

OCCC CASE NO. L21-00080

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1400050892	§	OFFICE OF CONSUMER
SECONDS AND SURPLUS	§	
FURNITURE OUTLET LLC	§	CREDIT COMMISSIONER
d/b/a CRAZY GUN	§	
DEALER AND PAWN	§	STATE OF TEXAS
P.O. BOX 1127		
ALVARADO, TEXAS 76009		

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Seconds And Surplus Furniture Outlet LLC d/b/a Crazy Gun Dealer and Pawn (“Crazy Gun Dealer and Pawn”).¹

Statement of Facts and Law

Crazy Gun Dealer and Pawn is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Crazy Gun Dealer and Pawn operates under master file number 1400050892 at one licensed location, under license number 152118. Crazy Gun Dealer and Pawn’s compliance officer is Kenny Frazier, and its designated contact address is P.O. Box 1127, Alvarado, Texas 76009.

A pawnshop must file annual reports with the Consumer Credit Commissioner (“Commissioner”).² 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.³

Crazy Gun Dealer and Pawn did not file its 2019 annual report with the Commissioner for one licensed location, under license number 152118 by July 31, 2020.

¹ Tex. Fin. Code § 14.208(a), (c).

² Tex. Fin. Code § 371.201; 7 Tex. Admin. Code § 85.502.

³ 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 Crazy Gun Dealer and Pawn for violating Chapter 371 of the Texas Finance Code by failing to timely file its 2018 annual report. The Order required Crazy Gun Dealer and Pawn to timely file all future annual reports.

Crazy Gun Dealer and Pawn did not file its 2019 annual report with the Commissioner for one licensed location, under license number 152118, by July 31, 2020. Crazy Gun Dealer and Pawn 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.⁴

Order

IT IS ORDERED that Seconds And Surplus Furniture Outlet LLC d/b/a Crazy Gun Dealer And Pawn:

1. pay an administrative penalty in the amount of **\$500.00**, calculated as \$500.00 each for Crazy Gun Dealer and Pawn’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. Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, occ.texas.gov.

⁴ Tex. Fin. Code § 14.208(c).

Response and Right to Request Hearing

You have the right to request a hearing regarding this Order.⁵ 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.⁶ If you fail to request a hearing by this deadline, this Order is considered final and enforceable.⁷

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

⁵ Tex. Fin. Code § 14.208(b).

⁶ Tex. Fin. Code § 14.208(b).

⁷ 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 Seconds And Surplus Furniture Outlet LLC d/b/a Crazy Gun Dealer and Pawn by regular mail and certified mail, return receipt requested, at:

CMRRR# 9214 8901 9403 8300 0022 5576 97
Seconds And Surplus Furniture Outlet LLC
Attn: Kenny Frazier, Compliance Officer
P.O. Box 1127
Alvarado, TX 76009

CMRRR# 9214 8901 9403 8300 0022 5577 03
Seconds And Surplus Furniture Outlet LLC
Attn: Kenneth M. Frazier, Registered Agent
1701 W. Lakeshore Dr.
Alvarado, TX 76009

/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