

OCCC CASE NO. L22-00047

|                             |   |                     |
|-----------------------------|---|---------------------|
| IN THE MATTER OF:           | § | BEFORE THE          |
|                             | § |                     |
| MASTER FILE NO.: 2100068790 | § | OFFICE OF CONSUMER  |
| QUICKEST CAR TITLE LOAN LLC | § |                     |
| 4220 S KIRKWOOD ROAD        | § | CREDIT COMMISSIONER |
| HOUSTON, TEXAS 77072        | § |                     |
|                             |   | STATE OF TEXAS      |

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Assessing Administrative Penalty for Violation of Injunctive Order against Quickest Car Title Loan LLC (“Quickest Car Title”).<sup>1</sup>

**Statement of Facts and Law**

Quickest Car Title is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Quickest Car Title operates under master file number 2100068790 at one licensed location, under license number 166095. Quickest Car Title’s compliance officer is Oanh Nguyen, and its designated contact address is 4220 S. Kirkwood Road, Houston, Texas 77072.

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 violates the quarterly or annual reporting requirements for a second time within four quarters of a first reporting violation,

---

<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.

the OCCC may impose an administrative penalty against the credit access business of \$500.00 for each of its licensed locations.<sup>4</sup> If a credit access business fails to file a quarterly or annual report again within four quarters of a second reporting violation, the OCCC may impose an administrative penalty of \$1,000.00 against the credit access business for each of its licensed locations.<sup>5</sup> The OCCC may seek revocation for any subsequent violation of the reporting requirements within four quarters of a third or subsequent reporting violation.<sup>6</sup>

On December 28, 2021 the OCCC issued an Order to File Timely and Accurate Quarterly and Annual Reports against Quickest Car Title for failing to file its 2021 3rd quarter report.

Quickest Car Title did not file its 2021 4th quarter report with the Commissioner on or before January 31, 2022. Additionally, Quickest Car Title did not timely file one or more of its reports within the four quarters preceding the 2021 4th quarter and annual reports.

## **Order**

IT IS ORDERED that Quickest Car Title Loan LLC:

1. pay an administrative penalty in the amount of **\$500.00**, calculated as \$500.00 for Quickest Car Title's one licensed location, within 30 days of the date of this Order; and
2. file its 2021 4th quarter and annual reports within 30 days of the date 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).

---

<sup>4</sup> 7 Tex. Admin. Code § 83.5001(e)(3)(B).

<sup>5</sup> 7 Tex. Admin. Code § 83.5001(e)(3)(C).

<sup>6</sup> 7 Tex. Admin. Code § 83.5001(e)(4).

## 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 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](mailto: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. If you fail to request a hearing by this deadline, this Order is considered final and enforceable.

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](mailto: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

**CERTIFICATE OF SERVICE**

I certify that on April 6, 2022, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Quickest Car Title Loan LLC by regular mail and certified mail, return receipt requested, at:

CMRRR #9214 8901 9403 8300 0069 1242 89  
Quickest Car Title Loan LLC  
Attn: Oanh Nguyen, Compliance Officer  
4220 S. Kirkwood Road  
Houston, TX 77072

CMRRR # 9214 8901 9403 8300 0069 1243 40  
Quickest Car Title Loan LLC  
Attn: Vivi Ho, Registered Agent  
14707 Knightsway Drive  
Houston, TX 77083

/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