

OCCC CASE NO. L22-00044

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2000067961	§	OFFICE OF CONSUMER
CYPRESS CREEK FINANCIAL	§	
WEST, LLC D/B/A GETGREEN123	§	CREDIT COMMISSIONER
6360 NW 5TH WAY, #200	§	
FORT LAUDERDALE, FLORIDA	§	STATE OF TEXAS
33309		

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

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Quarterly and Annual Reports against Cypress Creek Financial West, LLC d/b/a Getgreen123 (“Cypress Creek Financial”).¹

Statement of Facts and Law

Cypress Creek Financial is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Cypress Creek Financial operates under master file number 2000067961 at one licensed location, under license number 165436. Cypress Creek Financial’s compliance officer is Barbara Dolan, and its designated contact address is 6360 NW 5th Way, #200, Fort Lauderdale, Florida 33309.

A credit access business must file quarterly and annual reports with the Consumer Credit Commissioner (“Commissioner”).² A credit access business must submit for each of its licensed locations its 2021 4th quarter and annual reports on or before January 31, 2022.³ All information provided on the quarterly and annual reports must be accurate and calculated in accordance with the OCCC’s instructions.⁴

Cypress Creek Financial did not file its 2021 annual reports with the Commissioner on or before January 31, 2022.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code §§ 393.622, 393.627; 7 Tex. Admin. Code § 83.5001(a).

³ 7 Tex. Admin. Code § 83.5001 (b)(1).

⁴ 7 Tex. Admin. Code § 83.5001(a).

The Commissioner may issue an injunction ordering a credit access business to file one or more complete, accurate, and timely quarterly or annual reports if the Commissioner has reasonable cause to believe that the credit access business is violating Chapter 393 of the Texas Finance Code.⁵

The Commissioner has reasonable cause to believe that Cypress Creek Financial is violating Chapter 393 of the Texas Finance Code, and therefore issues this Order, because Cypress Creek Financial failed to timely file its 2021 annual reports.

Order

IT IS ORDERED that Cypress Creek Financial West, LLC d/b/a GetGreen123:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 393.627 of the Texas Finance Code and Title 7, Section 83.5001 of the Texas Administrative Code;
2. file its 2021 annual reports within 30 days of the date of this Order, if it has not already done so; and
3. timely file complete and accurate future quarterly and annual reports.

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. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, occ.texas.gov.

Violation of Order

You may be assessed an administrative penalty of up to \$1,000 for each day of violation of this Order.⁶ Multiple violations may also result in the suspension or revocation of your license.⁷

⁵ Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

⁶ Tex. Fin. Code § 14.208(c); 7 Tex. Admin. Code § 83.5001(e)(2).

⁷ Tex. Fin. Code § 393.614; 7 Tex. Admin. Code § 83.5001(e)(3).

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁸ Your request must be made in writing and sent to the OCCC no later than 30 days after the date of this Order. You must send your request to Audrey Spalding, Assist General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, or by email at audrey.spalding@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 this deadline, this Order is considered final and enforceable.¹⁰

All communications with the OCCC concerning this matter must be through Audrey Spalding, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7659, or by email to audrey.spalding@occc.texas.gov.

Signed this 6th day of April, 2022.

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

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 April 6, 2022, a true and correct copy of this Order to File Timely and Accurate Quarterly and Annual Reports has been sent to Cypress Creek Financial West, LLC d/b/a GetGreen123 by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0069 1242 58
Cypress Creek Financial West, LLC d/b/a GetGreen123
Attn: Barbara Dolan, Compliance Officer
6360 NW 5th Way, #200
Fort Lauderdale, FL 33309

CMRRR # 9214 8901 9403 8300 0069 1243 19
Cypress Creek Financial West, LLC d/b/a GetGreen123
Attn: CT Corporation Systems, Registered Agent
1999 Bryan Street, #900
Dallas, TX 75201

/s/Audrey Spalding _____
Audrey Spalding
Assistant General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24111055
2601 North Lamar Blvd.
Austin, Texas 78705
(512) 936-7659 (phone)
audrey.spalding@occc.texas.gov