

OCCC CASE NO. L25-068

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 13851	§	OFFICE OF CONSUMER
MELISSA PROPERTIES INC.	§	
d/b/a TEXAS LAND FINANCE	§	CREDIT COMMISSIONER
COMPANY II	§	
4201 SPRING VALLEY RD., STE. 1102	§	STATE OF TEXAS
DALLAS, TEXAS 75244	§	

**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 Melissa Properties Inc. d/b/a Texas Land Finance Company II (“Texas Land Finance Company II”).<sup>1</sup>

**Statement of Facts and Law**

Texas Land Finance Company II is a property tax lender licensed by the OCCC under Chapter 351 of the Texas Finance Code. Texas Land Finance Company II operates under master file number 13851 at one licensed location, under license number 54517. Texas Land Finance Company II’s compliance officer is Andy B. French Jr., and its designated contact address is 4201 Spring Valley Rd., Ste. 1102, Dallas, Texas 75244.

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

Texas Land Finance Company II did not file its 2024 annual report with the OCCC on or before March 31, 2025.

<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 351.164; 7 Tex. Admin. Code § 89.404.

<sup>3</sup> 7 Tex. Admin. Code § 89.404.

<sup>4</sup> 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.<sup>5</sup>

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

## **Order**

IT IS ORDERED that Melissa Properties Inc. d/b/a Texas Land Finance Company II:

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.occc.texas.gov](http://alecs.occc.texas.gov). Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, [occc.texas.gov](http://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>6</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>7</sup>

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<sup>5</sup> Tex. Fin. Code § 14.208.

<sup>6</sup> Tex. Fin. Code § 14.208(c).

<sup>7</sup> Tex. Fin. Code § 351.156.

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</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>9</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>10</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>11</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>8</sup> Tex. Fin. Code § 14.208(b).

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

<sup>10</sup> Tex. Fin. Code § 14.208(b).

<sup>11</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 to File Timely and Accurate Annual Reports has been sent to Melissa Properties Inc. d/b/a Texas Land Finance Company II by the following:

Melissa Properties Inc.  
Attn: Andy B. French Jr., Compliance Officer  
4201 Spring Valley Rd., Ste. 1102  
Dallas, TX 75244  
texaslandfinance@sbcglobal.net

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0011 2533 57

Melissa Properties Inc.  
Attn: George S. Henry, Registered Agent  
4201 Spring Valley, Suite 1102  
Dallas, TX 75244

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0011 2533 64

/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