

OCCC CASE NO. L25-129

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1700058026	§	OFFICE OF CONSUMER
AUTO APPROVE, LLC	§	
4190 VINEWOOD LANE, STE. 111,	§	CREDIT COMMISSIONER
PMB 570	§	
PLYMOUTH, MINNESOTA 55442	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Auto Approve, LLC (“Auto Approve”).<sup>1</sup>

**Statement of Facts and Law**

Auto Approve is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Auto Approve operates under master file number 1700058026 at one licensed location, under license number 161447. Auto Approve’s compliance officer is Kelly Hall, and its designated contact address is 4190 Vinewood Lane, Ste. 111, PMB 570, Plymouth, Minnesota 55442.

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>

On July 22, 2024, the OCCC issued an Order to File Timely and Accurate Annual Reports against Auto Approve for failing to timely file its 2023 annual report. Auto Approve did not request a hearing on the Order, and the Order became final and enforceable. The Order required Auto Approve to timely file complete and accurate future reports. Auto Approve ultimately filed its 2023 annual report.

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835.

<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)

Auto Approve 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.<sup>5</sup> The Commissioner may impose an administrative penalty on a regulated lender that violates an injunction.<sup>6</sup>

By failing to timely file its 2024 annual report, Auto Approve 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 Auto Approve, LLC:

1. pay an administrative penalty in the amount of **\$750.00** (calculated as \$750.00 each for Auto Approve'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.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).

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<sup>5</sup> Tex. Fin. Code § 14.208.

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

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>7</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>8</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>9</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>10</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 23rd day of July, 2025.

/s/ Leslie Pettijohn  
Leslie L. Pettijohn  
Consumer Credit Commissioner  
State of Texas

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<sup>7</sup> Tex. Fin. Code § 14.208(b).

<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(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 Auto Approve, LLC by the following:

Auto Approve, LLC  
Attn: Kelly Hall, Compliance Officer  
4190 Vinewood Lane, Ste. 111, PMB 570  
Plymouth, MN 55442  
compliance@autoapprove.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested  
# 9214 8901 9403 8300 0022 0025 31

Auto Approve, LLC  
Attn: Incorp Services Inc., Registered  
Agent  
815 Brazos Street, Suite 500  
Austin, TX 78701  
jessica.mendez@incorp.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested  
# 9214 8901 9403 8300 0022 0025 48

/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