

OCCC CASE NO. L26-021

IN THE MATTER OF:

HAPPY LOANS
D/B/A HAPPY CASH

MASTER FILE NO.: 1800062674

BEFORE THE

OFFICE OF CONSUMER
CREDIT COMMISSIONER

STATE OF TEXAS

AMENDED ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Amended Order Imposing Administrative Penalty against Happy Loans d/b/a Happy Cash (“Happy Cash”).¹

Statement of Facts and Law

Happy Cash is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Happy Cash operates under master file number 1800062674 at two licensed locations, under license numbers 163669 and 164132. Happy Cash’s compliance officer is Ariel Campos, and its designated contact address is 951 Rollingbrook Dr., Baytown, Texas, 77521.

Under Chapter 393 and its implementing rules, a credit access business must file quarterly and annual reports with the OCCC for all licensed locations.² All information on the reports must be accurate and calculated in accordance with the OCCC’s instructions.³ The reports are due by the following deadlines each year:

- First quarter report: April 30
- Second quarter report: July 31
- Third quarter report: October 31
- Fourth quarter report and annual report: January 31.⁴

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code §§ 393.622, 393.627; 7 Tex. Admin. Code § 83.5001(a).

³ 7 Tex. Admin. Code § 83.5001(a).

⁴ 7 Tex. Admin. Code § 83.5001(b)(1); <https://occc.texas.gov/industry/cabs/reporting>.

On May 8, 2025, the OCCC issued an Order to File Timely and Accurate Quarterly and Annual Reports against Happy Cash for failing to timely file its 2024 annual report. Happy Cash did not request a hearing on the Order, and the Order became final and enforceable. The Order required Happy Cash to timely file complete and accurate future quarterly and annual reports.

Happy Cash did not file its 2025 second quarter report with the OCCC by the deadline of July 31, 2025. On November 18, 2025, the OCCC issued an Order Imposing Administrative Penalty against Happy Cash for failing to timely file its 2025 second quarter report.

The Consumer Credit Commissioner (“Commissioner”) may issue an injunction ordering a credit access business to file one or more complete, accurate, and timely quarterly or annual reports if the Commissioner has reasonable cause to believe that the credit access business is violating Chapter 393 of the Texas Finance Code.⁵ The Commissioner may impose an administrative penalty on a credit access business that violates an injunction.⁶

By failing to timely file its 2025 second quarter report, Happy Cash has violated Chapter 393 of the Texas Finance Code and the OCCC’s May 2025 Order to File Timely and Accurate Quarterly and Annual Reports.

Order

IT IS ORDERED THAT:

1. **No later than 30 days after the date of this Order**, Happy Cash must pay an administrative penalty in the amount of **\$1,000.00** (calculated as \$500.00 each for Happy Cash’s two licensed locations that failed to file).
2. **No later than 30 days after the date of this Order**, Happy Cash must file its 2025 second quarter report no later than 30 days after the date of this Order, if it has not already done so.

⁵ Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

⁶ Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(2)-(3).

3. The Order Imposing Administrative Penalty issued against Happy Cash on November 18, 2025, is withdrawn and replaced by this Order.

Credit access business quarterly and annual reports must be submitted through the OCCC's Application Licensing Examination and Compliance System (ALECS): alecs.occc.texas.gov. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, occc.texas.gov.

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁷ 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, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to 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.⁸ If you fail to request a hearing by this deadline, this Order is considered final and enforceable.⁹

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.

Signed this 31st day of December, 2025.

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

⁷ Tex. Fin. Code § 14.208(b).

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on December 31, 2025, a true and correct copy of this Amended Order Imposing Administrative Penalty has been sent to Happy Loans d/b/a Happy Cash by regular mail and certified mail, return receipt requested, at:

Happy Loans Attn: Ariel Campos, Compliance Officer 951 Rollingbrook Dr. Baytown, TX 77521 baytown@myhappycash.com	<input checked="" type="checkbox"/> email <input type="checkbox"/> eFileTexas.gov electronic service <input checked="" type="checkbox"/> regular mail <input checked="" type="checkbox"/> certified mail, return receipt requested # 9214 8901 9403 8300 0049 0581 53
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Happy Loans Attn: Happy Loans LLC, Registered Agent 9954 FM 1960 Bypass Rd. W. Humble, TX 77338 alejandro.pulido@astrocapital.mx	<input checked="" type="checkbox"/> email <input type="checkbox"/> eFileTexas.gov electronic service <input checked="" type="checkbox"/> regular mail <input checked="" type="checkbox"/> certified mail, return receipt requested # 9214 8901 9403 8300 0049 0582 38
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/s/Audrey Spalding _____
Audrey Spalding
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Office of Consumer Credit Commissioner
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