OCCC CASE NO. L25-045

SOAH DOCKET NO. 466-25-15633

IN THE MATTER OF:	**§**	**BEFORE THE**
	§	
PAWNSHOP EMPLOYEE LICENSE	**§**	**OFFICE OF CONSUMER**
APPLICATION ID NO.: 43433	**§**	
MICHAEL BARRON	**§**	**CREDIT COMMISSIONER**
1705 W. 26TH ST.	**§**	
MISSION, TEXAS 78574	**§**	**STATE OF TEXAS**

FINAL ORDER

Michael Barron requested a hearing on the denial of his pawnshop employee license application. A contested case hearing was held on June 18, 2025. Mr. Barron failed to appear at the hearing.

Therefore, the Office of Consumer Credit Commissioner ("OCCC") issues this Final Order after default. The OCCC adopts the findings of fact and conclusions of law stated in the First Amended Notice of Hearing on Denial of Pawnshop Employee License Application, issued on June 3, 2025. For the reasons discussed below, Mr. Barron's pawnshop employee license application is DENIED.

Findings of Fact

1. In August 2024, Michael Barron ("Mr. Barron") filed an application for a pawnshop employee license with the OCCC under Chapter 371 of the Texas Finance Code. The application was assigned application ID number 43433.

2. Mr. Barron applied to be a pawnshop employee of Amigo de Amigo's Inc. d/b/a Amigo Pawn & Jewelry ("Amigo Pawn & Jewelry"), a pawnbroker licensed by the OCCC under master file number 2623 and pawnshop license number 6194. Amigo Pawn & Jewelry has opted into the pawnshop employee license program.

3. According to his license application, Mr. Barron's address is 1705 W. 26th Street, Mission, Texas, 78574.

4. In connection with his license application, in August 2024, Mr. Barron uploaded his answers to a personal questionnaire.

5. In the personal questionnaire, Mr. Baron answered "Yes" to the following questions: "Have you ever been arrested?" and "Have you ever been charged, indicated or convicted regarding a violation of any law?"

6. Mr. Barron attached an explanation to his personal questionnaire, stating: "I was charged with position of marijuana in 2014. Went to court was put on probation then later dismissed." Mr. Barron also included a copy of a State's Motion to Dismiss Criminal Action from a 2014 case from the County Court at Law in Hidalgo County, Texas (case no. CR-14-6759-A).

7. Records of Hidalgo County reflect that in 2014, Mr. Barron was charged with possession of marijuana. The criminal case is *State of Texas v. Michael Angelo Barron*, case no. CR-14-6759-A, in the County Court at Law No. 1 of Hidalgo County, Texas. Records show that this case was dismissed following a pretrial diversion. This Order will refer to this case as "the marijuana possession case."

8. Records of Hidalgo County reflect that in 2016, Mr. Barron pleaded guilty to felony burglary. The criminal case is *State of Texas v. Michael Angelo Vela Barron*, case no. CR-3864-16-F in the 332nd District Court of Texas, Hidalgo County. The indictment for this case alleged that Mr. Barron attempted to commit an assault. Records show that the case resulted in deferred adjudication, and Mr. Barron was sentenced to 11 days in jail and six years of community supervision. Records show that the court granted an early termination of community supervision in 2020. This Order will refer to this case as "the felony burglary case."

9. Records of Hidalgo County reflect that in 2016, Mr. Barron was charged with misdemeanor assault. The criminal case is *State of Texas v. Michael Angelo Vela Barron*, case no. CR-16-10728-A in the County Court at Law, of Hidalgo County, Texas. Records show that this case was dismissed after the completion of an alternative incarceration program. This Order will refer to this case as "the first assault case."

10. Records of Hidalgo County reflect that in 2017, Mr. Barron pleaded guilty to misdemeanor assault in a second case related to the first assault case. This

criminal case is *State of Texas v. Michael Angelo Vela Barron*, case no. CR-16-12433-A, in the County Court at Law No. 1 of Hidalgo County, Texas. The case resulted in deferred adjudication, and Mr. Barron was sentenced to 30 hours of community service, one year of community supervision, and completion of an anger management course. This Order will refer to this case as "the second assault case."

11. On September 4, 2024, OCCC licensing staff sent a letter to Mr. Barron, requesting additional information about his criminal history. The letter requested a response from Mr. Barron by October 4, 2024.

12. The OCCC's September 4 letter listed the arrests connected to the four criminal cases described above and stated the following:

> "Regarding this criminal history, you must provide ALL of the following to the OCCC in writing:
> 1 For each offense, provide *a detailed statement* explaining the specific events that led to the arrest, charge, conviction, or deferral. The statement should explain who, what, when, where, and why.
> 2 For each charge or conviction, provide court documents showing the final disposition. To obtain these documents, you may need to contact the county clerk's office in the county where the offense occurred. *(If the county clerk no longer has any court records relating to the event, then request a written statement from the clerk's office stating that no records exist, and provide the county clerk's statement to the OCCC.)*
> 3 *IF* you are on probation, provide a letter of compliance from your probation officer.
> 4 Explain whether you have maintained steady employment, and if so, explain how you have maintained it.
> 5 Explain whether you have any dependents, and if so, explain how you have supported them.
> 6 Explain whether you have maintained a record of good conduct.
> 7 Explain whether any of the matters listed above resulted in court costs, supervision fees, fines, or restitution, and if so, explain whether you have paid all of these."

13. Mr. Barron did not respond to the OCCC's September 4 letter.

14. Mr. Barron did not provide the OCCC with a written statement or court documents concerning the felony burglary case, the first assault case, or the second assault case. His statement and the documents filed with his license application explain only the marijuana possession case.

15. Mr. Barron failed to provide criminal history documents requested in the OCCC's September 4 letter within 30 days of the request.

16. On December 3, 2024, OCCC licensing staff sent a notice of intent to deny Mr. Barron's license application, based on the failure to provide all items requested in the OCCC's September 4 letter.

17. On December 20, 2024, Mr. Barron timely requested a hearing on the denial of his license application.

18. Personnel records from Amigo Pawn & Jewelry reflect that Mr. Barron's employment with Amigo Pawn & Jewelry was terminated on January 21, 2025.

19. On March 28, 2025, the OCCC sent a Notice of Hearing on Denial of Pawnshop Employee License Application to Mr. Barron.

20. On June 3, 2025, the OCCC sent a First Amended Notice of Hearing on Denial of Pawnshop Employee License Application to Mr. Barron.

21. On June 18, 2025, a hearing was held before the State Office of Administrative Hearings. Mr. Barron did not appear and was not represented at the hearing. The OCCC moved for default dismissal.

22. On June 20, 2025, the State Office of Administrative Hearings issued a Default Dismissal Order, finding that the OCCC established adequate notice, granting the OCCC's motion for default dismissal, and deeming the allegations contained in the First Amended Notice of Hearing to be admitted.

23. On July 7, 2025, the State Office of Administrative Hearings issued a Letter of Remand following the expiration of the time period for filing a motion to set aside the default. The letter remanded the case to the OCCC.

Conclusions of Law

1. Chapter 371 of the Texas Finance Code is also known as the "Texas Pawnshop Act."[1] Under Chapter 371, a pawnbroker is a person engaged in the business of lending money on the security of pledged goods, or purchasing goods on the condition that the goods may be redeemed or repurchased for a fixed price within a fixed period.[2] A pawnshop is the location at which a pawnbroker regularly conducts business.[3]

2. A pawnbroker may participate in the pawnshop employee license program.[4] If a pawnbroker participates in this program, then the pawnbroker's employees must hold a pawnshop employee license with the OCCC in order to write a pawn transaction, buy or sell merchandise, or supervise another employee who writes pawn transactions or buys or sells merchandise.[5]

3. An individual employee must apply for a pawnshop employee license no later than the 75th day after the start of employment.[6]

4. To be eligible for a pawnshop employee license, an individual must: (1) be of good business repute; (2) possess the character and general fitness necessary to warrant belief that the individual will operate business lawfully and fairly under Chapter 371; and (3) be employed by a pawnbroker that participates in the pawnshop employee license program.[7]

5. A pawnshop employee license application must be submitted in accordance with the OCCC's instructions.[8] The applicant must answer all questions on the license application.[9]

6. On a pawnshop employee license application, any response about the applicant's background and history must be true, correct, and complete.[10]

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[1] Tex. Fin. Code § 371.001.
[2] Tex. Fin. Code § 371.003(6).
[3] Tex. Fin. Code § 371.003(7).
[4] Tex. Fin. Code § 371.101.
[5] Tex. Fin. Code § 371.101(c).
[6] Tex. Fin. Code § 371.101(b).
[7] Tex. Fin. Code § 371.102.
[8] 7 Tex. Admin. Code § 85.301.
[9] 7 Tex. Admin. Code § 85.301.
[10] 7 Tex. Admin. Code § 85.301(1)(D).

7. The OCCC considers the criminal history of a license applicant in conducting its review of the applicant's character and fitness.[11] The OCCC is authorized to obtain criminal history record information relating to an applicant for a pawnshop employee license.[12]

8. The OCCC may request additional criminal history information from the applicant, including (1) information about arrests, charges indictments, and convictions of the applicant; (2) reliable documents or testimony necessary to make a licensing determination, including letters of recommendation from prosecution, law enforcement and correctional authorities; (3) proof that the applicant has maintained a record of steady employment, has supported the applicant's dependents, and has otherwise maintained a record of good conduct; and (4) proof that all outstanding court costs, supervision fees, fines, and restitution as may have been ordered have been paid or are current.[13]

9. The OCCC is authorized to deny a pawnshop employee license application if the applicant has been convicted of an offense that directly relates to the licensed occupation.[14] The OCCC is not subject to statutory provisions that require certain state agencies to issue a six-month provisional license to applicants with prior convictions.[15]

10. Offenses that directly relate to the licensed occupation of a pawnshop employee include the following: theft, assault, any greater offense that includes theft or assault as a lesser included offense, and any offense that involves intent or attempt to commit theft or assault.[16]

11. An applicant must disclose all criminal history information required to file a complete application with the OCCC.[17] An applicant's failure to provide any information required as part of the application or requested by the OCCC reflects negatively on the belief that the applicant will operate lawfully and fairly.[18]

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[11] 7 Tex. Admin. Code §§ 85.304(c)(1)(B), 85.601.
[12] Tex. Gov't Code § 411.095.
[13] 7 Tex. Admin. Code § 85.601(b).
[14] Tex. Occ. Code § 53.021(a)(1); 7 Tex. Admin. Code § 84.601(c).
[15] Tex. Occ. Code § 53.0211(a), (c).
[16] 7 Tex. Admin. Code § 85.601(c)(1).
[17] 7 Tex. Admin. Code § 85.601(b).
[18] 7 Tex. Admin. Code § 85.601(b).

12. A license application is complete when it conforms to rules and published instructions, all fees have been paid, and all requests for additional information have been satisfied.[19]

13. The OCCC may deny a license application based on an applicant's failure to complete an application, or based on errors and incomplete information in the application.[20]

14. By failing to provide criminal history documents, and by failing to respond to the OCCC's September 4 letter, Mr. Barron failed to file a complete license application.

15. Mr. Barron's failure to file a complete license application within 30 days of the notice of deficiency justifies denial of the application.[21]

16. Mr. Barron's failure to provide criminal history information requested by the OCCC reflects negatively on the belief that he will operate lawfully and fairly and justifies denial of his pawnshop employee license application.[22]

17. Because Mr. Barron is no longer an employee of Amigo Pawn & Jewelry, he is ineligible for a pawnshop employee license under Chapter 371 of the Texas Finance Code.[23]

18. The OCCC provided adequate notice of the hearing to Mr. Barron.

19. Mr. Barron defaulted as a matter of law under Title 1, Section 155.501 of the Texas Administrative Code.

20. The allegations in the OCCC's First Amended Notice of Hearing are deemed admitted as true under Title 1, Section 155.501 of the Texas Administrative Code.

21. On June 13, 2025, the Commissioner issued a Delegation Order on contested case decision-making authority. The Order delegates the Commissioner's authority to issue a final order after a hearing on licensing-related cases to

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[19] 7 Tex. Admin. Code § 85.304(b).
[20] 7 Tex. Admin. Code § 85.304(c)(2)(A).
[21] 7 Tex. Admin. Code § 85.304(c)(2)(A).
[22] 7 Tex. Admin. Code § 85.304(c)(2)(B).
[23] Tex. Fin. Code § 371.102.

Karl Hubenthal, who is employed by the OCCC as Deputy Director of Consumer Protection.

Order

After review and due consideration, I hereby adopt the above-stated findings of fact and conclusions of law.

IT IS ORDERED that the pawnshop employee license application of Michael Barron, application ID number 43433, is DENIED.

SIGNED this 25th day of August, 2025

By: /s/ Karl Hubenthal
Karl Hubenthal
Deputy Director of Consumer Protection
Office of Consumer Credit Commissioner
Pursuant to Delegation Order No. 25-001

SERVICE LIST

On August 25, 2025, Karl Hubenthal, Deputy Director of Consumer Protection, Office of Consumer Credit Commissioner, sent this Final Order to:

Michael Barron 1705 W. 26th Street Mission, TX 78574 michaelangelosos@yahoo.com	☒ email ☐ eFileTexas.gov electronic service ☒ regular mail ☒ certified mail, return receipt requested # 9214 8901 9403 8329 5371 04
Vivek V. Vedanarayanan, Assistant General Counsel Office of Consumer Credit Commissioner 2601 N. Lamar Blvd. Austin, TX 78705 vivek.vedanarayanan@occc.texas.gov *Attorney for Office of Consumer Credit Commissioner*	☒ email ☐ eFileTexas.gov electronic service ☐ regular mail ☐ certified mail, return receipt requested