

**OCCC CASE NO. L26-042**

**IN THE MATTER OF:**

**ACTION CREDIT EXPRESS LLC  
D/B/A ACTION EXPRESS LOANS**

**MASTER FILE NO.: 1600056117**

**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 Action Credit Express LLC d/b/a Action Express Loans (“Action Express Loans”).<sup>1</sup>

**Statement of Facts and Law**

Action Express Loans is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Action Express Loans operates under master file number 1600056117 at one licensed location, under license number 157646. Action Express Loans’ compliance officer is Andres Zorrilla, and its designated contact address is 4143 S.W. 74th Ct., Suite A, Miami, Florida 33155.

Under Chapter 393 and its implementing rules, a credit access business must file quarterly and annual reports with the OCCC for all licensed locations.<sup>2</sup> All information on the reports must be accurate and calculated in accordance with the OCCC’s instructions.<sup>3</sup> 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.<sup>4</sup>

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<sup>1</sup> Tex. Fin. Code § 14.208.

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

<sup>3</sup> 7 Tex. Admin. Code § 83.5001(a).

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

Action Express Loans did not file its 2025 fourth quarter and annual report with the OCCC by the deadline of January 31, 2026.

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.<sup>5</sup>

The Commissioner has reasonable cause to believe that Action Express Loans is violating Chapter 393 of the Texas Finance Code, and therefore issues this Order, because Action Express Loans failed to timely file its 2025 fourth quarter and annual report.

## **Order**

IT IS ORDERED THAT Action Credit Express LLC d/b/a Action Express Loans:

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 fourth quarter and annual 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](http://alecs.occ.texas.gov).

## **Violation of Order**

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

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<sup>5</sup> Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

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

<sup>7</sup> Tex. Fin. Code § 393.614; 7 Tex. Admin. Code § 83.5001(e)(3).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</sup> 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](mailto: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.<sup>9</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>10</sup>

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](mailto:vivek.vedanarayanan@occc.texas.gov).

Signed this 31st day of March, 2026.

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

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<sup>8</sup> Tex. Fin. Code § 14.208(b).

<sup>9</sup> Tex. Fin. Code § 14.208(b).

<sup>10</sup> 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 has been sent to Action Credit Express LLC d/b/a Action Express Loans by the following:

Action Credit Express LLC  
Attn: Andres Zorrilla,  
Compliance Officer  
4143 S.W. 74th Ct., Suite A  
Miami, FL 33155  
andy@zzloans.me

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0060 7708 36

Action Credit Express LLC  
Attn: April Gregston Prince,  
Registered Agent  
403 Nacogdoches St., Ste. 1  
Center, TX 75935  
april@mettauerlaw.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0060 7708 43

/s/Vivek V. Vedanarayanan  
Vivek V. Vedanarayanan  
Assistant General Counsel  
Office of Consumer Credit  
Commissioner  
State Bar No. 24127068  
2601 North Lamar Blvd.  
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