

OCCC CASE NO. L26-041

IN THE MATTER OF:

CLARITY DEBT RESOLUTION, INC.

MASTER FILE NO.: 2200071776

BEFORE THE

OFFICE OF CONSUMER
CREDIT COMMISSIONER

STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Clarity Debt Resolution, Inc. (“Clarity Debt Resolution”).¹

Statement of Facts and Law

Clarity Debt Resolution is a debt management services provider registered with the OCCC under Chapter 394 of the Texas Finance Code. Clarity Debt Resolution operates under master file number 2200071776 and registration number 222690. Clarity Debt Resolution’s compliance officer is Nicksey Cruz, and its designated contact address is 17875 Von Karman Ave., Suite 150-250, Irvine, California 92614.

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).

On May 24, 2025, the OCCC issued an Order to File Timely and Accurate Annual Reports and Required Documents (the “Order”) against Clarity Debt Resolution for violating Chapter 394 of the Texas Finance Code by failing to timely file its 2024 annual report. The Order required Clarity Debt Resolution to timely file all future annual reports. Clarity Debt Resolution ultimately filed its 2023 annual report.

On April 17, 2025, the OCCC issued an Order Imposing Administrative Penalty against Clarity Debt Resolution for violating Chapter 394 of the Texas Finance Code by failing to timely file its 2024 annual report. The Order required Clarity Debt Resolution to timely file all future annual reports and pay a \$500.00 administrative penalty. Clarity Debt Resolution ultimately filed its 2024 annual report and paid the \$500.00 administrative penalty.

Clarity Debt Resolution did not file its 2025 annual report 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, timely, and accurate annual reports and required documents if the Commissioner has reasonable cause to believe that the provider is violating Chapter 394 of the Texas Finance Code.⁸ The Commissioner may impose an administrative penalty on a provider that violates an injunction.⁹

By failing to timely file its 2025 annual report and required documents, Clarity Debt Resolution has violated Chapter 394 of the Texas Finance Code and the OCCC’s Order to File Timely and Accurate Annual Reports and Required Documents.

⁸ Tex. Fin. Code § 14.208(a).

⁹ Tex. Fin. Code § 14.208(c).

Order

IT IS ORDERED that Clarity Debt Resolution, Inc.:

1. pay an administrative penalty in the amount of **\$1,500.00** within 30 days of the date of this Order; and
2. file its 2025 annual report and all required documents within 30 days of the date of this Order, if it has not already done so.

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

Right to Request Hearing

You have the right to request a hearing regarding this Order.¹⁰ 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.¹¹ If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹²

¹⁰ Tex. Fin. Code § 14.208(b).

¹¹ Tex. Fin. Code § 14.208(b).

¹² Tex. Fin. Code § 14.208(c).

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@occc.texas.gov.

Signed this 31st day of March, 2026.

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

CERTIFICATE OF SERVICE

I certify that on March 31, 2026, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Clarity Debt Resolution, Inc. by the following:

Clarity Debt Resolution, Inc.
Attn: Nicksey Cruz, Compliance Officer
17875 Von Karman Ave., Suite 150-250
Irvine, CA 92614
nicksey@usclarity.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
9214 8901 9403 8300 0060 1793 63

Clarity Debt Resolution, Inc.
Attn: Registered Agents Inc.,
Registered Agent
5900 Balcones Dr, Ste. 100
Austin, TX 78731
agent@nevadaresidentagent.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
9214 8901 9403 8300 0060 1793 70

Clarity Debt Resolution, Inc.
Attn: Mohammed Mansaray,
Compliance Manager
17875 Von Karmen Ave., Suite 150-250
Irvine, CA 92614
Moe@usclarity.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
9214 8901 9403 8300 0060 1793 87

/s/ Vivek V. Vedanarayanan
Vivek V. Vedanarayanan
Assistant General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24127068
2601 North Lamar Blvd.
Austin, Texas 78705
512-936-7623 (phone)
vivek.vedanarayanan@occc.texas.gov