

OCCC CASE NO. L25-076

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1800061309	§	OFFICE OF CONSUMER
TEXTAX LENDING, LLC	§	
P.O. BOX 2489	§	CREDIT COMMISSIONER
CANYON LAKE, TEXAS 78133	§	
	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against TexTax Lending, LLC (“TexTax Lending”).<sup>11</sup>

**Statement of Facts and Law**

TexTax Lending is a property tax lender licensed by the OCCC under Chapter 351 of the Texas Finance Code. TexTax Lending operates under master file number 1800061309 at one licensed location, under license number 160191. TexTax Lending’s compliance officer is Thomas Self, and its designated contact address is P.O. Box 2489, Canyon Lake, Texas 78133.

A property tax lender must file annual reports with the OCCC.<sup>12</sup> A property tax lender must comply with all instructions from the OCCC relating to submitting the report.<sup>13</sup> The report is due by March 31 of each year for the prior calendar year’s loan activity.<sup>14</sup>

On June 12, 2023, the OCCC issued an Order to File Timely and Accurate Annual Reports (the “Order”) against TexTax Lending for failing to timely file its 2022 annual report. The Order required TexTax Lending to timely file complete and accurate future annual reports.

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<sup>11</sup> Tex. Fin. Code § 14.208.

<sup>12</sup> Tex. Fin. Code § 351.164; 7 Tex. Admin. Code § 89.404.

<sup>13</sup> 7 Tex. Admin. Code § 89.404.

<sup>14</sup> 7 Tex. Admin. Code § 89.404; <https://occc.texas.gov/industry/property-tax-lenders/property-tax-lenders-annual-reports>

TexTax Lending 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.<sup>15</sup> The Commissioner may impose an administrative penalty on a property tax lender that violates an injunction.<sup>16</sup>

By failing to timely file its 2024 annual report, TexTax Lending 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 TexTax Lending, LLC:

1. pay an administrative penalty in the amount of **\$500.00** (calculated as \$500.00 each for TexTax Lending’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](https://alecs.occc.texas.gov).

Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, [occc.texas.gov](https://occc.texas.gov).

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<sup>15</sup> Tex. Fin. Code § 14.208.

<sup>16</sup> Tex. Fin. Code § 14.208(c).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>17</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>18</sup> 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](mailto: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.<sup>19</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>20</sup>

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](mailto:vivek.vedanarayanan@occc.texas.gov).

Signed this 6th day of June, 2025.

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

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<sup>17</sup> Tex. Fin. Code § 14.208(b).

<sup>18</sup> Tex. Fin. Code § 14.208(b).

<sup>19</sup> Tex. Fin. Code § 14.208(b).

<sup>20</sup> 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 TexTax Lending, LLC by the following:

TexTax Lending, LLC  
Attn: Thomas Self, Compliance Officer  
P.O. Box 2489  
Canyon Lake, TX 78133  
t.self@textaxlending.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested  
# 9214 8901 9403 8300 0011 2535 17

TexTax Lending, LLC  
Attn: Thomas C. Self, Registered Agent  
5333 Spring Valley  
Dallas, TX 75254  
t.self@textaxlending.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested  
# 9214 8901 9403 8300 0011 2535 24

/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