

OCCC CASE NO. L19-00215

IN THE MATTER OF:	§	BEFORE THE
	§	
	§	OFFICE OF CONSUMER
MASTER FILE NO.: 1700059302	§	
LEWFIN AMERICA LLC	§	CREDIT COMMISSIONER
901 SWEET GRASS LANE	§	
AUSTIN, TEXAS 78738	§	STATE OF TEXAS

**ORDER TO MAINTAIN  
CREDIT SERVICES ORGANIZATION REGISTRATION**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to Maintain Credit Services Organization Registration against Lewfin America LLC (“Lewfin America”).<sup>1</sup>

**Statement of Facts and Law**

Lewfin America holds a credit access business license issued by the OCCC under Chapter 393 of the Texas Finance Code. Lewfin America operates under master file number 1700059302 at two licensed locations, under license numbers 159745 (doing business as “Dash for Cash”) and 161416 (doing business as “Fast Cash Now”). Lewfin America’s compliance officer is Neels Lewies, and its designated contact address is 901 Sweet Grass Lane, Austin, Texas 78738.

Under Chapter 393, a credit access business is a type of credit services organization.<sup>2</sup> Before conducting business in Texas, a credit services organization must register with the Texas Secretary of State.<sup>3</sup> This means that a credit access business must hold both a credit access business license with the OCCC and a credit services organization registration with the Texas Secretary of State.<sup>4</sup> Lewfin America is both a credit access business and a credit services organization.

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> A credit services organization is a person who assists consumers in improving their credit or in obtaining extensions of credit by others. Tex. Fin. Code § 393.001(3). A credit access business is a credit services organization that assists consumers in obtaining payday loans or motor vehicle title loans. Tex. Fin. Code § 393.601(2).

<sup>3</sup> Tex. Fin. Code § 393.101(a).

<sup>4</sup> Tex. Fin. Code §§ 393.101(a), 393.603.

A credit services organization registration expires on the first anniversary of its date of issuance.<sup>5</sup> A registered credit services organization may renew a registration by filing a renewal application, in the form prescribed by the Texas Secretary of State, and paying the renewal fee.<sup>6</sup> A credit access business must maintain documentation of its registration as a credit services organization.<sup>7</sup>

Lewfin America holds credit services organization registrations under the names “LEWFIN America LLC dba Dash for Cash” and “Lewfin America LLC dba Fast Cash Now.” Lewfin America conducted business during a period when its credit services organization registration for “LEWFIN America LLC dba Dash for Cash” was expired, including the period between September 14, 2018 and October 19, 2018. By conducting business without a valid credit services organization registration, Lewfin America violated Chapter 393.<sup>8</sup>

The Consumer Credit Commissioner (“Commissioner”) has enforcement authority regarding violations of Chapter 393 by a credit access business.<sup>9</sup> If the Commissioner has reasonable cause to believe that a credit access business is violating Chapter 393, then the Commissioner may issue an injunction ordering the credit access business to cease and desist from the violation, to take affirmative action, or both.<sup>10</sup>

The Commissioner has reasonable cause to believe that Lewfin America has violated Chapter 393 of the Texas Finance Code by conducting business without a valid credit services organization registration. Therefore, the Commissioner issues this Order.

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<sup>5</sup> Tex. Fin. Code § 393.101(d).

<sup>6</sup> Tex. Fin. Code § 393.101(d).

<sup>7</sup> Tex. Fin. Code § 393.101(b) (requiring a credit services organization to keep a copy of the registration statement in its files); 7 Tex. Admin. Code § 83.5004(10) (requiring a licensed credit access business to maintain documentation of its registration as a credit services organization with the Texas Secretary of State, including its registration statement and registration certificate, to show compliance with Tex. Fin. Code § 393.101).

<sup>8</sup> See Tex. Fin. Code § 393.101(a).

<sup>9</sup> Tex. Fin. Code § 14.201.

<sup>10</sup> Tex. Fin. Code § 14.208(a).

## **Order**

IT IS ORDERED that Lewfin America LLC:

1. comply with, and cease and desist from violating, the credit services organization registration requirement set forth in Section 393.101 of the Texas Finance Code; and
2. maintain a valid registration as a credit services organization while conducting business in Texas.

## **Violation of Order**

If Lewfin America violates this Order, this may result in one or more of the following actions by the OCCC: (1) an administrative penalty of up to \$1,000 for each day of violation of this Order, (2) an order to refund all credit access business fees for any period when Lewfin America did not hold a valid credit services organization registration, or (3) the suspension or revocation of Lewfin America's credit access business license.<sup>11</sup>

## **Right to Request Hearing**

You have the right to request a hearing regarding this Order.<sup>12</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>13</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>14</sup>

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<sup>11</sup> Tex. Fin. Code §§ 14.208(a)-(c), 14.251(b), 393.614.

<sup>12</sup> Tex. Fin. Code § 14.208(b).

<sup>13</sup> Tex. Fin. Code § 14.208(b).

<sup>14</sup> Tex. Fin. Code § 14.208(c).

All communications with the OCCC concerning this matter must be through Matthew Nance, Deputy General Counsel, who may be contacted 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](mailto:matthew.nance@occc.texas.gov).

Signed this 29th day of January, 2019.

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

## CERTIFICATE OF SERVICE

I certify that on January 29, 2019, a true and correct copy of this Order to Maintain Credit Services Organization Registration has been sent to Lewfin America LLC by regular mail and certified mail, return receipt requested, at:

CMRRR #91 7199 9991 7037 5163 9733  
Lewfin America LLC  
Attn: Neels Lewies, Compliance Officer  
901 Sweet Grass Lane  
Austin, TX 78738

CMRRR #91 7199 9991 7037 5163 9740  
Lewfin America LLC  
Attn: Michael Brown, Registered Agent  
1912 W. Pecan Street, Ste. 204  
Pflugerville, TX 78660

/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  
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