

ADVANCE RULE REVIEW NOTICE

Rules for Plain Language Contracts

The OCCC is seeking your input in reviewing the rules in Texas Administrative Code, Title 7, Chapter 90, relating to plain language contracts for regulated lenders. Rule review is a standard process that occurs at least once every four years for each of the OCCC's rules. During rule review, the OCCC and the Texas Finance Commission review rules to determine whether they should continue to exist and whether they should be amended or updated.

Before publishing official notice of the rule review, the OCCC would like to know if stakeholders have any input on the rules for registered creditors.

- Should any of these rules be updated or changed?
- Are stakeholders using the model clauses and contracts for Chapter 342, Subchapter G second-lien purchase money loans and Subchapter G second-lien home improvement loans? If these loans are not common and stakeholders are not using the contract clauses in Sections 90.503 and 90.603, then it may be appropriate to repeal these sections. (These two sections were identified in a regulatory review of the Texas Regulatory Efficiency Office (TREO) and were included in a notice to regulated lenders previously issued by the OCCC.)
- Do any of these rules make compliance difficult?
- Is the text ambiguous or out of date?
- Are any of these rules inconsistent with the statute (the Texas Finance Code)?
- Do the rules continue to be necessary and serve their original purpose?
- Do the rules create a barrier to market participation? Do the rules result in higher prices or reduced competition?

The OCCC invites stakeholders to send informal feedback on these rules until August 6, 2026. During the month of August, there will be an opportunity to provide official comments on the rule review. If the rule review results in any proposed rule amendments, there will be additional opportunities to provide comments on the amendments. Rule updates are available on the OCCC's website at <https://occc.texas.gov/publications/legal/rules/>.

If you have any feedback on the rules in Title 7, Chapter 90 of the Texas Administrative Code at this time, please send an email to rule.comments@occc.texas.gov no later than 5:00 p.m. on August 6, 2026. Comments submitted to the OCCC are generally public. Please redact all confidential information before submitting comments to the OCCC. The OCCC appreciates the continuing input of stakeholders. This input is crucial to producing the best rules possible.