

OCCC CASE NO. L21-00059

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1792	§	OFFICE OF CONSUMER
BRIDGEFARMER, BENNIE	§	
R & DONNA J d/b/a TEXAS	§	CREDIT COMMISSIONER
JEWELRY & LOAN	§	
1400 AVE. G, STE. 101	§	STATE OF TEXAS
PLANO, TEXAS 75074		

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

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports against Bridgefarmer, Bennie R & Donna J d/b/a Texas Jewelry & Loan (“Texas Jewelry & Loan”).<sup>1</sup>

**Statement of Facts and Law**

Texas Jewelry & Loan is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Texas Jewelry & Loan operates under master file number 1792 at one licensed location, under license number 5021. Texas Jewelry & Loan’s compliance officer is Donna Bridgefarmer, and its designated contact address is 1400 Ave. G, Ste. 101, Plano, Texas 75074.

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 related to submitting the report.<sup>3</sup>

Texas Jewelry & Loan did not file its 2019 annual report with the Commissioner for one licensed location, under license number 5021 by July 31, 2020.

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

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>4</sup>

The Commissioner has reasonable cause to believe that Texas Jewelry & Loan is violating Chapter 371 of the Texas Finance Code, and therefore issues this Order, because Texas Jewelry & Loan failed to timely file its 2019 annual report.

## **Order**

IT IS ORDERED that Bridgefarmer, Bennie R & Donna J d/b/a Texas Jewelry & Loan:

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 2019 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.

Pawnshop annual reports must be submitted either by mail to 2601 N. Lamar Blvd., Austin, Texas 78705 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**

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 for each day.<sup>5</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>6</sup>

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<sup>4</sup> Tex. Fin. Code § 14.208, 371.302(a).

<sup>5</sup> Tex. Fin. Code §§ 14.208(c), 371.303; 7 Tex. Admin. Code § 85.604(b).

<sup>6</sup> Tex. Fin. Code § 371.251; 7 Tex. Admin. Code § 85.604(b).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>7</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  
audrey.spalding@occc.texas.gov

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>8</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>9</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.

Signed this 6 day of November, 2020.

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

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

<sup>8</sup> Tex. Fin. Code § 14.208(b).

<sup>9</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 to File Timely and Accurate Annual Reports has been sent to Bridgefarmer, Bennie R & Donna J d/b/a Texas Jewelry & Loan by regular mail and certified mail, return receipt requested, at:

CMRRR# 9214 8901 9403 8300 0022 5573 38  
Bridgefarmer, Bennie R & Donna J  
Attn: Donna Bridgefarmer, Compliance Officer  
1400 Ave. G, Ste. 101  
Plano, TX 75074

CMRRR# 9214 8901 9403 8300 0022 5573 45  
Bridgefarmer, Bennie R & Donna J  
Attn: Bennie R. Bridgefarmer, Registered Agent  
198 Rhesant Run  
Wylie, TX 75098

/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