14.208(a).

<sup>8</sup> Tex. Fin. Code § 14.208(c).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>9</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>10</sup> You must send your request to Vivek Vedanarayanan, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, TX 78705, or by email to [vivek.vedanarayanan@occc.texas.gov](mailto:vivek.vedanarayanan@occc.texas.gov).

If you request a hearing, a hearing will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.<sup>11</sup> If you fail to request a hearing by this deadline, the Order will be considered final and enforceable.<sup>12</sup>

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, TX 78705, by telephone at 512-936-7623, or by email to [vivek.vedanarayanan@occc.texas.gov](mailto:vivek.vedanarayanan@occc.texas.gov).

Signed this 9th day of August, 2024.

/s/ Leslie Pettijohn

Leslie L. Pettijohn  
Consumer Credit Commissioner  
State of Texas

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<sup>9</sup> Tex. Fin. Code § 14.208(b).

<sup>10</sup> Tex. Fin. Code § 14.208(b).

<sup>11</sup> Tex. Fin. Code § 14.208(b).

<sup>12</sup> Tex. Fin. Code § 14.208(c).

## CERTIFICATE OF SERVICE

I certify that on August 9, 2024, a true and correct copy of this Order to Furnish Information and Allow Investigation has been sent to ME Autogroup, LLC by the following:

ME Autogroup, LLC  
Attn: Jennifer Roca,  
Compliance Officer  
2321 S. Garland Ave  
Garland, TX 75041  
dallasmeautogroup@gmail.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0067 5148 91

ME Autogroup, LLC  
Attn: Jennifer L. Roca,  
Registered Agent  
3801 W. Spring Creek Pkwy., #122  
Plano, TX 75023  
dallasmeautogroup@gmail.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0067 5149 07

/s/Vivek V. Vedanarayanan  
Vivek V. Vedanarayanan  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24127068  
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