

OCCC CASE NO. L18-00169

IN THE MATTER OF:	§	BEFORE THE
	§	
	§	OFFICE OF CONSUMER
MASTER FILE NO.: 12560	§	
J & J PAWN & JEWELRY	§	CREDIT COMMISSIONER
PO BOX 2798	§	
BURLESON, TEXAS 76097	§	STATE OF TEXAS

**ORDER ASSESSING ADMINISTRATIVE PENALTY
FOR VIOLATION OF INJUNCTIVE ORDER**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Assessing Administrative Penalty for Violation of Injunctive Order against J & J Pawn & Jewelry (“J & J Pawn”).¹

Statement of Facts and Law

J & J Pawn is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. J & J Pawn operates under master file number 12560 at one licensed location, under license number 45399. J & J Pawn is a general partnership between Jeremiah A. Green and Julie A Green, of Johnson County, Texas. J & J Pawn’s compliance officer is Julie A. Green, and its designated contact address is PO Box 2798, Burleson, Texas 76097.

A regulated lender must file annual reports with the Consumer Credit Commissioner (“Commissioner”).² A regulated lender must file the required annual report by May 1 for the prior year’s calendar loan activity on forms prescribed by the Commissioner and must comply with all instructions relating to submitting the report.³

On May 26, 2016, the OCCC issued an Order to File Timely and Accurate Reports against J & J Pawn for failing to timely file its 2015 annual report. J & J Pawn did not request a hearing on the Order and a Final Order was issued July 14, 2016. The Order required J & J Pawn to timely file complete and accurate future annual reports. J & J Pawn did not file its 2016 annual report by the filing

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 342.559.

³ 7 Tex. Admin. Code § 83.835.

deadline of May 1, 2017. On May 19, 2017, the OCCC issued an Order Assessing Administrative Penalty for Violation of Injunctive Order against J & J Pawn for failing to file its 2016 annual report. J & J Pawn paid the penalty and the Order became final.

J & J Pawn did not file its 2017 annual report with the Commissioner by the filing deadline of May 1, 2018. In correspondence dated May 8, 2018, the OCCC notified J & J Pawn that its 2017 annual report had not been received and extended the deadline for filing to May 18, 2018. As of the date of this Order, the OCCC has not received J & J Pawn's 2017 annual report.

Order

IT IS ORDERED that J & J Pawn & Jewelry:

1. pay an administrative penalty in the amount of **\$1,000.00**. This penalty is calculated as \$1,000.00 each for J & J Pawn's one licensed location, within 30 days of service of this Order;⁴ and
2. file its 2017 annual report within 30 days of service of this Order, if it has not already done so.

Regulated lender annual reports must be submitted through the OCCC's Application Licensing Examination and Compliance System (ALECS): alecs.occ.texas.gov. Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, occ.texas.gov.

Response and Right to Request Hearing

You have the right to request a hearing regarding this Order.⁵ Your request must be made in writing and sent to the OCCC not later than 30 days after you receive this Order. You must send your request to:

⁴ The administrative penalty may be paid by: (1) check made payable to 'Office of Consumer Credit Commissioner' mailed to 2601 N. Lamar Blvd., Austin, Texas 78705, or (2) Visa or MasterCard over the telephone during regular business hours by calling the OCCC legal department at (512) 936-7611.

⁵ Tex. Fin. Code § 14.208(b).

Laurie Hobbs
Office of Consumer Credit Commissioner
2601 N. Lamar Blvd.
Austin, Texas 78705

If you request a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.⁶ If you fail to request a hearing by this deadline, this Order is considered final and enforceable.⁷

All communications with the OCCC concerning this matter must be through Laurie Hobbs, Assistant General Counsel. You may contact her by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7621, or by email to Laurie.Hobbs@occc.texas.gov.

Signed this 9th day of July, 2018.

/s/ Leslie L. Pettijohn
Leslie L. Pettijohn
Consumer Credit Commissioner
State of Texas

⁶ Tex. Fin. Code § 14.208(b).

⁷ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on the 11th day of July, 2018, a true and correct copy of this Order Assessing Administrative Penalty has been sent to J & J Pawn & Jewelry by regular mail and certified mail, return receipt requested, at:

CMRRR #: 91 7199 9991 7038 3609 4440
J & J Pawn & Jewelry
Attn: Julie A. Green
Compliance Officer & Registered Agent
PO Box 2798
Burleson, TX 76097

/s/Laurie B. Hobbs
Laurie B. Hobbs
Assistant General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24002296
2601 North Lamar Blvd.
Austin, Texas 78705
(512) 936-7621
(512) 936-7610 (fax)
Laurie.Hobbs@occc.texas.gov