

OCCC CASE NO. L25-119

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1991	§	OFFICE OF CONSUMER
THE LOUISA CORPORATION	§	
d/b/a BELL FINANCE COMPANY	§	CREDIT COMMISSIONER
405 S. 15TH ST.	§	
MCALLEN, TEXAS 78501	§	STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against The Louisa Corporation d/b/a Bell Finance Company (“Bell Finance Company”).¹

Statement of Facts and Law

Bell Finance Company is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Bell Finance Company operates under master file number 1991 at multiple licensed locations, under license numbers 6873 and 47026. Bell Finance Company’s compliance officer is Michell Garza, and its designated contact address is 405 S. 15th St., McAllen, Texas 78501.

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

On October 12, 2020, the OCCC issued an Order to File Timely and Accurate Annual Reports against Bell Finance Company for failing to timely file its 2019 annual report. Bell Finance Company did not request a hearing on the Order, and the Order became final and enforceable. The Order required Bell Finance Company to timely file complete and accurate future reports.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835.

³ 7 Tex. Admin. Code § 83.835.

⁴ Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835; https://occc.texas.gov/industry/regulated-lenders/annual_reports

On August 17, 2023, the OCCC issued an Order Imposing Administrative Penalty against Bell Finance Company for violating Chapter 342 of the Texas Finance Code by failing to timely file its 2022 annual report. The Order required Bell Finance Company to file its 2022 annual report and to pay a \$1,000 administrative penalty. Bell Finance Company ultimately filed its 2022 annual report and paid the administrative penalty.

Bell Finance Company did not file its 2024 annual report with the Commissioner on or before May 1, 2025.

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.⁵ The Commissioner may impose an administrative penalty on a regulated lender that violates an injunction.⁶

By failing to timely file its 2024 annual report, Bell Finance Company has violated Chapter 342 of the Texas Finance Code and the OCCC's Order to File Timely and Accurate Annual Reports.

Order

IT IS ORDERED that The Louisa Corporation d/b/a Bell Finance Company:

1. pay an administrative penalty in the amount of **\$3,000.00** (calculated as \$1,500.00 each for Bell Finance Company's two licensed locations) 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.

⁵ Tex. Fin. Code § 14.208.

⁶ Tex. Fin. Code § 14.208(c).

Regulated 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.

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 23rd day of July, 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 July 23, 2025, a true and correct copy of this Order Imposing Administrative Penalty has been sent to The Louisa Corporation d/b/a Bell Finance Company by the following:

The Louisa Corporation
Attn: Michell Garza, Compliance Officer
405 S. 15th St.
McAllen, TX 78501
bellfinance@sbcglobal.net

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0022 0023 33

The Louisa Corporation
Attn: Mary Lou Guerra, Registered
Agent
1205 S. Canna
Pharr, TX 78577

- ☐ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0022 0023 40

/s/ Vivek V. Vedanarayanan
Vivek V. Vedanarayanan
Assistant General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24127068
2601 North Lamar Blvd.
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