

OCCC CASE NO. L19-00053

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO. 771	§	OFFICE OF CONSUMER
TEXAS EZPAWN LP	§	CREDIT COMMISSIONER
2500 BEE CAVE RD., BLDG. 1, SUITE 200	§	
ROLLINGWOOD, TEXAS 78746	§	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 Texas EZPawn LP (“EZPawn”) based on the violations of law described below.¹

Statement of Facts and Law

A pawnbroker may not employ an individual to write pawn transactions, buy or sell merchandise, or supervise another employee who writes pawn transactions or buys or sells merchandise to a consumer unless the individual holds a pawnshop employee license or the individual applied for a license not later than the 75th day after beginning employment.² A pawnbroker is responsible for its employees in the conduct of the pawnshop business.³

EZPawn is licensed by the OCCC as a pawnshop under Chapter 371 of the Texas Finance Code. EZPawn operates under master file number 771. EZPawn’s compliance officer is Robert Collier, and its designated contact address is 2500 Bee Cave Rd., Bldg. 1, Suite 200, Rollingwood, Texas 78746.

¹ Tex. Fin. Code § 14.208.
² Tex. Fin. Code § 371.101(c).
³ 7 Tex. Admin. Code § 85.604(b)(9).

On May 12, 2017, the OCCC issued an Order to Cease and Desist against EZPawn. The order required EZPawn to cease and desist from employing an individual as a pawnshop employee for more than 75 days without the individual holding or applying for a pawnshop employee license. The order became final and enforceable on June 14, 2017. EZPawn violated the Order to Cease and Desist and was issued an Order Assessing Administrative Penalty for Violation of Injunctive Order on November 27, 2017, and April 30, 2018.

Attached to this Order as Exhibit A is a list of one or more individuals employed by EZPawn. EZPawn employed each individual as a pawnshop employee for more than 75 days without the individual holding or applying for a pawnshop employee license, in violation of Section 371.101(c) of the Texas Finance Code, and also in violation of the Order to Cease and Desist dated May 12, 2017.

Order

IT IS ORDERED that Texas EZPawn LP pay an administrative penalty in the amount of **\$1000.00**. The administrative penalty may be paid by: 1) check made payable to 'Office of Consumer Credit Commissioner' mailed or hand delivered to 2601 N. Lamar Blvd., Austin, Texas 78705, or 2) Visa or MasterCard over the phone during regular business hours by calling the OCCC legal department at (512) 936-7622.

Right to Request Hearing

EZPawn has the right to request a hearing regarding this Order.⁴ A request must be made in writing and sent to the OCCC not later than 30 days after receiving this Order. The request must be sent to:

Michael Rigby
Office of Consumer Credit Commissioner
2601 N. Lamar Blvd.
Austin, Texas 78705

⁴ Tex. Fin. Code § 14.208(b).

If EZPawn requests a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.⁵ If EZPawn does not request a hearing by the deadline, this Order is considered final and enforceable.⁶

All communications with the OCCC concerning this matter must be through Michael Rigby, General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7623, or by email to Michael.rigby@occc.texas.gov.

Signed this 9th day of November, 2018.

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

⁵ Tex. Fin. Code § 14.208(b).

⁶ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on November 15, 2018, a true and correct copy of this Order to Cease and Desist has been sent to Texas EZPawn LP by regular mail and certified mail, return receipt requested, at:

CMRRRR# 91 7199 9991 7031 6392 6025

Texas EZPawn LP

ATTN: Robert Collier, Compliance Officer

2500 Bee Cave Rd., Bldg. 1, Suite 200

Rollingwood, TX 78746

CMRRRR# 91 7199 9991 7031 6392 6032

Texas EZPawn LP

ATTN: CT Corporation System, Registered Agent

350 N. St. Paul Street

Dallas, TX 75201

/s/Michael Rigby

Michael Rigby

General Counsel

Office of Consumer Credit Commissioner

State Bar No. 50511925

2601 North Lamar Blvd.

Austin, Texas 78705

(512) 936-7623

(512) 936-7610 (fax)

Michael.rigby@occc.texas.gov

EXHIBIT A

Applicant Name	License Number	License Status	Application Date	Days Employed Before Applying
Priscilla Rodriguez	1435813	Active	12/12/2017	164
Jose Faisal	1435862	Active	12/18/2017	161
Martin Tenorio	1435878	Active	12/18/2017	535
Walter Smith	1435940	Canceled	12/19/2017	194
Claudia Hernandez	1436583	Active	2/21/2018	234
Te'jara Mais	1438160	Active	7/19/2018	87
Roland Ramirez	1438343	Active	8/14/2018	344