

OCCC CASE NO. L23-00008

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2644	§	OFFICE OF CONSUMER
BELL PAWN, LTD.	§	
d/b/a BELL PAWN	§	CREDIT COMMISSIONER
2610 S. IH 35	§	
BELTON, TEXAS 76513	§	STATE OF TEXAS

**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 Bell Pawn, Ltd. d/b/a Bell Pawn (“Bell Pawn”).<sup>1</sup>

**Statement of Facts and Law**

Bell Pawn is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Bell Pawn operates under master file number 2644 at one licensed location, under license number 58870. Bell Pawn’s compliance officer is Troy Fox, and its designated contact address is 2610 S. IH 35, Belton, Texas 76513.

A pawnshop must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A pawnshop must comply with all instructions from the OCCC relating to submitting the report, and must file a report for each licensed location.<sup>3</sup> The report is due by July 31 of each year for the prior calendar year’s activity.<sup>4</sup>

Bell Pawn did not file its 2021 annual report by July 31, 2022, for one licensed location, under license number 58870.

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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> 7 Tex. Admin. Code § 85.502.

<sup>4</sup> 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>5</sup>

The Commissioner has reasonable cause to believe that Bell Pawn is violating Chapter 371 of the Texas Finance Code, and therefore issues this Order, because Bell Pawn failed to timely file its 2021 annual report.

## **Order**

IT IS ORDERED that Bell Pawn, Ltd. d/b/a Bell Pawn:

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 2021 annual report within 30 days of the date 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 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>6</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>7</sup>

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<sup>5</sup> Tex. Fin. Code § 14.208, 371.302(a).

<sup>6</sup> Tex. Fin. Code § 14.208(c), 371.303; 7 Tex. Admin. Code § 85.604(b).

<sup>7</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>8</sup> 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.<sup>9</sup> You must send your request to Audrey Spalding, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to [audrey.spalding@occc.texas.gov](mailto: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>10</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>11</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 at [audrey.spalding@occc.texas.gov](mailto:audrey.spalding@occc.texas.gov).

Signed this 7th day of October, 2022.

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

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

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

<sup>10</sup> Tex. Fin. Code § 14.208(b).

<sup>11</sup> Tex. Fin. Code § 14.208(c).

**CERTIFICATE OF SERVICE**

I certify that on October 7, 2022, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Bell Pawn, Ltd. d/b/a Bell Pawn by regular mail and certified mail, return receipt requested, at:

CMRRR# 9214 8901 9403 8300 0090 3920 46  
Bell Pawn, Ltd.  
Attn: Troy Fox, Compliance Officer  
2610 S. IH 35  
Belton, TX 76513

CMRRR# 9214 8901 9403 8300 0090 3920 53  
Bell Pawn, Ltd.  
Attn: Troy B. Fox, Registered Agent  
P.O. Box 502  
Marble Falls, TX 78654

/s/Audrey Spalding  
Audrey Spalding  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24111055  
2601 North Lamar Blvd.  
Austin, Texas 78705  
512-936-7659 (phone)  
audrey.spalding@occc.texas.gov