

OCCC CASE NO. L21-00052

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1495	§	OFFICE OF CONSUMER
RC PHILLIPS d/b/a LAKES AREA	§	
PAWN SHOP, d/b/a R C PHILLIPS	§	CREDIT COMMISSIONER
PAWN SHOP	§	
1810 S. MARGARET ST.	§	STATE OF TEXAS
KIRBYVILLE, TEXAS 75965		

**ORDER TO FILE TIMELY AND ACCURATE ANNUAL REPORTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports against Rc Phillips d/b/a Lakes Area Pawn Shop, d/b/a R C Phillips Pawn Shop (“RC Phillips”).<sup>1</sup>

**Statement of Facts and Law**

RC Phillips is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. RC Phillips operates under master file number 1495 at multiple licensed locations, under license numbers 10061 and 5949. RC Phillips’s compliance officer is Jerry Phillips, and its designated contact address is 1810 S. Margaret St., Kirbyville, Texas 75965.

A pawnshop must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> For each pawnshop licensed location, a pawnshop must file an annual report by July 31 for the prior calendar year’s activity, and must comply with all instructions related to submitting the report.<sup>3</sup>

RC Phillips did not file its 2019 annual report with the Commissioner for multiple licensed locations, under license numbers 10061 and 5949 by July 31, 2020.

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 371.201; 7 Tex. Admin. Code § 85.502.

<sup>3</sup> Tex. Fin. Code § 371.201; 7 Tex. Admin. Code § 85.502; <https://occc.texas.gov/industry/pawnshops-and-pawn-employees/annual-reports>

The Commissioner may issue an injunction ordering a pawnshop to file one or more complete, accurate, and timely annual reports if the Commissioner has reasonable cause to believe that the pawnshop is violating Chapter 371 of the Texas Finance Code.<sup>4</sup>

The Commissioner has reasonable cause to believe that RC Phillips is violating Chapter 371 of the Texas Finance Code, and therefore issues this Order, because RC Phillips failed to timely file its 2019 annual report.

## **Order**

IT IS ORDERED that RC Phillips d/b/a Lakes Area Pawn Shop, d/b/a RC Phillips Pawn Shop:

1. comply with, and cease and desist from violating, the reporting requirements set forth in 371.201 of the Texas Finance Code and Title 7, Section 85.502 of the Texas Administrative Code;
2. file its 2019 annual report within 30 days of service of this Order, if it has not already done so; and
3. timely file complete and accurate future annual reports.

Pawnshop annual reports must be submitted either by mail to 2601 N. Lamar Blvd., Austin, Texas 78705 through the OCCC's Application Licensing Examination and Compliance System (ALECS): [alecs.occ.texas.gov](http://alecs.occ.texas.gov). Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, [occ.texas.gov](http://occ.texas.gov).

## **Violation of Order**

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 for each day.<sup>5</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>6</sup>

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<sup>4</sup> Tex. Fin. Code § 14.208, 371.302(a).

<sup>5</sup> Tex. Fin. Code §§ 14.208(c), 371.303; 7 Tex. Admin. Code § 85.604(b).

<sup>6</sup> Tex. Fin. Code § 371.251; 7 Tex. Admin. Code § 85.604(b).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>7</sup> 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:

Audrey Spalding  
Office of Consumer Credit Commissioner  
2601 N. Lamar Blvd.  
Austin, Texas 78705  
Fax: (512) 936-7610  
audrey.spalding@occc.texas.gov

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.<sup>8</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>9</sup>

All communications with the OCCC concerning this matter must be through Audrey Spalding, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7659, or by email to audrey.spalding@occc.texas.gov.

Signed this 6 day of November, 2020.

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

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<sup>7</sup> Tex. Fin. Code § 14.208(b).

<sup>8</sup> Tex. Fin. Code § 14.208(b).

<sup>9</sup> Tex. Fin. Code § 14.208(c).

## CERTIFICATE OF SERVICE

I certify that on November 6, 2020, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Rc Phillips d/b/a Lakes Area Pawn Shop, d/b/a RC Phillips Pawn Shop by regular mail and certified mail, return receipt requested, at:

CMRRR# 9214 8901 9403 8300 0022 5572 15

RC Phillips

Attn: Jerry Phillips, Compliance Officer

1810 S. Margaret St.

Kirbyville, TX 75965

CMRRR# 9214 8901 9403 8300 0022 5572 22

RC Phillips

Attn: Jerry Phillips, Registered Agent

207 Easy Street

Kirbyville, TX 75956

/s/Audrey Spalding

Audrey Spalding

Assistant General Counsel

Office of Consumer Credit Commissioner

State Bar No. 24111055

North Lamar Blvd.

Austin, Texas 78705

(512) 936-7659

(512) 936-7610 (fax)

audrey.spalding@occc.texas.gov