

OCCC CASE NO. L22-00054

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1253	§	OFFICE OF CONSUMER
MUSTANG JEWELRY & PAWN INC.	§	
d/b/a MUSTANG JEWELRY & PAWN	§	CREDIT COMMISSIONER
5510 S. CONGRESS AVE.	§	
AUSTIN, TEXAS 78745	§	STATE OF TEXAS

**ORDER TO ENSURE TIMELY FILING OF
PAWNSHOP EMPLOYEE LICENSE APPLICATIONS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to Ensure Timely Filing of Pawnshop Employee License Applications against Mustang Jewelry & Pawn Inc. d/b/a Mustang Jewelry & Pawn (“Mustang Jewelry & Pawn”), based on the violations of law described below.¹

Statement of Facts and Law

Mustang Jewelry & Pawn is licensed by the OCCC as a pawnshop under Chapter 371 of the Texas Finance Code. Mustang Jewelry & Pawn operates under master file number 1253 at one licensed location, under license number 5456. Mustang Jewelry & Pawn’s compliance officer is Michael Doss, and its designated contact address is 5510 S. Congress Ave., Austin, Texas 78745.

A pawnbroker may, but is not required to, participate in the pawnshop employee license program.² If a pawnbroker participates in the pawnshop employee license program, then the pawnbroker may not employ an individual to write pawn transactions unless the individual holds a pawnshop employee license, or applies for a license within 75 days after beginning employment.³ An employee who works at a participating pawnshop must, as a condition of employment, apply for

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 371.101(a).

³ Tex. Fin. Code § 371.101(c).

a license with the OCCC within 75 days after employment begins.⁴ A pawnbroker is responsible for the acts of its employees in the conduct of pawnshop business.⁵

Mustang Jewelry & Pawn has chosen to participate in the pawnshop employee license program. Mustang Jewelry & Pawn employed the following individual as a pawnshop employee for more than 75 days, during which the individual did not hold or apply for a pawnshop employee license:

Employee Name	Application ID Number	License Status	Application Date	Days Employed Before Applying
Froilan Gaspar	40753	Denied	6/16/2021	373

If the Commissioner has reasonable cause to believe that a person is violating Chapter 371 of the Texas Finance Code, the Commissioner may issue an order to cease and desist from the violation, take affirmative action, or both, to enforce compliance.⁶

The Commissioner has reasonable cause to believe that Mustang Jewelry & Pawn violated Chapter 371 by employing an individual to write pawn transactions for more than 75 days, during which the individual did not hold or apply for a pawnshop employee license. Mustang Jewelry & Pawn is responsible for its employee's failure to file timely a pawnshop employee license application.

Order

IT IS ORDERED that Mustang Jewelry & Pawn Inc. d/b/a Mustang Pawn & Jewelry:

1. comply with, and cease and desist from violating, the pawnshop employee licensing and application requirements of Section 371.101 of the Texas Finance Code;

⁴ Tex. Fin. Code § 371.101(b).

⁵ Tex. Fin. Code § 371.074; 7 Tex. Admin. Code § 85.604(c)(9).

⁶ Tex. Fin. Code § 14.208(a).

2. ensure that all future pawnshop employee license applications are timely filed, not later than the 75th day after the individual begins employment; and
3. **no later than 30 days after the date of this Order**, provide the OCCC with a list of all individuals currently employed by Mustang Pawn & Jewelry to write pawn transactions, buy or sell merchandise, or supervise other employees who write pawn transactions or buy or sell merchandise. The list must be sent by email to matthew.nance@occc.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.⁷ Multiple violations may also result in the suspension or revocation of your license.⁸

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁹ To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after the date of this Order.¹⁰ You must send your request to Matthew Nance, Deputy General Counsel, by mail to 2601 N. Lamar Blvd., Austin, TX 78705, or by email to matthew.nance@occc.texas.gov.

If you request a hearing, a hearing will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.¹¹ If you fail to request a hearing by this deadline, the Order will be considered final and enforceable.¹²

All communications with the OCCC concerning this matter must be through Matthew Nance, Deputy General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, TX 78705, by telephone at 512-936-7660, or by email to matthew.nance@occc.texas.gov.

⁷ Tex. Fin. Code § 14.208(c).

⁸ Tex. Fin. Code § 371.251; 7 Tex. Admin. Code § 85.604(b)(4).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(b).

¹¹ Tex. Fin. Code § 14.208(b).

¹² Tex. Fin. Code § 14.208(c).

Signed this 10th day of June, 2022.

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

CERTIFICATE OF SERVICE

I certify that on June 10, 2022, a true and correct copy of this Order to Ensure Timely Filing of Pawnshop Employee License Applications has been sent to Mustang Jewelry & Pawn Inc. d/b/a Mustang Jewelry & Pawn by the following:

Mustang Jewelry & Pawn Inc.
Attn: Michael Doss, Compliance
Officer & Registered Agent
5510 S. Congress Ave.
Austin, TX 78745
mustpawn@texas.net

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
9214 8901 9403 8300 0079 1861 61

/s/Matthew Nance
Matthew J. Nance
Deputy General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24074794
2601 N. Lamar Blvd.
Austin, TX 78705
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