

OCCC CASE NO. L19-00152

IN THE MATTER OF:	§	BEFORE THE
LICENSE NO.: 1435037	§	OFFICE OF CONSUMER
CARSON THORNTON	§	CREDIT COMMISSIONER
12002 CLEAR BROOK OAK ST.	§	STATE OF TEXAS
HOUSTON, TEXAS 77089	§	

ORDER TO CEASE AND DESIST

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to Cease and Desist against Carson Thornton, based on the violations of law described below.¹

Statement of Facts and Law

An individual who is employed at a pawnshop to write pawn transactions, buy or sell merchandise, or supervise another employee who writes pawn transactions or buys or sells merchandise to a consumer must either hold a pawnshop employee license on the date of employment or apply for a pawnshop employee license not later than the 75th day after beginning employment.²

On September 25, 2017, the OCCC received Carson Thornton’s application for a pawnshop employee license related to Carson Thornton’s employment with P G & J Operations Inc., which is licensed by the OCCC under Master File No. 1600057280. Carson Thornton was issued a pawnshop employee license (No. 1435037) and the license is currently active.

According to the license application, Carson Thornton began working for P G & J Operations Inc. on July 3, 2017. Carson Thornton did not hold an active pawnshop employee license on July 3, 2017. Carson Thornton worked 84 days as a pawnshop employee before submitting a license application to the OCCC, in violation of Section 371.101(a) of the Texas Finance Code.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 371.101(a).

Authority

If the Commissioner has reasonable cause to believe that a person is violating Chapter 371, the Commissioner may issue an order to cease and desist from the violation, take affirmative action, or both, to enforce compliance.³

The Commissioner has reasonable cause to believe that Carson Thornton is violating Chapter 371 by writing pawn transactions, buying or selling merchandise, or supervising another employee who writes pawn transactions or buys or sells merchandise without either holding a pawnshop employee license or applying for a pawnshop employee license within 75 days of beginning employment.

Order

IT IS ORDERED that Carson Thornton cease and desist from writing pawn transactions, buying or selling merchandise, or supervising another employee who writes pawn transactions or buys or sells merchandise without holding a pawnshop employee license or applying for a license within 75 days of beginning employment.

Violation of Order

Carson Thornton may be assessed an administrative penalty of up to \$1,000 for each day of violating this Order after it becomes final.⁴ Multiple violations may also result in license revocation.⁵

Right to Request Hearing

Carson Thornton has the right to request a hearing regarding this Order.⁶ A request must be made in writing and sent to the OCCC not later than 30 days after receiving this Order. The request must be sent to:

³ Tex. Fin. Code § 14.208(a).

⁴ Tex. Fin. Code § 14.208(c).

⁵ Tex. Fin. Code § 371.255; 7 Tex. Admin. Code § 85.604(b)(5), (7).

⁶ Tex. Fin. Code § 14.208(b).

Michael Rigby
Office of Consumer Credit Commissioner
2601 N. Lamar Blvd.
Austin, Texas 78705

If Carson Thornton requests a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.⁷ If Carson Thornton does not request a hearing by the deadline, this Order is considered final and enforceable.⁸

All communications with the OCCC concerning this matter must be through Michael Rigby, 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 to michael.rigby@occc.texas.gov.

Signed this 9th day of November, 2018.

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

⁷ Tex. Fin. Code § 14.208(b).

⁸ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on November 15, 2018, a true and correct copy of this Order to Cease and Desist has been sent to Carson Thornton by regular mail and certified mail, return receipt requested, at:

CMRRR# 91 7199 9991 7037 5160 3932

Carson Thornton
12002 Clear Brook Oak St.
Houston, TX 77089

CMRRR# 91 7199 9991 7037 5160 3949

P G & J Operations Inc.
ATTN: Carson Thornton
2911 E. Broadway, Ste. 107
Pearland, TX 77581

/s/Michael Rigby
Michael Rigby
General Counsel
Office of Consumer Credit Commissioner
State Bar No. 50511925
2601 North Lamar Blvd.
Austin, Texas 78705
(512) 936-7623
(512) 936-7610 (fax)
michael.rigby@occc.texas.gov