

OCCC CASE NO. L20-00088

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1255	§	OFFICE OF CONSUMER
BRADY-HOYLAND PARTNERSHIP	§	
d/b/a EASY\$CASH TITLE LOANS	§	CREDIT COMMISSIONER
1304 GREENBRIAR	§	
FRIENDSWOOD, TEXAS 77546	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Brady-Hoyland Partnership d/b/a Easy\$Cash Title Loans (“Easy\$Cash Title Loans”).<sup>1</sup>

**Statement of Facts and Law**

Easy\$Cash Title Loans is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Easy\$Cash Title Loans operates under master file number 1255 at one licensed location, under license number 154665. Easy\$Cash Title Loans’ compliance officer is Steven W. Hoyland, and its designated contact address is 1304 Greenbriar, Friendswood, Texas 77546.

A credit access business must file quarterly and annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A credit access business must submit its quarterly and annual reports on or before the following dates:

- 1st quarter report – April 30;
- 2nd quarter report – July 31;
- 3rd quarter report – October 31; and
- 4th quarter and annual report – January 31.<sup>3</sup>

If a credit access business fails to timely file its quarterly or annual reports within four quarters of failing to timely file a previous report, the OCCC may

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<sup>1</sup> Tex. Fin. Code § 14.208(c).

<sup>2</sup> Tex. Fin. Code § 393.627.

<sup>3</sup> 7 Tex. Admin. Code § 83.5001; <https://occc.texas.gov/industry/cabs/reporting>.

impose an administrative penalty of \$500.00 for each licensed location.<sup>4</sup> If a credit access business fails to file its quarterly report three or more times within four quarters of the second offense, the OCCC may impose an administrative penalty of \$1,000.00 for each licensed location.<sup>5</sup> Upon a fourth offense within four quarters of three or more offenses, the OCCC may seek the revocation of a credit access business's license.<sup>6</sup>

On April 23, 2019, the OCCC issued an Order to File Timely and Accurate Annual Reports against Easy\$Cash Title Loans for failing to file its 2019 1st quarter report.

Easy\$Cash Title Loans did not file its 2019 3rd quarter report with the Commissioner on or before October 31, 2019. Additionally, Easy\$Cash Title Loans did not timely file one or more of its reports within the four quarters preceding the 2019 3rd quarter report.

## **Order**

IT IS ORDERED that Brady-Hoyland Partnership d/b/a Easy\$Cash Title Loans:

1. pay an administrative penalty in the amount of **\$500.00**, calculated as \$500.00 each for Easy\$Cash Title Loans' one licensed location, within 30 days of service of this Order; and
2. file its 2019 3rd quarter report within 30 days of service of this Order, if it has not already done so.

Credit access business quarterly and 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). A check made payable to 'Office of Consumer Credit Commissioner' may be mailed to 2601 N. Lamar Blvd., Austin, Texas 78705, for payment of the \$500.00.

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<sup>4</sup> 7 Tex. Admin. Code § 83.5001(e)(2)(B).

<sup>5</sup> 7 Tex. Admin. Code § 83.5001(e)(2)(C).

<sup>6</sup> 7 Tex. Admin. Code § 83.5001(e)(3).

## Response and Right to Request Hearing

You have the right to request a hearing regarding this Order. 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. If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.

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 11th day of December, 2019.

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

**CERTIFICATE OF SERVICE**

I certify that on December 11th, 2019, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Brady-Hoyland Partnership d/b/a Easy\$Cash Title Loans by regular mail and certified mail, return receipt requested, at:

CMRRR #91 7199 9991 7036 0669 8304  
Brady-Hoyland Partnership  
Attn: Steven W. Hoyland, Compliance Officer  
1304 Greenbriar  
Friendswood, TX 77546

CMRRR #91 7199 9991 7036 0669 8311  
Brady-Hoyland Partnership  
Attn: William A. Brady, Registered Agent  
1304 Greenbriar Dr.  
Friendswood, TX 77546

/s/ Matthew Nance  
Matthew J. Nance  
Deputy General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24074794  
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