

**OCCC CASE NO. L26-003**

**IN THE MATTER OF:**

**TIPS PAWN LOAN INC.**

**MASTER FILE NO.: 1082**

**BEFORE THE**

**OFFICE OF CONSUMER  
CREDIT COMMISSIONER**

**STATE OF TEXAS**

**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 Tips Pawn Loan Inc. (“Tips Pawn Loans”).<sup>1</sup>

**Statement of Facts and Law**

Tips Pawn Loans is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Tips Pawn Loans operates under master file number 1082 at multiple licensed locations, under license numbers 6042, 6627, and 8463. Tips Pawn Loans’ compliance officer is David Larkin, and its designated contact address is 11020 Leopard St., Corpus Christi, Texas 78410.

A pawnshop must file annual reports with the OCCC.<sup>2</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>3</sup> The report is due by July 31 of each year for the prior calendar year’s activity.<sup>4</sup>

Tips Pawn Loans did not file its 2024 annual report by the deadline of July 31, 2025.

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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> 7 Tex. Admin. Code § 85.502.

<sup>4</sup> 7 Tex. Admin. Code § 85.502; <https://occc.texas.gov/industry/pawnshops-and-pawn-employees/annual-reports>

The Consumer Credit Commissioner (“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>5</sup>

The Commissioner has reasonable cause to believe that Tips Pawn Loans is violating Chapter 371 of the Texas Finance Code, and therefore issues this Order, because Tips Pawn Loans failed to timely file its 2024 annual report.

## **Order**

IT IS ORDERED THAT Tips Pawn Loan Inc.:

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 2024 annual report within 30 days of the date 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 through the OCCC’s Application Licensing Examination and Compliance System (ALECS): 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>6</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>7</sup>

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<sup>5</sup> Tex. Fin. Code §§ 14.208, 371.302(a).

<sup>6</sup> Tex. Fin. Code §§ 14.208(c), 371.303; 7 Tex. Admin. Code § 85.604(b).

<sup>7</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>8</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>9</sup> You must send your request to Vivek Vedanarayanan, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to [vivek.vedanarayanan@occc.texas.gov](mailto:vivek.vedanarayanan@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>10</sup> If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.<sup>11</sup>

All communications with the OCCC concerning this matter must be through Vivek Vedanarayanan, Assistant 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 at [vivek.vedanarayanan@occc.texas.gov](mailto:vivek.vedanarayanan@occc.texas.gov)

Signed this 18th day of November, 2025.

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

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

<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(c).

## CERTIFICATE OF SERVICE

I certify that on November 18, 2025, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Tips Pawn Loan Inc. by the following:

Tips Pawn Loan Inc.  
Attn: David Larkin, Compliance Officer  
11020 Leopard St.  
Corpus Christi, TX 78410  
goldnthings@yahoo.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0037 3969 91

Tips Pawn Loan Inc.  
Attn: Robert White, Registered Agent  
11020 Leopard  
Corpus Christi, TX 78410

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
# 9214 8901 9403 8300 0037 3970 04

/s/ Vivek V. Vedanarayanan

Vivek V. Vedanarayanan  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24127068  
2601 North Lamar Blvd.  
Austin, Texas 78705  
512-936-7623 (phone)  
vivek.vedanarayanan@occc.texas.gov