OCCC CASE NO. L26-046

IN THE MATTER OF:	**BEFORE THE**
HAPPY LOANS **D/B/A HAPPY CASH**	**OFFICE OF CONSUMER** **CREDIT COMMISSIONER**
MASTER FILE NO.: 1800062674	**STATE OF TEXAS**

ORDER OF REVOCATION

The Office of Consumer Credit Commissioner ("OCCC") issues this Order of Revocation against Happy Loans d/b/a Happy Cash ("Happy Cash").[1]

Statement of Facts and Law

Under Chapter 393 of the Texas Finance Code, a person must hold a credit access business license in order to assist a consumer in obtaining a payday or title loan from a third-party lender in exchange for a fee.[2]

Happy Cash is a credit access business licensed by the OCCC under Chapter 393 of the Texas Finance Code. Happy Cash operates under master file number 1800062674 at two licensed locations, under license numbers 163669 and 164132. Happy Cash's compliance officer is Ariel Campos, and its designated contact address is 951 Rollingbrook Dr., Baytown, Texas 77521.

Under Chapter 393 and its implementing rules, a credit access business must file quarterly and annual reports with the OCCC.[3] All information provided on the quarterly and annual reports must be accurate and calculated in accordance with the OCCC's instructions.[4]

---

[1] Tex. Fin. Code §§ 14.208, 393.614.
[2] Tex. Fin. Code §§ 393.001(3), 393.601(2), 393.602(a), 393.603.
[3] Tex. Fin. Code §§ 393.622, 393.627.
[4] 7 Tex. Admin. Code § 83.5001(a).

Each year, a credit access business must file its quarterly and annual reports by the following deadlines:[5]

- First quarter report: April 30
- Second quarter report: July 31
- Third quarter report: October 31
- Fourth quarter and annual report: January 31

Happy Cash did not file its 2024 annual report with the OCCC by the deadline of January 31, 2025. On May 8, 2025, the OCCC issued an Order to File Timely and Accurate Quarterly and Annual Reports against Happy Cash for failing to timely file its 2024 annual report. Happy Cash did not request a hearing on the Order, and the Order became final and enforceable. The Order required Happy Cash to timely file complete and accurate future quarterly and annual reports. Happy Cash ultimately filed its 2024 annual report.

Happy Cash did not file its 2025 second quarter report with the OCCC by the deadline of July 31, 2025. On December 31, 2025, the OCCC issued an Amended Order Imposing Administrative Penalty against Happy Cash for failing to timely file its 2025 second quarter report. The order required Happy Cash to pay a $1,000 administrative penalty. The order became final and enforceable. Happy Cash ultimately filed its 2025 second quarter report. As of the date of this Order, Happy Cash has not paid the $1,000 administrative penalty described in the OCCC's December 2025 Amended Order Imposing Administrative Penalty.

Happy Cash did not file its 2025 fourth quarter and annual reports with the OCCC by the deadline of January 31, 2026. As of the date of this Order, Happy Cash has not filed its 2025 fourth quarter and annual reports.

Authority

The 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.[6] If a credit access business violates an injunction, then the Commissioner may impose an administrative penalty up to $1,000 per day of the violation.[7]

[5] 7 Tex. Admin. Code § 83.5001(b).
[6] Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).
[7] Tex. Fin. Code § 14.208(c); 7 Tex. Admin. Code § 83.5001(e)(2).

The Commissioner may revoke a credit access business license if the license holder knowingly or without the exercise of due care violates Chapter 393 of the Texas Finance Code, a rule adopted under Chapter 393, or an order issued under Chapter 393.[8] The Commissioner may revoke a credit access business license if the license holder fails to pay an administrative penalty required by a final administrative penalty order.[9] The Commissioner may revoke a credit access business license if a fact or condition exists that, if it had existed or had been known to exist at the time of the original application for the license, clearly would have justified the Commissioner's denial of the application.[10]

By failing to timely file its 2024 annual report, 2025 second quarter report, and 2025 fourth quarter and annual reports, Happy Cash violated Chapter 393 of the Texas Finance Code and its implementing rules. By failing to timely file its 2025 second quarter report and 2025 fourth quarter and annual reports, Happy Cash violated the OCCC's Order to File Timely and Accurate Quarterly and Annual Reports issued on May 8, 2025. By failing to pay the $1,000 administrative penalty, Happy Cash violated the OCCC's Amended Order Imposing Administrative Penalty issued on December 31, 2025. Happy Cash committed these violations knowingly or without exercise of due care. These violations would have justified denial of Happy Cash's original license application if these violations had existed or been known to exist at the time of the license application.

For these reasons, the Commissioner issues this Order of Revocation.

Order

IT IS ORDERED that:

1. The credit access business licenses of Happy Loans d/b/a Happy Cash, master file no 1800062674, license nos. 163669 and 164132, are REVOKED.

2. Happy Cash must cease and desist entering new transactions where it obtains for a consumer, or assists a consumer in obtaining, a payday or title loan.

3. Happy Cash must cease and desist obtaining for a consumer, or assisting a

[8] Tex. Fin. Code § 393.614(a)(2).
[9] 7 Tex. Admin. Code § 83.5001(e)(4).
[10] Tex. Fin. Code § 393.614(a)(3).

consumer in obtaining, any refinance, renewal, deferment, or other extension of consumer credit in connection with an existing payday or title loan.

4. Happy Cash must cease and desist collecting any fee in connection with a payday or title loan, including any fee for services as a credit access business or credit services organization.

5. Happy Cash must cease and desist repossessing motor vehicles in connection with any loan. For all transactions with an outstanding repossession, Happy Cash must stop the repossession immediately.

6. Happy Cash must cease and desist selling or transferring any repossessed motor vehicle. If Happy Cash possesses any repossessed motor vehicles, it must immediately return each of these motor vehicles to the consumer.

7. **No later than 30 days after the date of this Order,** Happy Cash must perform a self-review and identify each outstanding transaction under Chapter 393 of the Texas Finance Code.

8. **No later than 30 days after the date of this Order,** Happy Cash must do one of the following:
   a. assign any outstanding credit service agreement, any outstanding loan, and any other right or obligation in connection with a credit access business transaction to another credit access business that holds an active license with the OCCC under Chapter 393 of the Texas Finance Code; or
   b. cease collecting any payments in connection with the credit access business transaction and release any lien of Happy Cash on any motor vehicle.

9. **No later than 30 days after the date of this Order,** Happy Cash must create a spreadsheet labeled "L26-046_HappyLoans." The spreadsheet must list each transaction assigned and each transaction for which Happy Cash ceased collecting payments. The spreadsheet must include a row for each consumer and the following columns:
   a. account number;
   b. first and last name of the consumer;
   c. date of the credit access business transaction; and
   d. name of any credit access business that Happy Cash assigned the

transaction to, if applicable.

10. **No later than 30 days after the date of this Order,** Happy Cash must send the spreadsheet by email to Vivek Vedanarayanan at vivek.vedanarayanan@occc.texas.gov.

11. Happy Cash must retain transaction records for each loan or other credit transaction, including copies of any refund checks and any ledgers showing account credits, until the later of the following:
    a. the fourth anniversary of the date of the transaction; or
    b. the second anniversary of the date on which the final entry is made in the record.

12. Happy Cash must allow the OCCC to investigate its records to verify compliance with this Order. If the OCCC requests any information regarding a credit access business transaction, Happy Cash must provide the requested information within five days.

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.[12] You must send your request to Vivek Vedanarayanan, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, TX 78705, or by email to 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.[13] If you fail to request a hearing by this deadline, this Order will be considered final and enforceable.[14]

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.

[11] Tex. Fin. Code §§ 14.208(b), 393.614(a).
[12] Tex. Fin. Code §§ 14.208(b), 393.614(a).
[13] Tex. Fin. Code §§ 14.208(b), 393.614(a).
[14] Tex. Fin. Code §§ 14.208(c). 393.614(a).

Signed this 28th day of April, 2026.

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

CERTIFICATE OF SERVICE

I certify that on April 28, 2026, a true and correct copy of this Order of Revocation has been sent to Happy Loans d/b/a Happy Cash by the following:

Happy Loans Attn: Ariel Campos, Compliance Officer 951 Rollingbrook Dr. Baytown, TX 77521 baytown@myhappycash.com	☒ email ☐ eFileTexas.gov electronic service ☒ regular mail ☒ certified mail, return receipt requested # 9214 8901 9403 8300 0070 1565 38
Happy Loans Attn: Happy Loans LLC, Registered Agent 9954 FM 1960 Bypass Rd. W. Humble, TX 77338 alejandro.pulido@astrcapital.mx	☒ email ☐ eFileTexas.gov electronic service ☒ regular mail ☒ certified mail, return receipt requested # 9214 8901 9403 8300 0070 1566 06

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