

OCCC CASE NO. L25-073

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2400077477	§	OFFICE OF CONSUMER
TRAVIS LENDING LLC	§	
3701 STEVENSON AVE.	§	CREDIT COMMISSIONER
AUSTIN, TEXAS 78703	§	
	§	STATE OF TEXAS

ORDER TO FILE TIMELY AND ACCURATE ANNUAL REPORTS

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports against Travis Lending LLC (“Travis Lending”).¹

Statement of Facts and Law

Travis Lending is a property tax lender licensed by the OCCC under Chapter 351 of the Texas Finance Code. Travis Lending operates under master file number 2400077477 at one licensed location, under license number 172478. Travis Lending’s compliance officer is Edwin Oden, and its designated contact address is 3701 Stevenson Ave., Austin, Texas 78703.

A property tax lender must file annual reports with the OCCC.² A property tax lender must comply with all instructions from the OCCC relating to submitting the report.³ The report is due by March 31 of each year for the prior calendar year’s loan activity.⁴

Travis Lending did not file its 2024 annual report with the OCCC on or before March 31, 2025.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 351.164; 7 Tex. Admin. Code § 89.404.

³ 7 Tex. Admin. Code § 89.404.

⁴ 7 Tex. Admin. Code § 89.404; <https://occc.texas.gov/industry/property-tax-lenders/property-tax-lenders-annual-reports>

The Consumer Credit Commissioner (“Commissioner”) may issue an injunction ordering a property tax lender to file one or more complete, accurate, and timely annual reports if the Commissioner has reasonable cause to believe that the property tax lender is violating Chapter 351 of the Texas Finance Code.⁵

The Commissioner has reasonable cause to believe that Travis Lending is violating Chapter 351 of the Texas Finance Code, and therefore issues this Order, because Travis Lending failed to timely file its 2024 annual report.

Order

IT IS ORDERED that Travis Lending LLC:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 351.164 of the Texas Finance Code and Title 7, Section 89.404 of the Texas Administrative Code;
2. file its 2024 annual report within 30 days after the date of this Order, if it has not already done so; and
3. timely file complete and accurate future annual reports.

Property tax lender annual reports must be submitted through the OCCC’s Application Licensing Examination and Compliance System (ALECS): alecs.occctexas.gov. Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, occctexas.gov.

Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 for each day.⁶ Multiple violations may also result in the suspension or revocation of your license.⁷

⁵ Tex. Fin. Code § 14.208.

⁶ Tex. Fin. Code § 14.208(c).

⁷ Tex. Fin. Code § 351.156.

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁸ 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.⁹ 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@occc.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.¹⁰ If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹¹

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@occc.texas.gov.

Signed this 6th day of June, 2025.

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

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(b).

¹¹ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on June 6, 2025, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Travis Lending LLC by the following:

Travis Lending LLC
Attn: Edwin Oden, Compliance Officer
3701 Stevenson Ave.
Austin, TX 78703
chip@travislending.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0011 2534 56

Travis Lending LLC
Attn: Edwin Owen, Registered Agent
1602 Leigh Street
Austin, TX 78703

- ☐ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0011 2534 63

/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