

OCCC CASE NO. L26-049

IN THE MATTER OF:

**ARUA MOTOR INC.
D/B/A MIS CAR SALES**

MASTER FILE NO.: 11779

BEFORE THE

**OFFICE OF CONSUMER
CREDIT COMMISSIONER**

STATE OF TEXAS

ORDER TO ALLOW EXAMINATION AND INVESTIGATION

The Office of Consumer Credit Commissioner ("OCCC") issues this Order to Allow Examination and Investigation against Arua Motor Inc. d/b/a MIS Car Sales ("MIS Car Sales"), based on the violations of law described below.¹

Statement of Facts and Law

Under Chapter 348 of the Texas Finance Code, a person must hold a motor vehicle sales finance license issued by the OCCC in order to act as a holder of a motor vehicle retail installment contract.² A holder includes a dealer that sells motor vehicles and agrees to accept the cash price in one or more deferred installments.³

MIS Car Sales is a motor vehicle dealer that holds a motor vehicle sales finance license issued by the OCCC. MIS Car Sales operates under master file number 11779 at one licensed location, under license number 54052. MIS Car Sales' compliance officer is Majdi Izzat Massis, and its designated contact address is PO Box 630823, Houston, Texas 77263.

Under Chapter 348 of the Texas Finance Code, at times the OCCC considers necessary, the OCCC will examine each place of business of each licensee, and will investigate the licensee's transactions and records.⁴ A licensee must give the OCCC free access to the licensee's office and place of business.⁵ The OCCC may conduct an examination after advance notice and during normal business hours.⁶ If the OCCC has reasonable cause to believe that a person is violating Chapter 348,

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 348.501.

³ Tex. Fin. Code § 348.001(3), (7), (8).

⁴ Tex. Fin. Code § 348.514(a).

⁵ Tex. Fin. Code § 348.514(b).

⁶ Tex. Fin. Code § 348.514(f).

then the OCCC may require the person to furnish information, and may conduct an investigation to discover a violation or obtain required information.⁷ Under Chapter 348's implementing rules, a licensee is responsible for ensuring that all contact information on file with the OCCC is current and correct.⁸

On March 14 and April 7, 2025, after advance notice, the OCCC attempted to examine MIS Car Sales' licensed location at 3101 Sage Rd. #G3, Houston, Texas 77056. The OCCC was not able to examine the licensed location because MIS Car Sales was not operating at the site. On April 7, a different business was located at the licensed location address instead of MIS Car Sales. MIS Car Sales did not respond to the OCCC's other communication attempts.

By failing to allow the OCCC to examine its licensed location, records, and transactions, MIS Car Sales violated Chapter 348 of the Texas Finance Code.

Authority

If the Consumer Credit Commissioner ("Commissioner") has reasonable cause to believe that a person is violating Chapter 348 of the Texas Finance Code, the Commissioner may issue an order to cease and desist from the violation, to take affirmative action, or both to ensure compliance.⁹

The Commissioner has reasonable cause to believe that MIS Car Sales has violated Chapter 348 of the Texas Finance Code by failing to allow the OCCC to examine its licensed location, records, and transactions.

Order

IT IS ORDERED THAT:

1. MIS Car Sales must cease and desist failing to allow the OCCC to examine its location, records, and transactions.
2. MIS Car Sales must allow the OCCC to conduct an investigation of its location, records, and transactions.

⁷ Tex. Fin. Code §§ 14.202, 348.515.

⁸ 7 Tex. Admin. Code § 84.607(c).

⁹ Tex. Fin. Code § 14.208(a).

3. **No later than 30 days after the date of this Order**, MIS Car Sales must send a letter to the OCCC stating the complete address of any location where MIS Car Sales may be examined and investigated. The letter must also state the complete address of any location where MIS Car Sales conducts business, keeps records of transactions, or receives payments from retail buyers. The letter must be sent by email to Audrey Spalding at audrey.spalding@occc.texas.gov.
4. **No later than 30 days after the date of this Order**, MIS Car Sales must ensure that all contact information for MIS Car Sales is current and correct in the OCCC's online licensing system.

Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 for each day.¹⁰ A violation of this Order may also result in suspension or revocation of your motor vehicle sales finance license.¹¹

Right to Request Hearing

You have the right to request a hearing regarding this Order.¹² 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.¹³ You must send your request to Audrey Spalding, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, TX 78705, or by email to audrey.spalding@occc.texas.gov.

If you request a hearing, a hearing will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.¹⁴ If you fail to request a hearing by this deadline, the Order will be considered final and enforceable.¹⁵

All communications with the OCCC concerning this matter must be through Audrey Spalding, Assistant General Counsel, who may be contacted by mail at

¹⁰ Tex. Fin. Code § 14.208(c).

¹¹ Tex. Fin. Code § 348.508.

¹² Tex. Fin. Code § 14.208(b).

¹³ Tex. Fin. Code § 14.208(b).

¹⁴ Tex. Fin. Code § 14.208(b).

¹⁵ Tex. Fin. Code § 14.208(c).

2601 N. Lamar Blvd., Austin, TX 78705, by telephone at 512-936-7659, or by email to audrey.spalding@occc.texas.gov.

Signed this 29th day of April, 2026.

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

CERTIFICATE OF SERVICE

I certify that on April 29, 2026, a true and correct copy of this Order to Allow Examination and Investigation has been sent to Arua Motor Inc. d/b/a MIS Car Sales by the following:

Arua Motor Inc.
Attn: Majdi Izzat Massis
P.O. Box 630823
Houston, TX 77263
miscarsales@gmial.com
miscarsales@gmail.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0070 6789 93

Arua Motor Inc.
Attn: Madji I. Masis,
Registered Agent
8707 Richmond Ave.
Houston, TX 77063

- ☐ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0070 6790 75

/s/ Audrey Spalding
Audrey Spalding
Assistant General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24111055
2601 North Lamar Blvd.
Austin, Texas 78705
512-936-7659 (phone)
audrey.spalding@occc.texas.gov