



**MEETING DATE:** September 17, 2025

**PRESENTED BY:** Xavier Cervantes, AICP, CPM – Director of Planning

**AGENDA ITEM:** Conduct a public hearing and consideration of a Conditional Use Permit to allow a Mortgage Lending Company in a (C-2) Neighborhood Commercial District, being Lot 1, Bannworth Business Center Subdivision, located at 1821 N. Shary Road, Suite 6, Applicant: Synergy One Lending, Inc. - Cervantes

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**NATURE OF REQUEST:**

Project Timeline:

- August 22, 2025 – Application for Conditional Use Permit (“CUP”) submitted to the City for processing.
- September 4, 2025 – In accordance with State and local law, notice of required public hearings was mailed to all property owners within 200 feet of the subject tract, and notice of public hearings was published in the Progress Times.
- September 17, 2025 – Public hearing and consideration of a Conditional Use Permit by the Planning and Zoning Commission.
- September 23, 2025 – Public hearing and consideration of a Conditional Use Permit by the City Council.

Summary:

- The subject site is located along the west side of Shary Road between Village Drive and Mulberry Street.
- Per Code of Ordinance, loan companies in a Neighborhood Commercial District require the approval of a Conditional Use Permit by the City Council.
- The applicant is leasing a 1,152 square foot suite within a commercial plaza for a mortgage lending company. Access to the site is via a 30’ driveway off of Shary Road.
- The proposed days and hours of operation are Monday–Friday from 8:00 am to 5:00 pm,
- Staff: 4 employees
- Parking: Based on the square footage of the suite, there are a total of 6 parking spaces required for this business. It is noted that the parking area is held in common; 58 existing parking spaces are shared with other businesses, thus meeting code.
- Staff has seen this type of businesses in C-2 zones without creating a negative impact on the surrounding areas since the hours of operation are reasonable.
- Staff notes that there is an ordinance that regulates the distance between loan companies, which is 1,500 feet. This distance requirement was focused on payday loans.
- The Planning staff has not received any objections to the request from the surrounding property owners. Staff mailed out (20) legal notices to surrounding property owners.
- In accordance with the zoning ordinance, the P&Z and City Council may impose requirements and conditions of approval to ensure that a use requested by a Conditional Use Permit is compatible and complementary to adjacent properties.

**STAFF RECOMMENDATION:**

Staff recommends approval of the request subject to compliance with the following conditions:

1. Life of the Use with the understanding that the permit could be revoked due to noncompliance.
2. Continued compliance with all City Codes (Building, Fire, Health, Sign codes, etc.).
3. CUP is not transferable to others
4. Hours of operation to be as follows: Monday – Friday from 8:00 am to 5:00 pm

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**RECORD OF VOTE:**                      **APPROVED:** \_\_\_\_\_

**DISAPPROVED:** \_\_\_\_\_

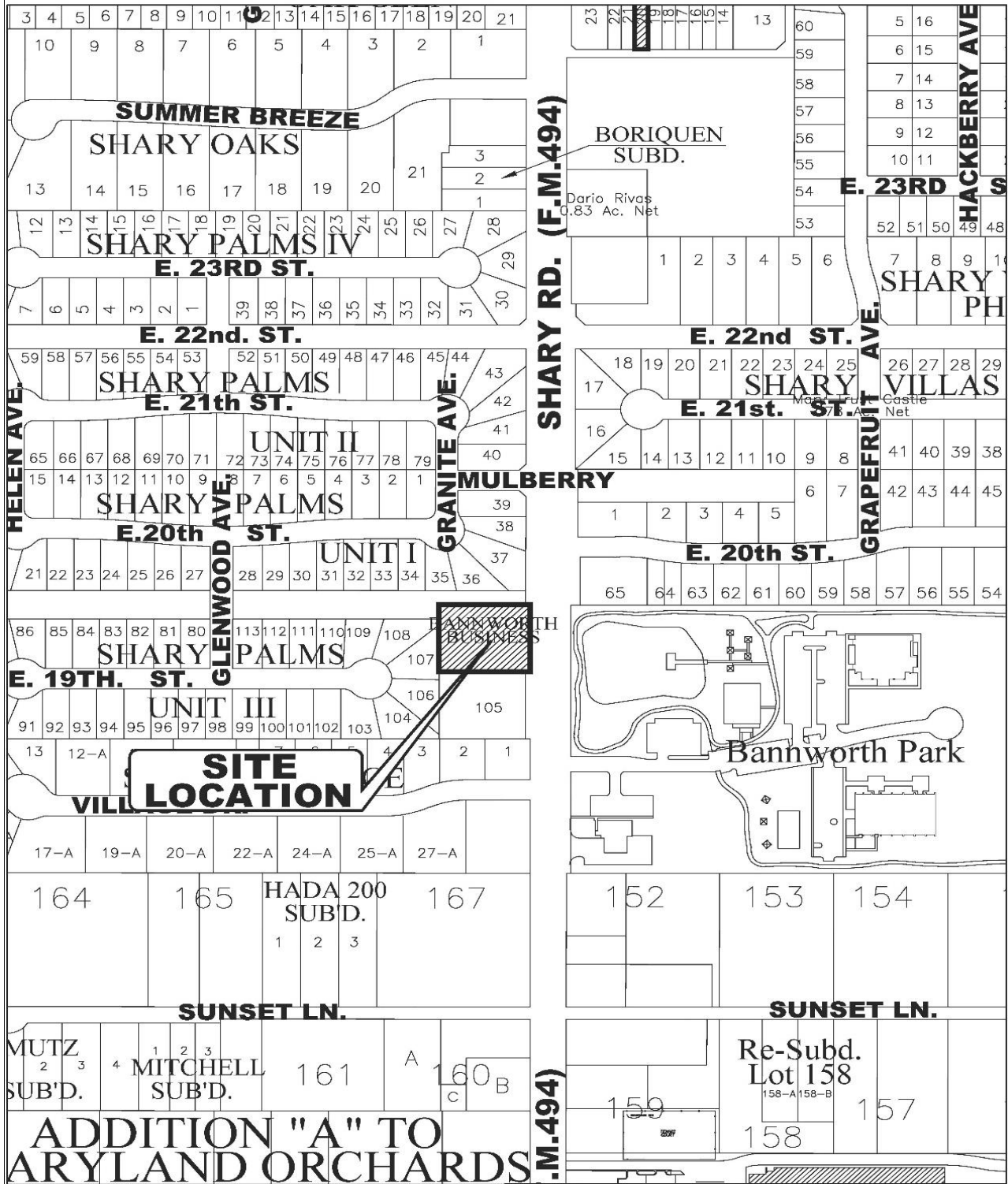
**TABLED:** \_\_\_\_\_

\_\_\_\_\_ AYES

\_\_\_\_\_ NAYS

\_\_\_\_\_ DISSENTING \_\_\_\_\_

# VICINITY MAP



**CITY OF MISSION**  
HIDALGO COUNTY, TEXAS

1201 E. 8th Street  
MISSION, TX 78572

PH: (956) 580-8672  
FAX: (956) 580-8680

No.

# ARIEL MAP

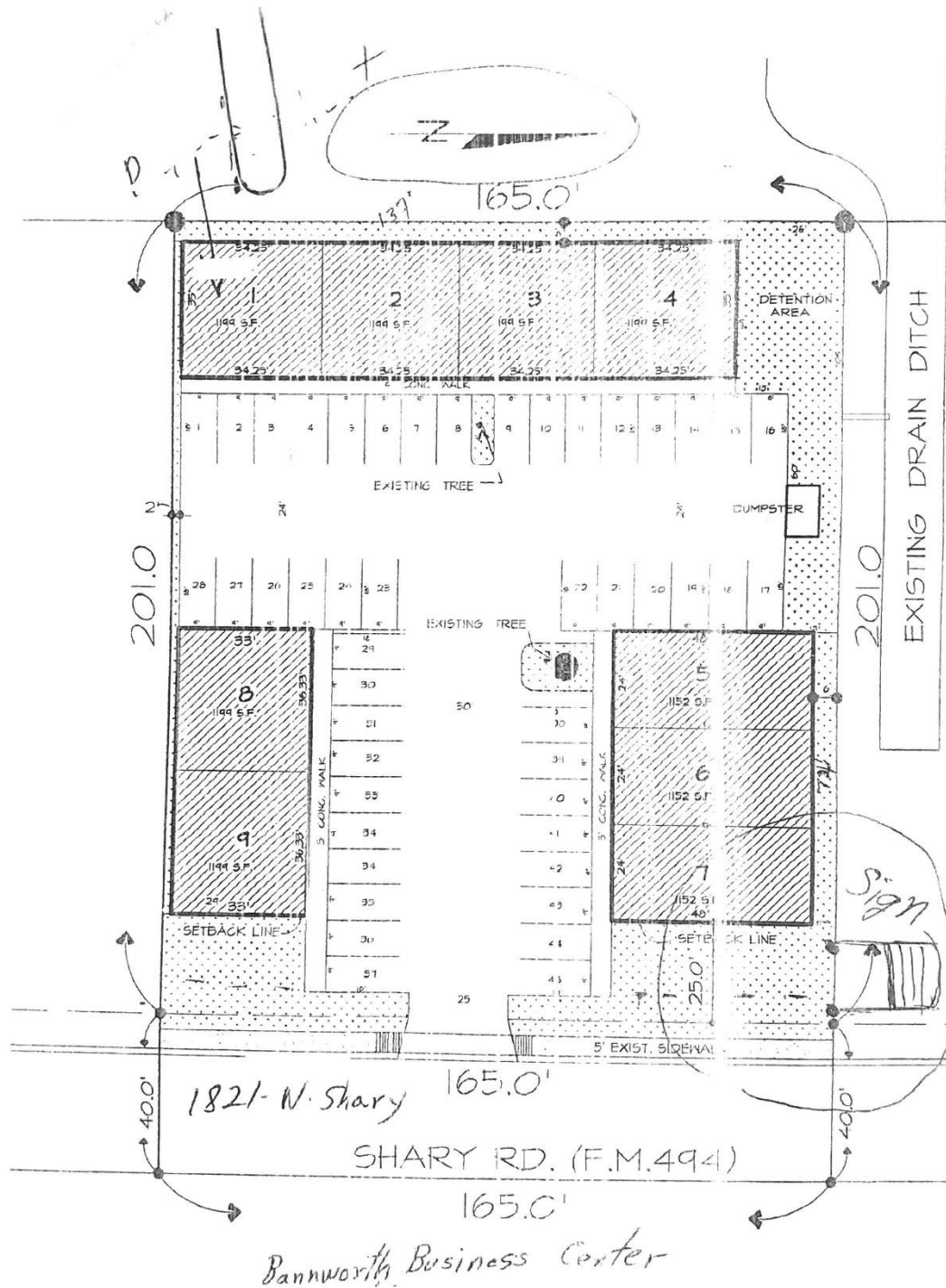




## ATTACHMENTS

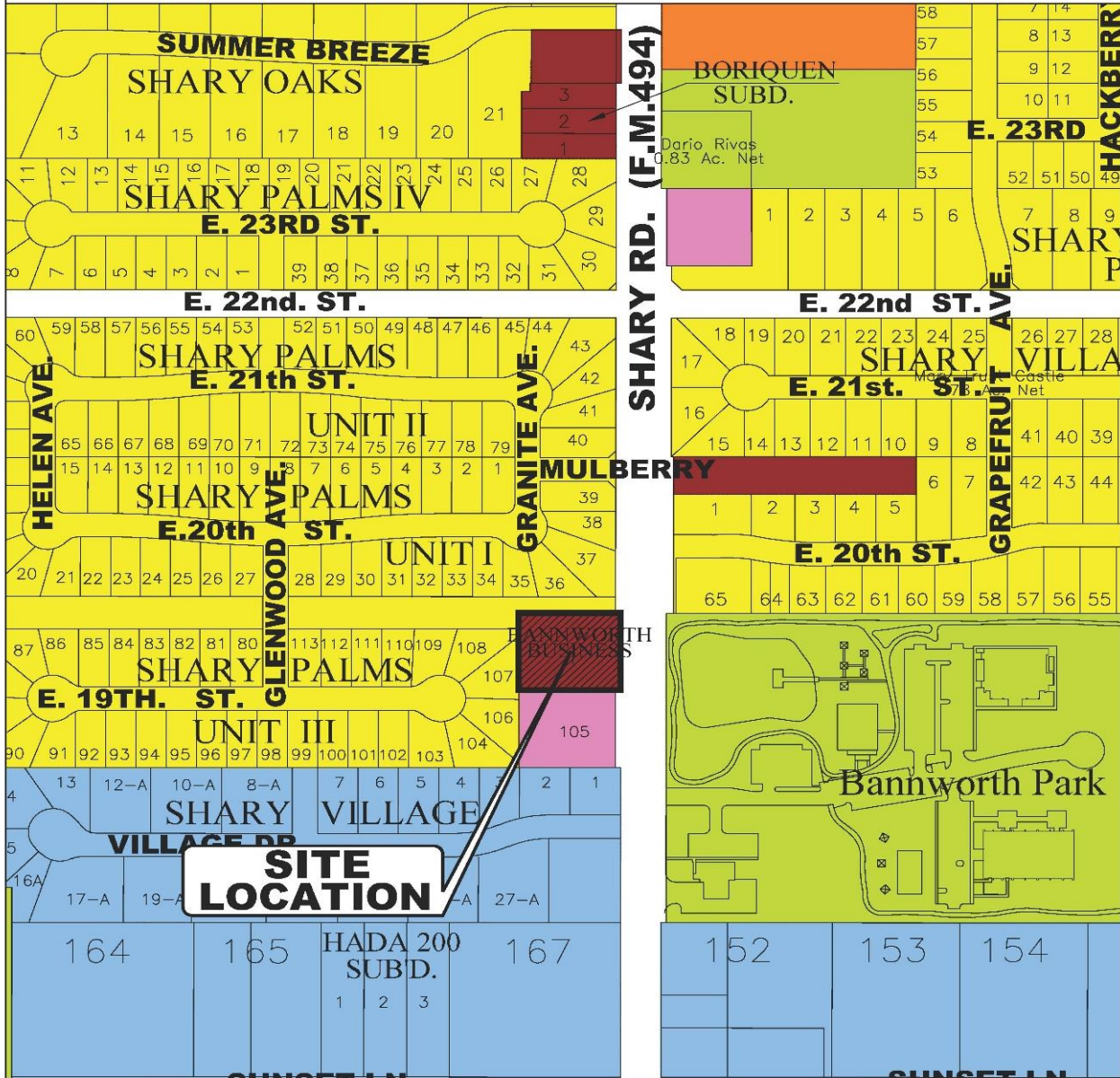


# ATTACHMENTS





# ZONING MAP



## ZONING LEGEND

|  |                                  |  |                                |  |                              |
|--|----------------------------------|--|--------------------------------|--|------------------------------|
|  | A0-I AGRICULTURAL OPEN INTERIM   |  | R-3 MULTI-FAMILY RESIDENTIAL   |  | C-4 HEAVY COMMERCIAL         |
|  | AO-P AGRICULTURAL OPEN PERMANENT |  | R-4 MOBILE & MODULAR HOME      |  | C-5 ADAPTIVE COMMERCIAL      |
|  | R-1A LARGE LOT SINGLE FAMILY     |  | R-5 HIGH DENSITY MFC'D HOUSING |  | I-1 LIGHT INDUSTRIAL         |
|  | R-1T TOWNHOUSE RESIDENTIAL       |  | C-1 OFFICE BUILDING            |  | I-2 HEAVY INDUSTRIAL         |
|  | R-1 SINGLE FAMILY RESIDENTIAL    |  | C-2 NEIGHBORHOOD COMMERCIAL    |  | PUD PLANNED UNIT DEVELOPMENT |
|  | R-2 DUPLEX-FOURPLEX RESIDENTIAL  |  | C-3 GENERAL BUSINESS           |  | P PUBLIC                     |

## ATTACHMENTS

| PROP_ID | geoID                | name  | addrDelive             | addrCity  | addrState | addrZip    |
|---------|----------------------|---|------------------------|-----------|-----------|------------|
| 672882  | S3011-00-000-0065-00 | ONIVERT INVESTMENTS FAMILY LIMITED PARTNERSHIP                      | 2211 MONACO DR         | MISSION   | TX        | 78573-8476 |
| 534291  | S2973-01-000-0037-00 | RODRIGUEZ ALFREDO& MARIA C RODRIGUEZ ALMA ROSA TRUSTEE FAMILY TRUST | 2000 GRANITE AVE       | MISSION   | TX        | 78572-3255 |
| 539977  | S2973-03-000-0107-00 | ZOROLA JESUS R & LUZ M  | 2313 E 19TH ST         | MISSION   | TX        | 78572-3250 |
| 283656  | S3010-00-000-0003-00 | BAZAN CHRISTOPHER D   | 2309 VILLAGE DR        | MISSION   | TX        | 78572-3283 |
| 534287  | S2973-01-000-0033-00 | RODRIGUEZ ESTHER APOLONIA PEREZ                                     | 2310 E 20TH ST         | MISSION   | TX        | 78572-3210 |
| 539973  | S2973-03-000-0103-00 | GALVAN AGUSTIN & RAQUEL   | 2308 E 19TH ST         | MISSION   | TX        | 78572-3249 |
| 534286  | S2973-01-000-0032-00 | MAGNIFICAT HOLDINGS LLC 2308E 20 PROTECTED SERIES                   | 3225 MCLEOD DR STE 100 | LAS VEGAS | NV        | 89121-2257 |
| 539979  | S2973-03-000-0109-00 | HINOJOSA ROLANDO  | 2309 E 19TH ST         | MISSION   | TX        | 78572-3250 |
| 539978  | S2973-03-000-0108-00 | GONZALEZ NICHOLAS & CRISTINA A                                      | 2311 E 19TH ST         | MISSION   | TX        | 78572-3250 |
| 539974  | S2973-03-000-0104-00 | VIELMA MAURO A & ELIZABETH E  | 2310 E 19TH ST         | MISSION   | TX        | 78572-3249 |
| 539976  | S2973-03-000-0106-00 | AGUIRRE MARTHA T  | 2312 E 19TH ST         | MCALLEN   | TX        | 78572-3249 |
| 534292  | S2973-01-000-0038-00 | BECERRA LAURA LUZ   | 2002 GRANITE AVE       | MISSION   | TX        | 78572      |
| 283654  | S3010-00-000-0001-00 | GONZALEZ JESUS F & MARIA D ROSARIO                                  | 617 BEAUMONT AVE       | MCALLEN   | TX        | 78501      |
| 534288  | S2973-01-000-0034-00 | PANIAGUA JOHNNY   | 12011 E BORDER OAK DR  | MAGNOLIA  | TX        | 77354-6104 |
| 534289  | S2973-01-000-0035-00 | KELLEY DONALD E JR & MARY F   | 2314 E 20TH ST         | MISSION   | TX        | 78572-3210 |
| 534290  | S2973-01-000-0036-00 | MAGNIFICAT HOLDINGS LLC   | 3225 MCLEOD DR STE 777 | LAS VEGAS | NV        | 89121-2257 |
| 539975  | S2973-03-000-0105-00 | TREVINO JOSE ANGEL  | 2404 E 20TH ST         | MISSION   | TX        | 78572-3389 |
| 281198  | S2950-00-000-0235-00 | CITY OF MISSION   | 1201 E 8TH ST          | MISSION   | TX        | 78572-5812 |
| 281199  | S2950-00-000-0235-05 | CITY OF MISSION   | 1201 E 8TH ST          | MISSION   | TX        | 78572-5812 |
| 1238476 | B1556-00-000-0001-00 | T-JAM DEVELOPMENT LTD   | 2404 E 20TH ST         | MISSION   | TX        | 78502      |