

OCCC CASE NO. L26-014

IN THE MATTER OF:

**BISHOP JEWELRY AND
LOAN COMPANY D/B/A
BISHOP PAWN & JEWELRY #1**

MASTER FILE NO.: 2571

BEFORE THE

**OFFICE OF CONSUMER
CREDIT COMMISSIONER**

STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Bishop Jewelry and Loan Company d/b/a Bishop Pawn & Jewelry #1 (“Bishop Pawn and Loan”).¹

Statement of Facts and Law

Bishop Pawn and Loan is a pawnshop licensed by the OCCC under Chapter 371 of the Texas Finance Code. Bishop Pawn and Loan operates under master file number 2571 at one licensed location, under license number 2658. Bishop Pawn and Loan’s compliance officer is Pat Bishop, and its designated contact address is 124 W. Jefferson St., Dallas, Texas 75208.

A pawnshop must file annual reports with the OCCC.² A pawnshop must comply with all instructions from the OCCC relating to submitting the report, and must file a report for each licensed location.³ The report is due by July 31 of each year for the prior calendar year’s activity.⁴

On October 10, 2024, the OCCC issued an Order to File Timely and Accurate Annual Reports (the “Order”) against Bishop Pawn and Loan for failing to timely file its 2023 annual report. The Order required Bishop Pawn and Loan to timely file complete and accurate future reports.

¹ Tex. Fin. Code § 14.208.

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

³ 7 Tex. Admin. Code § 85.502.

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

Bishop Pawn and Loan did not file its 2024 annual report by the deadline of July 31, 2025.

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.⁵ The Commissioner may impose an administrative penalty on a pawnshop that violates an injunction.⁶

By failing to timely file its 2024 annual report, Bishop Pawn and Loan 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 Bishop Jewelry and Loan Company d/b/a Bishop Pawn & Jewelry #1:

1. pay an administrative penalty in the amount of \$750.00 (calculated as \$750.00 each for Bishop Jewelry and Loan’s one licensed location) within 30 days after the date of this Order; and
2. file its 2024 annual report within 30 days of the date of this Order, if it has not already done so.

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.

⁵ Tex. Fin. Code §§ 14.208, 371.302(a).

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

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁷ 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.⁸ 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.

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.⁹ If you fail to request a hearing by the deadline, this Order will be considered final and enforceable.¹⁰

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

Signed this 18th day of November, 2025.

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

⁷ Tex. Fin. Code § 14.208(b).

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on November 18, 2025, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Bishop Jewelry and Loan Company d/b/a Bishop Pawn & Jewelry #1 by the following:

Bishop Jewelry and Loan Company
Attn: Pat Bishop, Compliance Officer
124 W. Jefferson St.
Dallas, TX 75208
patbishop@bishopjewelry.com

- ☒ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0037 3972 19

Bishop Jewelry and Loan Company
Attn: Pat Bishop, Registered Agent
7948 Abramshire Ave.
Dallas, TX 75231

- ☐ email
- ☐ eFileTexas.gov electronic service
- ☒ regular mail
- ☒ certified mail, return receipt requested
9214 8901 9403 8300 0037 3972 26

/s/ Vivek V. Vedanarayanan
Vivek V. Vedanarayanan
Assistant General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24127068
2601 North Lamar Blvd.
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