

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT, )  
 )  
Petitioner )  
 )  
v. ) Case No. 17-188-DIS  
 )  
WESTERN PAWN, )  
 )  
Respondent )

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Western Pawn, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) Petitioner restates and incorporates by reference the allegations made by Petitioner in the Notice of Hearing filed in this matter.

- a. Respondent is not registered with the Oklahoma Secretary of State.
- b. Respondent is a licensed pawn broker in the State of Oklahoma, License # PB001891 issued June 6, 2017. The license application was received February 18, 2017.
- c. Respondent was previously licensed as a pawn broker in the State of Oklahoma, License # PB001833 which expired December 31, 2016.
- d. Respondent transacts business at 917 N. Van Buren Ave., Elk City, OK 73644.
- e. On April 7, 2017, Jimmie Ray and Michael Thompson, consumer credit examiners, conducted an investigation of Respondent at Respondent's business location. The examiners spoke to Michael Ross, Owner. Mr. Ross stated that he had been operating business as usual

and was waiting for his pawn license renewal. Respondent's pawn broker license, PB001833, had expired on December 31, 2016. The examiners asked Mr. Ross if he had contacted Petitioner regarding his license renewal. Mr. Ross stated he had received an email from Petitioner regarding his license, and that he would follow up.

f. Respondent transacted 105 pawns and 30 buy transactions from January 1, 2017 through April 7, 2017. The examiners scanned copies of all the pawn and buy transactions and left the location.

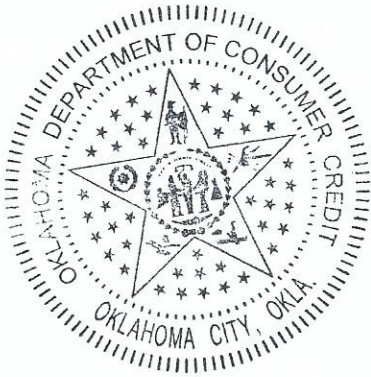
(2) Respondent does not admit to the allegations made by Petitioner in the Notice of Hearing filed in this matter and incorporated by reference in this Consent Order.

(3) Respondent agrees to pay a \$5,000.00 civil penalty. Respondent shall make ten (10) monthly installment payments of \$500.00. The first monthly installment payment shall be received by January 16, 2018, and all remaining monthly installment payments of \$500.00 shall be received by the sixteenth (16) day of each month until the penalty is paid.

(4) The payments shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 17-0188-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 59 O.S. § 1507(J) of the Oklahoma Pawnshop Act.



Scott Leshar  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 1/22/18



Western Pawn

Dated: 1-19-18

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0188-DIS

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ )

Signed and sworn to (or affirmed) before me on Jan. 19, 2018  
by [Signature] of Western Pawn.

[Redacted]  
Western Pawn

(Seal, if any)



[Redacted]

Title (and Rank): Notary Public

My commission expires:

June 17, 2018