

OCCC CASE NO. L23-00028

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1500054028	§	OFFICE OF CONSUMER
PAWN 360 LLC	§	
5619 US HWY. 90	§	CREDIT COMMISSIONER
KATY, TEXAS 77494	§	
	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Pawn 360 LLC (“Pawn 360”).<sup>1</sup>

**Statement of Facts and Law**

Pawn 360 is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Pawn 360 operates under master file number 1500054028 at one licensed location, under license number 154399. Pawn 360’s compliance officer is Ernesto Roman Flores, and its designated contact address is 5619 US Hwy. 90, Katy, Texas 77494.

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>

On October 21, 2019, the OCCC issued an Order to File Timely and Accurate Annual Reports (the “Order”) against Pawn 360 for failing to timely file its 2018 annual report. The Order required Pawn 360 to timely file complete and accurate future reports.

Pawn 360 did not file its 2021 annual report by July 31, 2022, for one licensed location, under license number 154399.

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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 may impose an administrative penalty on a pawnshop that violates an injunction.<sup>6</sup>

By failing to timely file its 2021 annual report, Pawn 360 has violated Chapter 371 of the Texas Finance Code and the OCCC's Order to File Timely and Accurate Annual Reports.

### **Order**

IT IS ORDERED that Pawn 360 LLC:

1. pay an administrative penalty in the amount of \$500.00 (calculated as \$500.00 each for Pawn 360's one licensed location) within 30 days after the date of this Order; and
2. file its 2021 annual report within 30 days of after the date of this Order, if it has not already done so.

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).

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<sup>5</sup> Tex. Fin. Code § 14.208.

<sup>6</sup> Tex. Fin. Code § 14.208(c).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>7</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>8</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>9</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>10</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>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(b).

<sup>10</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 Imposing Administrative Penalty has been sent to Pawn 360 LLC by regular mail and certified mail, return receipt requested, at:

CMRRR# 9214 8901 9403 8300 0090 3924 35  
Pawn 360 LLC  
Attn: Ernesto Roman Flores, Compliance Officer  
5619 US Hwy. 90  
Katy, TX 77494

CMRRR# 9214 8901 9403 8300 0090 3924 42  
Pawn 360 LLC  
Attn: Ernesto Roman Flores, Registered Agent  
17710 Bauer Rd., No. 1  
Cypress, TX 77433

/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.go