

OCCC CASE NO. L21-00086

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

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Heritage Jewelry & Loan LLC (“Heritage Jewelry & Loan”).<sup>1</sup>

**Statement of Facts and Law**

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

A pawnshop must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> For each pawnshop licensed location, a pawnshop must file an annual report by July 31 for the prior calendar year’s activity, and must comply with all instructions relating to submitting the report.<sup>3</sup>

Heritage Jewelry & Loan did not file its 2019 annual report with the Commissioner for one licensed location, under license number 64003 by July 31, 2020.

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<sup>1</sup> Tex. Fin. Code § 14.208(a), (c).

<sup>2</sup> Tex. Fin. Code § 371.201; 7 Tex. Admin. Code § 85.502.

<sup>3</sup> Tex. Fin. Code § 371.201; 7 Tex. Admin. Code § 85.502; <https://occc.texas.gov/industry/pawnshops-and-pawn-employees/annual-reports>

On October 21, 2019, the OCCC issued an Order to File Timely and Accurate Annual Reports (the “Order”) against Heritage Jewelry & Loan for violating Chapter 371 of the Texas Finance Code by failing to timely file its 2018 annual report. The Order required Heritage Jewelry & Loan to timely file all future annual reports.

Heritage Jewelry & Loan did not file its 2019 annual report with the Commissioner for one licensed location, under license number 64003, by July 31, 2020. Heritage Jewelry & Loan violated the Order by failing to timely file its 2019 annual report and is therefore subject to an administrative penalty for violation of the Order.<sup>4</sup>

### **Order**

IT IS ORDERED that Heritage Jewelry & Loan LLC:

1. pay an administrative penalty in the amount of **\$500.00**, calculated as \$500.00 each for Heritage Jewelry & Loan’s one licensed location, within 30 days of service of this Order; and
1. file its 2019 annual report within 30 days of service of this Order, if it has not already done so.

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

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

## Response and Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>5</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:

Audrey Spalding  
Office of Consumer Credit Commissioner  
2601 N. Lamar Blvd.  
Austin, Texas 78705  
Fax: (512) 936-7610

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>6</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>7</sup>

All communications with the OCCC concerning this matter must be through Audrey Spalding, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7659, or by email to [audrey.spalding@occc.texas.gov](mailto:audrey.spalding@occc.texas.gov).

Signed this 6 day of November, 2020.

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

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

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

<sup>7</sup> Tex. Fin. Code § 14.208(c).

**CERTIFICATE OF SERVICE**

I certify that on November 6, 2020, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Heritage Jewelry & Loan LLC by regular mail and certified mail, return receipt requested, at:

CMRRR# 9214 8901 9403 8300 0022 5578 19  
Heritage Jewelry & Loan LLC  
Attn: Shannon Starfield Starfield, Compliance Officer  
4506 Hwy. 6  
Sugar Land, TX 77478

CMRRR# 9214 8901 9403 8300 0022 5578 26  
Heritage Jewelry & Loan LLC  
Attn: Stanfield Law Firm, Registered Agent  
C/O Shannon Stanfield, 316 W. 12th St., Ste. 312  
Austin, TX 78701

/s/Audrey Spalding \_\_\_\_\_  
Audrey Spalding  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24111055  
North Lamar Blvd.  
Austin, Texas 78705  
(512) 936-7659  
(512) 936-7610 (fax)  
audrey.spalding@occc.texas.gov