



CHECKLIST AND INSTRUCTIONS FOR CREDIT ACCESS BUSINESS REGISTRATION

Please be sure to completely read all instructions before preparing your registration application.

Texas State Statute Chapter 393 requires credit access businesses, payday lenders and auto title lenders, to obtain a state issued license before conducting business in the state. The City of Bedford Ordinance No. 2016-3183 provides for the oversight of payday and auto title lending transactions in the City of Bedford. The ordinance requires that each lender location licensed under Chapter 393, register as well with the City of Bedford. The annual registration fee for each credit access business location is **\$25** and is nonrefundable. The registration fee must be submitted at the time of application. Any credit access business not in compliance with the City of Bedford Ordinance No. 2016-3183 may be subject to criminal penalties up to \$500 per occurrence. A certificate of registration for a credit access business is not transferable. Please allow 30 days for processing once a complete application is received.

To apply for an initial permit:

- Complete a Credit Access Business Registration application form for each credit access business location that is operating within the City of Bedford. The \$25 registration must be submitted with the application.
- All information in the application form is required. Incomplete applications cannot be processed.
- Payments can be submitted in person or by mail to the address below. Forms of payment accepted are cash, check, Visa or Mastercard only.

To submit a complete credit access business registration application, the information listed below must be enclosed with the application:

- Copy of Texas state license issued under Chapter 393 of Texas Finance Code.
- Copy of Certificate of Occupancy issued by the City of Bedford.
- Submit completed registration application and registration fee to:

City of Bedford
Permits & Inspections Dept.
2000 Forest Ridge Dr. - Building B
Bedford, TX 76021

To renew (annually) an existing permit:

Complete a Credit Access Business Registration Form. As per City ordinance 2016-3183, a credit access business cannot operate or conduct business without a certificate of registration issued by the City of Bedford. Registration is required for each location operating or conducting business. The credit access business must submit an annual application to renew the registration and pay a nonrefundable \$25 fee. All registration renewals and payments are to be mailed to the City of Bedford at the address provided.

All information in the application form is required. Incomplete applications cannot be processed. Submit completed registration renewal application and documents, as specified, no less than 30 calendar days before one year after the date of issuance.

Forms required for annual registration renewal:

A complete Credit Access Business Registration Form for each renewal application.

A copy of the license issued by the State of Texas, under Chapter 393 of Texas Finance Code.

Additional information related to City of Bedford registration application:

Date is the date that applicant/registrant submits application for CAB registration.

State CAB license number is the location specific license number, provided by the Texas Office of Consumer Credit Commissioner.

CAB Registration number will be assigned by the City of Bedford with the initial registration and should be entered by the CAB applicant/registrant during the application renewal process.

Contact Person is the designee as indicated in the registration application, and is the person who will be contacted by phone or email, if there are questions related to the CAB registration process/application.

Owners and Principle Parties include all persons with a financial interest in the credit access business: complete contact information regarding owners and principle parties.

Registered agent of service of process in Texas for any/all publicly traded companies that are operating and/or conducting business in the City of Bedford.

CREDIT ACCESS BUSINESS REGISTRATION

Registration Fee: \$25 (non-refundable)

Date of Filing: _____

State CAB License Number: _____

COSA Registration Number: _____
(If Renewing)

SECTION 1: Exact name, main office address, mailing address, and telephone number of applicant

Business Entity Name _____

Federal Employment Identification Number (FEIN) _____

Operating Name of Business (d/b/a) _____

Location Address: _____
Number & Street Name City State Zip

Mailing Address: _____
Number & Street Name City State Zip

Location Phone Number: _____

Location FAX Number: _____

Website: _____

SECTION 2: Contact information for main office

Contact person for this application:

Name & Title _____

Business Phone _____

FAX Number _____

Email Address _____

Person Responsible for day-to-day operations:

Name & Title _____

Business Phone _____

FAX Number _____

Email Address _____

CREDIT ACCESS BUSINESS REGISTRATION (cont.)

SECTION 3: Owner contact information

Owners: Proprietors, Partners, Members or Stockholders having any financial interest. Information from each owner is required. Please attach pages if additional space is required.

1. Name: _____ Financial Interest: _____

Street Address: _____
Number & Street Name City State Zip

Mailing Address: _____
Number & Street Name City State Zip

Telephone: _____ Email: _____

2. Name: _____ Financial Interest: _____

Street Address: _____
Number & Street Name City State Zip

Mailing Address: _____
Number & Street Name City State Zip

Telephone: _____ Email: _____

Publicly Traded Company - Registered Agent (Individual to whom any legal notice may be delivered):

Agent Name: _____

Agent Address: _____
Number & Street Name City State Zip

Agent Phone Number: _____ Agent Fax Number: _____

SECTION 4: Additional documents required

Attachments Required

- Copy of Texas state license issued under Chapter 393 of Texas Finance Code.
- Copy of current, valid Certificate of Occupancy showing the business is in compliance with the Code of Ordinance of the City of Bedford.

This is an application to secure a Certificate of Registration to operate a credit access ("payday lending") business, per City of Bedford Ordinance No. 2016-3183. Registration with the City of Bedford is a requirement of credit access business and each location operated as a credit access business must be registered. The undersigned affirms that all information provided in this application for registration, including but not limited to, disclosure of owners, principal parties, and all other supporting documents, schedules and exhibits are true, complete and free from any material omissions. The undersigned understands that the information provided may be further verified. The undersigned further understands that FALSE OR MATERIALLY INCOMPLETE RESPONSES ARE GROUNDS FOR DENIAL OF THE APPLICATION TO REGISTER AS A CREDIT ACCESS BUSINESS WITH THE CITY OF BEDFORD.

Signature

Title

Date

CONSUMER CREDIT INFORMATION

THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO BE AN ENDORSEMENT OF ANY PROGRAM OR ENTITY.

Education and Training

OFFICE OF THE CONSUMER CREDIT COMMISSIONER / CONSUMER HELPLINE

Phone: (800) 538-1579

<http://www.occc.state.tx.us/pages/consumer/Index.html>

NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION (NEFE)

<http://www.nefe.org/>

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

<http://portal.hud.gov/hudportal/HUD>

TEXAS ATTORNEY GENERAL / CONSUMER PROTECTION DIVISION

DALLAS REGIONAL OFFICE

Phone: (214) 969-7639

Address: 1412 Main Street, Suite 810, Dallas, TX 75202

<https://texasattorneygeneral.gov/cpd/consumer-protection>

AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS (AICPA)

<http://www.feedthepig.org/>

MY MONEY

<http://www.mymoney.gov/>

CONSUMER CREDIT COUNSELING SERVICE OF GREATER DALLAS

Phone: (972) 255-0079

Address: 4322 N. Beltline Road

www.cccs.net

RAMOS LAW FIRM – CONSUMER CREDIT REPAIR ATTORNEY

Phone: (214) 556-2300

Address: 2704 Valley View Lane, Dallas, TX 75234

<https://txclf.com/>

TARRANT COUNTY HOUSING PARTNERSHIP, INC.

<http://www.tchp.net/resources/resources.html>

FINANCIAL ASSISTANCE RESOURCES

2-1-1 TEXAS

Phone: 211

<http://www.211texas.org/>

CATHOLIC CHARITIES OF FORT WORTH

Phone: (817) 274-2560

Address: 917 W Sanford St, Arlington, TX 76012

<https://www.catholiccharitiesfortworth.org/>

CHRISTIAN CONNECTION – ST. MICHAEL CATHOLIC CHURCH

Phone: (817) 283-8746

Address: 3713 Harwood Road, Bedford, TX 76021

<http://smcchurch.org/christian-connfinan-assistjob-fair>

FINANCIAL HELP RESOURCES

<http://www.financialhelpresources.com/>

TARRANT COUNTY ASSISTANCE PROGRAMS

http://www.needhelppayingbills.com/html/tarrant_county_assistance_prog.html

COMMUNITY ACTION PARTNERS – CITY OF FORT WORTH

Phone: (817) 392-5780

Address: 4200 South Fwy #2310, Fort Worth, TX 76115

<http://fortworthtexas.gov/cap/>

TEXAS HEALTH RESOURCES – FINANCIAL ASSISTANCE

Phone: (877) 847-9355

<https://www.texashealth.org/pages/patient-and-visitor-information/billing-and-payment-information/financial-help-for-those-in-need.aspx>

HOMEBASE FOR HOUSING

Phone: (866) 863-1626

Address: 4054 McKinney Ave, Suite 102, Dallas, TX 75204

<http://homebaseforhousing.org/Default.cshtml>

Información al Consumidor Tocante Asuntos de Crédito

Este formulario es sólo para fines informativos y no pretende ser una aprobación de cualquier programa o entidad.

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