

OCCC CASE NO. L25-053

IN THE MATTER OF:	§	BEFORE THE
MASTER FILE NO.: 1800062291	§	
ALAS SERVICE, INC.	§	OFFICE OF CONSUMER
D/B/A CLEAR COAST DEBT RELIEF	§	
1070 E. INDIANTOWN ROAD,	§	CREDIT COMMISSIONER
SUITE 406	§	
JUPITER, FLORIDA 33477	§	STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against ALAS Service, Inc. d/b/a Clear Coast Debt Relief (“Clear Coast Debt Relief”).¹

Statement of Facts and Law

Clear Coast Debt Relief is a debt management services provider registered with the OCCC under Chapter 394 of the Texas Finance Code. Clear Coast Debt Relief operates under master file number 1800062291 at one location, under registration number 222591. Clear Coast Debt Relief’s compliance officer is Joel Gavalas, and its designated contact address is 1070 E. Indiantown Road, Suite 406, Jupiter, Florida 33477.

A debt management services provider must file annual reports with the Consumer Credit Commissioner (“Commissioner”).² Additionally, a debt management services provider must annually file the following required documents with the Commissioner:

- (1) a blank copy of the provider’s written debt management services agreement;³
- (2) blank copies of credit counseling information provided to consumers;⁴
- (3) a surety bond or evidence that the provider maintains an insurance policy.⁵

¹ Tex. Fin. Code § 14.208(a).

² Tex. Fin. Code § 394.205(b); 7 Tex. Admin. Code § 88.202(b).

³ Tex. Fin. Code § 394.205(d); 7 Tex. Admin. Code § 88.202(c)(1).

⁴ Tex. Fin. Code § 394.205(d); 7 Tex. Admin. Code § 88.202(c)(2).

⁵ Tex. Fin. Code § 394.206; 7 Tex. Admin. Code § 88.202(c)(3).

A provider must comply with all instructions from the Commissioner relating to submitting the report.⁶ The annual report and required documents are due by January 31 of each year.⁷

On May 24, 2024, the OCCC issued an Order to File Timely and Accurate Annual Reports and Required Documents (the “Order”) against Clear Coast Debt Relief for violating Chapter 394 of the Texas Finance Code by failing to timely file its 2023 annual report. The Order required Clear Coast Debt Relief to timely file all future annual reports.

Clear Coast Debt Relief did not file its 2024 annual report by January 31, 2025, and did not provide the required documents described above by January 31, 2025.

The Commissioner may issue an injunction ordering a debt management services provider to file one or more complete, timely, and accurate annual reports and required documents if the Commissioner has reasonable cause to believe that the provider is violating Chapter 394 of the Texas Finance Code.⁸ The Commissioner may impose an administrative penalty on a provider that violates an injunction.⁹

By failing to timely file its 2024 annual report and required documents, Clear Coast Debt Relief has violated Chapter 394 of the Texas Finance Code and the OCCC’s Order to File Timely and Accurate Annual Reports and Required Documents.

Order

IT IS ORDERED that ALAS Service, Inc. d/b/a Clear Coast Debt Relief:

1. pay an administrative penalty in the amount of **\$500.00** (calculated as \$500.00 each for Clear Coast Debt Relief’s one registered location) within 30 days of the date of this Order; and
2. file its 2024 annual report and all required documents within 30 days of the date of this Order, if it has not already done so.

⁶ 7 Tex. Admin. Code § 88.202(a).

⁷ 7 Tex. Admin. Code § 88.201(c).

⁸ Tex. Fin. Code § 14.208(a).

⁹ Tex. Fin. Code § 14.208(c).

Annual reports for debt management services providers must be submitted through the OCCC's Application Licensing Examination Compliance System (ALECS): alecs.occctexas.gov. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, occctexas.gov.

Right to Request Hearing

You have the right to request a hearing regarding this Order.¹⁰ 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. 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@occctexas.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.¹¹ If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹²

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@occctexas.gov.

Signed this 17th day of April, 2025.

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

¹⁰ Tex. Fin. Code § 14.208(b).

¹¹ Tex. Fin. Code § 14.208(b).

¹² Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on April 17, 2025, a true and correct copy of this Order Imposing Administrative Penalty has been sent to ALAS Service, Inc. d/b/a Clear Coast Debt Relief by the following:

ALAS Service, Inc.
Attn: Joel Gavalas, Compliance Officer
1070 E. Indiantown Road, Suite 406
Jupiter, FL 33477
joel@clearcoastdebt.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0004 2944 04

ALAS Service, Inc.
Attn: Business Filings Incorporated,
Registered Agent
701 Brazos Street, Ste. 720
Austin, TX 78701
agent@bizfilings.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0004 2944 11

/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