

OCCC CASE NO. L22-00017

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2100070161	§	OFFICE OF CONSUMER
BAY CITY CASH MANAGEMENT, LLC	§	
d/b/a CASH COW PAWN, GUN &	§	CREDIT COMMISSIONER
JEWELRY	§	
2911 BROADWAY ST. #107	§	STATE OF TEXAS
PEARLAND, TEXAS 77581	§	

**ORDER IMPOSING ADMINISTRATIVE PENALTY**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Bay City Cash Management, LLC d/b/a Cash Cow Pawn, Gun & Jewelry (“Bay City Cash”).<sup>1</sup>

**Statement of Facts and Law**

Bay City Cash is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Bay City Cash operates under master file number 2100070161 at one licensed location, under license number 167338, located at 2513 7th St., Bay City, Texas 77414. Bay City Cash’s compliance officer is Blaed Munz, and its designated contact address is 2911 Broadway St. #107, Pearland, Texas 77581.

Bay City Cash has held a pawnshop license since October 6, 2021. The license was transferred from Matagorda Co. Pawn Gun & Jewelry LLC d/b/a Cash Cow Pawn, Gun & Jewelry (“Matagorda County Pawn”) to Bay City Cash. Matagorda County Pawn operated under master file number 12428 at one licensed location, under license number 5452, located at 2513 7th St., Bay City, Texas 77414. The OCCC approved the license transfer on October 6, 2021.

After the OCCC approves a license transfer, the transferee is responsible for all pawnshop activity performed under the license, including activity performed before the license transfer.<sup>2</sup>

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> 7 Tex. Admin. Code § 85.205(h)(3).

A pawnshop must file annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>3</sup> A pawnshop must comply with all instructions from the OCCC relating to submitting the report, and must file a report for each licensed location.<sup>4</sup> The report is due by July 31 for the prior calendar year’s activity.<sup>5</sup>

On November 6, 2020, the OCCC issued an Order to File Timely and Accurate Annual Reports (the “Order”) against Matagorda County Pawn for violating Chapter 371 of the Texas Finance Code by failing to timely file its 2019 annual report. The Order required Matagorda County Pawn to timely file all future annual reports.

Bay City Cash and Matagorda County Pawn did not file a 2020 annual report by July 31, 2021, for the licensed location at 2513 7th St., Bay City, Texas. Because the license was transferred to Bay City Cash, Bay City Cash is responsible for Matagorda County Pawn’s failure to timely file the 2020 annual report.<sup>6</sup> As of the date of this Order, Bay City Cash has not filed a 2020 annual report for the licensed location.

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>7</sup> The Commissioner may impose an administrative penalty on a pawnshop that violates an injunction.<sup>8</sup>

By failing to timely file its 2020 annual report, Bay City Cash has violated Chapter 371 of the Texas Finance Code and the OCCC’s Order to File Timely and Accurate Annual Reports.

## **Order**

**IT IS ORDERED** that Bay City Cash Management, LLC d/b/a Cash Cow Pawn, Gun & Jewelry:

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<sup>3</sup> Tex. Fin. Code § 371.201; 7 Tex. Admin. Code § 85.502.

<sup>4</sup> 7 Tex. Admin. Code § 85.502.

<sup>5</sup> 7 Tex. Admin. Code § 85.502; <https://occc.texas.gov/industry/pawnshops-and-pawn-employees/annual-reports>

<sup>6</sup> 7 Tex. Admin. Code § 85.205(h)(3).

<sup>7</sup> Tex. Fin. Code § 14.208.

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

1. pay an administrative penalty in the amount of **\$500.00**, calculated as \$500.00 each for Bay City Cash's one licensed location, within 30 days of the date of this Order; and
2. file its 2020 annual report within 30 days of the date of this Order, if it has not already done so.

### **Right to Request Hearing**

You have the right to request a hearing regarding this Order.<sup>9</sup> To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after the date of this Order.<sup>10</sup> You must send your request to Matthew Nance, Deputy General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to [matthew.nance@occc.texas.gov](mailto:matthew.nance@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>11</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>12</sup>

All communications with the OCCC concerning this matter must be through Matthew Nance, Deputy General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at 512-936-7660, or by email at [matthew.nance@occc.texas.gov](mailto:matthew.nance@occc.texas.gov).

Signed this 12th day of November, 2021.

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

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<sup>9</sup> Tex. Fin. Code § 14.208(b).

<sup>10</sup> Tex. Fin. Code § 14.208(b).

<sup>11</sup> Tex. Fin. Code § 14.208(b).

<sup>12</sup> Tex. Fin. Code § 14.208(c).

**CERTIFICATE OF SERVICE**

I certify that on November 12, 2021, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Bay City Cash Management, LLC d/b/a Cash Cow Pawn, Gun & Jewelry by the following methods:

Bay City Cash Management, LLC  
Attn: Blaed Munz, Compliance Officer  
2911 Broadway St. #107  
Pearland, TX 77581  
blaed@munzcomputers.com

- hand delivery
- fax
- email
- regular mail
- certified mail return receipt requested  
#9214 8901 9403 8300 0057 0812 80

Bay City Cash Management, LLC  
Attn: Blaed Munz, Registered Agent  
2911 Broadway St. #107  
Pearland, TX 77581  
blaed@munzcomputers.com

- hand delivery
- fax
- email
- regular mail
- certified mail return receipt requested  
#9214 8901 9403 8300 0057 0812 97

/s/ Matthew Nance  
Matthew J. Nance  
Deputy General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24074794  
2601 North Lamar Blvd.  
Austin, Texas 78705  
512-936-7660 (phone)  
512-936-7610 (fax)  
matthew.nance@occc.texas.gov