

**FILED**

DEC 10 2019

STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA**

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
BEAR WEAR'S PAWN AND GUN, )  
L.L.C., A/K/A )  
BREW-WEAR'S PAWN AND GUN, )  
L.L.C., )  
 )  
Respondent )

Case No. 19-0026-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Bear Wear's Pawn and Gun L.L.C., a/k/a Brew-Wear's Pawn and Gun L.L.C., ("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 a domestic limited liability company in the State of Oklahoma, Oklahoma Secretary of State filing number 3512088084, active filing status.

b. Respondent is listed as "Brew-Wear's Pawn and Gun, LLC" in Petitioner's database and Respondent's pawn tickets, but is listed as "Bear Wear's Pawn and Gun, L.L.C." with the Oklahoma Secretary of State and on Respondent's signage. Petitioner levies all allegations against both iterations.

c. Respondent transacts business at 1000 E. Shawntel Smith Blvd., Muldrow, OK 74948.

d. Respondent was licensed as a pawnbroker in the State of Oklahoma, license number PB001636. Said license expired December 31, 2018.

e. On March 11, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, conducted an investigation of Respondent at Respondent's business location.

f. The investigators spoke with Kerrye Lawson, employee. The investigators asked Ms. Lawson if Respondent was open and conducting pawn transactions. Ms. Lawson advised Respondent was open and has been in business since 2006. The investigators requested pawn tickets and buy tickets for 2019. A review of the tickets reflect Respondent conducted pawn transactions and buy transactions since January 1, 2019. The investigators scanned pawn tickets from each month the business operated with an expired license.

g. On March 13, 2019, Deshia Parks and Steve Kissling, Consumer Credit Examiners, served Respondent with an Emergency Order and Notice of Hearing for unlicensed pawnbroker activity. Respondent was ordered to cease and desist pawnbroker activity until Respondent obtained the necessary license. The examiners requested all pawn and buy transactions since January 1, 2019 through March 13, 2019. The examiners found 154 active pawns, 67 redeemed pawns, and 43 buys conducted from January 1, 2019 through March 13, 2019.

(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, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent submitted a pawnbroker license application to Petitioner on September 27, 2019, and a pawnbroker license was issued to Respondent on November 7, 2019, license number PB001934.

(4) Respondent agrees to pay a \$3,500.00 civil penalty, payable in 7 installments of \$500.00 each, with first installment due on or before November 27, 2019, and subsequent installments due on or before the 27th of the month for the 6

months thereafter.

(5) 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 19-0026-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.

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

(7) 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 14 O.S. § 6-113(4).



[REDACTED]

Scott Lasher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 12/10/2019

[REDACTED]

Bear Wear's Pawn and Gun L.L.C.  
a/k/a Brew-Wear's Pawn and Gun  
L.L.C.

Dated: 11-21-2019

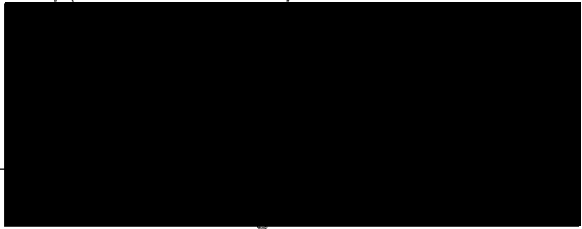
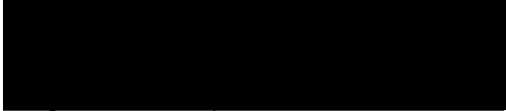
VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0026-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF Sequoyah )

Signed and sworn to (or affirmed) before me on November 21,  
2019, by Ronnie Wear of Bear Wear's Pawn and Gun  
L.L.C. a/k/a Brew-Wear's Pawn and Gun L.L.C.

Bear Wear's Pawn & Gun LLC

Bear Wear's Pawn and Gun L.L.C.  
a/k/a Brew-Wear's Pawn and Gun  
L.L.C.



(Seal, if any)



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Notary Public

My commission expires:

08/22/20