

OCCC CASE NO. L21-00022

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1800061657	§	OFFICE OF CONSUMER
FINTECH CREDIT INNOVATIONS, INC.	§	
d/b/a GETMEABETTERLOAN.COM	§	CREDIT COMMISSIONER
9600 KOGER BLVD., SUITE 205	§	
SAINT PETERSBURG, FLORIDA 33702	§	STATE OF TEXAS

**ORDER TO FILE TIMELY AND ACCURATE ANNUAL REPORTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports against Fintech Credit Innovations, Inc. d/b/a Getmeabetterloan.com (“Get Me A Better Loan”).<sup>1</sup>

**Statement of Facts and Law**

Get Me A Better Loan is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Get Me A Better Loan operates under master file number 1800061657 at multiple licensed locations, under license numbers 160515 and 161627. Get Me A Better Loan’s compliance officer is Anthony Grasso, and its designated contact address is 9600 Koger Blvd., Suite 205, Saint Petersburg, Florida 33702.

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> For 2019 annual reports, the OCCC allowed 31 additional days (until June 1, 2020) for regulated lenders to file reports.

Get Me A Better Loan did not file its 2019 annual report with the OCCC on or before June 1, 2020.

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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.

<sup>4</sup> Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835.

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 has reasonable cause to believe that Get Me A Better Loan is violating Chapter 342 of the Texas Finance Code, and therefore issues this Order, because Get Me A Better Loan failed to timely file its 2019 annual report.

### **Order**

IT IS ORDERED that Fintech Credit Innovations, Inc. d/b/a Getmeabetterloan.com:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 342.559 of the Texas Finance Code and Title 7, Section 83.835 of the Texas Administrative Code;
2. file its 2019 annual report within 30 days of service of this Order, if it has not already done so; and
3. timely file complete and accurate future annual reports.

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).

### **Violation of Order**

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 per day.<sup>6</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>7</sup>

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<sup>5</sup> Tex. Fin. Code § 14.208.

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

<sup>7</sup> Tex. Fin. Code § 342.156.

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</sup> To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after service of this Order.<sup>9</sup> You must send your request to Matthew Nance, Deputy General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to [matthew.nance@occc.texas.gov](mailto:matthew.nance@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>10</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>11</sup>

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 at [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov).

Signed this 12th day of October, 2020.

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

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<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(b).

<sup>11</sup> Tex. Fin. Code § 14.208(c).

## CERTIFICATE OF SERVICE

I certify that on October 12, 2020, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Fintech Credit Innovations, Inc. d/b/a Getmeabetterloan.com by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0020 8057 69  
Fintech Credit Innovations, Inc.  
Attn: Anthony Grasso, Compliance Officer  
9600 Koger Blvd., Suite 205  
Saint Petersburg, FL 33702

CMRRR # 9214 8901 9403 8300 0020 8057 76  
Fintech Credit Innovations, Inc.  
Attn: C T Corporation Sytem, Registered Agent  
1999 Bryan St., Suite 900  
Dallas, TX 75201

/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 (phone)  
512-936-7610 (fax)  
matthew.nance@occc.texas.gov