

OCCC CASE NO. L22-00001

IN THE MATTER OF:	§	BEFORE THE
	§	
	§	OFFICE OF CONSUMER
MUGO GROUP, LLC	§	
12306 ABBEY GARDEN	§	CREDIT COMMISSIONER
SAN ANTONIO, TEXAS 78249	§	
	§	STATE OF TEXAS

**ORDER TO FURNISH INFORMATION**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to Furnish Information against Mugo Group, LLC (“Mugo Group”) based on the violations of law described below.<sup>1</sup>

**Statement of Facts and Law**

After receiving a written complaint or other reasonable cause to believe that a person is violating a statute enforced by the OCCC, the Consumer Credit Commissioner (“Commissioner”) may:

- (1) require the person to furnish information regarding a specific loan or business practice to which the violation relates; and
- (2) conduct an investigation to determine whether a violation exists.<sup>2</sup>

Under Chapter 342 of the Texas Finance Code, a person must hold a regulated lender license in order to make, transact, negotiate, or accept a charge in connection with a regulated loan.<sup>3</sup> A regulated loan generally includes a loan made for personal, family, or household purposes to a person in Texas with an effective annual interest rate greater than 10%.<sup>4</sup> To discover a violation of Chapter 342 or to obtain required information, the OCCC may conduct an investigation of a person who the OCCC has reasonable cause to believe is violating Chapter 342.<sup>5</sup>

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 14.202.

<sup>3</sup> Tex. Fin. Code § 342.051(a).

<sup>4</sup> Tex. Fin. Code § 342.005.

<sup>5</sup> Tex. Fin. Code § 342.553.

Mugo Group does not hold any license issued by the OCCC. Records of the Texas Secretary of State reflect that Mugo Group is located at 12306 Abbey Garden, San Antonio, Texas 78249, and that its president is Rodrigo Murra.

Mugo Group acted as a third-party lender for Januco LLC d/b/a Xpress Title Loans (“Xpress Title Loans”). Xpress Title Loans previously held a credit access business license with the OCCC, under master file number 17142 and license number 63903. In 2019, the OCCC revoked Xpress Title Loans’ license due to repeated violations of Chapter 393 of the Texas Finance Code. In an agreed order of revocation, Xpress Title Loans agreed to either waive its rights in outstanding transactions, or to assign outstanding transactions to a licensed credit access business.<sup>6</sup> Xpress Title Loans did not take either of these actions. Instead, Xpress Title Loans told the OCCC that it had assigned a portfolio of outstanding motor vehicle title loans to Mugo Group, and that it had ceased doing business.

Since 2019, the OCCC has received three complaints from consumers about the title loans that Xpress Title Loans assigned to Mugo Group:

- In May 2019, a consumer complained that she was unable to obtain a payoff balance in order to pay off her title loan.<sup>7</sup> The consumer provided a payment receipt, which showed an itemized balance that included fees labeled “acquisition,” “18%/pmi,” and “miscl fee.”
- In May 2020, a consumer complained that she was unable to contact anyone at Xpress Title Loans and was unable to obtain the title to her vehicle.<sup>8</sup>
- In July 2021, a consumer complained that she had paid her loan in full but the lien on her vehicle had not been released.<sup>9</sup>

As a result of complaints from consumers, the OCCC conducted two investigations in order to obtain information from Mugo Group, and to determine whether Mugo Group engaged in unlicensed activity or otherwise violated the Texas Finance Code. In particular, the OCCC requested information about amounts charged in connection with loans, broken down by principal,

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<sup>6</sup> Agreed Order of Revocation, OCCC Case No. L18-00082, Januco LLC d/b/a Xpress Title Loans, p. 19 (Mar. 12, 2019).

<sup>7</sup> OCCC Complaint ID No. 114191.

<sup>8</sup> OCCC Complaint ID No. 115911.

<sup>9</sup> OCCC Complaint ID No. 118119.

interest, and fees. Mugo Group failed to respond to multiple communication attempts from the OCCC, including written requests for information sent on July 8, 2020, November 6, 2020, and May 13, 2021.

By failing to respond to the OCCC's requests for information, and by failing to allow the OCCC to conduct an investigation, Mugo Group has violated Chapters 14 and 342 of the Texas Finance Code.<sup>10</sup>

## Order

IT IS ORDERED that:

1. Mugo Group must comply with, and cease and desist from violating, its responsibility to furnish information as described in Section 14.202 of the Texas Finance Code.
2. Mugo Group must allow the OCCC to conduct an investigation of the records of the business.
3. **No later than 30 days after the date of this Order**, Mugo Group must perform a self-review and identify each loan that it has made, transacted, negotiated, acquired, or accepted a charge in connection with, including any loans acquired from Xpress Title Loans.
4. **No later than 30 days after the date of this Order**, Mugo Group must send a spreadsheet by email to [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov), including the following information for each loan identified above:
  - a. account number;
  - b. first and last name of consumer;
  - c. complete home address of consumer;
  - d. date of loan;
  - e. amount financed for the loan;
  - f. original principal balance for the loan;
  - g. payment terms of the loan;
  - h. annual percentage rate of the loan;
  - i. a description of the collateral for the loan;

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<sup>10</sup> Tex. Fin. Code §§ 14.202, 342.553.

- j. status of the loan (open, closed, delinquent, or repossessed); and
  - k. for any delinquent loan, the number of days delinquent.
5. **No later than 30 days after the date of this Order**, for each loan identified above, Mugo Group must send the following information by email to [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov):
- a. complete copy of any promissory note or other loan agreement;
  - b. complete payment history showing allocation of payments to principal, interest, late charges, repossession expenses, and other amounts;
  - c. repossession records for any accounts where a motor vehicle was repossessed, including proof of compliance with the provisions of Chapter 9 of the Texas Business & Commerce Code governing disposition of collateral.
6. **No later than 30 days after the date of this Order**, for each consumer that has filed a complaint against Xpress Title Loans since 2019, Mugo Group must send all of the following by email to [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov):
- a. all documents relating to the loan transaction;
  - b. a statement of the status of the loan; and
  - c. a detailed payment history with a statement of the payoff balance owed.
7. **No later than 30 days after the date of this Order**, Mugo Group must send a complete written description of all amounts that Mugo Group has contracted for, charged, or received in connection with loans to consumers.
8. Mugo Group must maintain the information described by this Order until it has been provided to the OCCC, or until the end of any legally applicable recordkeeping period, whichever is later.

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>11</sup> To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after the date of this Order.<sup>12</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>13</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>14</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 28th day of September, 2021.

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

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

<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).

**CERTIFICATE OF SERVICE**

I certify that on September 28, 2021, a true and correct copy of this Order to Furnish Information has been sent to Mugo Group, LLC by the following:

Mugo Group, LLC  
Attn: Rodrigo Murra, President  
12306 Abbey Garden  
San Antonio, TX 78249

- hand delivery
- fax
- email
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0048 7658 78

Mugo Group, LLC  
Attn: Rodrigo Murra, Registered Agent  
16505 La Cantera Parkway, Apt. 238  
San Antonio, TX 78256

- hand delivery
- fax
- email
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0048 7658 85

/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