

LOBBY WATCH



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Blood Pact:

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Predatory Lenders Invest \$4.2 Million in Politicians Industry Adopts Offensive Strategy

The predatory lending industry has spent a stunning \$4.2 million on state politicians over the past two elections, including more than \$1 million from Cash Store chief Trevor Ahlberg of Irving (25 percent of total). These heavy expenditures helped a defensive industry seize the offensive.

As recently as 2011, the industry spent much of its political capital fighting off six [reform bills](#), including one by conservative Rep. Tom Craddick, who became disgusted by the abuse of a constituent. Midland maid Linda Lewis borrowed \$6,300 to pay for her stepson's funeral. After \$12,000 in payments, she had not reduced her principal by one cent.¹

Texas Lawmakers have failed to regulate this industry, which extracts annual percentage interest rates of [391 to 521 percent](#) from the working poor on payday or auto-title loans. Responding to this state vacuum over the past six years, 42 Texas cities have enacted ordinances that restrict the principal and the rollovers on such loans.

This session the industry recruited legislators to attack such ordinances. Identical Senate and

House bills would prohibit local governments from regulating these financial transactions in any way. Sponsoring those twin bills ([SB 1530](#) and [HB 3081](#)) are Sen. Craig Estes and Reps. Giovanni Capriglione, Ryan Guillen and Drew Springer.

[SB 2178](#) and [HB 3947](#) by Sen. Don Huffines and Rep. Jodie Laubenberg would allow lenders burdened by an ordinance to sue the local government to block enforcement (quite a proposition for two lawmakers who took \$60,500 from Texans for Lawsuit Reform).² None of the industry's offensive bills have made it to the House or Senate floor. The last hope for predatory lenders is to amend the provisions to other bills.

All six sponsors of these offensive bills are major recipients of industry contributions, ranging from Rep. Springer's \$9,200 to Sen. Huffines' \$55,000. All but Rep. Laubenberg count Trevor Ahlberg among their top industry donors. This might spawn Ahlberg conspiracy theories but for the fact that—atop a green grassy knoll—the Cash Store king gave cash to no fewer than 80 current lawmakers (61 percent).

Predatory lenders meanwhile appear to have fought off a slew of reforms again this session. Only one was approved by a full legislative chamber. The House overwhelmingly passed Rep. Scott Cospers's symbolic [HB 2008](#). It merely expresses state support for existing federal protections on loans to military personnel. This bill is languishing in the Senate Veterans Affairs Committee. Only one other reform was considered by a full legislative chamber. On a 76-66 vote, the House [rejected](#) Rep. Chris Turner's modest measure to restrict the industry's use of telemarketing calls to goose business ([HB 877](#)).

Even less successful were reforms to address predatory loan costs and enforcement. Two cost-related bills never got hearings. They were Rep. Tomas Uresti's proposal to cap the total cost of the loans at 25 percent of the principal ([HB 1733](#)) and Sen. Jose Menendez's [SB 1155](#) to include more fees in calculating what constitutes an illegal usurious interest rate. The House Investments and Financial Services Committee held a hearing on Rep. Diego Bernal's bid to prohibit loan extensions or rollovers unless a lender documents that the borrower can afford one. But the committee took no further action on [HB 741](#).

Two enforcement reforms never made it to a full chamber floor. Rep. Sylvia Garcia's [SB 1121](#) would make it harder to prosecute the signer of a bounced, post-dated check for criminal theft. [HB 975](#) by Rep. Helen Giddings would restrict the ability of lenders to pursue criminal charges against borrowers or to use criminal threats. Finally, Rep. Craddick's [HB 1134](#) would preempt the preemptors. It would authorize local governments to regulate consumer lenders and would impose many other restrictions on consumer loans. The House Investments and Financial Services Committee bottled Craddick's bill up tight.



Cash Store owner Trevor Ahlberg finances many campaigns.

Gov. Greg Abbott pocketed \$520,224, or 12 cents of every predatory dollar. Lt. Gov. Dan Patrick followed (\$284,914), receiving 7 percent of all industry money. To appreciate how this understates what these two leaders got from the industry, look no further than the No. 3 recipient of predatory loan money: the Republican State Leadership Committee (\$275,000). The top recipients of its funds were Abbott (\$100,000) and Patrick (\$74,038).

Indicted Attorney General Ken Paxton ranked No. 4, raking in \$186,900 from the predatory-loan industry (which secretly paid more than \$450,000 [to install](#) Utah's attorney general in 2012). Speaker Joe Straus was close behind, bagging \$185,250. Rep. Dan Flynn (\$115,900) was the only rank-and-file lawmaker to clear six predatory figures. All four of these politicians received their biggest industry contributions from the top four predatory-loan contributors:

Ahlberg, title-loan king Rod Aycox of LoanMax, the Texas Consumer Finance Association and Texas Consumer Lenders.

Houston Rep. Gary Elkins swings both ways—as both a contributor and recipient of predatory money. Elkins is an executive of payday lending company Power Finance, which [triggered criminal complaints](#) in Dallas and San Antonio for failing to comply with local lending ordinances. Elkins, the industry's No. 15 donor, personally doled out almost \$50,000 in contributions (the chief beneficiary being Attorney General Paxton). The Elkins Campaign, meanwhile, received \$10,000 from predatory-lender interests led by Texas Consumer Lenders and the Texas Consumer Finance Association. The Elkins Campaign gave that same amount of \$10,000 to the Texas House Leadership Fund benefitting Speaker Straus. Speaker Straus appointed Elkins chair of the House Government Transparency and Operation Committee.

Top Predatory-Loan Contributors in Texas (2013 through 2016)

Amount	Contributor	City	Top Recipient(s)
\$1,049,948	Trevor Ahlberg (Cash Store/Cottonwood Fin'l)	Irving	Greg Abbott/Dan Patrick
\$525,000	TX Consumer Finance Assn. (TCFA)	Austin	Greg Abbott, Dan Patrick
\$463,531	TX Consumer Lenders (TCL)	Arlington	Joe Straus
\$294,500	Rod & Leslie Aycox (LoanMax)	Alpharetta GA	Greg Abbott, Dan Patrick
\$212,500	Tracy Young (TitleMax/TMX Finance)	Savannah GA	Greg Abbott, Dan Patrick
\$189,000	Cash America International	Fort Worth	Joe Straus
\$162,000	Advance America Cash Advance	Spartanburg SC	Black Caucus/Mex-Am Caucus
\$149,500	Dennis Bassford (Moneytree)	Seattle WA	Rep. State Leadership Com.
\$147,500	ACE Cash Express	Irving	Ken Paxton
\$125,500	David Bassford (Moneytree)	Seattle WA	Rep. State Leadership Com.
\$93,500	Robert Reich (Community Loans of America)	Deerfield B. FL	Greg Abbott, Patrick/Paxton
\$78,500	TX Assn. of Pawnbrokers PAC	Austin	Drew Darby
\$71,233	C Dan Adams (Capital Corp.)	Greenville SC	Greg Abbott/Glenn Hegar
\$55,000	Select Management Resources (LoanMax)	Alpharetta GA	Conservative Republicans of TX
\$49,625	Gary Elkins (Power Finance)	Houston	Ken Paxton
\$39,500	EZCORP, Inc.	Austin	Kirk Watson
\$34,133	Priscilla Brunner (DRKE, LLC)	Dayton OH	Greg Abbott, Dan Patrick
\$31,301	Larry & Beverly Nuckols (Brittix Financial)	San Antonio	Donna Campbell
\$24,133	Eugene McKenzie (Texas Loan Corp.)	Arlington	Greg Abbott, Dan Patrick
\$23,650	TitleMax Finance	Savannah GA	TX Rep. Legislative Caucus
\$22,500	Andrew & Carla B. Morrison (Brundage Mgmt.)	San Antonio	Four-way tie
\$20,000	Jeffrey Crook (Fidelity Finance/Power Finance)	Provo UT	Ken Paxton
\$19,750	Milton & Charlotte McNeely (Ind't Investment Co.)	Amarillo	Greg Abbott, Kel Seliger
\$19,500	Scott McArron (TreeMac Funding Group)	Dallas	Ken Paxton
\$17,750	David & Madeline Bixel (Justice Finance Co.)	Dallas	John Carona
\$17,750	Security Finance Corp.	Spartanburg SC	Greg Abbott/TX Rep. Party
\$16,000	John Draude (B&F Finance)	Colleyville	Greg Abbott/Patrick Fallon
\$15,250	Clifton & Sheridan Morris (JBC Funding)	Fort Worth	Service Corp. Int'l PAC
\$15,000	Community Loans of America	Atlanta GA	TX Legislative Black Caucus
\$14,000	William & Lindsay Webster (Advance America)	Spartanburg SC	Five-way tie
\$13,916	Rick & Debra Wessel (First Cash Fin'l Svcs.)	Colleyville	Greg Abbott, Kelly Hancock
\$12,250	William C. Pruett (DMP Investments)	Texarkana	Associated Republicans of TX
\$10,500	First Cash Financial Services	Arlington	Kelly Hancock
\$10,300	Scott Wisniewski (Western Shamrock)	San Angelo	Greg Abbott /Drew Darby
\$10,000	William Lee Moore (Signature Loan Co.)	Dallas	Morgan Meyer
\$9,000	Ben Stribling (Stribling Co.)	San Angelo	Drew Darby
\$7,735	Jason & Angela Buddin (Toledo Finance Co.)	Austin	Paul Workman
\$7,500	Consumer Service Alliance of TX	Austin	TX Conservative Coalition
\$7,260	Charles & Marilyn Johnson (Ch. Johnson Finance)	Kerrville	Andrew Murr
\$7,067	Hugh Simpson (Cash America International)	Aledo	First Command PAC
\$7,000	Thomas A. Young (Atlas Credit Co.)	Tyler	Todd Staples
\$6,500	Wellshire Financial/LoneStar Title	Dallas	Mex. Am. Legislative Caucus
\$6,200	Patrick & Peggy Buddin (Toledo Finance Co.)	Center	Robert Nichols
\$6,000	Cottonwood Fin'l Admin. Svcs.	Irving	Dallas Co. Republican Party
\$5,000	John & Lynn Hooff Jr. (Ivy Funding Co.)	Alexandria VA	Greg Abbott
\$5,000	John & McLean Hooff III (Ivy Funding Co.)	Savannah GA	Greg Abbott
\$5,000	Eric Norrington (Ace Cash Express)	Plano	Senfronia Thompson
\$5,000	Jay & Daphne Shipowitz (Ace Cash Express)	Southlake	Don Huffines

Note: Donors above supplied 98 percent of all predatory lender money.

Top Beneficiaries of Contributions from Predatory-Loan Sources

Amount	Proud Recipient	Party	Ofc. Sought	Dist.	Most Indebted To
\$520,224	Greg Abbott	R	Gov		Ahlberg, Rod Aycox
\$284,914	Dan Patrick	R	Lt Gov		Ahlberg, TCFA
\$275,000	Rep. State Leadership Com.	R			Dennis Bassford, David Bassford
\$186,900	Ken Paxton	R	AG		Ahlberg, TCFA
\$185,250	Joe Straus	R	Speaker	121	TCL, Ahlberg
\$115,900	*Dan Flynn	R	House	2	TCL, Rod Aycox
\$85,000	David Dewhurst	R	Lt Gov		Ahlberg, TCFA
\$70,250	Kelly Hancock	R	Senate	9	Ahlberg, TCFA
\$63,000	John Carona	R	Senate	16	TCFA, Ahlberg
\$55,000	Don Huffines	R	Senate	16	Ahlberg, TCL
\$52,700	Glenn Hegar	R	Comptroller		Dan Adams, TCFA/TCL
\$49,500	Todd Hunter	R	House	32	Ahlberg/Rod Aycox
\$47,200	Brandon Creighton	R	Senate	4	Dan Adams/Ahlberg
\$46,300	*Cindy Burkett	R	House	113	TCL, Ahlberg
\$44,500	Larry Taylor	R	Senate	11	Rod Aycox, Ahlberg
\$43,500	*Tan Parker	R	House	63	ACE Cash/Ahlberg/TCL
\$40,000	Conservative Rep. of TX	R			Select Mgmt. Resources
\$39,500	Van Taylor	R	Senate	8	Ahlberg, ACE Cash
\$38,500	Robert Nichols	R	Senate	3	Ahlberg, TCL
\$36,000	Craig Estes	R	Senate	30	Ahlberg, TCL
\$35,000	Konni Burton	R	Senate	10	Ahlberg, Rod Aycox
\$34,750	Donna Campbell	R	Senate	25	Larry Nuckols, TCL
\$34,500	TX Legislative Black Caucus				Advance Am., Cmty Loans of Am.
\$33,000	*Drew Darby	R	House	72	TCFA, Ben Stribling
\$33,000	*Jodie Laubenberg	R	House	89	TCL, Tracy Young
\$31,000	Oscar Longoria	D	House	35	Ahlberg, TCL
\$29,950	*Giovanni Capriglione	R	House	98	Ahlberg, TCL
\$29,900	Mex. Am. Legislative Caucus				Advance America, TitleMax
\$29,750	Troy Fraser	R	Senate	24	Ahlberg, Cash Am./TCL
\$29,250	Bryan Hughes	R	Senate	1	Ahlberg, TCFA
\$28,700	Trey Martinez Fischer	D	Senate	26	Ahlberg, William Webster
\$28,350	*Rodney Anderson	R	House	105	Ahlberg, Rod Aycox
\$27,000	Carol Alvarado	D	House	145	TCL, Cash America
\$27,000	Kel Seliger	R	Senate	31	Ahlberg/TCFA
\$26,750	Kenneth Sheets	R	House	107	Ahlberg, Tracy Young
\$26,250	Charles Schwertner	R	Senate	5	Ahlberg, Rod Aycox/Cash Am.
\$25,000	TX Rep. Legislative Caucus	R			Four-way tie
\$24,750	Charles Geren	R	House	99	Ahlberg, TCFA/TCL
\$24,750	Kirk Watson	D	Senate	14	EZ Corp/TCFA
\$24,448	Linda Harper-Brown	R	House	105	Ahlberg, TCL
\$24,000	Lois Kolkhorst	R	Senate	18	TCFA, Ahlberg
\$23,750	Senfronia Thompson	D	House	141	TCL, Advance Am/Ahlberg
\$23,500	*Morgan Meyer	R	House	108	TCFA, Ahlberg
\$22,750	Larry Phillips	R	House	62	Ahlberg, Rod Aycox
\$22,500	Dawn Buckingham	R	Senate	24	TCFA, Ahlberg
\$22,500	TX Conservative Coalition				CSA, Five-way tie
\$22,250	Lance Gooden	R	House	4	Ahlberg, Rick Wessel
\$21,250	Doc Anderson	R	House	56	Ahlberg, Tracy Young
\$21,250	Travis Clardy	R	House	11	Ahlberg, Rod Aycox
\$21,000	Kevin Eltife	R	Senate	1	Ahlberg, TCFA
\$21,000	Jose Menendez	D	Senate	26	TCFA, Two-way tie
\$21,000	TX House Leadership Fund	R			TCL, Cash America
\$19,000	Paul Bettencourt	R	Senate	7	TCL, Ahlberg
\$19,000	Juan 'Chuy' Hinojosa	D	Senate	20	Ahlberg, Advance Am.
\$18,500	Charles Perry	R	Senate	28	Ahlberg/TCL
\$17,500	*Dennis Bonnen	R	House	25	Ahlberg, TCL
\$16,500	Bob Deuell	R	Senate	2	Ahlberg, Tracy Young
\$15,000	Brian Birdwell	R	Senate	22	Ahlberg, TCFA
\$15,000	*Andrew Murr	R	House	53	TCFA, Charles Johnson
\$14,800	*DeWayne Burns	R	House	58	Ahlberg, Rod Aycox

\$14,750	Ryan Guillen	D	House	31	TCL, Ahlberg
\$14,750	Bob Hall	R	Senate	2	Ahlberg, TCL
\$14,500	*Doug Miller	R	House	73	TCFA, Ahlberg
\$14,500	TX Assn. Business & Com.				Ahlberg, Dan Adams
\$14,200	Michael Villarreal	D	House	123	TCFA, ACE Cash
\$14,000	TX Republican Party	R			Select Mgmt. Res., TitleMax
\$14,000	Royce West	D	Senate	23	TCFA, William Moore
\$13,500	*Jeff Leach	R	House	67	Ahlberg, TCFA
\$13,400	Trent Ashby	R	House	57	Ahlberg, TCFA
\$12,500	Associated Rep. of TX	R			William Pruett, TitleMax
\$12,500	*Greg Bonnen	R	House	24	Ahlberg, TCL
\$12,500	Byron Cook	R	House	8	Ahlberg, Tracy Young
\$12,500	Tony Dale	R	House	136	Ahlberg, Tracy Young
\$12,500	Eddie Lucio Jr.	R	Senate	27	TCFA, Two-way tie
\$12,500	Water TX PAC				Select Mgmt. Res., ACE Cash
\$12,000	Jim Keffer	R	House	60	Ahlberg, Cash Am./TCL
\$12,000	Jane Nelson	R	Senate	12	Cash Am./TCFA
\$11,500	*Jason Isaac	R	House	45	Ahlberg, TCFA
\$11,500	Eddie Lucio III	D	House	38	TCFA, Two-way tie
\$11,000	*Kyle Kacal	R	House	12	Ahlberg, TCL/Tracy Young
\$11,000	*Walter 'Four' Price	R	House	87	Ahlberg, TCFA
\$10,430	*Paul Workman	R	House	47	TCFA, Ahlberg
\$10,000	Melissa Aguillon	D	House	123	Rod Aycox
\$10,000	*Gary Elkins	R	House	135	TCL, TCFA
\$9,500	John Kuempel	R	House	44	TCFA, Advance Am.
\$9,500	Rene Oliveira	D	House	37	TCL/Tracy Young
\$9,500	Joseph Pickett	D	House	79	TCFA, TCL
\$9,500	Ron Simmons	R	House	65	Ahlberg, Tracy Young
\$9,200	*Drew Springer	R	House	68	Ahlberg, TCFA
\$9,000	Stefani Carter	R	House	102	Ahlberg, Rod Aycox
\$9,000	Sarah Davis	R	House	134	Ahlberg, Three-way tie
\$9,000	*Jim Murphy	R	House	133	TCFA, Ahlberg
\$9,000	John Otto	R	House	18	TCL, TCFA/Tracy Young
\$9,000	*Matthew Rinaldi	R	House	115	Ahlberg, ACE Cash
\$9,000	Richard Wayne Smith	R	House	128	TCL, Tracy Young
\$8,999	*Phil Stephenson	R	House	85	TCL, TCFA
\$8,500	Brooks Landgraf	R	House	81	Ahlberg/TCL
\$8,500	*Phil King	R	House	61	Ahlberg, Three-way tie
\$8,200	Rafael Anchia	D	House	103	TCL, William Webster
\$8,150	Sid Miller	D	Agriculture		Dan Adams, Milton McNeely
\$8,000	Collin Co. Rep. Party	R			Select Mgmt. Res., Three-way tie
\$8,000	Yvonne Davis	D	House	111	Ahlberg, Robert Reich
\$8,000	*Pat Fallon	R	House	106	John Draude, TCFA
\$8,000	Larry Gonzales	R	House	52	Ahlberg, TCFA
\$8,000	Diane Patrick	R	House	94	Ahlberg, Two-way tie
\$8,000	Mark Shelton	R	House	10	Ahlberg, Cash Am.
\$8,000	*John Wray	R	House	10	Rod Aycox, Dan Adams/Cash Am.
\$7,750	*Craig Goldman	R	House	97	Ahlberg, TCFA
\$7,500	Patricia Harless	R	House	126	TCL, TCFA
\$7,500	*Chris Paddie	R	House	9	Ahlberg, Three-way tie
\$7,000	Angie Chen Button	R	House	112	Ahlberg, ACE Cash
\$7,000	Dallas Co. Rep. Party	R			Cottonwood Finc'l, Ahlberg
\$7,000	Sergio Munoz	D	House	36	Ahlberg, TCL
\$7,000	Justin Rodriguez	D	House	125	Advance Am./Tracy Young
\$6,850	*John Raney	R	House	14	TCFA, TitleMax
\$6,500	Marsha Farney	R	House	20	Ahlberg, TCL
\$6,500	Todd Staples	R	Lt Gov		Thomas Young, City Pawn
\$6,500	Jason Villalba	R	House	114	ACE Cash, Advance Am.
\$6,315	Leticia Van de Putte	D	Lt Gov		William Webster, Security Finance
\$6,250	Tracy King	D	House	80	Tracy Young, Three-way tie
\$6,050	*John Cyrier	R	House	17	Ahlberg, Tracy Young
\$6,000	Myra Crownover	R	House	64	John Draude, Ahlberg
\$6,000	*John Frullo	R	House	84	TCL, TX Assn Pawnbrokers

\$6,000	Joan Huffman	R	Senate	17	TCFA, TX Assn Pawnbrokers
\$6,000	*Matt Krause	R	House	93	Ahlberg, Three-way tie
\$6,000	*Lyle Larson	R	House	122	Ahlberg, TCFA
\$5,900	George Lavender	R	House	1	Ahlberg, TX Assn Pawnbrokers
\$5,600	Ramon Romero	D	House	90	Advance Am., Tracy Young
\$5,575	Comal Co. Rep. Ex. Com.	R			Larry Nuckols
\$5,500	Bobby Guerra	D	House	41	Ahlberg, Tracy Young
\$5,500	*Jonathan Stickland	R	House	92	Ahlberg, Security Finance
\$5,350	Richard Price	R	Dist. Judge	285	Carla Morrison, Thos. Brundage
\$5,000	*Dwayne Bohac	R	House	138	Ahlberg, TX Assn Pawnbrokers
\$5,000	Solomon Casseb	R	Dist. Judge	288	Carla Morrison
\$5,000	Conservative Values Coal.				Ahlberg
\$5,000	Christi Craddick	R	Railroad		TCFA
\$5,000	*Jay Dean	R	House	7	Ahlberg
\$5,000	Thomas Merritt	R	Agriculture		Gary Elkins
\$5,000	Protect & Preserve PAC				Ahlberg
\$5,000	Richard Raymond	D	House	42	Cash Am./TCFA
\$5,000	Peter Sakai	D	Dist. Judge	225	Carla Morrison
\$5,000	Cathy Stryker	R	Dist. Judge	224	Carla Morrison
\$4,750	Harris Co. Rep. Party	R			Gary Elkins
\$4,500	*Wayne Faircloth	R	House	23	Ahlberg, Four-way tie
\$4,500	*Dan Huberty	R	House	127	TCFA, Two-way tie
\$4,500	*Will Metcalf	R	House	16	Rod Aycox, Ahlberg
\$4,500	*Tom Oliverson	R	House	130	Ahlberg, TCFA
\$4,076	Canyon Lake Rep. Women	R			Larry Nuckols
\$4,000	Roberto Alonzo	D	House	104	Rod Aycox, Two-way tie
\$4,000	Cesar Blanco	D	House	76	Advance Am., Two-way tie
\$4,000	*Tom Craddick	R	House	82	TCFA
\$4,000	*James Frank	R	House	69	Ahlberg, Advance Am.
\$4,000	J.D. Sheffield	R	House	59	Ahlberg, TX Assn Pawnbrokers
\$4,000	*Ed Thompson	R	House	29	Tracy Young, Two-way tie
\$3,750	*Dade Phelan	R	House	21	Rod Aycox, Tracy Young
\$3,500	*Kevin Roberts	R	House	126	Ahlberg, Advance Am.
\$3,500	Ralph Sheffield	R	House	55	Ahlberg, Rod Aycox/Tracy Young
\$3,110	Carlos Uresti	D	Senate	19	Edward Trigo
\$3,000	Ernest Bailes	R	House	18	Ahlberg, Advance Am.
\$3,000	*Dustin Burrows	R	House	83	TCL
\$3,000	Scott Fisher	R	House	92	TCL, Cash Am.
\$3,000	J.M. Lozano	R	House	43	ACE Cash/TCL
\$3,000	*John Smithee	R	House	86	TCFA
\$3,000	*Tony Tinderholt	R	House	94	Ahlberg, Tracy Young
\$3,000	Sylvester Turner	D	House	139	Wm Webster, TX Assn Pawnbrokers
\$3,000	Judith Zaffirini	D	Senate	21	TCFA
\$2,800	TX Civil Justice League				Consumer Serv. All., Terry McFadin
\$2,750	Toni Rose	D	House	110	Rod Aycox, Tracy Young
\$2,700	* Dennis Paul	R	House	129	Rod Aycox, Cash Am.
\$2,650	Nicole Collier	D	House	95	TX Assn Pawnbrokers, Two-way tie
\$2,500	Terry Canales	D	House	40	TX Assn Pawnbrokers/TitleMax
\$2,500	Andrew Cargile	R	House	92	TCL
\$2,500	Rick Galindo	R	House	117	Rod Aycox, Tracy Young
\$2,500	Ana Hernandez	D	House	143	Advance America/Tracy Young
\$2,500	Donald Brent Golemon	R	House	17	Dan Adams
\$2,500	Susan King	R	House	71	Ahlberg
\$2,500	Legislative Study Group				Community Loans of Am.
\$2,500	Debra Lehrmann	R	S. Court		Ahlberg
\$2,500	Gilbert Pena	R	House	144	Rod Aycox, ACE Cash
\$2,500	Red State Women PAC	R			Select Mgmt. Resources
\$2,500	Deborah Riddle	R	House	150	Ahlberg
\$2,500	Eddie Rodriguez	D	House	51	TX Assn Pawnbrokers, Tracy Young
\$2,500	*Michael Schofield	R	House	132	TCFA, Tracy Young
\$2,500	Senate Rep. Caucus	R			ACE Cash
\$2,500	TX Rep. Rep. Camp. Com.	R			Advance America
\$2,500	TX Tech Alumni & Friends				Ben Stribling

\$2,500	Scott Turner	R	House	33	TCFA, Security Finance
\$2,500	Stephani Walsh	R	Dist. Judge	45	Carla Morrison
\$2,250	Rick Miller	R	House	26	Ahlberg, Rod Aycox/John Laine
\$2,250	Chris Turner	D	House	101	TitleMax, TX Assn Pawnbrokers
\$2,080	Rent-A-Center PAC				Robert Brockman
\$2,000	Shorty Barrett	R	Dist. Judge	202	Douglas Pruettt/William Pruettt
\$2,000	Harold Dutton	D	House	142	TCL, Two-way tie
\$2,000	Jessica Farrar	D	House	148	TCFA, Two-way tie
\$2,000	House Dem. Campaign Com.	D			Lone Star Title/Select Mgmt Res.
\$2,000	Alfonso 'Poncho' Nevarez	D	House	74	TX Assn Pawnbrokers, Two-way tie
\$2,000	John Whitmire	D	Senate	15	TX Assn Pawnbrokers/Rod Aycox
\$1,955	Lake Travis Rep. PAC	R			Jason Buddin
\$1,750	Celia Israel	D	House	50	Tracy Young, TX Assn Pawnbrokers
\$1,750	Miguel Wise	D	Dist. Judge	92	Robert Robles
\$1,500	Annie's List				Shirley Gonzalez, Susan Gaston
\$1,500	Mary Ann Perez	D	House	144	Advance Am., Cash Am.
\$1,500	Jon Cobb	R	Senate	24	Charles Johnson, Mark Silence
\$1,500	Garnet Coleman	D	House	147	Cash Am., TX Assn Pawnbrokers
\$1,500	B. Allen Fletcher	R	House	130	Tracy Young, Rod Aycox
\$1,500	Mark Keough	R	House	15	Dan Adams, Tracy Young
\$1,500	Tim Kleinschmidt	R	House	17	TCFA, TX Assn Pawnbrokers
\$1,500	William 'Bennett' Ratliff	R	House	115	Three-way tie
\$1,500	*Matt Shaheen	R	House	66	ACE Cash, TX Assn Pawnbrokers
\$1,500	Hubert Vo	D	House	149	Three-way tie
\$1,250	Harvey Hilderbran	R	Comptroller		Larry Nuckols, Thomas Bessant
\$1,250	*Stephanie Klick	R	House	91	Ahlberg, TX Assn Pawnbrokers
\$1,250	Jeffrey Rose	R	COA	3	Larry Nuckols, Jason Buddin
\$1,000	Jimmie Don Aycock	R	House	54	Cash America
\$1,000	'Wayne' Christian	R	Railroad		Patrick Buddin
\$1,000	Wade Emmert	R	Party Chair		Ahlberg
\$1,000	Donna Howard	D	House	48	TX Assn Pawnbrokers
\$1,000	Indep't Auto. Dealers PAC				Steve Greig
\$1,000	Eric Johnson	D	House	100	Rod Aycox/Security Finance
\$1,000	Elizabeth Kerr	R	COA	2	Hugh Simpson
\$1,000	*Geanie Morrison	R	House	30	TCL
\$1,000	Joseph Moody	D	House	78	TX Assn Pawnbrokers
\$1,000	Skip Ogle	R	House	6	TCL
\$1,000	Evelina Ortega	D	House	77	TCFA
\$1,000	*William 'Scott' Sanford	R	House	70	Ahlberg
\$1,000	Hugh Shine	R	House	55	TCFA
\$1,000	Jose Roberto Rodriguez	D	Senate	29	TX Assn Pawnbrokers
\$1,000	*Gary VanDeaver	R	House	1	William Pruettt/Tracy Young
\$1,000	Molly White	R	House	55	Rod Aycox/TitleMax
\$1,000	Bill Whitehill	R	COA	5	Ahlberg
\$1,000	Don Willett	R	S Court		Cash America
\$1,000	'Gene' Wu	D	House	137	Cash Am./TX Assn Pawnbrokers
\$1,000	*John Zerwas	R	House	28	TX Assn Pawnbrokers/Tracy Young

*Voted against Rep. Turner's bill restricting predatory-loan telemarketing calls (HB 877).

Note: Sponsors of pro-industry bills named in **red**; reform bill sponsors in **green**.

Bold: Member of Senate Business & Commerce or House Investments & Financial Services Committee.

Notes

¹ "Car Title Loan Practices Alarm Officials," *Midland- Reporter Telegram*, September 29, 2009.

² Texans for Lawsuit Reform has given \$35,000 to Rep. Laubenberg, who entered the House in 2003, and \$25,000 to Sen. Huffines, who entered the Senate in 2015.