

Loan-Shark-Financed Campaigns Threaten Payday-Loan Reform



Texans for Public Justice ** www.tpj.org ** March 2011

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*Did all I can do and I can't get along with you.
I'm gonna take you to your mama, pay day.*
—Mississippi John Hurt

The unregulated industry that gouges working-class Texans with obscene interest rates on small loans again is fighting proposed regulations. Although Texas prohibits usurious interest rates, the industry dodges these protections by organizing as unregulated middlemen. These so-called “credit service organizations” link borrowers to lenders who are subject to interest rate caps. When the unregulated middlemen tack on their exorbitant fees, however, loans secured by paychecks or car titles can carry annual effective interest rates exceeding 1,000 percent. Texas now has more than 3,000 outlets for these lucrative loans, with pawnshops and even rental centers getting into a piece of the action.

Fantastic returns are worth defending. Just in the two-year 2010 election cycle the industry contributed \$1,369,542 to Texas politicians. If the payday industry lent out this same \$1.4 million at 1,000 percent interest over the two-year election cycle, it could have grossed \$166 million. That’s how much these lenders care about their loophole.

Democratic Senator Wendy Davis has led attempts to regulate the industry. Her Senate Bill 253 would eliminate the loophole for credit service organizations, subjecting them to state usury laws and prohibiting fee-intensive rollovers of these loans. Jay Shipowitz, president of Irving-based Ace Cash Express, recently testified that, “If this bill is passed, we will be forced to shut our stores in Texas.”¹

Five other lawmakers, including former Speaker Tom Craddick, have introduced similar reform bills.² Republican Rep. Craddick reportedly became disgusted by the industry after reading about a Midland maid who took out a \$6,300 auto-title loan to pay for her stepson’s funeral.³ The *Midland-Reporter Telegram* reported in 2009 that Linda Lewis made \$12,000 in payments on the loan—without reducing the principal.⁴

While some politicians want to rein in the industry, others promote it. Governor Rick Perry appointed a former payday lender as chair of the Texas Finance Commission in 2009.⁵ William J. White previously worked at Fort Worth-based Cash America, a largely unregulated payday lender.



Top Predatory-Lender Contributors

Amount	Contributor/Company	City	Top Beneficiary
\$378,750	TX Consumer Finance Assn.	Austin	Lt. Gov. David Dewhurst
\$283,700	Trevor Ahlberg/Cottonwood Finc'l	Arlington	Lt. Gov. David Dewhurst
\$125,500	TX Consumer Lenders PAC	Arlington	Speaker Joe Straus
\$88,750	Cash America PAC	Fort Worth	Gov. Rick Perry
\$75,250	ACE Cash Express PAC	Irving	Attorney Gen'l Greg Abbott
\$75,000	EZCORP PAC	Austin	Combs/Dewhurst/Perry/Straus
\$38,500	TX Assn. of Pawnbrokers	Austin	Sen. Jackson; Reps. Solomons/Truitt
\$37,000	Robert I. Reich/Cmtly Loans of Am.	Deerfield FL	Sen. John Carona
\$35,500	Rent A Center PAC	Plano	Gov. Rick Perry/Lt. Gov. Dewhurst
\$21,500	Rod Aycox/Select Mgmt. Resources	Alpharetta GA	Speaker Joe Straus
\$19,000	Rick L. Wessel/First Cash Financial	Colleyville	Speaker Joe Straus
\$17,000	Mark E. Speese/Rent-A-Center	Plano	Texans For Lawsuit Reform
\$16,500	Advance America	Spartanburg SC	Mex. American Legislative Caucus
\$11,667	Eugene McKenzie/Texas Loan Corp.	Arlington	Speaker Joe Straus
\$11,667	Lee Schear/Cashland/Shear Financial	Dayton OH	Speaker Joe Straus
\$10,500	Charles Johnson/Cmtly Loans of Am.	Boca Raton FL	Speaker Joe Straus; Rep. Vicki Truitt
\$10,000	Consumer Service Alliance of TX	Austin	Mex. American Legislative Caucus
\$10,000	Cottonwood Finc'l Admin. Svcs	Arlington	Mex. American Legislative Caucus
\$9,500	C. Morgan Jones/American Pawn Co.	Texarkana	Sen. Bob Deuell
\$8,000	Ben Stribling/Stribling Co.	San Angelo	Kay Bailey Hutchison
\$6,667	Dan Adams/Capital Corp.	Greenville SC	Speaker Joe Straus
\$6,500	Security Finance Corp. PAC	Spartanburg SC	multiple
\$6,100	Daniel R. Feehan/Cash America Int'l	Fort Worth	Gov. Rick Perry
\$6,000	Martin & Huggins/Action Pawn	Round Rock	Sen. Troy Fraser/Rep. Joe Driver
\$6,000	David Pakis/Pakis Pawn	Colleyville	Sen. Mike Jackson/Rep. Vicki Truitt
\$5,000	Milton McNeely/Ind't Invest.Corp.	Amarillo	Gov. Rick Perry
\$4,000	QC Holdings Inc. PAC	Overland KS	multiple
\$3,850	D.W. Bixel/Justice Finance Co.	Dallas	Sens. John Carona/Bob Deuell
\$3,750	Thomas A. Young/Atlas Credit Co.	Tyler	Gov. Rick Perry
\$3,525	Larry Nuckols/Money Mart Pawn	New Braunfels	Canyon Lake Republican Women
\$3,500	Pat Buddin/Toledo Finance Corp.	Center	Gov. Rick Perry
\$3,500	Allan Jones/Check Into Cash	Cleveland TN	A.G. Greg Abbott/Rep. Gary Elkins
\$2,500	Sarah Cutrona/ThinkCash Inc.	Arlington	Sen. Chris Harris/Rep. Dan Flynn
\$2,500	First Cash Financial Services, Inc.	Arlington	multiple
\$2,500	TC Loan Service, LLC	Fort Worth	TX Legs. Black Caucus
\$2,500	Teresa Tillman/Cash A Check	Wichita Falls	multiple

Top Donors to TX Consumer Finance Assn.

All Donors to TX Consumer Lenders PAC

Amount	Contributor/Company	City
\$117,858	Dan Adams/Capital Corp.	Greenville SC
\$86,000	Eugene McKenzie/TX Loan Corp	Arlington
\$64,681	Lee Schear/Shear Fin'l Services	Dayton OH
\$56,500	Priscilla Brunner/ DRKE, LLC	Xenia OH

Amount	Contributor/Company	City
\$35,000	Thomas Young/Atlas Credit Co.	Tyler
\$11,200	Mark Silence/Worth Finance	Austin
\$10,300	D.W. Bixel/Justice Finance Co.	Dallas
\$10,000	World Acceptance Corp. PAC	Greenville SC
\$10,000	Leon Radinsky/Holdiay Finance	Gonzales

While several leading payday-loan companies are based in Texas, out-of-state companies also flock here to exploit a large, unregulated market. Ten percent of the money tracked in this report ostensibly came from other states. Yet this figure understates reality because it treats donations from the Texas Consumer Finance Association and the Texas Consumer Lenders PAC as Texas money. Both PACs raised significant funds out of state.⁶

GOP Dominated Payday Cash

Recipient	Amount	Percent
Republican	\$994,022	76%
Democratic	\$314,500	24%
Non-Party PAC	\$61,020	<1%
TOTALS:	\$1,369,542	100%

Republicans who control every statewide office and 65 percent of legislative seats pocketed 76 percent of payday-lender campaign funds. Democrats got 24 percent. At the same time, 15 GOP lawmakers took none of the money tracked in this report, compared to just three Democrats who emerged unscathed.⁷

Almost a third of the money tracked in this report went to four Republican leaders: Speaker Joe Straus (\$142,632), Governor Perry (\$121,460), Lieutenant Governor David Dewhurst (\$109,000) and Attorney General Greg Abbott (\$52,500). Unlike some colleagues in other states, Attorney General Abbott has taken a laissez-faire approach to payday-loan abuses, arguing that only the legislature can rein them in.⁸

The GOP chairs of the committees that oversee this industry were the next-largest recipients of payday cash. The industry gave \$34,500 to House Pensions, Investments & Financial Services Committee Chair Vicki Truitt and \$32,550 to Senate Business and Commerce Chair John Carona. The vice chairs of these committees, Sen. Chris Harris (\$26,500) and Rep. Rafael Anchia (\$16,000), also scored big paydays. Even reforming Senator Davis took \$6,750 from the industry.

Some lawmakers awash in payday cash courageously stood up to the industry. In one stirring moment this session, Senator Carona heroically pronounced, “I just don’t want them to absolutely rape these consumers.”⁹ From that moment on, the bar was set—just short of absolute rape.

Rep. Truitt has drafted a package of bills to dissuade lenders from absolutely raping consumers.¹⁰ Her bills would require credit service organizations to register with the Finance Commission and to fully disclose to customers their unlimited fees. Truitt would cap payday and auto-title loans at \$2,000 or 35 percent of a borrower’s monthly income. She also would allow no more than three loan rollovers.

18 Lawmakers Took No Money Tracked in This Report

Lawmaker	Party	Dist.
Rep. Alma Allen	D	131
Rep. Leo Berman	R	6
Rep. Bill Callegari	R	132
Rep. Warren Chisum	R	88
Rep. Tom Craddick	R	82
Sen. Rodney Ellis	D	13
Rep. Allen Fletcher	R	130
Rep. Rick Hardcastle	R	68
Rep. Phillip King	R	61
Rep. Jodie Laubenberg	R	89
Rep. Sid Miller	R	59
Rep. Geanie Morrison	R	30
Rep. Diane Patrick	R	94
Rep. Debbie Riddle	R	150
Rep. Connie Scott	R	34
Rep. Ralph Sheffield	R	55
Rep. John Smithee	R	86
Sen. Carlos Uresti	D	19

Politicians With the Biggest Predatory Paydays

Amount	Recipient	Party	Office Held Or Sought	Favorite Loan Shark(s)
\$142,632	Joe Straus	R	H-121	TX Consumer Lenders
\$121,460	Rick Perry	R	Governor	TX Consumer Finance Assn.
\$109,000	David Dewhurst	R	Lt. Governor	TX Consumer Finance Assn.
\$52,500	Greg Abbott	R	Attorney Gen'l	Ace Cash Express
\$34,000	*Vicki Truitt	R	H-98	Trevor Ahlberg-Cottonwood Financial
\$32,500	*John Carona	R	S-16	TX Consumer Finance Assn.
\$26,500	*Chris Harris	R	S-9	Trevor Ahlberg-Cottonwood Financial
\$25,500	Dan Flynn	R	H-2	Trevor Ahlberg-Cottonwood Financial
\$20,000	Susan Combs	R	Comptroller	EZCORP/TX Consumer Finance Assn.
\$17,000	Troy Fraser	R	S-24	Trevor Ahlberg-Cottonwood Financial
\$16,550	Burt Solomons	R	H=25	Trevor Ahlberg-Cottonwood Financial
\$16,500	*Kirk Watson	D	S-14	Trevor Ahlberg-Cottonwood Financial
\$16,000	*Rafael Anchia	D	H-103	TX Consumer Lenders
\$16,000	*Eddie Lucio Jr.	D	S-27	Trevor Ahlberg/TX Consumer Lenders
\$14,500	Gary Elkins	R	H-135	EZCORP
\$13,500	Bob Deuell	R	S-2	TX Consumer Finance Assn.
\$13,500	Jane Nelson	R	S-12	Ace Cash Express
\$13,000	Jim Pitts	R	H-10	Cash America
\$13,000	David Sibley	R	S-22	TX Consumer Finance Assn.
\$12,000	Linda Harper-Brown	R	H-105	Trevor Ahlberg-Cottonwood Financial
\$12,000	*'Mike' Jackson	R	S-11	Trevor Ahlberg-Cottonwood Financial
\$11,500	*Kevin P. Eltife	R	S-1	Trevor Ahlberg-Cottonwood Financial
\$10,500	Jose Rodriguez	D	S-29	TX Consumer Lenders
\$10,000	*Craig Estes	R	S-30	Trevor Ahlberg-Cottonwood Financial
\$10,000	Nicholas 'Van' Taylor	R	H-66	Trevor Ahlberg-Cottonwood Financial
\$9,500	'Tan' Parker	R	H-63	Ace Cash Express
\$9,500	Tommy Williams	R	S-4	TX Consumer Finance Assn.
\$9,000	Charlie Geren	R	H-99	Trevor Ahlberg/TX Consumer Finance
\$9,000	Rene Oliveira	D	H-37	TX Consumer Lenders
\$8,750	Todd Staples	R	Agricult. Com.	TX Consumer Finance Assn.
\$8,600	Kay B. Hutchison	R	Governor	Ben Stribling-Stribling Co.
\$8,500	Juan 'Chuy' Hinojosa	D	S-20	TX Consumer Finance Assn.
\$8,200	*Leticia Van De Putte	D	S-26	TX Consumer Finance Assn.
\$8,100	Mike Villarreal	D	H-123	TX Consumer Lenders
\$8,000	Senfronia Thompson	D	H-141	Trevor Ahlberg-Cottonwood Financial
\$7,750	*Marc Veasey	D	H-95	Ace Cash/TX Consumer Finance Assn.
\$7,500	Edmund Kuempel	R	H-44	TX Consumer Finance Assn.
\$7,500	Kel G. Seliger	R	S-31	Trevor Ahlberg-Cottonwood Financial
\$7,200	Chuck Hopson	R	H-11	Trevor Ahlberg-Cottonwood Financial
\$7,000	Joe Driver	R	H-113	Cash America/Trevor Ahlberg
\$6,750	Wendy Davis	D	S-10	TX Consumer Finance Assn.
\$6,500	Stefani Carter	R	H-102	Ace Cash/Trevor Ahlberg
\$6,500	Mario Gallegos	D	S-6	TX Consumer Lenders

\$6,500	Chris Turner	D	H-96	Trevor Ahlberg-Cottonwood Financial
\$6,000	Byron Cook	R	H-8	Trevor Ahlberg-Cottonwood Financial
\$6,000	Trey Martinez Fischer	D	H-116	Trevor Ahlberg-Cottonwood Financial
\$6,000	Jose Menendez	D	H-124	TX Consumer Lenders
\$6,000	*Rob Orr	R	H-58	Trevor Ahlberg-Cottonwood Financial
\$5,500	Dan Branch	R	H-108	Trevor Ahlberg-Cottonwood Financial
\$5,500	Yvonne Davis	D	H-111	Trevor Ahlberg-Cottonwood Financial
\$5,500	Pete Gallego	D	H-74	Trevor Ahlberg-Cottonwood Financial
\$5,500	Glenn Hegar	R	S-18	Trevor Ahlberg-Cottonwood Financial
\$5,500	Joan Huffman	R	S-17	Trevor Ahlberg-Cottonwood Financial
\$5,500	Todd Hunter	R	H-32	TX Consumer Finance Assn.
\$5,500	Diana Maldonado	D	H-52	TX Consumer Lenders
\$5,500	Steve Ogden	R	S-5	TX Consumer Finance Assn.
\$5,500	Florence Shapiro	R	S-8	Trevor Ahlberg-Cottonwood Financial
\$5,500	Royce West	D	S-23	TX Consumer Finance Assn.
\$5,000	Dwayne Bohac	R	H-138	Trevor Ahlberg-Cottonwood Financial
\$5,000	Garnet Coleman	D	H-147	Trevor Ahlberg-Cottonwood Financial
\$5,000	Mark Homer	D	H-3	Trevor Ahlberg/TX Consumer Finance
\$5,000	Sandra Rodriguez	D	H-36	Eugene McKenzie-TX Loan Corp.
\$4,500	Drew Darby	R	H-72	TX Consumer Finance Assn.
\$4,500	Eddie Lucio III	D	H-38	TX Consumer Lenders
\$4,500	*John Whitmire	D	S-15	Rod Aycox-Select Mgmt Resources
\$4,000	Jessica Farrar	D	H-148	Robert Reich-Community Loans
\$4,000	Helen Giddings	D	H-109	Cash America
\$4,000	Robert Nichols	R	S-3	TX Consumer Finance Assn.
\$4,000	John Otto	R	H-18	Trevor Ahlberg-Cottonwood Financial
\$4,000	Todd Smith	R	H-92	multiple
\$3,700	Donna Howard	D	H-48	Trevor Ahlberg-Cottonwood Financial
\$3,500	Valinda Bolton	D	H-47	Trevor Ahlberg-Cottonwood Financial
\$3,500	Dawanna Dukes	D	H-46	Trevor Ahlberg-Cottonwood Financial
\$3,500	Jim Dunnam	D	H-57	Trevor Ahlberg-Cottonwood Financial
\$3,500	Jim McReynolds	D	H-12	Trevor Ahlberg/TX Consumer Finance
\$3,500	Aaron Pena	D	H-40	TX Consumer Lenders
\$3,500	Allan Ritter	D	H-21	Trevor Ahlberg-Cottonwood Financial
\$3,000	*Charles Anderson	R	H-56	Trevor Ahlberg-Cottonwood Financial
\$3,000	Lon Burnam	D	H-90	multiple
\$3,000	Myra Crownover	R	H-64	Trevor Ahlberg/TX Consumer Finance
\$3,000	Joe Deshotel	D	H-22	Trevor Ahlberg-Cottonwood Financial
\$3,000	Rob Eissler	R	H-15	TX Consumer Finance Assn.
\$3,000	Carol Kent	D	H-102	TX Consumer Finance Assn.
\$3,000	Jose Manuel Lozano	D	H-43	Ace Cash/TX Consumer Lenders
\$3,000	Jim Murphy	R	H-133	Trevor Ahlberg/TX Consumer Lenders
\$3,000	Eddie Rodriguez	D	H-51	TX Consumer Finance Assn.
\$3,000	Judith Zaffirini	D	S-21	TX Consumer Finance Assn.
\$2,900	Larry Gonzales	R	H-52	Trevor Ahlberg-Cottonwood Financial
\$2,600	Doug Miller	R	H-73	Consumer Lenders/Consumer Finance

\$2,500	Kip Averitt	R	S-22	TX Consumer Finance Assn.
\$2,500	Craig Eiland	D	H-23	TX Consumer Finance Assn.
\$2,500	Joe Farias	D	1 H-18	TX Assn. Pawnbro./Consumer Lenders
\$2,500	Ryan Guillen	D	H-31	Trevor Ahlberg/TX Consumer Lenders
\$2,500	Abel Herrero	D	H-34	TX Consumer Lenders
\$2,500	Harvey Hilderban	R	H-53	TX Consumer Finance Assn.
\$2,500	Armando Martinez	D	H-39	TX Consumer Finance Assn.
\$2,500	Joseph Moody	D	H-78	TX Consumer Finance Assn.
\$2,500	Dan Patrick	R	S-7	TX Consumer Finance Assn.
\$2,500	Ken Paxton	R	H-70	Trevor Ahlberg-Cottonwood Financial
\$2,500	Tara Rios Ybarra	D	H-43	TX Consumer Lenders
\$2,500	Patrick Rose	D	H-45	EZCORP
\$2,500	Larry Taylor	R	H-24	Trevor Ahlberg-Cottonwood Financial
\$2,500	Paul Workman	R	H-47	Trevor Ahlberg-Cottonwood Financial
\$2,500	John Zerwas	R	H-28	Trevor Ahlberg-Cottonwood Financial
\$2,000	Jose Aliseda	R	H-35	Ace Cash Express
\$2,000	Carol Alvarado	D	H-145	TX Consumer Lenders
\$2,000	Marva Beck	R	H-57	Trevor Ahlberg-Cottonwood Financial
\$2,000	Dennis Bonnen	R	H-25	Trevor Ahlberg-Cottonwood Financial
\$2,000	Erwin Cain	R	H-3	Trevor Ahlberg-Cottonwood Financial
\$2,000	Ellen Cohen	D	H-134	Consumer Lenders/Consumer Finance
\$2,000	Kirk England	D	H-106	TX Consumer Finance Assn.
\$2,000	Veronica Gonzales	D	H-41	TX Consumer Finance Assn.
\$2,000	Naomi R. Gonzalez	D	H-76	multiple
\$2,000	Yvonne Gonzalez	D	H-35	TX Consumer Finance Assn.
\$2,000	Kelly Hancock	R	H-91	Cash America
\$2,000	Will Hartnett	R	H-114	Trevor Ahlberg-Cottonwood Financial
\$2,000	Dan Huberty	R	H-127	TX Consumer Finance Assn.
\$2,000	Mabrie G. Jackson	R	H-66	Mark Speese/Consumer Finance Assn.
\$2,000	Eric Johnson	D	H-100	TX Consumer Finance Assn.
\$2,000	Tracy King	D	H-80	TX Consumer Finance Assn.
\$2,000	Tim Kleinschmidt	R	H-17	TX Consumer Finance Assn.
\$2,000	Brian McCall	R	H-66	Cash America Consumer Finance Assn.
\$2,000	Elliot Naishtat	D	H-49	TX Assn. of Pawnbrokers
\$2,000	Mark Strama	D	H-50	TX Consumer Finance Assn.
\$2,000	Allen Vaught	D	H-107	Trevor Ahlberg-Cottonwood Financial

*Member of a key 2011 oversight panel: the Senate Business & Commerce Committee or the House Pensions, Investments & Financial Services Committee.

Apart from campaign contributions, payday lenders gave \$84,450 to general-purpose PACs in Texas. The industry's favorite PACs were two legislative caucuses for minority lawmakers and the Texas House Leadership Fund, which promotes that chamber's Republican majority.

Payday Lenders' Favorite General-Purpose PACs

Amount	Political Committee	Top Donor(s)
\$39,500	Mex. American Legis. Caucus	Consumer Service Alliance of TX
\$11,500	TX Legislative Black Caucus	Advance America
\$11,000	TX House Leadership Fund	TX Consumer Finance Assn.
\$5,000	Texans For Lawsuit Reform	Rent-A-Center CEO Mark Speese
\$3,000	TX 2020 PAC	TX Consumer Finance Assn.
\$2,750	TX Rep. Legislative Caucus	Rent-A-Center
\$2,500	TX Democratic Party	TX Consumer Finance Assn.
\$2,000	Citizens For Better Ft Worth	Cash America/First Cash Financial

Payday, pawnshop and auto-title lenders also spent between \$3.9 million and \$8.4 million on 184 Texas lobby contracts from January 2009 through March 2011.

Payday Lenders Paid Texas Lobbyists Up To \$8.4 Million (Payday Lobby Contracts Jan. 2009 to March 2011)

Payday Lender Interest	City	Min. Value of Contracts	Max. Value of Contracts	No. of Contracts
Select Management Resources	Alpharetta GA	\$570,000	\$1,190,000	17
TX Consumer Finance Assn.	Kerrville	\$550,000	\$1,100,000	11
Cottonwood Financial, Ltd.	Irving	\$345,000	\$985,000	41
Rent-A-Center	Plano	\$390,000	\$830,000	14
Community Loans of America	Atlanta GA	\$325,000	\$720,000	14
ACE Cash Express Inc	Irving	\$225,000	\$480,000	9
EZCORP Inc.	Austin	\$205,000	\$415,000	7
Advance America Cash Advance	Spartanburg SC	\$160,000	\$405,000	14
TX Assn. of Pawnbrokers	Austin	\$150,000	\$320,000	5
Cash America International	Fort Worth	\$210,000	\$315,000	11
United Pawnbrokers of TX	San Antonio	\$150,000	\$300,000	3
TX Loan Corp.	Arlington	\$150,000	\$300,000	3
Check Into Cash	Alexandria VA	\$120,000	\$290,000	10
Consumer Service Alliance of TX	Austin	\$140,000	\$240,000	5
Security Finance Corp	Spartanburg SC	\$95,000	\$210,000	6
E-Care Centers	McKinney	\$30,000	\$165,000	12
TX Coalition for Consumer Choice	Austin	\$50,000	\$100,000	2
TOTALS:		\$3,865,000	\$8,365,000	184

Payday Lobbyists With Biggest Paydays
(Payday Lobby Contracts Jan. 2009 to March 2011)

Lobbyist	Min. Value of Contracts	Max. Value of Contracts	No. of Annual Payday Contracts
Ron E. Lewis	\$210,000	\$315,000	3
Gaylord Armstrong	\$150,000	\$300,000	3
Mario A. Martinez	\$150,000	\$300,000	3
Yuniedth M. Steen	\$150,000	\$300,000	3
Robert D. Miller	\$150,000	\$300,000	3
Gardner Pate	\$150,000	\$300,000	3
Royce Pabst Poinsett	\$150,000	\$300,000	3
N. J. "Buzz" Robnett	\$150,000	\$300,000	3
Mark Vane	\$150,000	\$300,000	3
Lee A. Woods	\$150,000	\$300,000	3
Kimberly A. Yelkin	\$150,000	\$300,000	3
J. McCartt	\$125,000	\$250,000	3
Brad T. Shields	\$125,000	\$250,000	4
Gibson D. Lewis	\$110,000	\$225,000	3
Angelo P. Zottarelli	\$100,000	\$210,000	3
John "Jack" Erskine Jr.	\$100,000	\$200,000	2
Carl Galant	\$100,000	\$200,000	2
Eric C. Norrington II	\$100,000	\$200,000	2
Jennifer K. Patterson	\$100,000	\$200,000	2
Frank R. Santos	\$100,000	\$200,000	3
Jill Warren	\$100,000	\$200,000	2
Michelle Wittenburg	\$100,000	\$200,000	3
John Michael Grimes	\$110,000	\$165,000	2
Bill Messer	\$75,000	\$150,000	3
William "Billy" Phenix	\$70,000	\$150,000	3
Deborah Ann Reyes	\$60,000	\$125,000	3
Michael J. Johnson	\$45,000	\$110,000	4
Russell T. Kelley	\$45,000	\$110,000	4
Carol McGarah	\$45,000	\$110,000	4
Sarah Zottarelli	\$50,000	\$110,000	2
Reggie G. Bashur	\$50,000	\$100,000	1
Regina Buono	\$50,000	\$100,000	1
John C. Johnson Jr.	\$50,000	\$100,000	1
Demetrius McDaniel	\$50,000	\$100,000	1
Jesse Romero	\$50,000	\$100,000	2
Jay B. Shipowitz	\$50,000	\$100,000	1

Notes

¹ "Payday Lending Weighed," *Dallas Morning News*, February 23, 2011.

² Craddick's HB 410, as well as HB 656, HB 661, HB 1323 and SB 251.

³ "The Perils of Payday," *Texas Observer*, April 30, 2009. "Legislative Odd Couple Team Up On Payday Lending Legislation," *Austin American-Statesman*, January 28, 2011.

⁴ "Car Title Loan Practices Alarm Officials," *Midland-Reporter Telegram*, September 29, 2009.

⁵ "Foxes In the Henhouse," *Texas Observer*, January 20, 2011.

⁶ If a payday lending executive gives \$1,000 to the Texas Consumer Finance Association PAC and the PAC gives that \$1,000 to Governor Perry there is a danger of treating the same \$1,000 as if it were \$2,000. To avoid double counting the same dollar twice, the bulk of this study tracks contributions that payday PACs made to politicians but ignores contributions that payday executives made to payday PACs.

⁷ It's likely that some payday money that eluded researchers went to some of these 35 lawmakers. Though striving for omniscience, Texans for Public Justice too rarely achieves it.

⁸ "The Perils of Payday," *Texas Observer*, April 30, 2009.

⁹ "Payday Lending Weighed," *Dallas Morning News*, February 23, 2011.

¹⁰ Truitt codified it in three bills: HB 2592, HB 2593 and HB 2594.