

OCCC CASE NO. L26-029

IN THE MATTER OF:

TITLEMAX ONLINE OF TEXAS, INC.

MASTER FILE NO.: 1600055845

BEFORE THE

**OFFICE OF CONSUMER
CREDIT COMMISSIONER**

STATE OF TEXAS

**ORDER TO FILE TIMELY AND ACCURATE
QUARTERLY AND ANNUAL REPORTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports against TitleMax Online of Texas, Inc. (“TitleMax Online of Texas”).¹

Statement of Facts and Law

TitleMax Online of Texas is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. TitleMax Online of Texas operates under master file number 1600055845 at one licensed location, under license number 173741. TitleMax Online of Texas’s compliance officer is Felicia Ocdise, and its designated contact address is 2312 E. Trinity Mills Road, Suite 100, Carrollton, Texas 75006.

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>.

TitleMax Online of Texas did not file its 2025 third quarter report with the OCCC by the deadline of October 31, 2025.

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 has reasonable cause to believe that TitleMax Online of Texas is violating Chapter 393 of the Texas Finance Code, and therefore issues this Order, because TitleMax Online of Texas failed to timely file its 2025 third quarter report.

Order

IT IS ORDERED THAT TitleMax Online of Texas, Inc.:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 393.627 of the Texas Finance Code and Title 7, Section 83.5001 of the Texas Administrative Code;
2. file its 2025 third quarter report no later than 30 days after the date of this Order, if it has not already done so; and
3. timely file complete and accurate future quarterly and annual reports.

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

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

Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 per day.⁶ Multiple violations may also result in the suspension or revocation of your license.⁷

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁸ 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 Vivek Vedanarayanan, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to vivek.vedanarayanan@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.⁹ If you fail to request a hearing by this deadline, this Order is considered final and enforceable.¹⁰

All communications with the OCCC concerning this matter must be through Vivek Vedanarayanan, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at 512-936-7623, or by email to vivek.vedanarayanan@occc.texas.gov.

Signed this 5th day of February 2026.

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

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

⁷ Tex. Fin. Code § 393.614; 7 Tex. Admin. Code § 83.5001(e)(3).

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on February 5, 2026, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to TitleMax Online of Texas, Inc. by the following:

TitleMax Online of Texas, Inc. email
Attn: Felicia Ocdise, Compliance Officer
2312 E. Trinity Mills Road, Suite 100 eFileTexas.gov electronic service
Carrollton, TX 75006 regular mail
statelicenses@ccfi.com certified mail, return receipt requested
9214 8901 9403 8300 0052 4641 70

TitleMax Online of Texas, Inc. email
Attn: Corporation Service Company,
Registered Agent eFileTexas.gov electronic service
211 East 7th Street, Suite 620 regular mail
Austin, TX 78701 certified mail, return receipt requested
teresa.bayless@cscglobal.com # 9214 8901 9403 8300 0052 4641 87

/s/ Vivek V. Vedanarayanan
Vivek V. Vedanarayanan
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Office of Consumer Credit
Commissioner
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