

OCCC CASE NO. L19-00129

IN THE MATTER OF:	§	BEFORE THE
LICENSE NO.: 1435829	§	OFFICE OF CONSUMER
RICHARD DAVIS	§	CREDIT COMMISSIONER
528 E. MUSTANG	§	STATE OF TEXAS
CROWLEY, TEXAS 76036	§	

FIRST AMENDED ORDER TO CEASE AND DESIST

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to Cease and Desist against Richard Davis, based on the violations of law described below.¹

Statement of Facts and Law

An individual who is employed at a pawnshop to write pawn transactions, buy or sell merchandise, or supervise another employee who writes pawn transactions or buys or sells merchandise to a consumer must either hold a pawnshop employee license on the date of employment or apply for a pawnshop employee license not later than the 75th day after beginning employment.²

On December 8, 2017, the OCCC received Richard Davis’s application for a pawnshop employee license related to Richard Davis’s employment with Ace Jewelry and Loan Inc., which was licensed by the OCCC under Master File No. 1695. Richard Davis was issued a pawnshop employee license (No. 1435829) and the license is currently active.

According to the license application, Richard Davis began working for Ace Jewelry and Loan Inc. on April 1, 2013. Richard Davis’s previous pawnshop employee license (No. 1321934) expired on July 1, 2016. Richard Davis worked 525 days as a pawnshop employee before submitting a new license application to the OCCC, in violation of Section 371.101(a) of the Texas Finance Code.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 371.101(a).

Authority

If the Commissioner has reasonable cause to believe that a person is violating Chapter 371, the Commissioner may issue an order to cease and desist from the violation, take affirmative action, or both, to enforce compliance.³

The Commissioner has reasonable cause to believe that Richard Davis violated Chapter 371 by writing pawn transactions, buying or selling merchandise, or supervising another employee who writes pawn transactions or buys or sells merchandise without either holding a pawnshop employee license or applying for a pawnshop employee license within 75 days of beginning employment.

Order

IT IS ORDERED that Richard Davis cease and desist from writing pawn transactions, buying or selling merchandise, or supervising another employee who writes pawn transactions or buys or sells merchandise without holding a pawnshop employee license or applying for a license within 75 days of beginning employment.

Violation of Order

Richard Davis may be assessed an administrative penalty of up to \$1,000 for each day of violating this Order after it becomes final.⁴ Multiple violations may also result in license revocation.⁵

Right to Request Hearing

Richard Davis has the right to request a hearing regarding this Order.⁶ 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:

³ Tex. Fin. Code § 14.208(a).

⁴ Tex. Fin. Code § 14.208(c).

⁵ Tex. Fin. Code § 371.255; 7 Tex. Admin. Code § 85.604(b)(5), (7).

⁶ Tex. Fin. Code § 14.208(b).

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

If Richard Davis requests a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.⁷ If Richard Davis does not request a hearing by the deadline, this Order is considered final and enforceable.⁸

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 7th day of January, 2019.

/s/ Leslie L. Pettijohn

Leslie L. Pettijohn
Consumer Credit Commissioner
State of Texas

⁷ Tex. Fin. Code § 14.208(b).

⁸ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on January 7, 2019, a true and correct copy of this First Amended Order to Cease and Desist has been sent to Richard Davis by regular mail and certified mail, return receipt requested, at:

CMRRR# 91 7199 9991 7037 5198 9937

Richard Davis
528 E. Mustang
Crowley, TX 76036

CMRRR# 91 7199 9991 7037 5198 9944

Alvarado Pawn Inc.
ATTN: Richard Davis
301 W. Hwy. 67, PO Box 1811
Alvarado, TX 76009

/s/Michael Rigby
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