

OCCC CASE NO. L19-00346

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 12396	§	OFFICE OF CONSUMER
	§	
HEART OF TEXAS FORD INC.	§	CREDIT COMMISSIONER
P.O. BOX 151	§	
BRADY, TEXAS 76825	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Heart of Texas Ford Inc. (“Heart of Texas Ford”).<sup>1</sup>

**Statement of Facts and Law**

Heart of Texas Ford is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Heart of Texas Ford operates under master file number 12396 at one licensed location, under license number 151665. Heart of Texas Ford’s compliance officer is John Reavis, and its designated contact address is P.O. Box 151, Brady, Texas 76825.

A regulated lender must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A regulated lender must file the required annual report by May 1 for the prior year’s calendar loan activity on forms prescribed by the Commissioner and must comply with all instructions relating to submitting the report.<sup>3</sup>

On May 26, 2016, the OCCC issued an Order to File Timely and Accurate Annual Reports against Heart of Texas Ford for failing to timely file its 2015 annual report. Heart of Texas Ford did not request a hearing on the Order, and a Final Order was issued on July 14, 2016. The Order required Heart of Texas Ford to timely file complete and accurate future annual reports.

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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; [https://occc.texas.gov/industry/regulated-lenders/annual\\_reports](https://occc.texas.gov/industry/regulated-lenders/annual_reports).

Heart of Texas Ford did not file its 2018 annual report with the Commissioner on or before May 1, 2019.

## **Order**

IT IS ORDERED that Heart of Texas Ford Inc.:

5. pay an administrative penalty in the amount of **\$1,000.00** (calculated as \$1,000.00 each for Heart of Texas Ford's one licensed location), within 30 days of service of this Order; and
6. file its 2018 annual report within 30 days of service 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](http://alecs.occ.texas.gov). Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, [occ.texas.gov](http://occ.texas.gov).

## **Response and Right to Request Hearing**

You have the right to request a hearing regarding this Order.<sup>4</sup> Your request must be made in writing and sent to the OCCC not later than 30 days after you receive this Order. You must send your request to:

Matthew Nance  
Office of Consumer Credit Commissioner  
2601 N. Lamar Blvd.  
Austin, Texas 78705

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>5</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>6</sup>

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<sup>4</sup> Tex. Fin. Code § 14.208(b).

<sup>5</sup> Tex. Fin. Code § 14.208(b).

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

All communications with the OCCC concerning this matter must be through Matthew Nance, Deputy General Counsel. You may contact him by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7660, or by email to matthew.nance@occc.texas.gov.

Signed this 21st day of August, 2019.

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

## CERTIFICATE OF SERVICE

I certify that on August 21, 2019, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Heart of Texas Ford Inc. by regular mail and certified mail, return receipt requested, at:

CMRRR# 91 7199 9991 7037 4753 6336  
Heart of Texas Ford Inc.  
Attn: John Reavis, Compliance Officer  
P.O. Box 151  
Brady, TX 76825

CMRRR# 91 7199 9991 7037 4753 6343  
Heart of Texas Ford Inc.  
Attn: John Reavis, Registered Agent  
110 S. Bridge Street  
Brady, TX 76825

/s/Matthew Nance  
Matthew J. Nance  
Deputy General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24074794  
2601 North Lamar Blvd.  
Austin, Texas 78705  
(512) 936-7660  
(512) 936-7610 (fax)  
matthew.nance@occc.texas.gov