

OCCC CASE NO. L19-00318

IN THE MATTER OF:	§	BEFORE THE
	§	
	§	OFFICE OF CONSUMER
MASTER FILE NO. 17937	§	
BAYOU PAWN OF TEXAS INC.	§	CREDIT COMMISSIONER
PO BOX 3027	§	
BELLAIRE, TEXAS 77402	§	STATE OF TEXAS

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Bayou Pawn of Texas Inc. (“Bayou Pawn”) based on the violations of law described below.<sup>1</sup>

**Statement of Facts and Law**

A pawnbroker may not employ an individual to write pawn transactions, buy or sell merchandise, or supervise another employee who writes pawn transactions or buys or sells merchandise to a consumer unless the individual holds a pawnshop employee license or the individual applied for a license not later than the 75th day after beginning employment.<sup>2</sup> A pawnbroker is responsible for its employees in the conduct of the pawnshop business.<sup>3</sup>

Bayou Pawn is licensed by the OCCC as a pawnshop under Chapter 371 of the Texas Finance Code. Bayou Pawn operates under master file number 17937. Bayou Pawn’s compliance officer is Karen Garrison, and its designated contact address is PO Box 3027, Bellaire, Texas 77402.

On November 9, 2018, the OCCC issued an Order to Cease and Desist against Bayou Pawn. The order required Bayou Pawn to cease and desist from employing an individual as a pawnshop employee for more than 75 days without the individual holding or applying for a pawnshop employee license. The order became final and enforceable on December 12, 2018.

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<sup>1</sup> Tex. Fin. Code § 14.208.  
<sup>2</sup> Tex. Fin. Code § 371.101(c).  
<sup>3</sup> 7 Tex. Admin. Code § 85.604(b)(9).

Attached to this Order as Exhibit A is a list of one or more individuals employed by Bayou Pawn. Bayou Pawn employed each individual as a pawnshop employee for more than 75 days without the individual holding or applying for a pawnshop employee license, in violation of Section 371.101(c) of the Texas Finance Code, and also in violation of the Order to Cease and Desist dated November 9, 2018 .

## **Order**

IT IS ORDERED that Bayou Pawn of Texas Inc. pay an administrative penalty in the amount of **\$500.00** within 30 days of service of this Order.

## **Right to Request Hearing**

Bayou Pawn has the right to request a hearing regarding this Order.<sup>4</sup> 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:

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

If Bayou Pawn requests a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.<sup>5</sup> If Bayou Pawn does not request a hearing by the deadline, this Order is considered final and enforceable.<sup>6</sup>

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.

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<sup>4</sup> Tex. Fin. Code § 14.208(b).

<sup>5</sup> Tex. Fin. Code § 14.208(b).

<sup>6</sup> Tex. Fin. Code § 14.208(c).

Signed this 10th day of June, 2019.

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

## CERTIFICATE OF SERVICE

I certify that on June 10, 2019, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Bayou Pawn of Texas Inc. by regular mail and certified mail, return receipt requested, at:

CMRRRR# 91 7199 9991 7037 5201 0562

Bayou Pawn of Texas Inc.

ATTN: Karen Garrison, Compliance Officer

PO Box 3027

Bellaire, TX 77402

CMRRRR# 91 7199 9991 7037 5201 0579

Bayou Pawn of Texas Inc.

ATTN: Robert Luther Bell, Registered Agent

5405 Valerie

Bellaire, TX 77401

/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

# EXHIBIT A

<b>Applicant Name</b>	<b>License Number</b>	<b>License Status</b>	<b>Application Date</b>	<b>Days Employed Before Applying</b>
Alan Ariel Barrios	1440273	Active	3/4/2019	124