

OCCC CASE NO. L25-072

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2200072434	§	OFFICE OF CONSUMER
AMCAP TAX LIEN SOLUTIONS, LLC	§	
9999 BELLAIRE BLVD., STE. 700	§	CREDIT COMMISSIONER
HOUSTON, TEXAS 77036	§	
	§	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 AmCap Tax Lien Solutions, LLC (“AmCap Tax Lien Solutions”).¹

Statement of Facts and Law

AmCap Tax Lien Solutions is a property tax lender licensed by the OCCC under Chapter 351 of the Texas Finance Code. AmCap Tax Lien Solutions operates under master file number 2200072434 at one licensed location, under license number 168816. AmCap Tax Lien Solutions’ compliance officer is Philip Clayton, and its designated contact address is 9999 Bellaire Blvd., Ste. 700, Houston, Texas 77036.

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

AmCap Tax Lien Solutions 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 AmCap Tax Lien Solutions is violating Chapter 351 of the Texas Finance Code, and therefore issues this Order, because AmCap Tax Lien Solutions failed to timely file its 2024 annual report.

Order

IT IS ORDERED that AmCap Tax Lien Solutions, 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 AmCap Tax Lien Solutions, LLC by the following:

AmCap Tax Lien Solutions, LLC
Attn: Philip Clayton, Compliance Officer
9999 Bellaire Blvd., Ste. 700
Houston, TX 77036
crnlaw@crnlaw.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0011 2534 32

AmCap Tax Lien Solutions, LLC
Attn: Clayton and Ramirez Law PLLC,
Registered Agent
4807 Spicewood Springs Rd., Bldg. 3,
Suite 250
Austin, TX 78759
crlaw@claytonramirezlaw.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0011 2534 49

/s/ Vivek V. Vedanarayanan

Vivek V. Vedanarayanan
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Office of Consumer Credit Commissioner
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