

**OCCC CASE NO. L26-006**

**IN THE MATTER OF:**

**INCREDIPAWN, LLC**

**MASTER FILE NO.: 1798**

**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 Incredipawn, LLC (“Incredipawn”).<sup>1</sup>

**Statement of Facts and Law**

Incredipawn is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Incredipawn operates under master file number 1798 at multiple licensed locations, under license numbers 5099 and 168195. Incredipawn’s compliance officer is Allen Smith, and its designated contact address is 929 W. Division St., Arlington, Texas 76012.

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>

Incredipawn 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 Incredipawn is violating Chapter 371 of the Texas Finance Code, and therefore issues this Order, because Incredipawn failed to timely file its 2024 annual report.

## **Order**

IT IS ORDERED THAT Incredipawn, LLC:

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 Incredipawn, LLC by the following:

Incredipawn, LLC Attn: Allen Smith, Compliance Officer 929 W. Division St. Arlington, TX 76012 incredipawn@gmail.com	<input checked="" type="checkbox"/> email <input type="checkbox"/> eFileTexas.gov electronic service <input checked="" type="checkbox"/> regular mail <input checked="" type="checkbox"/> certified mail, return receipt requested # 9214 8901 9403 8300 0037 3970 59
Incredipawn, LLC Attn: Scott Bergstrom, Registered Agent 2812 Roosevelt Dr. Arlington, TX 76016	<input type="checkbox"/> email <input type="checkbox"/> eFileTexas.gov electronic service <input checked="" type="checkbox"/> regular mail <input checked="" type="checkbox"/> certified mail, return receipt requested # 9214 8901 9403 8300 0037 3970 66

/s/ Vivek V. Vedanarayanan  
Vivek V. Vedanarayanan  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24127068  
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