

OCCC CASE NO. L25-081

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2200072189	§	OFFICE OF CONSUMER
CARLOS ALBERTO RUIZ	§	
d/b/a SHALOM MOTORS	§	CREDIT COMMISSIONER
144 OLD BASTROP ROAD	§	
CEDAR CREEK, TEXAS 78612	§	STATE OF TEXAS

**ORDER TO CEASE AND DESIST UNLICENCED ACTIVITY,
TO TAKE AFFIRMATIVE ACTION, AND TO MAKE RESTITUTION**

The Office of Consumer Credit Commissioner ("OCCC") issues this Order to Cease and Desist Unlicensed Activity, to Take Affirmative Action, and to Make Restitution against Carlos Albert Ruiz d/b/a Shalom Motors ("Shalom Motors"), based on the violations of law described below.¹

Statement of Facts and Law

Under Chapter 348 of the Texas Finance Code, a person must hold a motor vehicle sales finance license issued by the OCCC in order to act as holder of a motor vehicle retail installment contracts.² A holder includes a dealer that sells motor vehicles and agrees to accept the cash price in one or more deferred installments.³ A person who does not hold a motor vehicle sales finance license (or another authorization to act as a holder) may not collect payments on motor vehicle retail installment contracts, and may not indirectly collect payments by repossessing motor vehicles or selling repossessed motor vehicles.⁴

Shalom Motors is a motor vehicle dealer that does not hold a license with the OCCC. Shalom Motors is located at 144 Old Bastrop Road, Cedar Creek, Texas 78612.

¹ Tex. Fin. Code §§ 14.208, 14.251.

² Tex. Fin. Code § 348.501.

³ Tex. Fin. Code § 348.001(3), (7), (8).

⁴ Tex. Fin. Code §§ 348.001(3), (7), (8), 348.501.

In September 2022, Shalom Motors filed its first motor vehicle sales finance license with the OCCC.⁵ During the license application process, Shalom Motors stated that it financed 19 transactions without a license. In May 2023, Shalom Motors' license application was denied after Shalom Motors failed to cure the unlicensed activity.

In July 2024, Shalom Motors filed a second application for a motor vehicle sales finance license.⁶ Shalom Motors failed to answer requests for information regarding its unlicensed activity, and its license application was denied in January 2025.

After the license application was denied, the OCCC investigated Shalom Motors for unlicensed activity in February 2025. The OCCC investigator found records showing that Shalom Motors had entered 172 retail installment transactions between May 2022 and February 2025.

Shalom Motors acted as a holder under Chapter 348 of the Texas Finance Code by entering motor vehicle retail installment transactions. By acting as a holder in motor vehicle retail installment transactions without a license, Shalom Motors violated Chapter 348 of the Texas Finance Code.

Authority

If the Consumer Credit Commissioner ("Commissioner") has reasonable cause to believe that a person is violating Chapter 348 of the Texas Finance Code, the Commissioner may issue an order to cease and desist from the violation, to take affirmative action, or both to ensure compliance.⁷ The Commissioner may order a person who violates Chapter 348 or its implementing rules to make restitution to an identifiable person.⁸ In addition, if the OCCC has reasonable cause to believe that a person is violating Chapter 348, then the OCCC may conduct an investigation to discover a violation or obtain required information.⁹

⁵ OCCC license application ID no. 86089.

⁶ OCCC license application ID no. 111083.

⁷ Tex. Fin. Code § 14.208(a).

⁸ Tex. Fin. Code § 14.251(b).

⁹ Tex. Fin. Code §§ 14.202, 348.515.

The Commissioner has reasonable cause to believe that Shalom Motors has violated Chapter 348 of the Texas Finance Code by acting as a holder without a motor vehicle sales finance license.

Order

IT IS ORDERED that:

1. Shalom Motors must comply with, and cease and desist from violating, the motor vehicle sales finance license requirement found in Section 348.501 of the Texas Finance Code.
2. Shalom Motors must cease and desist entering into new transactions in which it agrees to accept the cash price of a motor vehicle in one or more deferred installments. Shalom Motors must cease and desist accepting credit applications.
3. Shalom Motors must cease and desist advertising motor vehicle retail installment transactions. Shalom Motors must remove any advertisements (including any physical signs and any material on a website) suggesting that Shalom Motors will finance vehicles, that consumers may apply for credit, or that consumers may pay for vehicles in more than one payment.
4. Shalom Motors must cease and desist collecting payments on existing motor vehicle retail installment transactions. Shalom Motors must cease and desist repossessing vehicles, and must cease and desist selling repossessed motor vehicles.
5. **No later than 30 days after the date of this Order**, Shalom Motors must perform a self-review and identify each motor vehicle retail installment transaction that Shalom Motors entered or accepted payments on, including each sale of a motor vehicle in which:
 - a. Shalom Motors entered a retail installment contract;
 - b. a buyer applied for credit through an application provided by Shalom Motors;
 - c. Shalom Motors accepted payments in one or more deferred installments; or
 - d. Shalom Motors held a lien.

6. **No later than 30 days after the date of this Order**, Shalom Motors must refund any finance charges that it contracted for, charged, or received from any retail buyer.
7. **No later than 30 days after the date of this Order**, Shalom Motors must release any liens that are currently filed on any motor vehicles in Shalom Motor's name. Shalom Motors may not charge a fee to any buyer for releasing these liens.
8. **No later than 30 days after the date of this Order**, Shalom Motors must identify each retail installment transaction that it assigned to another person.
9. **No later than 30 days after the date of this Order**, Shalom Motors must create a Microsoft Excel spreadsheet named "L25-081_ShalomMotors." The spreadsheet must clearly list the total amount of refunds provided to buyers. In addition, the spreadsheet must list each retail installment transaction for which Shalom Motors provided restitution or released a lien as described above, and each retail installment transaction that Shalom Motors assigned to another creditor. The spreadsheet must include a row for each buyer and the following columns:
 - a. Account number
 - b. First and last name of buyer
 - c. Date of retail installment transaction
 - d. Dollar amount of finance charge
 - e. Dollar amount of finance charge refunded to the buyer
 - f. Date of the refund
 - g. Form of the refund (i.e., check for closed account, and credit for open account)
 - h. Date on which Shalom Motors released the lien, if applicable
 - i. Name of any person that Shalom Motors assigned the transaction to, if applicable
10. **No later than 30 days after the date of this Order**, Shalom Motors must provide a copy of the spreadsheet to the OCCC. The spreadsheet must be sent by email to Audrey Spalding at audrey.spalding@occc.texas.gov.
11. Shalom Motors must retain transaction records for each credit transaction, including copies of any refund checks, any ledgers showing account credits,

and any documentation of the release of liens, until the later of the following:

- a. the fourth anniversary of the date of the transaction; or
- b. the second anniversary of the date on which the final entry is made in the record.

Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 for each day.¹⁰

Right to Request Hearing

You have the right to request a hearing regarding this Order.¹¹ 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.¹² You must send your request to Audrey Spalding, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, TX 78705, or by email to audrey.spalding@occc.texas.gov.

If you request a hearing, a hearing will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.¹³ If you fail to request a hearing by this deadline, the Order will be considered final and enforceable.¹⁴

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, TX 78705, by telephone at 512-936-7659, or by email to audrey.spalding@occc.texas.gov.

Signed this 20th day of August, 2025.

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

¹⁰ Tex. Fin. Code § 14.208(c).

¹¹ Tex. Fin. Code § 14.208(b).

¹² Tex. Fin. Code § 14.208(b).

¹³ Tex. Fin. Code § 14.208(b).

¹⁴ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on August 20, 2025 a true and correct copy of this Order to Cease and Desist Unlicensed Activity, to Take Affirmative Action, and to Make Restitution has been sent to Carlos Alberto Ruiz d/b/a Shalom Motors by the following:

Carlos Alberto Ruiz d/b/a Shalom Motors	<input checked="" type="checkbox"/> email
Attn: Carlos Alberto Ruiz, Compliance Officer	<input type="checkbox"/> eFileTexas.gov electronic service
144 Old Bastrop Rd.	<input checked="" type="checkbox"/> regular mail
Cedar Creek, TX 78612	<input checked="" type="checkbox"/> certified mail, return receipt requested
shalom.motors69@hotmail.com	#9214 8901 9403 8300 0028 3540 78

Carlos Alberto Ruiz d/b/a Shalom Motors	<input checked="" type="checkbox"/> email
Attn: Shalom Motors, Registered Agent	<input type="checkbox"/> eFileTexas.gov electronic service
144 Old Bastrop Rd.	<input checked="" type="checkbox"/> regular mail
Cedar Creek, TX 78612	<input checked="" type="checkbox"/> certified mail, return receipt requested
arturo.reyes69@hotmail.com	#9214 8901 9403 8300 0028 3545 11

/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