

OCCC CASE NO. L25-020

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2200072807	§	OFFICE OF CONSUMER
PRONTO CAR TITLE LOAN LLC	§	
24624 INTERSTATE 45N, UNIT # 200	§	CREDIT COMMISSIONER
SPRING, TEXAS 77386	§	
	§	STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Pronto Car Title Loan LLC (“Pronto”).¹

Statement of Facts and Law

Pronto is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Pronto operates under master file number 2200072807 at one licensed location, under license number 169378. Pronto’s compliance officer is Roberto Coello, and its designated contact address is 24624 Interstate 45N, Unit # 200, Spring, Texas 77386.

Under Chapter 393 and its implementing rules, a credit access business must file quarterly and annual reports with the OCCC for all licensed locations.² All information on the reports must be accurate and calculated in accordance with the OCCC’s instructions.³ 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 31.⁴

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 393.627; 7 Tex. Admin. Code § 83.5001(a).

³ 7 Tex. Admin. Code § 83.5001(a).

⁴ 7 Tex. Admin. Code § 83.5001(b)(1); <https://occc.texas.gov/industry/cabs/reporting>.

On January 22, 2024, the OCCC issued an Order to File Timely and Accurate Quarterly and Annual Reports against Pronto for failing to timely file its 2023 3rd quarter report. Pronto did not request a hearing on the Order, and the Order became final and enforceable. The Order required Pronto to timely file complete and accurate future quarterly and annual reports.

On April 24, 2024, the OCCC issued an Order Imposing Administrative Penalty against Pronto for failing to timely file its 2023 annual report. Pronto did not request a hearing on the Order, and the Order became final and enforceable. The Order required Pronto to timely file complete and accurate future quarterly and annual reports and pay a \$500.00 administrative penalty.

Pronto did not file its 2024 second quarter report with the OCCC by the deadline of July 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.⁵ The Commissioner may impose an administrative penalty on a credit access business that violates an injunction.⁶

By failing to timely file its 2024 second quarter report, Pronto has violated Chapter 393 of the Texas Finance Code and the OCCC’s Order to File Timely and Accurate Quarterly and Annual Reports.

Order

IT IS ORDERED that Pronto Car Title Loan LLC:

1. pay an administrative penalty in the amount of **\$1,000.00** (calculated as \$1,000.00 each for Pronto’s one licensed location that failed to file) no later than 30 days after the date of this Order; and
2. file its 2024 second quarter report no later than 30 days after the date of this Order, if it has not already done so.

⁵ Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

⁶ Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(2)-(3).

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. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, occ.texas.gov.

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁷ 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@occ.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.⁸ If you fail to request a hearing by this deadline, this Order is considered final and enforceable.⁹

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@occ.texas.gov.

Signed this 30th day of September, 2024.

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

⁷ Tex. Fin. Code § 14.208(b).

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on September 30, 2024, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Pronto Car Title Loan LLC by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0078 7851 12
Pronto Car Title Loan LLC
Attn: Roberto Coello, Compliance Officer
24624 Interstate 45N, Unit# 200
Spring, TX 77386

CMRRR # 9214 8901 9403 8300 0078 7851 29
Pronto Car Title Loan LLC
Attn: Roberto Coello, Registered Agent
28326 Hollow Springs Ln.
Spring, TX 77386

/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