

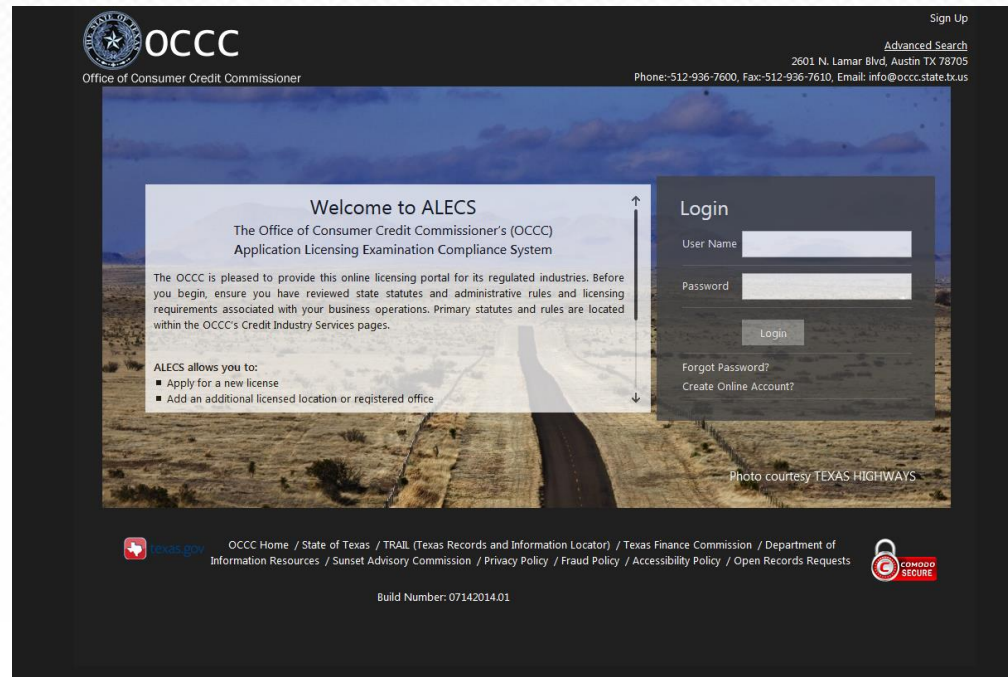


ALECS

Submitting an Application for a Sole Proprietorship

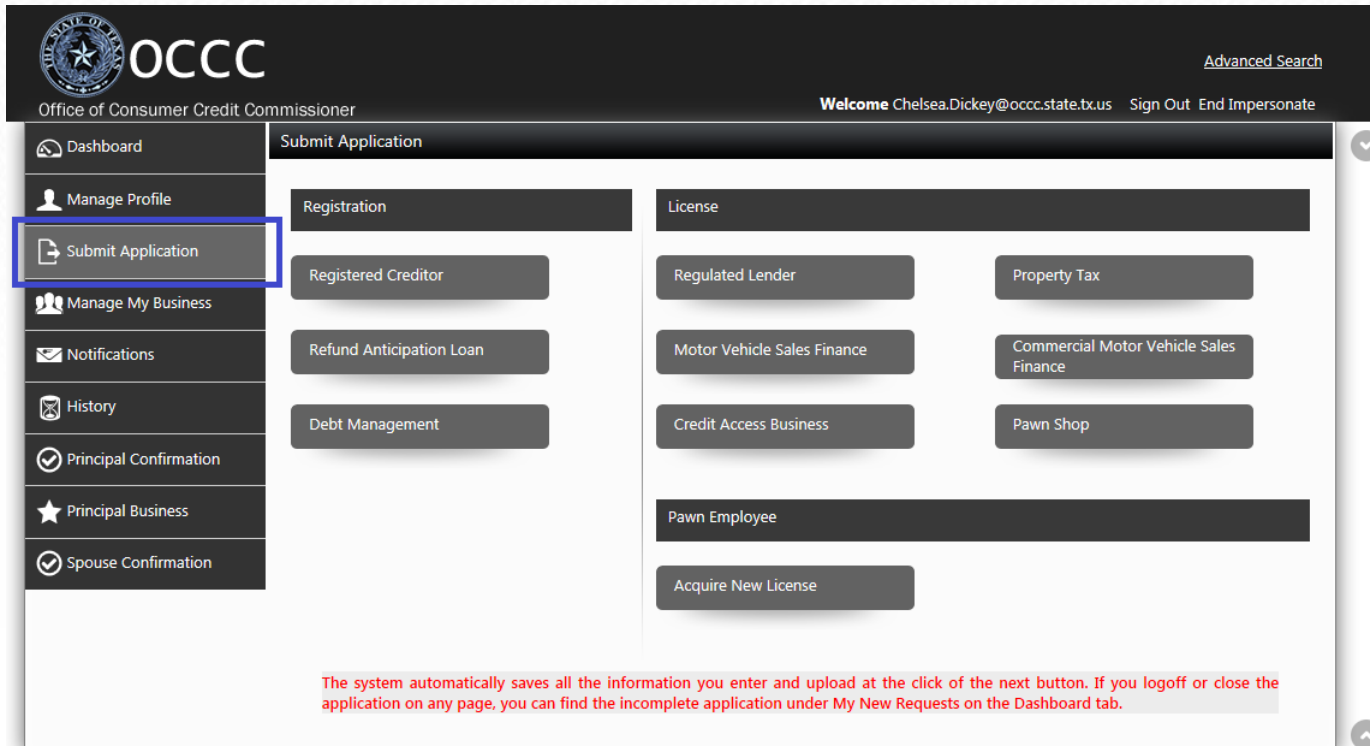
STEP 1: Log in to ALECS by visiting <https://alecs.occ.texas.gov>

A user account must be created before an application may be submitted.
(See instructions for creating an account)



You may also visit the OCCC home page and select the ALECS icon. www.occ.state.tx.us

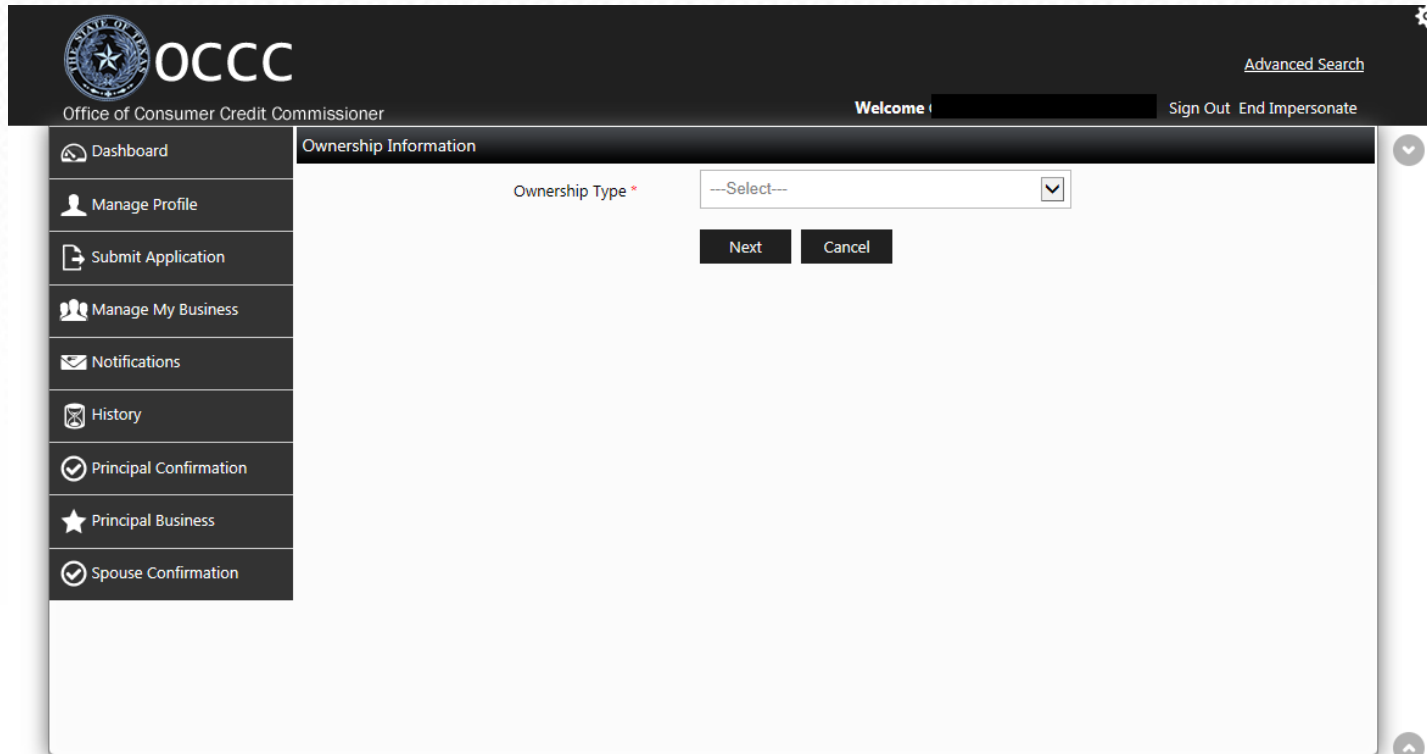
STEP 2: Now that you have logged in to your ALECS account, choose Submit Application. Next, choose the type of license for which you want to apply.



The screenshot shows the OCCC ALECS user interface. The top navigation bar includes the OCCC logo, the text "Office of Consumer Credit Commissioner", and a user welcome message: "Welcome Chelsea.Dickey@occc.state.tx.us" with links for "Sign Out" and "End Impersonate". An "Advanced Search" link is also present. A left-hand sidebar menu contains the following items: "Dashboard", "Manage Profile", "Submit Application" (highlighted with a blue box), "Manage My Business", "Notifications", "History", "Principal Confirmation", "Principal Business", and "Spouse Confirmation". The main content area is titled "Submit Application" and is divided into two columns. The left column, labeled "Registration", contains buttons for "Registered Creditor", "Refund Anticipation Loan", and "Debt Management". The right column, labeled "License", contains buttons for "Regulated Lender", "Motor Vehicle Sales Finance", "Credit Access Business", "Property Tax", "Commercial Motor Vehicle Sales Finance", "Pawn Shop", "Pawn Employee", and "Acquire New License". At the bottom of the page, a red text box contains the following message: "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."

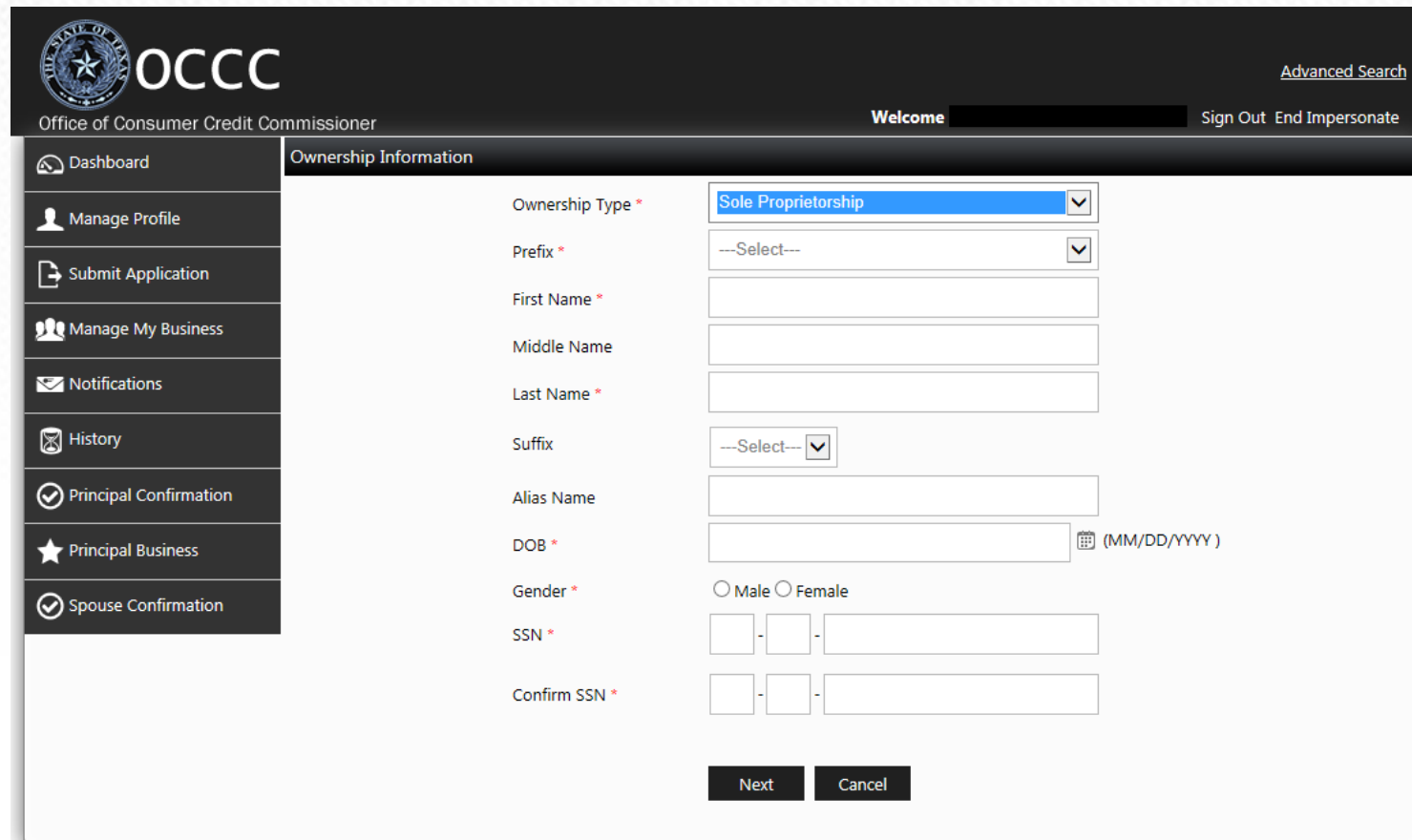
STEP 3: Enter application information.

- Select the type of ownership for the business.



The screenshot displays the OCCC web application interface. The top navigation bar includes the OCCC logo, the text "Office of Consumer Credit Commissioner", a "Welcome" message, and links for "Sign Out" and "End Impersonate". An "Advanced Search" link is also present. A left sidebar menu contains the following items: Dashboard, Manage Profile, Submit Application, Manage My Business, Notifications, History, Principal Confirmation, Principal Business, and Spouse Confirmation. The main content area is titled "Ownership Information" and features a form with a dropdown menu labeled "Ownership Type" with the text "--Select--". Below the dropdown are two buttons: "Next" and "Cancel".

- If the business is a sole proprietorship enter the required information



OCCC Office of Consumer Credit Commissioner [Advanced Search](#)

Welcome [Redacted] [Sign Out](#) [End Impersonate](#)

Ownership Information

Ownership Type *

Prefix *

First Name *

Middle Name

Last Name *

Suffix

Alias Name

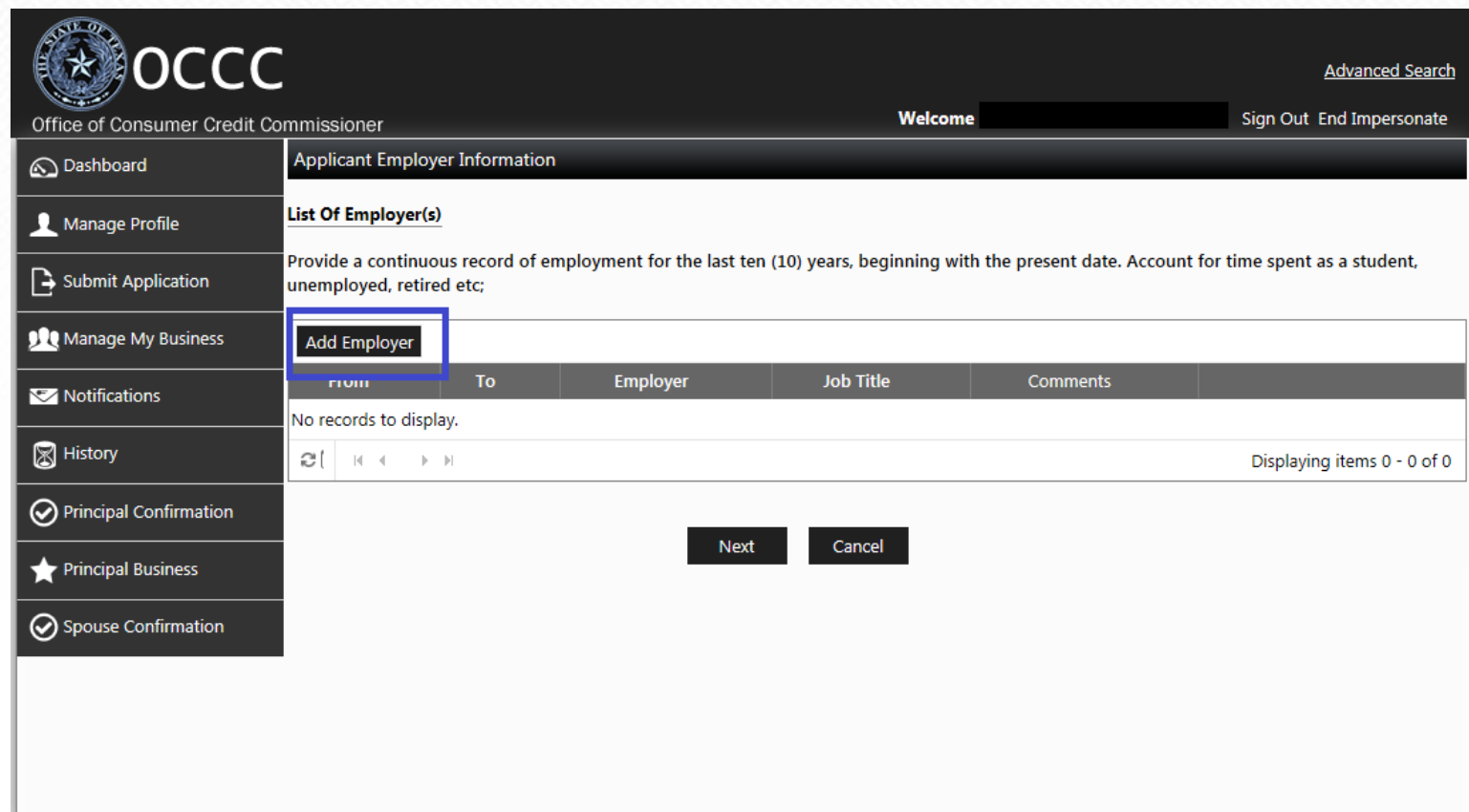
DOB * (MM/DD/YYYY)

Gender * Male Female

SSN * - -

Confirm SSN * - -

- Enter the employment history for the applicant. Click on Add Employer



The screenshot shows the OCCC web application interface. On the left is a navigation menu with options: Dashboard, Manage Profile, Submit Application, Manage My Business, Notifications, History, Principal Confirmation, Principal Business, and Spouse Confirmation. The main content area is titled 'Applicant Employer Information' and contains a section 'List Of Employer(s)'. Below this is a text prompt: '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;'. A button labeled 'Add Employer' is highlighted with a blue box. Below the button is a table with columns: From, To, Employer, Job Title, and Comments. The table currently shows 'No records to display.' and 'Displaying items 0 - 0 of 0'. At the bottom of the main area are 'Next' and 'Cancel' buttons.

- Enter the required information. You must submit a 10 year continuous history of employment. Provide an explanation of any gaps in employment by indicating not employed, student, retired, etc.

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- [Manage Profile](#)
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- [Principal Business](#)
- [Spouse Confirmation](#)

Applicant 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
From * <input type="text"/>	To * <input type="text"/>	Employer * <input type="text"/>	Job Title <input type="text"/>	Comments <input type="text"/>
				(MM/DD/YYYY)
				(MM/DD/YYYY)
				<input type="checkbox"/> I currently work here
		Address Line 1 * <input type="text"/>		
		Address Line 2 <input type="text"/>		
		Zip * <input type="text"/>		
		City * <input type="text"/>		
		State * <input type="text"/>		
		Country * <input type="text"/>		
		Phone Number <input type="text"/>		
		Job Title <input type="text"/>		
		Duties <input style="height: 40px;" type="text"/>		
Remaining Characters 300				
<input type="button" value="Insert"/> <input type="button" value="Cancel"/>				

168.215.166.248/Generic/Index

Displaying items 0 - 0 of 0

- Click on Add Employer to enter additional history or click on Next to continue.

Office of Consumer Credit Commissioner Welcome [Sign Out](#) [End Impersonate](#)

[Dashboard](#) **Applicant Employer Information**

[Manage Profile](#) **List Of Employer(s)**

[Submit Application](#) 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;









[Manage My Business](#) **Add Employer**

From	To	Employer	Job Title	Comments	
08/01/2009		abc motors	owner operator	manage business	Delete Edit

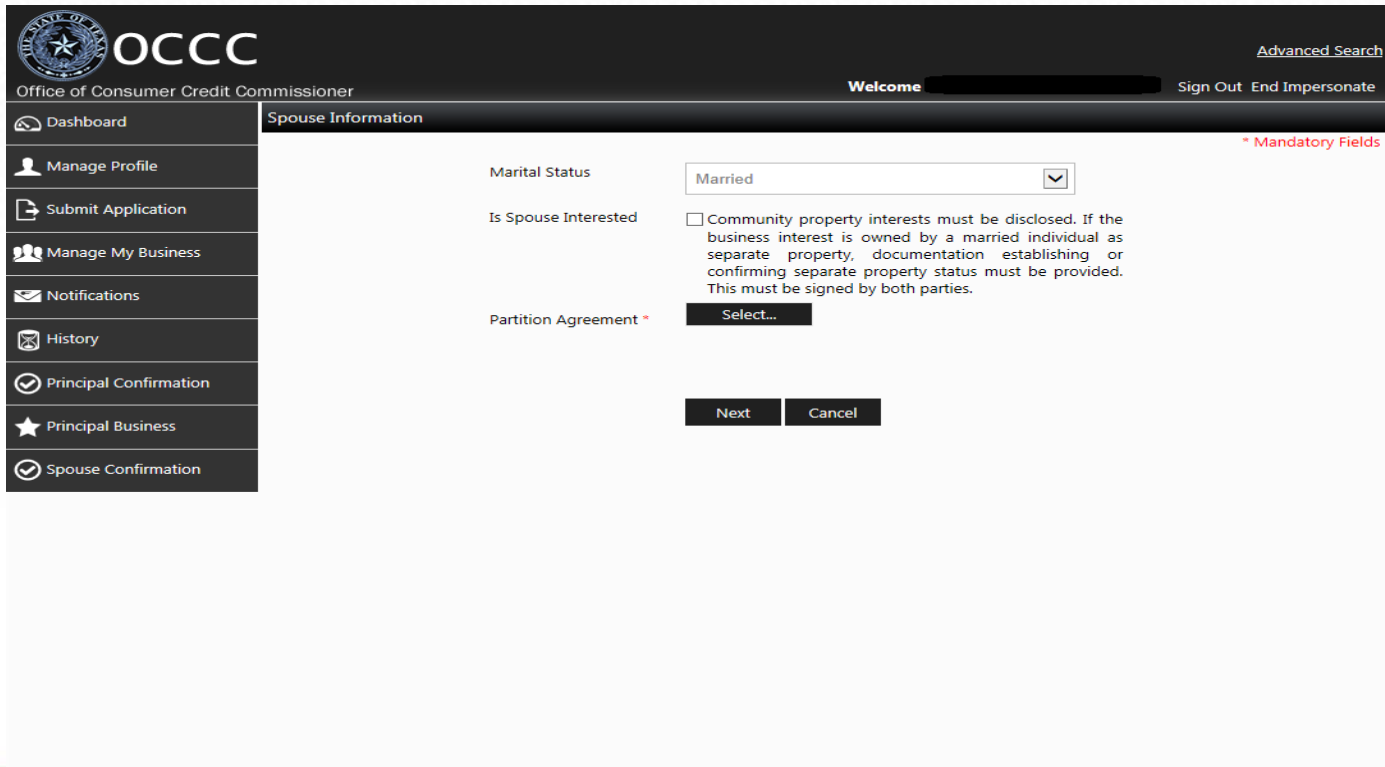
⏪ ⏩ 1 ⏪ ⏩ Displaying items 1 - 1 of 1

[Next](#) [Cancel](#)

- Complete the personal questionnaire on behalf of the sole proprietor. Any “Yes” answers to questions 2-8 will require you to upload a summary statement explaining the reason for the “yes” answer.

		* Mandatory Fields	
		Yes	No
 Manage Profile			
 Submit Application			
 Manage My Business			
 Notifications			
 History			
 Principal Confirmation			
 Principal Business			
 Spouse Confirmation			
Note: If the answer to any of the following is "YES", provide a summary of each event or proceeding and relevant documents in an attachment. Submit any documentation showing final disposition or final actions.			
2. The following three questions ask about misdemeanors and felonies. You may leave out minor traffic tickets but must disclose any major traffic arrests such as driving under the influence of alcohol or drugs			
	(1) Have you ever been arrested? *	<input type="radio"/>	<input checked="" type="radio"/>
	(2) Have you ever been charged, indicted or convicted regarding a violation of any law? *	<input type="radio"/>	<input checked="" type="radio"/>
	(3) Do you have any outstanding warrants for your arrest? *	<input type="radio"/>	<input checked="" type="radio"/>
	3. Have you ever had any affiliation with any pawnshop, loan or finance business other than listed on your employment history? *	<input type="radio"/>	<input checked="" type="radio"/>
4. Have you ever had any affiliation with:			
	(1) a business that was refused a license, withdrew application to avoid refusal, or had its license or permit suspended, cancelled or revoked? *	<input type="radio"/>	<input checked="" type="radio"/>
	(2) any organization that was the subject of bankruptcy, insolvency or receivership? *	<input type="radio"/>	<input checked="" type="radio"/>
5. Have you:			
	(1) held any professional or occupational license within the last ten years? *	<input checked="" 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 *		<input type="button" value="Select..."/>	
		<input type="button" value="Upload"/>	

- If the Sole Proprietor is married and the spouse does not have community property interest in the business, you are required to provide a partition agreement or other evidence indicating the spouse does not have community property interest in the business. This statement must be signed by both parties, notarized, and then uploaded. (Do not click the box “Is Spouse Interested”).

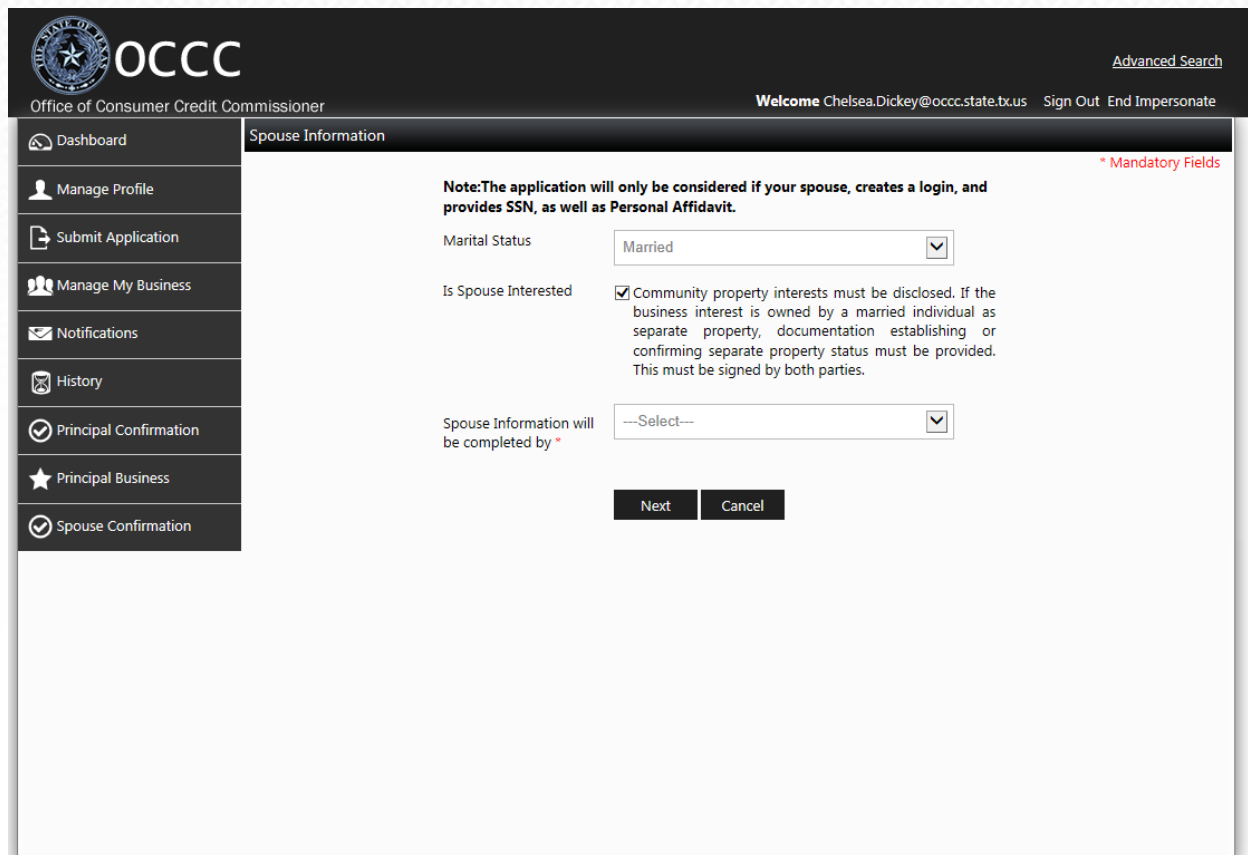


The screenshot shows the OCCC web application interface. The header includes the OCCC logo and name, the text "Office of Consumer Credit Commissioner", a "Welcome" message, and links for "Advanced Search", "Sign Out", and "End Impersonate". A left sidebar menu contains: Dashboard, Manage Profile, Submit Application, Manage My Business, Notifications, History, Principal Confirmation, Principal Business, and Spouse Confirmation. The main content area is titled "Spouse Information" and includes a red asterisk indicating mandatory fields. The form contains the following fields:

- Marital Status:** A dropdown menu with "Married" selected.
- Is Spouse Interested:** An unchecked checkbox. Below it is a text box containing the instruction: "Community property interests must be disclosed. If the business interest is owned by a married individual as separate property, documentation establishing or confirming separate property status must be provided. This must be signed by both parties."
- Partition Agreement:** A button labeled "Select..." with a red asterisk.

At the bottom of the form are "Next" and "Cancel" buttons.

- If the Sole Proprietor is married and the spouse has community property interest in the business, click in the box “Is Spouse Interested”. Then select if you, the applicant, will enter the spouse information or if they will enter it in their account.



The screenshot shows the OCCC website interface for the "Spouse Information" form. The header includes the OCCC logo, the text "Office of Consumer Credit Commissioner", and a user welcome message: "Welcome Chelsea.Dickey@occc.state.tx.us". There are links for "Sign Out" and "End Impersonate". A navigation menu on the left lists: Dashboard, Manage Profile, Submit Application, Manage My Business, Notifications, History, Principal Confirmation, Principal Business, and Spouse Confirmation. The main form area is titled "Spouse Information" and contains a note: "Note: The application will only be considered if your spouse, creates a login, and provides SSN, as well as Personal Affidavit." Below the note are three fields: "Marital Status" (a dropdown menu with "Married" selected), "Is Spouse Interested" (a checkbox that is checked, with a detailed note below it stating that community property interests must be disclosed and documented), and "Spouse Information will be completed by" (a dropdown menu with "--Select--" selected). A red asterisk and the text "* Mandatory Fields" are visible in the top right corner of the form area. At the bottom of the form are "Next" and "Cancel" buttons.

- The spouse will have to create their own account in ALECS. When creating the account they will need to select “principal party account” and enter their Social Security Number.
- If the spouse or principal party is selected to enter the information in the drop down box, they will log in to their account in ALECS to enter the information.
- If the applicant is selected to enter the information, the spouse will still have to create their account to confirm that the information entered is true and correct.

- The spouse is required to complete the personal questionnaire and submit a 10 year history of employment. Do not skip through fields without providing information.

History

Principal Confirmation

Principal Business

Spouse Confirmation

Spouse Information will be completed by *

Prefix *

First Name *

Last Name *

SSN * - -

ConfirmSSN * - -

DOB * (MM/DD/YYYY)

Email Address *

Address Line 1 *

Address Line 2

Zip *

City *

State *

Country *

Phone Number *

- Enter the mailing address for the business

Dashboard

Manage Profile

Submit Application

Manage My Business

Notifications

History

Principal Confirmation

Principal Business

Spouse Confirmation

Main Office Contact Information

Contact Information * Mandatory Fields

Address Line 1 *

Address Line 2

Zip *

City *

State *

Country *

Phone Number *

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

Remaining Characters 300

Do you conduct business at this location?

Business Website

- Enter the person who will serve as the compliance officer and should be contacted for license, exam, or other issues in regard to the business.

Compliance Officer

First Name *

Last Name *

Phone Number *

Extension(If any)

Fax Number

Email *

Confirm Email *

Next**Cancel**

- The Statutory Agent is the individual to whom any legal documents will be served in regards to the business. The address must be a physical location in Texas and can not be the same as the business mailing address.

Office of Consumer Credit Commissioner Welcome Chelsea.Dickey@occc.state.tx.us [Sign Out](#) [End Impersonate](#)

Statutory Agent Details * Mandatory Fields

Statutory Agent

Name/Business *
Please enter statutory agent name

Address Line 1 *

Address Line 2

Zip *

City *

State *

Email *

Phone Number *

- Upload a copy of the Retail Installment Contract or upload a statement disclosing the contract provider and version number you will be using. Documents are not required if you do not originate the transaction. Do not upload a statement of experience, it will be asked for again later.

Office of Consumer Credit Commissioner Welcome Chelsea.Dickey@occc.state.tx.us Sign Out End Impersonate

Master Documents Info

Please Upload Below documents

- Statement of Experience
- Loan Document

Document Information

Document Type:

Attach Document:

Document Details

Name	Document Type
No records to display.	

Displaying items 0 - 0 of 0

- Complete the questionnaire and upload statements for any “yes” answers.

Office of Consumer Credit Commissioner		Welcome	Sign Out	End Impersonate
<ul style="list-style-type: none"> Dashboard Manage Profile Submit Application Manage My Business Notifications History Principal Confirmation Principal Business Spouse Confirmation 	Application Questionnaire			
* Mandatory Fields				
<p>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.</p>				
(A) Has the entity or control affiliate ever:		Yes	No	
(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 checked="" type="radio"/>	
(2) been charged with any felony? *		<input type="radio"/>	<input checked="" 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 checked="" 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 checked="" 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 checked="" 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 checked="" 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 checked="" 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 checked="" 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 checked="" type="radio"/>	
(D) Has the entity's or a control affiliate's authorization to act as an attorney, accountant or state or federal contractor even before revoked or suspended? *		<input type="radio"/>	<input checked="" 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 checked="" 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 checked="" 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 checked="" type="radio"/>	

- Upload a business operating plan and statement of experience

Office of Consumer Credit Commissioner
Welcome
Sign Out End Impersonate

- Dashboard
- Manage Profile
- Submit Application
- Manage My Business
- Notifications
- History
- Principal Confirmation
- Principal Business
- Spouse Confirmation

Business Operation Plan and Statement of Experience * Mandatory Fields

Please ensure that the following questions are answered when you are uploading your Business Operation Plan (BOP).

An application 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

Please ensure that the following questions are answered when you are uploading your Statement of Experience (SOE).

An application 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 principle 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

Choose File :

Name	Document Type	
84201432826PM_test.docx	Business Operation Plan	<input type="button" value="Delete File"/>

- Enter the business location information

Office of Consumer Credit Commissioner Welcome Sign Out End Impersonate

New License Details

License Information * Mandatory Fields

Type Of License: Motor Vehicle Sales Finance

Location Type *: Licensed Office

Business Location Information

Intended Location Status *: Active

Address Line 1 *:

Address Line 2:

Zip *:

City *:

State *:

Country *:

Phone Number *:

Fax:

DBA Operating Name:

Assumed Name Certificate:

- Enter location contact information and the type of business that will be conducted at this location.

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- [Notifications](#)
- [History](#)
- [Principal Confirmation](#)
- [Principal Business](#)
- [Spouse Confirmation](#)

New License Details
* Mandatory Fields

Location Contact Information

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










- An applicant for a Motor Vehicle Sales Finance License is required to answer these questions.



OCCC

[Advanced Search](#)

Office of Consumer Credit Commissioner
Welcome [REDACTED]
Sign Out End Impersonate

-  Dashboard
-  Manage Profile
-  Submit Application
-  Manage My Business
-  Notifications
-  History
-  Principal Confirmation
-  Principal Business
-  Spouse Confirmation

License Details
* Mandatory Fields

Contract and Transaction Information

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

Next
Cancel

- The spouse is required to set up their own individual account as a principal party.
- An email was sent to the spouse with a confirmation code. Once the spouse has created and logged in to their account, they will click on spouse confirmation and enter the code in the email. This will allow them to confirm the information.
- Once the confirmation is completed, you can log in to the business account and pay.

- If you try to pay for the application and get this error message, the spouse has not confirmed that their information is true and correct.

Office of Consumer Credit Commissioner
Welcome [Sign Out](#) [End Impersonate](#)

Payment
[Add More Locations](#)

Application ID : 2461

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

Displaying items 1 - 1 of 1

Cannot proceed with payment, Need Confirmation from below user(s).Principal parties are required to create an account and enter a confirmation code. The confirmation code was sent in an email to the principal party from admin.alects@occc.texas.gov. Please check spam or junk folders if an email is not received.

Name	Email	Phone	Edit To Upload Document	Resend Mail
doe jane	alectsoccpp@gmail.com	555-555-5555	Edit	Resend

Displaying items 1 - 1 of 1

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- [Principal Business](#)
- [Spouse Confirmation](#)



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

Application Complete

- Once the application is paid, the status will change from “initiated” to “received”
- You can see the status of the application in your dashboard
- When the application is assigned to an OCCC representative for review, the status will change to “in-review”
- The application will be reviewed and if information is needed you will receive an email and can view the request in your account. You will need to upload the requested information in ALECS and it will send it back to the OCCC representative to complete the application
- Once the application is approved you will get an email and see the status in your dashboard
- You can print a copy of your license by choosing Manage My Business, then Print a Copy of License

- Need more Information?
- Contact the OCCC Licensing & Registration Department

By Phone: 512-936-7600

By Email: licensing@occc.texas.gov