

OCCC CASE NO. L25-107

|                             |   |                     |
|-----------------------------|---|---------------------|
| IN THE MATTER OF:           | § | BEFORE THE          |
|                             | § |                     |
| MASTER FILE NO.: 1900064283 | § | OFFICE OF CONSUMER  |
| LAREDO-WEBB NEIGHBORHOOD    | § |                     |
| HOUSING SERVICES, INC.      | § | CREDIT COMMISSIONER |
| d/b/a COMMUNITY LOAN        | § |                     |
| CENTER OF LAREDO            | § | STATE OF TEXAS      |
| 216 BOB BULLOCK LOOP        | § |                     |
| LAREDO, TEXAS 78043         | § |                     |

**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 Laredo-Webb Neighborhood Housing Services, Inc. d/b/a Community Loan Center of Laredo (“Community Loan Center of Laredo”).<sup>1</sup>

**Statement of Facts and Law**

Community Loan Center of Laredo is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Community Loan Center of Laredo operates under master file number 1900064283 at one licensed location, under license number 162886. Community Loan Center of Laredo’s compliance officer is Oscar Lechuga, and its designated contact address is 216 Bob Bullock Loop, Laredo, Texas 78043.

A regulated lender must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A regulated lender must comply with all instructions from the OCCC relating to submitting the report.<sup>3</sup> The report is due by May 1 of each year for the prior calendar year’s loan activity.<sup>4</sup>

Community Loan Center of Laredo did not file its 2024 annual report with the OCCC on or before May 1, 2025.

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 342.559.

<sup>3</sup> 7 Tex. Admin. Code § 83.835.

<sup>4</sup> Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835; [https://occc.texas.gov/industry/regulated-lenders/annual\\_reports](https://occc.texas.gov/industry/regulated-lenders/annual_reports)

The Commissioner may issue an injunction ordering a regulated lender to file one or more complete, accurate, and timely annual reports if the Commissioner has reasonable cause to believe that the regulated lender is violating Chapter 342 of the Texas Finance Code.<sup>5</sup>

The Commissioner has reasonable cause to believe that Community Loan Center of Laredo is violating Chapter 342 of the Texas Finance Code, and therefore issues this Order, because Community Loan Center of Laredo failed to timely file its 2024 annual report.

### **Order**

IT IS ORDERED that Laredo-Webb Neighborhood Housing Services, Inc. d/b/a Community Loan Center of Laredo:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 342.559 of the Texas Finance Code and Title 7, Section 83.835 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.

Regulated lender annual reports must be submitted through the OCCC's Application Licensing Examination and Compliance System (ALECS): [alecs.occctexas.gov](https://alecs.occctexas.gov). Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, [occctexas.gov](https://occctexas.gov).

### **Violation of Order**

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 per 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 § 342.156.

## 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.

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 23rd day of July, 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).

## CERTIFICATE OF SERVICE

I certify that on July 23, 2025, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Laredo-Webb Neighborhood Housing Services, Inc. d/b/a Community Loan Center of Laredo by the following:

Laredo-Webb Neighborhood Housing Services, Inc.  
Attn: Oscar Lechuga, Compliance Officer  
216 Bob Bullock Loop  
Laredo, TX 78043  
olechuga@nwlaredo.org

☒ email  
☐ eFileTexas.gov electronic service  
☒ regular mail  
☒ certified mail, return receipt requested  
# 9214 8901 9403 8300 0022 0020 98

Laredo-Webb Neighborhood Housing Services, Inc.  
Attn: Elizabeth Alonzo Villarreal,  
Registered Agent  
117 Illinois  
Laredo, TX 78041  
ealonzo@nwlaredo.org

☒ email  
☐ eFileTexas.gov electronic service  
☒ regular mail  
☒ certified mail, return receipt requested  
# 9214 8901 9403 8300 0022 0021 04

/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)  
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