

OCCC CASE NO. L25-029

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

ORDER OF REVOCATION

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order of Revocation 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> A person who does not hold a Chapter 348 license (or another authorization to act as a holder) may not collect payments on motor vehicle retail installment contracts, and may not indirectly collect payments by repossessing motor vehicles or selling repossessed motor vehicles.<sup>4</sup>

ME Autogroup is a motor vehicle dealer that 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, Texas 75041.

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<sup>1</sup> Tex. Fin. Code §§ 14.208, 348.508.  
<sup>2</sup> Tex. Fin. Code § 348.501.  
<sup>3</sup> Tex. Fin. Code § 348.001(3), (7), (8).  
<sup>4</sup> See Tex. Fin. Code §§ 348.001(3), (7), (8), 348.501.

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>5</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>6</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>7</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.

On August 9, 2024, the OCCC issued an Order to Furnish Information and Allow Investigation against ME Autogroup.<sup>8</sup> The Order required ME Autogroup to cease and desist failing to respond to the OCCC's requests for information, cease and desist failing to allow the OCCC to investigate its records and transactions, and to provide the OCCC with all information listed in the OCCC's requests for information sent on April 17, 2024. ME Autogroup did not request a hearing, and

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<sup>5</sup> Tex. Fin. Code §§ 14.202, 348.515.

<sup>6</sup> OCCC complaint ID no. 122590.

<sup>7</sup> OCCC complaint ID no. 122890.

<sup>8</sup> OCCC Case No. L24-00108.

the Order became final and enforceable. ME Autogroup did not provide the information required by the OCCC's Order.

By failing to respond OCCC's requests for information, and by failing to allow OCCC to conduct an investigation of ME Autogroup's records and transactions, ME Autogroup violated Chapters 14 and 348 of the Texas Finance Code and the OCCC's August 2024 Order.

### **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>9</sup>

Under Chapter 348 of the Texas Finance Code, the Commissioner may revoke a motor vehicle sales finance license if: (1) the license holder, knowingly or without exercise of due care, violates Chapter 348, a rule adopted under Chapter 348, or an order issued under Chapter 348; or (2) a fact or condition exists that, if it had existed or had been known to exist at the time of the original application for the license, clearly would have justified the Commissioner's denial of the application.<sup>10</sup>

By failing to provide complete responses to the OCCC's requests for information, and by failing to allow the OCCC to conduct an investigation of its records and transactions, ME Autogroup violated Chapters 14 and 348 of the Texas Finance Code and violated the OCCC's August 2024 Order to Furnish Information and Allow Investigation. These violations were committed knowingly or without exercise of due care. These violations would have justified denial of ME Autogroup's original license application, if these violations had existed or been known to exist at the time of the license application.

For these reasons, the Commissioner issues this Order of Revocation.

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

<sup>10</sup> Tex. Fin. Code § 348.508.

## Order

IT IS ORDERED that:

1. The motor vehicle sales finance license of ME Autogroup LLC, master file number 1800060900, license number 159903, is REVOKED.
2. ME Autogroup must cease and desist entering or taking assignment of motor vehicle retail installment transactions. ME Autogroup must cease and desist accepting credit applications.
3. ME Autogroup must cease and desist advertising motor vehicle retail installment transactions. ME Autogroup must remove any advertisements (including any physical signs and any material on a website) suggesting that ME Autogroup will finance vehicles, that consumers may apply for credit, or that consumers may pay for vehicles in more than one payment.
4. ME Autogroup must cease and desist collecting any payments on motor vehicle retail installment transactions. ME Autogroup must cease and desist repossessing motor vehicles, and must cease and desist selling any motor vehicles that it has repossessed.
5. ME Autogroup must cease and desist failing to allow the OCCC to investigate its location, records, and transactions.
6. **No later than 30 days after the date of this Order**, ME Autogroup must perform a self-review and identify each outstanding motor vehicle retail installment transaction, including each sale of a motor vehicle for which ME Autogroup is accepting payments, holds a lien, or has repossessed a motor vehicle that it has not sold.
7. **No later than 30 days after the date of this Order**, for each outstanding motor vehicle retail installment transaction, ME Autogroup must do one of the following:
  - a. assign the transaction to another person who holds a license under Chapter 348 or is otherwise authorized to hold retail installment contracts under Chapter 348; or
  - b. cease collecting any payments and return any unsold repossessed vehicle to the retail buyer.

8. **No later than 30 days after the date of this Order**, ME Autogroup must create a spreadsheet labeled "L25-029MEAutogroup." The spreadsheet must list each transaction that ME Autogroup assigned to another person, and each transaction for which ME Autogroup ceased collecting payments. The spreadsheet must include a row for each retail buyer and the following columns:
  - a. account number;
  - b. name of the retail buyer;
  - c. date of retail installment transaction; and
  - d. name of any person that ME Autogroup assigned the transaction to, if applicable.
  
9. **No later than 30 days after the date of this Order**, ME Autogroup must provide the OCCC with a copy of the spreadsheet. The spreadsheet 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>11</sup>

### **Right to Request Hearing**

You have the right to request a hearing regarding this Order.<sup>12</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>13</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>14</sup> If you fail to request a hearing by this deadline, the Order will be considered final and enforceable.<sup>15</sup>

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

<sup>12</sup> Tex. Fin. Code §§ 14.208(b), 348.508.

<sup>13</sup> Tex. Fin. Code § 14.208(b).

<sup>14</sup> Tex. Fin. Code § 14.208(b).

<sup>15</sup> Tex. Fin. Code §§ 14.208(c), 348.508.

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 21st, day of October.

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

## CERTIFICATE OF SERVICE

I certify that on October 21, 2024, a true and correct copy of this Order of Revocation 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 0083 4109 31

ME Autogroup LLC  
Attn: Jennifer Roca,  
Compliance Officer  
2401 S. Garland Ave.  
Garland, TX 75041

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
#9214 8901 9403 8300 0083 4109 48

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 0083 4109 55

ME Autogroup LLC  
Attn: Jennifer L. Roca,  
Registered Agent  
3801 W. Spring Creek Pkwy., #1122  
Plano, TX 75023

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
#9214 8901 9403 8300 0083 4109 62

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