

OCCC CASE NO. L25-075

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 16385	§	OFFICE OF CONSUMER
D & R FINANCIAL SERVICES LLC	§	
d/b/a PTL: PROPERTY TAX LENDERS	§	CREDIT COMMISSIONER
OF TEXAS	§	
702 W. INTERSTATE 2, STE. G	§	STATE OF TEXAS
PHARR, TEXAS 78577	§	

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against D & R Financial Services LLC d/b/a PTL: Property Tax Lenders of Texas (“Property Tax Lenders of Texas”).¹

Statement of Facts and Law

Property Tax Lenders of Texas is a property tax lender licensed by the OCCC under Chapter 351 of the Texas Finance Code. Property Tax Lenders of Texas operates under master file number 16385 at one licensed location, under license number 164910. Property Tax Lenders of Texas’s compliance officer is Roberto Robles, and its designated contact address is 702 W. Interstate 2, Ste. G, Pharr, Texas 78577.

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

On July 19, 2024, the OCCC issued an Order to File Timely and Accurate Annual Reports (the “Order”) against Property Tax Lenders of Texas for failing to timely file its 2023 annual report. The Order required Property Tax Lenders of Texas to timely file complete and accurate future annual reports.

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>

Property Tax Lenders of Texas did not file its 2024 annual report with the OCCC on or before March 31, 2025.

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 may impose an administrative penalty on a property tax lender that violates an injunction.⁶

By failing to timely file its 2024 annual report, Property Tax Lenders of Texas has violated Chapter 351 of the Texas Finance Code and the OCCC’s Order to File Timely and Accurate Annual Reports.

Order

IT IS ORDERED that D & R Financial Services LLC d/b/a PTL: Property Tax Lenders of Texas:

1. pay an administrative penalty in the amount of **\$500.00** (calculated as \$500.00 each for Property Tax Lenders of Texas’s one licensed location) within 30 days after the date of this Order; and
2. file its 2024 annual report within 30 days after the date of this Order, if it has not already done so.

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

⁵ Tex. Fin. Code § 14.208.

⁶ Tex. Fin. Code § 14.208(c).

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁷ 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.⁸ 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.⁹ If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹⁰

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

⁷ Tex. Fin. Code § 14.208(b).

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on June 6, 2025, a true and correct copy of this Order Imposing Administrative Penalty has been sent to D & R Financial Services LLC d/b/a PTL: Property Tax Lenders of Texas by the following:

D & R Financial Services LLC
Attn: Roberto Robles, Compliance Officer
702 W. Interstate 2, Ste. G
Pharr, TX 78577
rrobles0209@gmail.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0011 2534 94

D & R Financial Services LLC
Attn: 94118882, Registered Agent
204 W Pelican Ave.
McAllen, TX 78504
rrobles0209@gmail.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0011 2535 00

/s/Vivek V. Vedanarayanan

Vivek V. Vedanarayanan
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Office of Consumer Credit Commissioner
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