

OCCC CASE NO. L26-033

IN THE MATTER OF:

FINANCIAL FUTURE INC. D/B/A
US NATIONAL CREDIT SOLUTIONS

MASTER FILE NO.: 1700058161

BEFORE THE

OFFICE OF CONSUMER
CREDIT COMMISSIONER

STATE OF TEXAS

ORDER TO FILE TIMELY AND ACCURATE ANNUAL REPORTS
AND REQUIRED DOCUMENTS

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports and Required Documents against Financial Future Inc. d/b/a US National Credit Solutions (“US National Credit Solutions”).¹

Statement of Facts and Law

US National Credit Solutions is a debt management services provider registered with the OCCC under Chapter 394 of the Texas Finance Code. US National Credit Solutions operates under master file number 1700058161 and registration number 210343. US National Credit Solutions’ compliance officer is Ricardo Pena Rodriguez, and its designated contact address is 1111 Lincoln Rd., Fl. 5, Ste. 516 Miami Beach, Florida 33139.

A debt management services provider must file annual reports with the OCCC.² Additionally, a debt management services provider must annually file the following required documents with the OCCC:

- (1) a blank copy of the provider’s written debt management services agreement;³
- (2) blank copies of credit counseling information provided to consumers;⁴
- (3) a surety bond or evidence that the provider maintains an insurance policy.⁵

¹ Tex. Fin. Code § 14.208(a).

² Tex. Fin. Code § 394.205(b); 7 Tex. Admin. Code § 88.202(b).

³ Tex. Fin. Code § 394.205(d); 7 Tex. Admin. Code § 88.202(c)(1).

⁴ Tex. Fin. Code § 394.205(d); 7 Tex. Admin. Code § 88.202(c)(2).

⁵ Tex. Fin. Code § 394.206; 7 Tex. Admin. Code § 88.202(c)(3).

A provider must comply with all instructions from the OCCC relating to submitting the report.⁶ The annual report and required documents are due by January 31 of each year.⁷

US National Credit Solutions did not file its 2025 annual report with the OCCC by the deadline of January 31, 2026, and did not provide the required documents described above by the deadline of January 31, 2026.

The Consumer Credit Commissioner (“Commissioner”) may issue an injunction ordering a debt management services provider to file one or more complete, accurate, and timely annual reports and required documents if the Commissioner has reasonable cause to believe that the debt management services provider is violating Chapter 394 of the Texas Finance Code.⁸

The Commissioner has reasonable cause to believe that US National Credit Solutions is violating Chapter 394 of the Texas Finance Code, and therefore issues this Order, because US National Credit Solutions failed to timely file its 2025 annual report and required documents.

Order

IT IS ORDERED that Financial Future Inc. d/b/a US National Credit Solutions:

1. comply with, and cease and desist from violating, the reporting and filing requirements set forth in Sections 394.205 and 394.206 of the Texas Finance Code and Title 7, Sections 88.201 and 88.202 of the Texas Administrative Code;
2. file its 2025 annual report and all required documents 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 annual reports and required documents.

⁶ 7 Tex. Admin. Code § 88.202(a).

⁷ 7 Tex. Admin. Code § 88.201(c).

⁸ Tex. Fin. Code § 14.208(a).

Annual reports for debt management services providers must be submitted through the OCCC's Application Licensing Examination and Compliance System (ALECS): alecs.occ.texas.gov.

Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 for each day.⁹ Multiple violations may also result in the suspension or revocation of your registration.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. 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@occ.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.¹² If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹³

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 at vivek.vedanarayanan@occ.texas.gov.

Signed this 31st day of March, 2026.

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

⁹ Tex. Fin. Code § 14.208(c).

¹⁰ Tex. Fin. Code § 394.204(k).

¹¹ Tex. Fin. Code § 14.208(b).

¹² Tex. Fin. Code § 14.208(b).

¹³ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on March 31, 2026, a true and correct copy of this Order to File Timely and Accurate Annual Reports and Required Documents has been sent to Financial Future Inc. d/b/a US National Credit Solutions by the following:

Financial Future Inc.
Attn: Ricardo Pena Rodriguez,
Compliance Officer
1111 Lincoln Rd., Fl. 5, Ste. 516
Miami Beach, FL 33139
david@hedayafinancial.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
9214 8901 9403 8300 0060 1792 02

Financial Future Inc.
Attn: Northwest Registered Agent LLC,
Registered Agent
5900 Balcones Drive, Ste. 100
Austin, TX 78731
rprodriguez@usnationalcs.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
9214 8901 9403 8300 0060 1792 19

/s/ Vivek V. Vedanarayanan
Vivek V. Vedanarayanan
Assistant General Counsel
Office of Consumer Credit Commissioner
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