

OCCC CASE NO. L25-127

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1600055186	§	OFFICE OF CONSUMER
ABC ENTERPRISE INC.	§	
d/b/a ABC CASH LOAN	§	CREDIT COMMISSIONER
312 PATRICIAN WAY	§	
PASADENA, CALIFORNIA 91105	§	STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against ABC Enterprise Inc. d/b/a ABC Cash Loan (“ABC Cash Loan”).¹

Statement of Facts and Law

ABC Cash Loan is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. ABC Cash Loan operates under master file number 1600055186 at one licensed location, under license number 155176. ABC Cash Loan’s compliance officer is Nicole Law, and its designated contact address is 312 Patrician Way, Pasadena, California 91105.

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 August 17, 2023, the OCCC issued an Order to File Timely and Accurate Annual Reports against ABC Cash Loan for failing to timely file its 2022 annual report. ABC Cash Loan did not request a hearing on the Order, and the Order became final and enforceable. The Order required ABC Cash Loan to timely file complete and accurate future reports. ABC Cash Loans ultimately filed its 2022 annual report.

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

ABC Cash Loan 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, ABC Cash Loan 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 ABC Enterprise Inc. d/b/a ABC Cash Loan:

1. pay an administrative penalty in the amount of **\$750.00** (calculated as \$750.00 each for ABC Cash Loan'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.

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

⁵ Tex. Fin. Code § 14.208.

⁶ Tex. Fin. Code § 14.208(c).

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 ABC Enterprise Inc. d/b/a ABC Cash Loan by the following:

ABC Enterprise Inc.
Attn: Nicole Law, Compliance Officer
312 Patrician Way
Pasadena, CA 91105
ywang021@gmail.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0022 0024 94

ABC Enterprise Inc.
Attn: United States Corp Agents Inc.,
Registered Agent
9900 Spectrum Dr.
Austin, TX 78717
ywang021@gmail.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0022 0025 00

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