

OCCC CASE NO. L19-00027

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1600055701	§	OFFICE OF CONSUMER
EL CERRITO PAWNHOPS LLC	§	
d/b/a EXPRESS CASH PAWN	§	CREDIT COMMISSIONER
3320 HWY. 6 SOUTH STE. A	§	
HOUSTON, TEXAS 77082	§	STATE OF TEXAS

**INJUNCTIVE ORDER TO FILE TIMELY AND  
ACCURATE ANNUAL REPORTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Injunctive Order to File Timely and Accurate Annual Reports against El Cerrito Pawnshops LLC d/b/a Express Cash Pawn (“Express Cash Pawn”).<sup>1</sup>

**Statement of Facts and Law**

Express Cash Pawn is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Express Cash Pawn operates under master file number 1600055701 at one licensed location, under license number 157789. Express Cash Pawn’s compliance officer is Carlos Diaz, and its designated contact address is 3320 Hwy. 6 South Ste. A, Houston, Texas 77082.

A pawnshop must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A pawnshop must file an annual report providing certain information in a format prescribed by the Commissioner and in accordance with the Commissioner's instructions.<sup>3</sup> An annual report for each pawnshop licensed location must be filed for the period of January 1st to December 31st of the preceding year.<sup>4</sup>

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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.

A pawnshop must file a 2017 annual report for each licensed location on or before June 1, 2018.<sup>5</sup> The OCCC notified Express Cash Pawn that its 2017 report had not been received and extended the deadline to file the report to September 10, 2018. As of November 1, 2018, Express Cash Pawn still had not filed its 2017 annual report with the Commissioner for licensed location number 157789.

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>6</sup>

The Commissioner has reasonable cause to believe that Express Cash Pawn is violating Chapter 371 of the Texas Finance Code, and therefore issues this Order, because Express Cash Pawn failed to timely file its 2017 annual report.

## **Order**

IT IS ORDERED that El Cerrito Pawnshops LLC d/b/a Express Cash Pawn:

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 2017 annual report within 30 days of service of this Order, if it has not already done so; and
3. timely file complete and accurate future annual reports.

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<sup>5</sup> 7 Tex. Admin. Code § 85.502 (requiring a pawnshop to file an annual report in conjunction with the annual license renewal); 7 Tex. Admin. Code § 85.104 (setting June 1 as the deadline for annual license renewal).

<sup>6</sup> Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 371.302(a).

Pawnshop annual reports must be submitted either by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, by email to [annualreport@occc.texas.gov](mailto:annualreport@occc.texas.gov), or through the OCCC's Application Licensing Examination and Compliance System (ALECS): [alecs.occc.texas.gov](http://alecs.occc.texas.gov). Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, [occc.texas.gov](http://occc.texas.gov).

### **Violation of Order**

You may be assessed an administrative penalty of up to \$1,000 for each day of violation of this Order.<sup>7</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>8</sup>

### **Right to Request Hearing**

You have the right to request a hearing regarding this Order.<sup>9</sup> Your request must be made in writing and sent to the OCCC not later than 30 days after you receive this Order. You must send your request to:

Laurie Hobbs  
Office of Consumer Credit Commissioner  
2601 N. Lamar Blvd.  
Austin, Texas 78705

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>10</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>11</sup>

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<sup>7</sup> Tex. Fin. Code §§ 14.208(c), 371.303; 7 Tex. Admin. Code § 85.604(a).

<sup>8</sup> Tex. Fin. Code § 371.251; 7 Tex. Admin. Code § 85.604(a).

<sup>9</sup> Tex. Fin. Code § 14.208(b).

<sup>10</sup> Tex. Fin. Code § 14.208(b).

<sup>11</sup> Tex. Fin. Code § 14.208(c).

All communications with the OCCC concerning this matter must be through Laurie Hobbs, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7621, or by email to [laurie.hobbs@occc.texas.gov](mailto:laurie.hobbs@occc.texas.gov).

Signed this 6<sup>th</sup> day of December, 2018.

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

## CERTIFICATE OF SERVICE

I certify that on December 12, 2018, a true and correct copy of this Injunctive Order to File Timely and Accurate Annual Reports has been sent to El Cerrito Pawnshops LLC d/b/a Express Cash Pawn by regular mail and certified mail, return receipt requested, at:

CMRRR: 91 7199 9991 7036 0729 3348  
El Cerrito Pawnshops LLC  
Attn: Carlos Diaz, Compliance Officer  
3320 Hwy. 6 South Ste. A  
Houston, Texas 77082

CMRRR: 91 7199 9991 7036 0729 3331  
El Cerrito Pawnshops LLC  
Attn: Carlos Diaz, Registered Agent  
13180 FM 529 Rd. Ste. G  
Houston, Texas 77041

/s/ Laurie B. Hobbs  
Laurie B. Hobbs  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24002296  
2601 North Lamar Blvd.  
Austin, Texas 78705  
(512) 936-7621  
(512) 936-7610 (fax)  
laurie.hobbs@occc.texas.gov