

OCCC CASE NO. L26-035

IN THE MATTER OF:

NEW DAY FINANCIAL SOLUTIONS, LLC

MASTER FILE NO.: 2200071886

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 New Day Financial Solutions, LLC (“New Day Financial Solutions”).¹

Statement of Facts and Law

New Day Financial Solutions is a debt management services provider registered with the OCCC under Chapter 394 of the Texas Finance Code. New Day Financial Solutions operates under master file number 2200071886 and registration number 222431. New Day Financial Solutions’ compliance officer is Michael Griffith, and its designated contact address is 6919 W. Broward Blvd., #135 Fort Lauderdale, Florida 33317.

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

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

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).

⁶ 7 Tex. Admin. Code § 88.202(a).

⁷ 7 Tex. Admin. Code § 88.201(c).

New Day Financial 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 New Day Financial Solutions is violating Chapter 394 of the Texas Finance Code, and therefore issues this Order, because New Day Financial Solutions failed to timely file its 2025 annual report and required documents.

Order

IT IS ORDERED that New Day Financial Solutions, LLC:

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.

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 New Day Financial Solutions, LLC by the following:

New Day Financial Solutions, LLC
Attn: Michael Griffith,
Compliance Officer
6919 W. Broward Blvd., #135
Fort Lauderdale, FL 33317
mgriffith@lighthousefinancesolutions.com

email
 eFileTexas.gov electronic service
 regular mail
 certified mail, return receipt requested
9214 8901 9403 8300 0060 1792 40

New Day Financial Solutions, LLC
Attn: CT Corporation System,
Registered Agent
701 Brazos Street, Suite 720
Austin, TX 78701
mgriffith@lighthousefinancesolutions.com

email
 eFileTexas.gov electronic service
 regular mail
 certified mail, return receipt requested
9214 8901 9403 8300 0060 1792 57

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