

OCCC CASE NO. L23-00029

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1132	§	OFFICE OF CONSUMER
KAREN ENRIGHT	§	
d/b/a BELL PAWN SHOP	§	CREDIT COMMISSIONER
308 S. MAIN ST.	§	
JACKSONVILLE, TEXAS 75766	§	STATE OF TEXAS

AGREED ORDER

The Office of Consumer Credit Commissioner (“OCCC”) issues this Agreed Order against Karen Enright d/b/a Bell Pawn Shop (“Bell Pawn Shop”), based on the violations of law described below.¹

Statement of Facts and Law

Bell Pawn Shop is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Bell Pawn Shop operates under master file number 1132 at one licensed location, under license number 7492. Bell Pawn Shop’s compliance officer is Karen Enright, and its designated contact address is 308 S. Main St., Jacksonville, Texas 75766.

Under Chapter 371 of the Texas Finance Code and its implementing rules, a pawnshop must file annual reports with the OCCC.² A pawnshop must comply with all instructions from the OCCC relating to submitting the report.³ The report is due by July 31 of each year for the prior calendar year’s loan activity.⁴

On December 6, 2018, the OCCC issued an Injunctive Order to File Timely and Accurate Annual Reports against Bell Pawn Shop for failing to file its 2017 annual report by the extended deadline of September 10, 2018. The order became final and enforceable. The order required Bell Pawn Shop to file its 2017 annual report, and

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 371.201; 7 Tex. Admin. Code § 85.502.

³ 7 Tex. Admin. Code § 85.502.

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

to timely file complete and accurate annual future reports. Bell Pawn Shop ultimately filed its 2017 annual report.

On October 21, 2019, the OCCC issued an Order Imposing Administrative Penalty against Bell Pawn Shop for failing to file its 2018 annual report by the deadline of July 31, 2019. The order required Bell Pawn Shop to pay a \$500 administrative penalty and file its 2019 annual report. Bell Pawn Shop ultimately paid the administrative penalty and filed its 2018 annual report.

On November 6, 2020, the OCCC issued an Order Imposing Administrative Penalty against Bell Pawn Shop for failing to file its 2019 annual report by the deadline of July 31, 2020. The order required Bell Pawn Shop to pay a \$1,000 administrative penalty and file its 2019 annual report. Bell Pawn Shop ultimately paid the administrative penalty and filed its 2019 annual report.

Bell Pawn Shop did not file its 2021 annual report by the deadline of July 31, 2022. Bell Pawn Shop filed its annual report on December 2, 2022, after the OCCC issued an Order of Revocation.

By failing to timely file its 2017, 2018, 2019, and 2021 annual reports, Bell Pawn Shop violated Chapter 371 of the Texas Finance Code and its implementing rules. By failing to timely file its 2018, 2019, and 2021 annual reports, Bell Pawn Shop violated the OCCC's Injunctive Order to File Timely and Accurate Annual Reports issued on December 6, 2018. These violations were committed without exercise of due care.

Order

By signing below, Bell Pawn Shop acknowledges these violations, waives all rights to any hearing or appeal, agrees to pay the administrative penalty identified below, and otherwise agrees to comply with this Order and Texas law.

IT IS ORDERED that:

1. **No later than December 23, 2022**, Bell Pawn Shop must pay an administrative penalty in the amount of \$2,000.00 to the OCCC (calculated as \$2,000.00 for Bell Pawn Shop's one licensed location).

2. Bell Pawn Shop must 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.
3. Bell Pawn Shop must ensure that all future annual reports are complete, accurate, and filed in a timely manner.
4. The Order of Revocation issued by the OCCC against Bell Pawn Shop on November 17, 2022, is withdrawn and replaced by this Agreed Order.

Violation of Order

If Bell Pawn Shop violates this Agreed Order, this may result in one or more of the following actions by the OCCC: (1) an administrative penalty of up to \$1,000 for each day of violation, or (2) suspension or revocation of Bell Pawn Shop's pawnshop license.⁵

Signed this 7th day of December, 2022.

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

AGREED:

/s/ Russel Enright
Russel Enright
Manager
Karen Enright d/b/a Bell Pawn Shop

(signed electronically with permission)

⁵ Tex. Fin. Code §§ 14.208(c), 371.251.

CERTIFICATE OF SERVICE

I certify that on December 7, 2022, a true and correct copy of this Agreed Order has been sent to Karen Enright d/b/a Bell Pawn Shop by the following:

Karen Enright d/b/a Bell Pawn Shop	<input checked="" type="checkbox"/> email
Attn: Karen Enright, Compliance Officer;	
Russel Enright, Manager	<input type="checkbox"/> eFileTexas.gov electronic service
308 S. Main St.	<input type="checkbox"/> regular mail
Jacksonville, TX 75766	
bellpawn@yahoo.com	<input type="checkbox"/> certified mail, return receipt requested
russel@enrightgrp.com	

/s/ Matthew Nance
Matthew J. Nance
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Office of Consumer Credit Commissioner
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