

OCCC CASE NO. L24-00038

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 17173	§	OFFICE OF CONSUMER
HERITAGE JEWELRY & LOAN LLC	§	
d/b/a HERITAGE JEWELRY AND LOAN	§	CREDIT COMMISSIONER
4506 HWY. 6	§	
SUGAR LAND, TEXAS 77478	§	STATE OF TEXAS

**AGREED ORDER**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Agreed Order against Heritage Jewelry & Loan LLC d/b/a Heritage Jewelry and Loan (“Heritage Jewelry and Loan”), based on the violations of law described below.<sup>1</sup>

**Statement of Facts and Law**

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>

Heritage Jewelry and Loan is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Heritage Jewelry and Loan operates under master file number 17173 at one licensed location, under license number 64003. Heritage Jewelry and Loan’s compliance officer is Eric Junker, and its designated contact address is 4506 Hwy. 6, Sugar Land, Texas 77478.

Heritage Jewelry and Loan did not file its 2018 annual report by the deadline of July 31, 2019. On October 21, 2019, the OCCC issued an Order to File Timely and Accurate Annual Reports against Heritage Jewelry and Loan for failing to timely file its 2018 annual report. The order became final and enforceable. The order required Heritage Jewelry and Loan to file its 2018 annual report, and to timely file complete and accurate annual future reports. Heritage Jewelry and Loan ultimately filed its 2018 annual report.

---

<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>

Heritage Jewelry and Loan did not file its 2019 annual report by the deadline of July 31, 2020. On November 6, 2020, the OCCC issued an Order Imposing Administrative Penalty against Heritage Jewelry and Loan for failing to timely file its 2019 annual report. The order became final and enforceable. The order required Heritage Jewelry and Loan to pay a \$500 administrative penalty and file its 2019 annual report within 30 days after the date of this order. Heritage Jewelry and Loan ultimately paid the \$500 administrative penalty and filed its 2019 annual report.

Heritage Jewelry and Loan did not file its 2020 annual report by the deadline of July 31, 2021. On November 12, 2021, the OCCC issued an Order Imposing Administrative Penalty against Heritage Jewelry and Loan for failing to timely file its 2020 annual report. The order became final and enforceable. The order required Heritage Jewelry and Loan to pay a \$1,000 administrative penalty and file its 2020 annual report within 30 days after the date of this order. Heritage Jewelry and Loan ultimately paid the \$1,000 administrative penalty and filed its 2020 annual report.

Heritage Jewelry and Loan did not file its 2022 annual report by the deadline of July 31, 2023. On March 28, 2024, the OCCC issued an Order of Revocation against Heritage Jewelry and Loan.

By failing to timely file its 2018, 2019, 2020, and 2022 annual reports, Heritage Jewelry and Loan violated Chapter 371 of the Texas Finance Code and its implementing rules. By failing to timely file its 2019, 2020, and 2022 annual reports, Heritage Jewelry and Loan violated the OCCC's Order to File Timely and Accurate Annual Reports issued on October 21, 2019. These violations were committed knowingly or without exercise of due care.

### **Order & Agreement**

By signing below, Heritage Jewelry and Loan 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 April 26, 2024**, Heritage Jewelry and Loan must pay an administrative penalty in the amount of \$2,000.00 to the OCCC.
2. **No later than April 26, 2024**, Heritage Jewelry and Loan must file its 2022 annual report.

3. Heritage Jewelry and Loan must comply with, and cease and desist from violating, the annual reporting requirement in Section 371.251 of the Texas Finance Code and Title 7, Section 85.502 of the Texas Administrative Code.
4. Heritage Jewelry and Loan must ensure that all future annual reports are complete, accurate, and filed in a timely manner.
5. The Order of Revocation issued by the OCCC against Heritage Jewelry and Loan on March 28, 2024, is withdrawn and replaced by this Agreed Order.

### **Violation of Order**

If Heritage Jewelry and Loan violates this 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 of this Order, or (2) suspension or revocation of Heritage Jewelry and Loan's pawnshop license.<sup>5</sup>

Signed this 12th day of April 2024.

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

### **AGREED:**

/s/ Magda Crawford  
Magda Crawford  
Owner  
Heritage Jewelry & Loan, LLC  
(signed electronically with permission)

---

<sup>5</sup> Tex Fin. Code §§ 14.208(c), 371.251(a).

## CERTIFICATE OF SERVICE

I certify that on April 12, 2024, a true and correct copy of this Agreed Order has been sent to Heritage Jewelry & Loan LLC d/b/a Heritage Jewelry and Loan by the following:

Heritage Jewelry & Loan LLC  
Attn: Eric Junker, Compliance Officer  
4506 Hwy. 6  
Sugar Land, TX 77478  
j.e.junker@junkerlaw.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested

Heritage Jewelry & Loan LLC  
Attn: Magda Crawford, Owner  
4506 Hwy. 6  
Sugar Land, TX 77478  
mwcrawford@comcast.net  
txwatchfan@aol.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested

/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