

OCCC CASE NO. L25-130

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1700058743	§	OFFICE OF CONSUMER
RAMIREZ LAND ENTERPRISES LLC	§	
d/b/a EXPRESS CASH LOANS	§	CREDIT COMMISSIONER
P.O. BOX 853	§	
REFUGIO, TEXAS 78377	§	STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Ramirez Land Enterprises LLC d/b/a Express Cash Loans (“Express Cash Loans”).¹

Statement of Facts and Law

Express Cash Loans is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Express Cash Loans operates under master file number 1700058743 at one licensed location, under license number 158074. Express Cash Loans’ compliance officer is Will Ramirez, and its designated contact address is P.O. Box 853, Refugio, Texas, 78377.

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 Express Cash Loans for failing to timely file its 2022 annual report. Express Cash Loans did not request a hearing on the Order, and the Order became final and enforceable. The Order required Express Cash Loans to timely file complete and accurate future reports. Express 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

On July 22, 2024, the OCCC issued an Order Imposing Administrative Penalty against Express Cash Loans for violating Chapter 342 of the Texas Finance Code by failing to timely file its 2023 annual report. The Order required Express Cash Loans to file its 2023 annual report and to pay a \$500 administrative penalty. Express Cash Loans ultimately filed its 2023 annual report and paid the administrative penalty.

Express Cash Loans 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, Express Cash Loans 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 Ramirez Land Enterprises LLC d/b/a Express Cash Loans:

1. pay an administrative penalty in the amount of **\$1,500.00** (calculated as \$1,500.00 each for Express Cash Loans' 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. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, occctexas.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 Ramirez Land Enterprises LLC d/b/a Express Cash Loans by the following:

Ramirez Land Enterprises LLC
Attn: Will Ramirez, Compliance Officer
P.O. Box 853
Refugio, TX 78377
will.ramirez@aggienetwork.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0022 0025 55

Ramirez Land Enterprises LLC
Attn: Ramirez Land Enterprises LLC,
Registered Agent
P.O. Box 853
Refugio, TX 78377
will.ramirez@aggienetwork.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0022 0025 62

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