



ALECS

Submitting an Application for a Corporation, LLC, Limited Partnership, Trust,
Other business structures



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER



OCCC

TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

Log in or Create a New Account in ALECS

Step 1: Log in to ALECS by visiting <https://alecs.occ.texas.gov> A user account must be created before an application may be submitted. (See instructions for creating an account)

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Sign Up
Advanced Search
2601 N. Lamar Blvd, Austin TX 78705
Phone: 512-936-7605, Fax: 512-936-7610, Email: licensing@occ.texas.gov

Welcome to ALECS

ALECS is an Official Texas State Government System, which may be used only for authorized purposes. Unauthorized attempts to access this system, upload information, and/or change information on this site are strictly prohibited and are subject to prosecution under Texas Penal Code, Section 33.02 (Breach of Computer Security).

The OCCC is pleased to provide this online licensing portal for its regulated industries. Before you begin, ensure you have reviewed state statutes and administrative rules and licensing requirements associated with your business operations. Primary statutes and rules are located within the OCCC's Credit Industry Services pages.

ALECS allows you to:

- Apply for a new license
- Add an additional licensed location or registered office
- Amend an existing license
- Renew an existing license
- Check the status of a license application, renewal, or other requested changes
- Print your license(s)
- File required annual reports (with the exception of Credit Access Businesses)
- Make payments online for activities completed through ALECS

New users must create a new account before submitting application information

Login

User Name

Password

I'm not a robot  reCAPTCHA
Privacy - Terms

Login

[Forgot user password?](#)

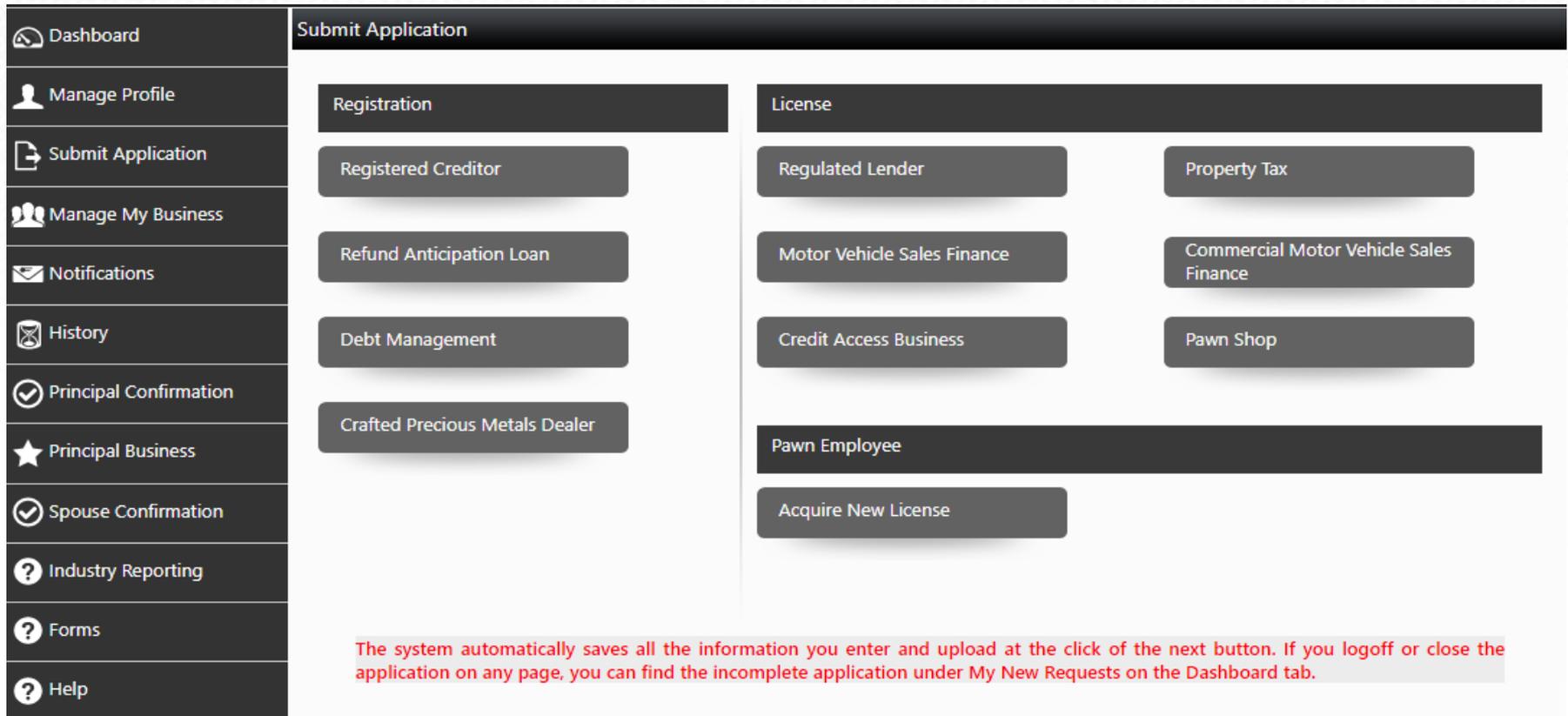
[Create Online Account?](#)

 [OCCC Home](#) / [State of Texas](#) / [TRAIL \(Texas Records and Information Locator\)](#) / [Texas Finance Commission](#) / [Department of Information Resources](#) / [Sunset Advisory Commission](#) / [Privacy Policy](#) / [Fraud Policy](#) / [Accessibility Policy](#) / [Open Records Requests](#)

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Build Number: 03152021.01

Step 2: Now that you have logged in to your ALECS account, choose Submit Application. Next, choose the type of license for which you want to apply, for example Motor Vehicle Sales Finance.



Submit Application

Registration

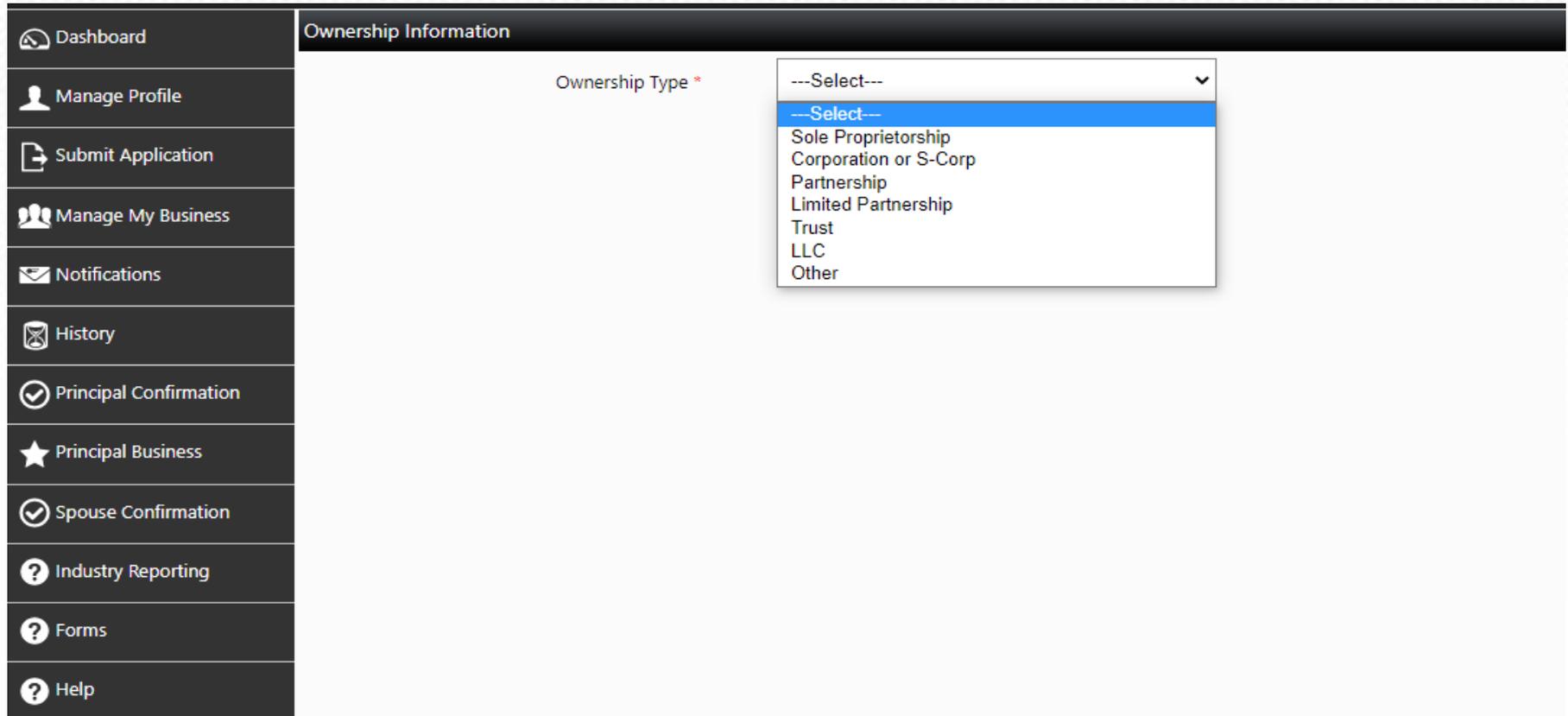
- Registered Creditor
- Refund Anticipation Loan
- Debt Management
- Crafted Precious Metals Dealer

License

- Regulated Lender
- Property Tax
- Motor Vehicle Sales Finance
- Commercial Motor Vehicle Sales Finance
- Credit Access Business
- Pawn Shop
- Pawn Employee
- Acquire New License

The system automatically saves all the information you enter and upload at the click of the next button. If you logoff or close the application on any page, you can find the incomplete application under My New Requests on the Dashboard tab.

Step 3: Select Ownership Type from dropdown.



The screenshot shows a web application interface for "Ownership Information". On the left is a dark sidebar with navigation links: Dashboard, Manage Profile, Submit Application, Manage My Business, Notifications, History, Principal Confirmation, Principal Business, Spouse Confirmation, Industry Reporting, Forms, and Help. The main content area has a header "Ownership Information" and a form field labeled "Ownership Type *". A dropdown menu is open, showing the following options: ---Select---, ---Select--- (highlighted), Sole Proprietorship, Corporation or S-Corp, Partnership, Limited Partnership, Trust, LLC, and Other.

Step 4: Enter Entity Name and FEIN.

- Dashboard
- Manage Profile
- Submit Application
- Manage My Business
- Notifications
- History
- Principal Confirmation
- Principal Business
- Spouse Confirmation
- Industry Reporting
- Forms
- Help

Ownership Information

Ownership Type *

Entity Name *

FEIN * -

Note : Some registrations and licenses might require you to provide principal party information.

Step 5: Fill out Contact Information, Statement of Record and Compliance Officer sections. Select Next.

Remaining Character

Contact Information

Mailing Address Line 1 *	2601 N. LAMAR BLVD.
Mailing Address Line 2	SUITE 200
Zip *	78705
	<small>Only enter the first 5 digits of the zip code</small>
City *	AUSTIN
State *	TX
County*	TRAVIS
Country *	US
Phone Number *	123-456-8790
Fax Number	

Provide a statement as to where records of transactions subject to regulation by the State of Texas will be maintained. If these records will be maintained at a location outside the state of Texas, the applicant must acknowledge responsibility for payment of all travel costs associated with examinations in addition to the assessment fee, or make all records available for examination within the state of Texas.

Statement of Record *	Records will be kept at 2601 N. Lamar Blvd., Austin, TX 78705. OCCC Auto Sales acknowledges responsibility for travel costs.
-----------------------	--

Do you conduct business at this location? Yes

Business Website

Compliance Officer 

First Name *	John
Last Name *	Smith
Phone Number *	123-456-7899
Extension(If any)	1234
Fax Number	
Email *	OCCCAutosales@gmail.com
Confirm Email *	OCCCAutosales@gmail.com

Next**Cancel**

Step 6: Add Statutory Agent- The address provided for the Statutory Agent must be an address within the state of Texas.

Dashboard

Manage Profile

Submit Application

Manage My Business

Notifications

History

Industry Reporting

Forms

Help

Statutory Agent Details

Statutory Agent *i*

Name/Business *

Address Line 1 *

Address Line 2

Zip *
Only enter the first 5 digits of the zip code

City *

State *

County*

Email *

Phone Number *

* Mandatory Fields

Step 7: Select Principal Type. Select Entity and then select Add Principal. Complete Principal Information. Select Save. Select Next if there are no more principals to add.

Principal Information

* Mandatory Fields

Principal parties are required to create an account and enter a confirmation code. A confirmation code will be sent in an email to the principal party from admin.alecs@occc.texas.gov. Please check spam or junk folders if an email is not received.

Title	Name	Principal Type	Email	Percentage	
No items to display					

Select below filters to add Principal Information

Principal Type *  Entity

Add Principal Next Cancel

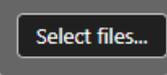
Upload a diagram showing the ownership structure up to a natural person owning upto 10% or more. (If applying for a pawn shop license the requirement is 5% or more). If the entity is publicly traded Upload the most recent 10K Financials.

* Mandatory Fields

Title * Owner

Principal Type * Entity

Entity Name * OCCC Auto Wholesale LLC

Ownership of Entity 

Percentage * 50.00 %

Save Cancel

Step 7: Select Principal Type. Select Person. Select either SSN or Visa/EAD from dropdown . Select either Principal Party or Applicant from next dropdown. The applicant will be the person completing the application. Select Add Principal.

Select below filters to add Principal InformationPrincipal Type * 

Person

Enter individuals SSN *

SSN

Principal Party Information
will be completed by *

Applicant

Add Principal**Next****Cancel**

- Select Title of Principal. Enter SSN. If Principal is an owner, enter in their percentage of ownership. Select Submit.

Select Title. You must select at least one.

Title	
Owner	<input checked="" type="checkbox"/>
Members and Managers	<input type="checkbox"/>
Officers of Entity - President	<input type="checkbox"/>
Officers of Entity - Vice President	<input type="checkbox"/>
Officers of Entity - Secretary	<input type="checkbox"/>
Officers of Entity - Treasurer	<input type="checkbox"/>
Officers of Entity - Other	<input type="checkbox"/>
Other Principal Parties	<input type="checkbox"/>

Principal Type *

Type Of ID you hold *

Entry Type *

SSN * - -

Confirm SSN * - -

Percentage *

- Enter Principals personal information. Select Next.

Prefix *	<input type="text" value="Mr"/>	Home Mailing Address	
Legal First Name *	<input type="text" value="John"/>	Address Line 1 *	<input type="text" value="123 25th Ave"/>
Legal Middle Name	<input type="text"/>	Address Line 2	<input type="text"/>
Legl Last Name *	<input type="text" value="Smith"/>	Zip *	<input type="text" value="78705"/>
DOB *	<input type="text" value="01/01/1960"/> 	Only enter the first 5 digits of the zip code	
Marital Status *	<input type="text" value="Married"/>	City *	<input type="text" value="AUSTIN"/>
Alias First Name	<input type="text"/>	State *	<input type="text" value="TX"/>
Alias Last Name	<input type="text"/>	County *	<input type="text" value="TRAVIS"/>
If this principal party is associated to any other Master Files, list them:	<input type="text"/>	Country *	<input type="text" value="US"/>
		Phone Number *	<input type="text" value="123-456-8790"/>
		Email Address *	<input type="text" value="johnsmith@gmail.com"/>
		Percentage *	<input type="text" value="50.00 %"/>
		<input type="button" value="Next"/> <input type="button" value="Reset SSN"/> <input type="button" value="Cancel"/>	

- Add 10 years of Principal's employment history with no gaps, including times of unemployment, stay at home parent, military, ect. Select Submit. Select Next.

Principal Employer Information

List Of Employer(s)

Provide a continuous record of employment for the last ten (10) years, beginning with the present date. Account for time spent as a student, unemployed, retired etc;

Add Employer

From	To	Employer	Job Title	Comments		Delete
01/01/2020		OCCC Auto Sales			Edi t	<input type="button" value="X Delete"/>

◀ ◁ 1 ▷ ▶

1 - 1 of 1 items

- Answer Personal Questionnaire. If you answer yes to questions 2-8, you must upload a statement at the bottom of the page regarding the yes answer – select files then select upload. Select Save.

5. Have you:

(1) held any professional or occupational license within the last ten years? *	<input type="radio"/>	<input type="radio"/>
(2) ever had a professional or occupational license denied, suspended, cancelled or revoked? *	<input type="radio"/>	<input type="radio"/>
6. Have you ever been a defendant in a civil court action or administrative proceeding other than divorce or personal injury? *	<input type="radio"/>	<input type="radio"/>
7. Have you ever made a compromise with creditors, taken bankruptcy, or pleaded the Statute of Limitations? *	<input type="radio"/>	<input type="radio"/>
8. Are there any unpaid judgements outstanding against you? *	<input type="radio"/>	<input type="radio"/>

Attach Document *

Select files...

Upload

Document Details

Name

Navigation: [Previous] [0] [Next] [End]

No items to display

Save Cancel

- Once you have added all necessary Principals, select Next. All human principals will need to create a personal ALECS account and enter the confirmation code sent to their email address listed in ALECS. **You will not be able to pay until all Principals have created their accounts and entered in the confirmation code.**

Principal Information

* Mandatory Fields

Principal parties are required to create an account and enter a confirmation code. A confirmation code will be sent in an email to the principal party from admin.alecs@occc.texas.gov. Please check spam or junk folders if an email is not received.

Title	Name	Principal Type	Email	Percentage	
Owner	OCCC Auto Wholesale LLC	Entity		50	Delete
Owner	John Smith	Person	johnsmith@gmail.com	50	Delete

1 - 2 of 2 items

Select below filters to add Principal Information

Principal Type * 

---Select---

Add Principal

Next

Cancel

Step 8: Upload business documents. **Statement of Experience, Certificate of Good Standing, Loan Documents and Articles of Incorporation are required.** Select Next. You can find PDF copies of OCCC forms and application checklists at occc.texas.gov under industry type.

Master Documents Info

Please Upload Below documents

- Statement of Experience
- Certificate of Good Standing *
- Loan Document
- Operating Agreement
- Minutes or certification by the company secretary-Match the Application & By-Laws as to Officer, Directors and Statutory Agent,Articles of Incorporation filed with Texas Secretary of State
- Articles of Incorporation filed with Texas Secretary of State *

Document Information

Document Type

Attach Document

- Statement of Experience.
- Certificate of Good Standing
- Loan Documents
- Operating Agreement
- Minutes or certification by the company secretary
- Articles of Incorporation filed with state

Document Details

Name	Document Type
No items to display	

◀ 0 ▶

Next Cancel



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Application Questionnaire

Step 9: Complete Application Questionnaire. Select Next.

Application Questionnaire

* Mandatory Fields

Note: If the answer to any of the following is "YES", please provide a summary of each event or proceeding and copies of relevant documents as attachments.

	Yes	No
(A) Has the entity or control affiliate ever:		
(1) been convicted of or pled guilty or nolo contendere ("no contest") in domestic, foreign or military court to any felony? *	<input type="radio"/>	<input type="radio"/>
(2) been charged with any felony? *	<input type="radio"/>	<input type="radio"/>
(B)(1) During the past ten (10) years, has the entity or control affiliate been convicted of or pled guilty or nolo contendere in a domestic, foreign or military court to committing or conspiring to commit a misdemeanor involving: financial services or financial services related business or fraud, false statements, theft or wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion? *	<input type="radio"/>	<input type="radio"/>
(B)(2) Are there pending charges against the entity or a control affiliate for a misdemeanor specified in (B)(1)? *	<input type="radio"/>	<input type="radio"/>
(C) In the past ten (10) years, has any state, federal or foreign regulatory agency ever:		
(1) found the entity or a control affiliate to have made a false statement or omission or been dishonest, unfair or unethical; *	<input type="radio"/>	<input type="radio"/>
(2) found the entity or a control affiliate to have been involved in a violation of a financial services-related regulations(s) or statutes(s); *	<input type="radio"/>	<input type="radio"/>
(3) found the entity or a control affiliate to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted; *	<input type="radio"/>	<input type="radio"/>
(4) entered an order against the entity or a control affiliate in connection with a financial services-related activity; or *	<input type="radio"/>	<input type="radio"/>
(5) denied, suspended or revoked the entity's or a control affiliate's registration or license or otherwise, by order, prevented it from associating with a financial services-related business or restricted its activities? *	<input type="radio"/>	<input type="radio"/>

(D) Has the entity's or a control affiliate's authorization to act as an attorney, accountant or state or federal contractor ever been revoked or suspended? *	<input type="radio"/>	<input type="radio"/>
(E) Is the entity's or a control affiliate now the subject of any regulatory proceeding that could result in a "Yes" answer to any part of 4(C)? *	<input type="radio"/>	<input type="radio"/>
(F)(1) Has any domestic or foreign court in past ten (10) years:		
(a) enjoined the entity or a control affiliate in connection with any financial services-related activity? *	<input type="radio"/>	<input type="radio"/>
(b) found the entity or a control affiliate to be in violation with any financial services-related statutes or regulation(s); or *	<input type="radio"/>	<input type="radio"/>
(c) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against the applicant or control affiliate by a state or foreign financial regulatory authority? *	<input type="radio"/>	<input type="radio"/>
(F)(2) Is the entity's or a control affiliate named in any pending financial services-related civil action that could result in a "Yes" answer to any part of (F)(1)? *	<input type="radio"/>	<input type="radio"/>
(G) Has a bonding Company ever denied, paid out on, or revoked a bond for the entity? *	<input type="radio"/>	<input type="radio"/>
(H) Does the entity have any unsatisfied judgments or liens against it? *	<input type="radio"/>	<input type="radio"/>

Next

Cancel

Step 10. Add Statement of Experience and Business Operations Plan. Select Next.

Business Operation Plan and Statement of Experience

* Mandatory Fields

Business Operation Plan (BOP).

The applicant must attach a brief narrative to the application explaining:

- a. an estimate of how many motor vehicles will be financed by the applicant each year
- b. whether the applicant will hold the retail installment sales contracts or whether the applicant will assign its retail installment sales contracts
- c. whether the applicant will only be accepting contracts from another entity, and list the types of entities
- d. whether the collections will occur at the license location

Statement of Experience (SOE).

The applicant must attach a brief narrative to the application explaining:

- a. Each applicant should provide a statement setting forth the details of the applicant's prior experience in the operation of a business or conducting transactions related to the regulated industry for which a license is being sought.
- b. If the applicant or its principal parties have no significant experience in the operation of a business or conducting transactions related to the regulated industry for which a license is being sought, the applicant must provide a written statement explaining applicant's relevant business experience or education
- c. Opinion as to why the commissioner should find that the applicant has the requisite experience, and plans on how the applicant will obtain the necessary knowledge to conduct business transactions lawfully and fairly
- d. Whether the collections will occur at the license location

Document Type

Business Operation Plan. ▾

Choose File :

Select files...

Upload



Step 11. Complete Business Information and select Next.

License Information

Type Of License Motor Vehicle Sales Finance

Location Type *

Business Location Information

Intended Location Status *

Address Line 1 *
A physical street address must be listed.

Address Line 2

Zip *
Only enter the first 5 digits of the zip code

City *

State *

County*

Country *

Phone Number *

Fax

DBA Operating Name

Assumed Name Certificate

mandatory *

Step 12. Enter Location Contact Information. Select which business operations will be conducted at the licensed location. You must select at least one. Select Next.

Location Contact Information

* M

Name *

Email *

Phone Number *

Loan Document

Select which business operations will be conducted at this location. You must select at least one.

Business operation	Description
Originating	signing the retail installment contract as the creditor/ retail seller.
Servicing	receiving scheduled payments from retail buyers, sending collection notices, and handling repossession actions.
Holding	controlling or possessing the ownership rights to contracts.
Debt Buying	purchasing defaulted contracts from creditors at a discount.

Originating



Servicing



Holder



Debt Buying



Debt Type

Step 13. Answer 5 questions regarding Contract and Transaction Information. Upload contract and transaction information if answering yes to any of the questions. Click Next.

License Details

Contract and Transaction Information * Mandatory Fields

	Yes	No
Has the applicant made any retail installment contracts from September1, 2002 to date? *	<input checked="" type="radio"/>	<input type="radio"/>
Has the applicant sold vehicles for multiple payments from September1, 2002 to date? *	<input type="radio"/>	<input type="radio"/>
Has the applicant assigned or sold any retail installment contracts from September1, 2002 to date? *	<input type="radio"/>	<input type="radio"/>
Has the applicant collected on any retail installment contracts or collected the price of a vehicle in multiple payments from September1, 2002 to date? *	<input type="radio"/>	<input type="radio"/>
Has the applicant placed any liens on the titles from September1, 2002 to date? *	<input type="radio"/>	<input type="radio"/>

Note: Please provide the Applicant Date and Contract Made files if any of above questions answered "YES"

Choose Contracts Made*

Date of first Contract * (MM/DD/YYYY)

Contract Documents

Name
No items to display



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Submit Payment

Step 14: Submit Payment. Once you have submitted your payment, the application will get assigned to a licensing specialist to review.

DBA Operating Name	Business Type	Business Sub Type	Transaction Details	Amount		
	Motor Vehicle Sales Finance	Motor Vehicle Sales Finance	New Motor Vehicle Sales Finance	\$660.00	Edit	Delete

1 - 1 of 1 items

Choose Payment Type *

Select Payment Type ▼

- Select Payment Type
- Cheque
- Cash

Total Amount

\$660.00

On Clicking the "Pay Now" button, You will be redirected to Texas.gov. Note: Look and feel of Texas.gov may be different form this site.

This service is provided by Texas.gov, the official website of Texas. The price of this service includes funds that support the ongoing operations and enhancements of Texas.gov, which is provided by a third party in partnership with the State.

By selecting this checkbox, I swear or affirm that I have voluntarily executed this application and: (1) have read and understand the terms and instructions for this application; (2) all answers made in the application are true, correct, and complete and are made for the purpose of securing the license(s) or registration(s) indicated herein; (3) the applicant is of good moral character, good business repute, and possesses the character and general fitness necessary to warrant belief that the applicant will operate the business lawfully and fairly within the provisions of the Texas Finance Code; (4) I understand that I am subject to administrative, civil, or criminal penalties if I give false or misleading answers; (5) I understand that false or materially incomplete answers are grounds for denial; (6) I have read and understand applicable federal and state laws, and will be in compliance with those laws at all times; (7) I promise to keep the information contained in this form current and to file accurate supplementary information on a timely basis; and (8) No action, fact, or information has changed that would have required a materially different answer than that given in the last new or transferred license application

WARNING : The TEX. PENAL CODE, Sec. 37.10 provides that providing false information to a governmental agency may be a third-degree felony offense punishable by not more than ten (10) years in prison or nor more than one (1) year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.

The Office of Consumer Credit Commissioner obtains information from this form and certain third-party sources. With few exceptions, you may review and correct the information we collect. To find out more about the information we collect or to make an open records request, contact our Public Information Officer at 512-936-7639 or public.information@occc.state.tx.us.

Pay Now



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I've applied, now what?

For Frequently Asked Questions visit https://occc.texas.gov/ALECS_FAQ

How long does the process take?

On average and in compliance with statutory requirements, the entire review process takes between 30-60 days. These times may increase during renewal periods and due to high call volume and high volume of new applications being processed.

How can I find out if you (OCCC) received everything?

If we still need items after we review your application, we will send a follow up request through ALECS. You should receive an auto generated email when a pending action is in your dashboard, however, **we strongly recommend that you log in at least once a week until your application review is final to verify that you do not miss any pending actions.**

What is the status of my application?

The application processing timeline is generally 30-60 days and will be handled in the order received. Should there be any questions or missing information, **you** will be contacted by a licensing specialist to provide the requested information. You can check the status by logging into ALECS and click on My New Requests and look at the application status. You will see one of the below statuses.

- **Initiated** – The application has not been submitted and is sitting in your dashboard.
- **Received** – Your application is in the queue waiting to be assigned to a licensing specialist.
- **In Review** – The application is with a licensing specialist pending review of the items you uploaded and will contact you when more information is needed.
- **Pending** – Your licensing specialist has sent you a request. To see this request, click on Dashboard and then click on the My Pending Actions tab, click on the application/reference ID and search the comments/instructions with the most recent date. The date is located to the far right of each comment.



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Need more Information?

- Contact the OCCE Licensing & Registration Department

Email: licensing@occe.texas.gov



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