



# CREDIT ACCESS BUSINESS REGISTRATION

APPLICANT MUST PROVIDE THIS APPLICATION AND THE FOLLOWING:

- COPY OF TEXAS STATE LICENSE
- COPY OF CERTIFICATE OF OCCUPANCY
- \$50.00 REGISTRATION FEE

DATE: \_\_\_\_\_

STATE CAB LICENSE NUMBER: \_\_\_\_\_ FEIN / TAX ID NUMBER: \_\_\_\_\_

**SECTION ONE** – (business / applicant information):

Business Entity Type:(i.e. title loans, payday loans, etc) \_\_\_\_\_

Operating Name of Business (d/b/a): \_\_\_\_\_

Location Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Location Phone Number: \_\_\_\_\_ Location Fax Number: \_\_\_\_\_ Website: \_\_\_\_\_

**SECTION TWO** – (person who will be contact for questions related to the registration process/application):

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Person Responsible for Day-To Day Operations: \_\_\_\_\_

Title: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

**SECTION THREE** – (owner and principle parties – include all persons with a financial interest in the business. Attach additional pages as needed.)

Name (1): \_\_\_\_\_ Financial Interest: \_\_\_\_\_

Phone: \_\_\_\_\_ Email address: \_\_\_\_\_

Address: \_\_\_\_\_

Name (2): \_\_\_\_\_ Financial Interest: \_\_\_\_\_

Phone: \_\_\_\_\_ Email address: \_\_\_\_\_

Address: \_\_\_\_\_

This application is to secure a Certificate of Registration to operate a Credit Access Business (per City of Grand Prairie Ordinance 10427-2018, § 1, 1-23-18). Registration with the City of Grand Prairie is required for each location of a credit access business. The undersigned certifies that all information provided in this application for registration, including but not limited to, disclosure of owners, principle 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 Grand Prairie and may incur penalties per the Ordinance.

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

TITLE: \_\_\_\_\_

PHONE # \_\_\_\_\_



## **CREDIT ACCESS BUSINESS REFERRAL TO CONSUMER CREDIT COUNSELING**

**Credit Access Businesses (CABs) are required by law to provide this informational form to you.**

The name and address of the consumer:

The principal amount of cash actually advanced:

The length of the extension of consumer credit, including the number of installments and renewals:

The fees charged by the credit access business to arrange or obtain an extension of consumer credit:

*Customer signature* \_\_\_\_\_ *Date* \_\_\_\_\_

### **Grand Prairie ordinance imposes restrictions on extensions of consumer credit made by CABs:**

#### **Sec. 17-81. - Restriction on extension of consumer credit.**

- (a) The cash advanced under an extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining in the form of a deferred presentment transaction may not exceed twenty (20) per cent of the consumer's gross monthly income.
- (b) The cash advanced under an extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining in the form of a motor vehicle title loan may not exceed the lesser of:
- (1) Three (3) per cent of the consumer's gross annual income; or
  - (2) Seventy (70) per cent of the retail value of the motor vehicle.
- (c) A credit access business shall use a paycheck or other documentation establishing income to determine a consumer's income.
- (d) An extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining and that provides for repayment in installments may not be payable in more than four (4) installments. Proceeds from each installment must be used to repay at least twenty-five (25) per cent of the principal amount of the extension of consumer credit. An extension of consumer credit that provides for repayment in installments may not be refinanced or renewed.
- (e) An extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining and that provides for a single lump sum repayment may not be refinanced or renewed more than three (3) times. Proceeds from each refinancing or renewal must be used to repay at least twenty-five (25) per cent of the principal amount of the original extension of consumer credit.
- (f) For purposes of this section, an extension of consumer credit that is made to a consumer within seven (7) days after a previous extension of consumer credit has been paid by the consumer will constitute a refinancing or renewal.
- (g) This section does not apply to any actions taken prior to the effective date of the ordinance codified in this article, which includes but is not limited to, extensions of consumer credit, deferred presentment transactions, motor vehicle title loans, and any other contract or loans that is covered under this article.

## CONSUMER CREDIT ASSISTANCE AND INFORMATION

***THIS FORM IS FOR INFORMATION PURPOSES ONLY AND IS NOT INTENDED TO BE AN ENDORSEMENT OF ANY PROGRAM OR ENTITY. THE AGENCIES AND NON-PROFITS LISTED BELOW PROVIDE FINANCIAL EDUCATION AND TRAINING PROGRAMS, CONSUMER CREDIT ASSISTANCE OR CASH ASSISTANCE PROGRAMS.***

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### **Catholic Charities**

917 W Sanford St  
Arlington, TX 76012  
(817) 289-0495 Main  
[www.catholiccharitiesfortworth.org](http://www.catholiccharitiesfortworth.org)

### **Center for Transforming Lives Financial Empowerment Services**

512 W. 4th Street  
Fort Worth, TX 76102  
817-546-5542  
<http://www.transforminglives.org/financial-empowerment-services>

### **Consumer Credit Counseling Service**

4025 Woodland Park Blvd Suite 240  
Park Springs Place  
Arlington, TX 76013  
(800) 249-2227 Toll Free  
(817) 461-2227 Site Phone  
[www.cccs.net](http://www.cccs.net)

### **Family Pathfinders of Tarrant County, Inc.**

2601 Clover Lane  
Fort Worth, TX 76107  
Phone: 817-731-1173  
Website: <http://familypathfinders.org/financial-capability>

### **Federal Trade Commission – Bureau of Consumer Protection**

[www.ftc.gov/about-ftc/bureau-offices/bureau-consumer-protection](http://www.ftc.gov/about-ftc/bureau-offices/bureau-consumer-protection)

### **WiNGS Dallas (for Women and Families)**

2603 Inwood Road  
Dallas, TX 75235  
214.826.9922

### **Money Management International**

1320 S University Dr. Suite 200  
Fort Worth, TX 76107  
(866) 336-0624 Toll Free  
[www.moneymanagement.org/](http://www.moneymanagement.org/)

### **National Endowment for Financial Education (NEFE)**

[www.nefe.org](http://www.nefe.org)

### **NID Housing Counseling Agency**

6737 Brentwood Stair Rd., Ste. #112  
Fort Worth, TX 76112  
Phone: 817-507-0670  
Website: <http://nidonline.org/>

### **Tarrant County Housing Partnership Inc.**

3204 Collinsworth St  
Fort Worth, TX 76107  
(888) 995-4673 /HOPE Counseling hotline  
(817) 924-5091 Main  
(817) 924-7619 Fax  
[www.tchp.net](http://www.tchp.net)

### **Texas Office of the Consumer Credit Commissioner**

2601 North Lamar Boulevard, Austin, Texas  
78705  
Consumer Helpline  
800-538-1579  
[www.occ.state.tx.us](http://www.occ.state.tx.us)

### **U.S. Department of Housing and Urban Development (HUD)**

[portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing)