

OCCC CASE NO. L24-00023

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 798	§	OFFICE OF CONSUMER
CJM ENTERPRISES INC.	§	
d/b/a B & K PAWN SHOP	§	CREDIT COMMISSIONER
609 HOLLOW RD.	§	
KILLEEN, TEXAS 76542	§	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 CJM Enterprises Inc. d/b/a B & K Pawn Shop (“B & K Pawn Shop”).¹

Statement of Facts and Law

B & K Pawn Shop is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. B & K Pawn Shop operates under master file number 798 at multiple licensed locations, under license numbers 4343, 4603, and 6193. B & K Pawn Shop’s compliance officer is Scott McCommas, and its designated contact address is 609 Hollow Rd., Killeen, Texas 76542.

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, and must file a report for each licensed location.³ The report is due by July 31 of each year for the prior calendar year’s activity.⁴

B & K Pawn Shop did not file its 2022 annual report by the deadline of July 31, 2023.

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>

The Consumer Credit Commissioner (“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.⁵

The Commissioner has reasonable cause to believe that B & K Pawn Shop is violating Chapter 371 of the Texas Finance Code, and therefore issues this Order, because B & K Pawn Shop failed to timely file its 2022 annual report.

Order

IT IS ORDERED that CJM Enterprises Inc. d/b/a B & K 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 2022 annual report no later than 30 days after 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.occc.texas.gov. Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, 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.⁶ Multiple violations may also result in the suspension or revocation of your license.⁷

⁵ Tex. Fin. Code §§ 14.208, 371.302(a).

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

⁷ 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.⁸ 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.⁹ You must send your request to Vivek Vedanarayanan, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to vivek.vedanarayanan@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.¹⁰ If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹¹

All communications with the OCCC concerning this matter must be through Vivek Vedanarayanan, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at 512-936-7623, or by email at vivek.vedanarayanan@occc.texas.gov

Signed this 2nd day of February, 2024.

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

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(b).

¹¹ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on February 2, 2024, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to CJM Enterprises Inc. d/b/a B & K Pawn Shop by regular mail and certified mail, return receipt requested, at:

CMRRR# 9214 8901 9403 8300 0043 5937 80
CJM Enterprises Inc.
Attn: Scott McCommas, Compliance Officer
609 Hollow Rd.
Killeen, TX 76542

CMRRR# 9214 8901 9403 8300 0043 5937 97
CJM Enterprises Inc.
Attn: Scott J. McCommas, Registered Agent
474 Wild Ridge Rd.
Florence, TX 76527

/s/ Vivek V. Vedanarayanan
Vivek V. Vedanarayanan
Assistant General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24127068
2601 North Lamar Blvd.
Austin, Texas 78705
512-936-7623 (phone)
vivek.vedanarayanan@occc.texas.gov