



**City of Blue Island**  
13051 S. Greenwood Avenue  
Blue Island, IL 60406  
www.blueisland.org

## Special Meeting Agenda Plan Commission

Bill Fahrenwald, Chairman

**Commissioners:** Brad Breems, Ronda Hill, Ana Lopez-Konczal,  
Jamie Tate, Earl "Chip" Nagel, and Glen Szczypka

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**Wednesday, April 4, 2012**

**6:30 PM**

**City Hall East Annex  
2434 W. Vermont Street**

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### **CALLED TO ORDER/ROLL CALL**

### **APPROVAL OF MINUTES**

March 13, 2012 Plan Commission

### **NEW BUSINESS**

1. CMAP  
**Blue Island Comprehensive Plan**  
Presentation and Comments from the Steering Committee

### **OTHER BUSINESS**

1. EZPAWN  
**12601 Western Avenue**  
Zoning Text Amendment to allow pawn use in C-2 Commercial Highway  
zoning district and Special Use Permit for EZPAWN

### **ADJOURNMENT**



## CALL TO ORDER

The meeting was called to order by the Plan Commission's Chairman, Mr. Bill Fahrenwald at 6:48.

Present: Mr. Bill Fahrenwald, Ms. Rhonda Hill, Ms. Jamie Tate, Mr. Glen Szczypka  
Absent: Mr. Brad Breems, Mrs. Ana Lopez-Konczal, "Chip" Nagel

Department of Planning & Economic Development: Mr. Jason Berry.

Visitors: Kenneth Goldin. Jamie Morales.

## APPROVAL OF MINUTES

Feb. 8, 2012 Minutes approved,

A motion was made and carried to approve minutes of the Feb. 8, 2012 Plan Commission Meeting, Commissioner Tate moving, Commissioner Hill supporting.

## New Business

1. EZPawn. 12601 Western Ave.

Request to allow pawn shop use in C-2 Commercial Highway zoning district and for Special Use permit. Mr. K. Golden and J. Morales introduced themselves and introduced their proposal for a Pawn Shop. EZPawn is a large publicly traded corporation, with hundreds of locations in USA and Canada. Very transparent, reputable and tightly run and operated company. Stores are open, bright, clean, well staffed, and have exhibited strong staying power.

Mr. Morales reviewed process of pawning: identity information is carefully check and intention of transaction, whether sale or loan specified clearly. Questions are asked to establish ownership, e.g. customer's familiarity with item. All information is reported to local and state police. Typical loan terms are 30 days with finance charges approx. 20% of loan. Term of loan may be extended after 30 days by paying finance charge. After 30 day lapse, item will be sold. Security: surveillance camera at door, kept for 60 days. No firearms in store. Market: looking for density and vehicle traffic and lots of sq. footage (5,000 or more) A range of income thresholds are considered; midranges are optimal. People find dealing with Pawn Shop safer than Craig's list; also generally quicker transaction. Majority get loan,

80% of them return to redeem item back. 56% of customers are buyers. Discussion of pawn shop growth and outlook. Question and comment was heard from Mr. C. Bilotto. All these loans are collateralized loans. Hours 9-7 M-F, 9-6 on Sat. If Sunday, only 10-2/4.

Mr. Berry explained need for text change but that any subsequent applications would have to apply and go through same due process. Q. from Com. Tate—could city be asked to create a license (and class) for pawn shops? Mr. B.: yes, but there are protective categories and processes. Com. Fahrenwald spoke for reasonable controls on future requests, supported by Com. Tate. Re site: it needs some TLC, what upgrades? Mr. Morales: we usually invest about \$300,000 on interior and exterior of shop space. Com. Fahrenwald read from Comm. Dev. Dept staff report on situations. Mr. Morales: we are leasing so would have to work with owner, although our investment will be limited to our end of site, not the whole site. Com. Tate what about pole sign? Mr. Berry and Mr. Morales: It will stay the same size, just a panel changes. Window signs? Mr. Morales: no lights, probably vinyl life-style posters approx. 25% of window. We want people to be able to see in. Com. Fahrenwald: what about legal record? Mr. Goldin: Legal record may be checked with State regulators, but you will see that it is very clean and good. Mr. Morales: stolen property and other legal claims are bad for business. Eyes on shared public space are welcome. Landscape improvements strongly encouraged. Terms of lease: 5 year + 2 renewals to 15 years.

Motion to recommend approval to Zoning Board with staff recommendations and approval for text amendment and special use—was tabled to next meeting on April 4<sup>th</sup>. Several Commissioners' requested more time for due diligence research. Other stores in area that may be visited are listed in back of booklet. Com. Szczypka also wants to see and review more research or 3<sup>rd</sup> party reports on economics and trends in pawn shop history and development.

## 2. City of Blue Island.

Zoning Text and Map Amendment for Uptown-TOD zoning district.

Com. Tate moved, supported by Com. Hill to approve Uptown TOD and Landscaping and Screening additions and amendments to the Zoning Code, conditioned upon addressing of Plan Commission comments. Carried 4-0.

## **ADJOURNMENT**

There being no further business before the Plan Commission, the meeting was adjourned at 8:00 pm. Motion by Com. Hill, supported by Com. Tate.

Respectfully submitted,  
Perry Recker



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**COMMUNITY DEVELOPMENT DEPARTMENT MEMO**

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**DATE:** MARCH 30, 2012  
**TO:** PLAN COMMISSION  
**FROM:** JASON BERRY  
**RE:** **EZPAWN – 12601 WESTERN AVENUE**

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On March 14, 2012, EZCORP presented Plan Commission with their application to amend the Blue Island Zoning Ordinance of 1971 to permit Pawnshop as a Special Use in the C-2 Zoning District. EZCORP also seeks a Special Use Permit to operate EZPAWN in Blue Island at 12601 Western Avenue. Following discussion, the Commission tabled the request and asked EZCORP to return at a Special Meeting scheduled for April 4, 2012. The Commission also directed Staff to review building and zoning regulations from communities that permit pawnshops as well as provide demographic information on other EZPAWN locations.

***Business Regulations***

As a proposed new use, there are presently no business regulations in Blue Island for pawnshops. The City of Blue Island has existing regulations for “Secondhand Dealers.” These are distinct from pawnbrokers as these dealers do not provide loans. Regulations state that no person licensed as a Secondhand Dealer shall receive or hold a license to carry on the business of a pawnbroker.

**State Recording, Identification, and Reporting Requirements**

The State of Illinois’ pawn regulations require pawnshops to record transactions in a record book approved by the local police department. This record includes: description of goods, value, time of transaction, interest rate, name and residence, and serial number of item. Identification required for all transactions, either a State-issued ID or two other forms of identification. The statute also states “a county or municipality...may regulate a pawnbroker’s identification requirements.” A daily report is provided to the local police department. State statute prohibits certain transactions, including pawn or pledge from:

- Minors
- Persons appearing intoxicated
- Persons known to have been convicted of theft

Reviewing local pawn regulations, all mirror State requirements and include them in their business regulations. The ILCS section regulating pawnshops is attached.

### Additional Regulations

Business regulations in eight communities were reviewed. Staff review matrix is attached. Specific considerations include:

- Defining permitted **business hours**
- **Prohibiting specific items.** Several communities include firearms, ammunition, or any other form of weapon. Currituck County, NC prohibited homes and vehicles from pawnshops, creating a distinction between pawn and title loans.
- Requiring pawnbrokers to be licensed and **bonded**. Median bond was \$1000.
- Two communities required a **background check** of the applicant by the local police
- In-store **security cameras** are required in Tinley Park, IL, and items need **bar codes**
- Communities reviewed with existing EZPAWN locations also required electronic reporting with **LeadsOnline.com**

Waiting periods were also indicated in several examples. State statute already requires 48 hours before the property is resold, plus a 30 day grace period.

### **Zoning Regulations**

In addition to amending the use table, a definition and parking regulations will also be required for a new use. The American Planning Association (APA) offers best practices in their Planners Advisory Series report, and their chapter on pawnshops is attached (PAS EIP-02, 2010).

### Definition

State statute defines pawnbroker as follows:

Every individual or business entity which lends money on the deposit or pledge of physically delivered personal property, other than property the ownership of which is subject to a legal dispute, securities, printed evidence of indebtedness or printed evidence of ownership of the personal property, or who deals in the purchase of such property on the condition of selling the property back again at a stipulated price.

The attached report from APA includes additional definitions.

### Off-Street Parking & Loading

Parking varied from community to community, and it is recommended that pawnshops follow existing minimum requirements for either Retail and Personal Service (1 space for each 300 sf) or Office (1 space for each 500 sf). Pawn should also be added to existing loading standards.

### Design Standards

Several codes reviewed by Staff included design requirements, summarized below.

**Transparency:** communities either required a transparent view from the street or public ROW or simply prohibited tinted windows. While Blue Island's sign regulations only permit 35% coverage (creating a requirement for transparency by default), tinted windows are not presently prohibited by ordinance.

**Security:** some codes prohibited bars or gates.

**Signs:** Additional limits were placed on the size and location of signage. Blue Island presently has generous regulations for signs in the C-2 district. There is no limit on the number of signs, only the total square footage of all signs. Sign area is determined by store frontage, with 3 s.f. of sign area for every lineal foot of frontage. The proposed EZPAWN location has approx. 87 feet of frontage, allowing up to 261 s.f. of signage.

EZPAWN indicated the proposed location and size of their signage in their application. Approximately 68 s.f. of signage is proposed for both the front (west) and side (south) elevations. Both are internally illuminated channel letters mounted on a raceway. A 50 s.f. sign is proposed for the pylon. Total sign area as proposed is 186 s.f.

### Landscaping and Screening

Landscaping for the retail center was suggested as a potential condition of approval. The City's Landscaping and Screening Ordinance is suggested as a template. After a site visit to the proposed location, the existing planting strip between the parking area and sidewalk may not be wide enough to accommodate landscaping and screening as initially expected. However, the Landscaping and Screening Ordinance does provide alternative compliance.

**Street Trees and Parkway Planting:** parkways adjacent to parking lots of 5 or more spaces are required to have one street tree per 25 lineal feet. There are two groups of parking stalls adjacent to the parkway, of 40 ft. and 140 ft. These would require 1 tree and 5 trees respectively. The entire width of the parking area is approximately 290 feet, interrupted by three curb cuts.

**Parking Lot Perimeter Landscaping:** four options are provided for perimeter requirements, providing flexibility for existing conditions. While three of these would require the existing area to be expanded (decreasing the drive aisle width), the applicant has the option to provide only an ornamental fence so long as the parkway is planted to the approval of the City.

**Interior Parking Lot Landscaping:** 12601 Western Avenue has 52 parking stalls. The Landscaping and Screening Ordinance would require 10 trees and 50 shrubs. There are eight existing landscape areas: two at the north entrance, three at the south entrance (including the center's pylon sign), and one at either end of the center. Each of these is approximately 50 s.f.

An aerial map is attached indicating location and quantities.

*Distance Requirements*

Included in APA's report (attached) were ordinances that utilized distance or spacing requirements between a pawnshop and other uses. The table below summarizes these examples:

<b>USE</b>	<b>Distance (feet)</b>	<b>Nearest Uses in Blue Island (approximate)</b>
Pawnshop	100; 500; 750; 1000	
Residential	500	15
Group home or shelter	1000	
Schools	300; 600; 1000	1788: PRI
Assemblies / Churches	300; 600; 1000	1325: Orchard Street
Parks	600; 1000	1034: Stan's Park
Firearms Dealer	1000	
Currency Exchange / Check Cashing	1000	First Cash Advance (shared)
Alcohol Sales	1000	970: Korbakes

If distance requirements are to be adopted, the point of measurement should be defined. The examples above were measured from the outer walls of the proposed pawnshop location measured to the wall outer wall of the restricted use.

Note that in Blue Island, all C-2 parcels are adjacent to the residential zoning district (R-1).

***Demographic Considerations***

As requested by Commissioners Burke and Szczyпка, a comparison of communities with existing EZPAWN outlets is attached. ESRI's Business Analyst Online - <http://bao.esri.com/> - was used to create this table. No consistent demographic trend emerged. Staff also used a HUD database to compare the risk of each community. Greater similarities emerged, with 14 of the 16 communities eligible for HUD's Neighborhood Stabilization Program. Communities were scored on a 20 point scale, and any score of 18 or above considered at-risk and eligible.<sup>1</sup> See <http://www.huduser.org/nspgis/map.aspx>

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<sup>1</sup> From HUD's website, these scores indicate a concentration of loans made between 2004 and 2007 that were determined to have been "high cost" relative to other loans made at that same time, "highly leveraged" loans which are loans where the mortgage-to-income ratio is very high, falling home values, and both the average unemployment rate for the county and the change in average unemployment rate.

***Attachments***

- 205 ILCS 510 Pawnbroker Regulation Act.pdf
- Business Regulations matrix
- PAS EIP-02 *Regulating Contentious Commercial Uses. "Pawnshops"* (05-2010)
- 12601 Western Avenue aerial
- EZPAWN Demographic Comparisons

### Information maintained by the Legislative Reference Bureau

Updating the database of the Illinois Compiled Statutes (ILCS) is an ongoing process. Recent laws may not yet be included in the ILCS database, but they are found on this site as [Public Acts](#) soon after they become law. For information concerning the relationship between statutes and Public Acts, refer to the [Guide](#).

Because the statute database is maintained primarily for legislative drafting purposes, statutory changes are sometimes included in the statute database before they take effect. If the source note at the end of a Section of the statutes includes a Public Act that has not yet taken effect, the version of the law that is currently in effect may have already been removed from the database and you should refer to that Public Act to see the changes made to the current law.

## FINANCIAL REGULATION (205 ILCS 510/) Pawnbroker Regulation Act.

(205 ILCS 510/0.01) (from Ch. 17, par. 4650)

Sec. 0.01. Short title. This Act may be cited as the Pawnbroker Regulation Act.  
(Source: P.A. 86-1324.)

(205 ILCS 510/0.05)

Sec. 0.05. Administration of Act.

(a) This Act shall be administered by the Secretary of Financial and Professional Regulation, and, beginning on July 28, 2010 (the effective date of Public Act 96-1365), all references in this Act to the Commissioner of Banks and Real Estate are deemed, in appropriate contexts, to be references to the Secretary of Financial and Professional Regulation, who shall have all of the following powers and duties in administering this Act:

- (1) To promulgate reasonable rules for the purpose of administering the provisions of this Act.
  - (2) To issue orders for the purpose of administering the provisions of this Act and any rule promulgated in accordance with this Act.
  - (2.5) To order restitution to consumers suffering damages resulting from violations of this Act, rules promulgated in accordance with this Act, or other laws or regulations related to the operation of a pawnshop.
  - (3) To appoint hearing officers and to hire employees or to contract with appropriate persons to execute any of the powers granted to the Secretary under this Section for the purpose of administering this Act and any rule promulgated in accordance with this Act.
  - (4) To subpoena witnesses, to compel their attendance, to administer an oath, to examine any person under oath, and to require the production of any relevant books, papers, accounts, and documents in the course of and pursuant to any investigation being conducted, or any action being taken, by the Secretary in respect of any matter relating to the duties imposed upon, or the powers vested in, the Secretary under the provisions of this Act or any rule promulgated in accordance with this Act.
  - (5) To conduct hearings.
  - (6) To impose civil penalties graduated up to \$1,000 against any person for each violation of any provision of this Act, any rule promulgated in accordance with this Act, or any order of the Secretary based upon the seriousness of the violation.
    - (6.5) To initiate, through the Attorney General, injunction proceedings whenever it appears to the Secretary that any person, whether licensed under this Act or not, is engaged or about to engage in an act or practice that constitutes or will constitute a violation of this Act or any rule prescribed under the authority of this Act. The Secretary may, in his or her discretion, through the Attorney General, apply for an injunction, and

upon a proper showing, any circuit court may enter a permanent or preliminary injunction or a temporary restraining order without bond to enforce this Act in addition to the penalties and other remedies provided for in this Act.

(7) To issue a cease and desist order and, for violations of this Act, any order issued by the Secretary pursuant to this Act, any rule promulgated in accordance with this Act, or any other applicable law in connection with the operation of a pawnshop, to suspend a license issued under this Act for up to 30 days.

(8) To determine compliance with applicable law and rules related to the operation of pawnshops and to verify the accuracy of reports filed with the Secretary, the Secretary, not more than one time every 2 years, may, but is not required to, conduct a routine examination of a pawnshop, and in addition, the Secretary may examine the affairs of any pawnshop at any time if the Secretary has reasonable cause to believe that unlawful or fraudulent activity is occurring, or has occurred, therein.

(9) In response to a complaint, to address any inquiries to any pawnshop in relation to its affairs, and it shall be the duty of the pawnshop to promptly reply in writing to such inquiries. The Secretary may also require reports or information from any pawnshop at any time the Secretary may deem desirable.

(10) To revoke a license issued under this Act if the Secretary determines that (a) a licensee has been convicted of a felony in connection with the operations of a pawnshop; (b) a licensee knowingly, recklessly, or continuously violated this Act or State or federal law or regulation, a rule promulgated in accordance with this Act, or any order of the Secretary; (c) a fact or condition exists that, if it had existed or had been known at the time of the original application, would have justified license refusal; (d) the licensee knowingly submits materially false or misleading documents with the intent to deceive the Secretary or any other party; or (e) the licensee is unable or ceases to continue to operate the pawnshop.

(10.2) To remove or prohibit the employment of any officer, director, employee, or agent of the pawnshop who engages in or has engaged in unlawful activities that relate to the operation of a pawnshop.

(10.7) To prohibit the hiring of employees who have been convicted of a financial crime or any crime involving breach of trust who do not meet exceptions as established by rule of the Secretary.

(11) Following license revocation, to take possession and control of a pawnshop for the purpose of examination, reorganization, or liquidation through receivership and to appoint a receiver, which may be the Secretary, a pawnshop, or another suitable person.

(b) After consultation with local law enforcement officers, the Attorney General, and the industry, the Secretary may by rule require that pawnbrokers operate video camera surveillance systems to record photographic representations of customers and retain the tapes produced for up to 30 days.

(c) Pursuant to rule, the Secretary shall issue licenses on an annual or multi-year basis for operating a pawnshop. Any person currently operating or who has operated a pawnshop in this State during the 2 years preceding the effective date of this amendatory Act of 1997 shall be issued a license upon payment of the fee required under this Act. New applicants

shall meet standards for a license as established by the Secretary. Except with the prior written consent of the Secretary, no individual, either a new applicant or a person currently operating a pawnshop, may be issued a license to operate a pawnshop if the individual has been convicted of a felony or of any criminal offense relating to dishonesty or breach of trust in connection with the operations of a pawnshop. The Secretary shall establish license fees. The fees shall not exceed the amount reasonably required for administration of this Act. It shall be unlawful to operate a pawnshop without a license issued by the Secretary.

(d) In addition to license fees, the Secretary may, by rule, establish fees in connection with a review, approval, or provision of a service, and levy a reasonable charge to recover the cost of the review, approval, or service (such as a change in control, change in location, or renewal of a license). The Secretary may also levy a reasonable charge to recover the cost of an examination if the Secretary determines that unlawful or fraudulent activity has occurred. The Secretary may require payment of the fees and charges provided in this Act by certified check, money order, an electronic transfer of funds, or an automatic debit of an account.

(e) The Pawnbroker Regulation Fund is established as a special fund in the State treasury. Moneys collected under this Act shall be deposited into the Fund and used for the administration of this Act. In the event that General Revenue Funds are appropriated to the Department of Financial and Professional Regulation for the initial implementation of this Act, the Governor may direct the repayment from the Pawnbroker Regulation Fund to the General Revenue Fund of such advance in an amount not to exceed \$30,000. The Governor may direct this interfund transfer at such time as he deems appropriate by giving appropriate written notice. Moneys in the Pawnbroker Regulation Fund may be transferred to the Professions Indirect Cost Fund, as authorized under Section 2105-300 of the Department of Professional Regulation Law of the Civil Administrative Code of Illinois.

(f) The Secretary may, by rule, require all pawnshops to provide for the expenses that would arise from the administration of the receivership of a pawnshop under this Act through the assessment of fees, the requirement to pledge surety bonds, or such other methods as determined by the Secretary.

(g) All final administrative decisions of the Secretary under this Act shall be subject to judicial review pursuant to the provisions of the Administrative Review Law. For matters involving administrative review, venue shall be in either Sangamon County or Cook County.

(Source: P.A. 96-1038, eff. 7-14-10; 96-1365, eff. 7-28-10; 97-333, eff. 8-12-11.)

(205 ILCS 510/1) (from Ch. 17, par. 4651)

Sec. 1. (a) Every individual or business entity which lends money on the deposit or pledge of physically delivered personal property, other than property the ownership of which is subject to a legal dispute, securities, printed evidence of indebtedness or printed evidence of ownership of the personal property, or who deals in the purchase of such property on the condition of selling the property back again at a stipulated price, shall be held and is hereby declared and defined to be a pawnbroker. The business of a pawnbroker does not include the lending of money on deposit or pledge of title to property.

(b) The Secretary may require employees of pawnshops who have the authority to act in a managerial capacity to obtain a license from the Department. For the purposes of this Section, "managerial capacity" shall mean the ability to direct the operations or activities of the pawnshop. If the Secretary determines a pawnshop employee's duties and

responsibilities or other factors amount to acting in a managerial capacity, the Secretary may require licensing. The license shall be valid for 2 years. The Secretary may by rule specify the form of the application for licensure, fees to be imposed and conditions for licensure. The licensed employees shall report their places of employment to the Secretary.

(Source: P.A. 96-1365, eff. 7-28-10.)

(205 ILCS 510/1.5)

Sec. 1.5. Misleading practices and names prohibited. It shall not be lawful for an individual or business entity to conduct business in this State using the word "pawn", "pawnshop", or "pawnbroker" in connection with the business or to transact business in this State in a manner which has a substantial likelihood of misleading the public by implying that the business is a pawnshop, without first obtaining a license from the Commissioner.

(Source: P.A. 90-602, eff. 7-1-98.)

(205 ILCS 510/2) (from Ch. 17, par. 4652)

Sec. 2. It shall be unlawful for any pawnbroker to charge or collect a greater benefit or percentage upon money advanced, and for the use and forbearance thereof, than the rate of 3% per month. Nothing in this Section shall be construed so as to conflict with the law pertaining to usury and the person receiving money so advanced may hold such moneys to pay any fees in addition to interest as herein provided.

Each pawnbroker, when making a loan under this Section, must disclose in printed form on the pawn contract the following information to the persons receiving the loan:

- (1) the amount of money advanced, which must be designated as the amount financed;
- (2) the maturity date of the pawn, which must be at least 30 days after the date of the pawn;
- (3) the total pawn interest and service charge payable on the maturity date, which must be designated as the finance charge;
- (4) the total of payments that must be paid to redeem the pledged goods on the maturity date, which must be designated as the total of payments; and
- (5) the annual percentage rate, computed according to the regulations adopted by the Board of Governors of the Federal Reserve System under the Federal Truth in Lending Act.

Each pawnbroker may contract for and receive a monthly finance charge including interest and fees not to exceed one-fifth of the loan amount, as set forth herein, for appraising, investigating title, storing and insuring the collateral, closing the loan, making daily reports to local law enforcement officers including enhanced computerized reporting, complying with regulatory requirements, and for other expenses and losses of every nature whatsoever and for all other services. Such fees, when made and collected, shall not be deemed interest for any purpose of law.

(Source: P.A. 90-477, eff. 7-1-98.)

(205 ILCS 510/3) (from Ch. 17, par. 4653)

Sec. 3. Every pawnbroker shall at all times have and keep Section 2 of this act printed in the English language and framed and posted in a prominent and conspicuous position in his place of business, so that the same shall be plainly legible and visible to all persons depositing or pledging property with such pawnbroker.

(Source: Laws 1909, p. 300.)

(205 ILCS 510/4) (from Ch. 17, par. 4654)

Sec. 4. Every pawnbroker shall, at the time of making any advancement or loan, deliver to the person pawning or pledging any property, a memorandum, contract, or note signed by him containing an accurate account and description, in the English language,

of all the goods, articles or other things pawned or pledged, the amount of money, value of things loaned thereon, the time of pledging the same, the rate of interest to be paid on the loan, the name and residence of the person making the pawn or pledge, and the amount of any fees as specified in Section 2 of this Act.  
(Source: P.A. 87-802.)

(205 ILCS 510/5) (from Ch. 17, par. 4655)  
Sec. 5. Record requirements.

(a) Except in municipalities located in counties having 3,000,000 or more inhabitants, every pawn and loan broker shall keep a standard record book that has been approved by the sheriff of the county in which the pawnbroker does business. In municipalities in counties with 3,000,000 or more inhabitants, the record book shall be approved by the police department of the municipality in which the pawn or loan broker does business. At the time of each and every loan or taking of a pledge, an accurate account and description, in the English language, of all the goods, articles and other things pawned or pledged, the amount of money, value or thing loaned thereon, the time of pledging the same, the rate of interest to be paid on such loan, and the name and residence of the person making such pawn or pledge shall be printed, typed, or written in ink in the record book. Such entry shall include the serial number or identification number of items received which bear such number. Except for items purchased from dealers possessing a federal employee identification number who have provided a receipt to the pawnbroker, every pawnbroker shall also record in his book, an accurate account and description, in the English language, of all goods, articles and other things purchased or received for the purpose of resale or loan collateral by the pawnbroker from any source, not in the course of a pledge or loan, the time of such purchase or receipt and the name and address of the person or business which sold or delivered such goods, articles, or other things to the pawnbroker. No entry in such book shall be erased, mutilated or changed.

(b) Every pawnbroker shall require identification to be shown him by each person pledging or pawning any goods, articles or other things to the pawnbroker. If the identification shown is a driver's license or a State identification card issued by the Secretary of State and contains a photograph of the person being identified, only one form of identification must be shown. If the identification shown is not a driver's license or a State identification card issued by the Secretary of State and does not contain a photograph, 2 forms of identification must be shown, and one of the 2 forms of identification must include his or her residence address. These forms of identification shall include, but not be limited to, any of the following: driver's license, social security card, utility bill, employee or student identification card, credit card, or a civic, union or professional association membership card. In addition, in a municipality with a population of 1,000,000 or more inhabitants, if the customer does not have an identification issued by a governmental entity containing a photograph of the person being identified, the pawnbroker shall photograph the customer in color and record the customer's name, residence address, date of birth, social security number, gender, height, and weight on the reverse side of the photograph. If the customer has no social security number, the pawnbroker shall record this fact.

A county or municipality, including a home rule unit, may regulate a pawnbroker's identification requirements for persons pledging or pawning goods, articles, or other things to the pawnbroker in a manner that is not less restrictive than the regulation by the State of a pawnbroker's identification requirements for persons pledging or pawning goods, articles, or other things. A home rule unit may not regulate a pawnbroker's identification requirements for persons pledging or pawning goods, articles, or other things to the pawnbroker in a manner less restrictive than the regulation by the State of a pawnbroker's identification requirements for persons pledging or pawning goods, articles, or other things. This Section is a limitation under subsection (i) of Section 6 of Article VII of the Illinois Constitution on the concurrent exercise by home rule units of the powers and functions exercised by the State.

(c) A pawnbroker may maintain the records required by subsection (a) in computer form if the computer form has been approved by the Commissioner, the sheriff of the county in which the shop is located, and the police department of the municipality in which the shop is located.

(d) Records, including reports to the Secretary, maintained by pawnbrokers shall be confidential, and no disclosure of pawnbroker records shall be made except disclosures authorized by this Act or ordered by a court of competent jurisdiction. No record transferred to a governmental official shall be improperly disclosed, provided that use

of those records as evidence of a felony or misdemeanor shall be a proper purpose.

(e) Pawnbrokers and their associations may lawfully give appropriate governmental agencies computer equipment for the purpose of transferring information pursuant to this Act.

(Source: P.A. 96-1038, eff. 7-14-10.)

(205 ILCS 510/5.5)

Sec. 5.5. Replacement of articles or property; insurance. In the event that any articles or property pledged are lost or rendered inoperable, the pawnbroker shall replace the articles or property with identical articles or property, except that if the pawnbroker cannot reasonably obtain identical articles or property, the pawnbroker shall replace the articles or property with like articles or property.

No pawnbroker shall conduct business in this State, unless the pawnbroker maintains insurance coverage covering all hazards equal to at least 2 times the aggregate value of the outstanding loans for items held in pawn. Such insurance shall be obtained from an insurance company authorized to do business in Illinois.

The pawnbroker shall file a copy of proof of insurance coverage with the Secretary. A pawnbroker or an insurance company shall not cancel the insurance coverage except upon notice to the Secretary by certified mail, return receipt requested. The cancellation is not effective prior to 30 days after the Secretary receives the notice.

(Source: P.A. 96-1365, eff. 7-28-10.)

(205 ILCS 510/6) (from Ch. 17, par. 4656)

Sec. 6. Inspection of records.

(a) The book or computer records, as well as every article or other thing of value so pawned or pledged, shall at all times be open to the inspection of the Secretary, the sheriff of the county, his deputies, or any members of the police force of any city in the county in which such pawnbroker does business. In addition, the Secretary shall be authorized to inspect the books or records of any business he or she has reasonable cause to believe is conducting pawn transactions and should be licensed under this Act.

(b) The book or computer records, pawn tickets, or any other records required by the Secretary under this Act or any rule promulgated in accordance with this Act shall be maintained for a period of 3 years after the date on which the record or ticket was prepared. These records and tickets shall be open to inspection of the Secretary at all times during the 3-year period.

(Source: P.A. 96-1038, eff. 7-14-10.)

(205 ILCS 510/7) (from Ch. 17, par. 4657)

Sec. 7. Daily report.

(a) Except as provided in subsection (b), it shall be the duty of every pawnbroker to make out and deliver to the sheriff of the county in which such pawnbroker does business, on each day before the hours of 12 o'clock noon, a legible and exact copy from the standard record book, as required in Section 5 of this Act, that lists all personal property and any other valuable thing received on deposit or purchased during the preceding day, including the exact time when received or purchased, and a description of the person or person by whom left in pledge, or from whom the same were purchased; provided, that in cities or towns having 25,000 or more inhabitants, a copy of the such report shall at the same time also be delivered to the superintendent of police or the chief police officer of such city or town. Such report may be made by computer printout or input memory device if the format has been approved by the local law enforcement agency.

(b) In counties with more than 3,000,000 inhabitants, a pawnbroker must provide the daily report to the sheriff only if the pawnshop is located in an unincorporated area of the county. Pawnbrokers located in cities or towns in such counties must deliver such reports to the superintendent of police or the chief police officer of such city or town.

(Source: P.A. 90-477, eff. 7-1-98; 90-602, eff. 7-1-98.)

(205 ILCS 510/7.5)

Sec. 7.5. Report to the Secretary. The Secretary, as often as the Secretary shall deem necessary or proper, may require a pawnshop to submit a full and detailed report of

its operations including, but not limited to, the number of pawns made, the amount financed on pawn transactions, and the number and amount of pawns surrendered to law enforcement.

The Secretary shall prescribe the form of the report and establish the date by which the report must be filed.

(Source: P.A. 96-1038, eff. 7-14-10.)

(205 ILCS 510/8) (from Ch. 17, par. 4658)

Sec. 8. No pawnbroker shall take or receive any pawn or pledge for any advancement or loan, any property of any kind from any minor who is under 18 years of age, or the ownership of which is in, or which is claimed by, any such minor, or which may be in the possession or under the control of any such minor.

(Source: P.A. 84-478.)

(205 ILCS 510/9) (from Ch. 17, par. 4659)

Sec. 9. No pawnbroker shall purchase or take any article in pawn or pledge from any person appearing to be intoxicated, nor from any person known to have been convicted of theft. A law enforcement officer may provide such criminal conviction information to a pawnbroker. When any person is found to be the owner of stolen property which has been pawned, such property shall be returned to the owner thereof without the payment of the money advanced by the pawnbroker thereon or any costs or charges of any kind which the pawnbroker may have placed upon the same.

(Source: P.A. 84-1308.)

(205 ILCS 510/10) (from Ch. 17, par. 4660)

Sec. 10. Sale of property. No personal property received on deposit or pledge or purchased by any pawnbroker shall be sold or permitted to be redeemed or removed from the place of business of such pawnbroker for the space of 48 hours after the delivery of the copy and statement required by Section 7 of this Act required to be delivered to the officer or officers named therein. If the pawner or pledger fails to repay the loan during the period specified on the pawn ticket, the pawnbroker shall automatically extend a grace period of 30 days from the default date on the loan during which the pawnbroker shall not dispose of or sell the personal property pledged. The parties may agree to extend or renew a loan upon terms agreed upon by the parties, provided the terms comply with the requirements of this Act.

(Source: P.A. 90-477, eff. 7-1-98.)

(205 ILCS 510/11) (from Ch. 17, par. 4661)

Sec. 11. Violations. Every person who knowingly violates the provisions of this Act shall, for the first offense, be guilty of a Class C misdemeanor, and for each subsequent offense shall be guilty of a Class A misdemeanor, except that a person who knowingly violates this Act by operating a pawnshop without a license shall be guilty of a Class B misdemeanor for the first offense and shall be guilty of a Class A misdemeanor for any subsequent offense. This Act shall not be construed as to, in any wise, impair the power of cities or villages in this State to license, tax, regulate except as to fee amounts, suppress, and prohibit pawnbrokers as now provided by law.

(Source: P.A. 92-215, eff. 8-2-01.)

(205 ILCS 510/12)

Sec. 12. Hold order.

(a) For the purposes of this Section, "hold order" means a written legal instrument issued to a pawnbroker by a law enforcement officer commissioned by the law enforcement agency of the municipality or county that licenses and regulates the pawnbroker, ordering the pawnbroker to retain physical possession of pledged goods in the possession of the pawnbroker or property purchased by and in the possession of the pawnbroker and not to return, sell, or otherwise dispose of such property as such property is believed to be misappropriated goods.

(b) Upon written notice from a law enforcement officer indicating that property in the possession of a pawnbroker and subject to a hold order is needed for the purpose of furthering a criminal investigation and prosecution, the pawnbroker shall release the

property subject to the hold order to the custody of the law enforcement officer for such purpose and the officer shall provide a written acknowledgment that the property has been released to the officer. The release of the property to the custody of the law enforcement officer shall not be considered a waiver or release of the pawnbroker's property rights or interest in the property. Upon completion of the criminal investigation, the property shall be returned to the pawnbroker who consented to its release; except that, if the law enforcement officer has not completed the criminal investigation within 120 days after its release, the officer shall immediately return the property to the pawnbroker or obtain and furnish to the pawnbroker a warrant for the continued custody of the property.

The pawnbroker shall not release or dispose of the property except pursuant to a court order or the expiration of the holding period of the hold order, including all extensions.

In cases where criminal charges have been filed and the property may be needed as evidence, the prosecuting attorney shall notify the pawnbroker in writing. The notice shall contain the case number, the style of the case, and a description of the property. The pawnbroker shall hold such property until receiving notice of the disposition of the case from the prosecuting attorney. The prosecuting attorney shall notify the pawnbroker and claimant in writing within 15 days after the disposition of the case.

(Source: P.A. 96-1365, eff. 7-28-10.)

(205 ILCS 510/15)

Sec. 15. Temporary buying locations; unregistered buyers.

(a) For purposes of this Section:

"Temporary buying location" means a location used by an unregistered buyer, including, but not limited to, hotels and motels.

"Unregistered buyer" means an individual business, or an agent of an individual business, engaged in the business of purchasing from the public, scrap precious metals, including, but not limited to, jewelry, precious stones, semi-precious stones, coins, silver, gold, and platinum, that conducts transactions at a temporary buying location but is not registered under this Act.

(b) An unregistered buyer that seeks to conduct business at a temporary buying location in this State must comply with all of the following:

(1) An unregistered buyer must register with the sheriff of the county at least 30 days prior to its intention to conduct transactions in that county.

(2) An unregistered buyer must submit by 6 a.m. each day to the sheriff of the county in which he or she is located detailed transaction records for the previous day, which must include purchaser, seller, and inventory information pursuant to subsection (b) of Section 5 of this Act.

(3) An unregistered buyer must pay a registration fee to the sheriff of the county in which it seeks to conduct business. This fee shall be used to defray the cost of reviewing the records required under this Section and may be apportioned as the sheriff sees fit.

(c) The Department of Financial and Professional Regulation may adopt rules necessary for administration of this Section, which must include a fee schedule for counties to follow.

(Source: P.A. 96-1038, eff. 7-14-10.)

PAWNSHOP BUSINESS REGULATIONS  
Blue Island Plan Commission (03/28/12)

Community	Annual Fee	Business Hours	Prohibited Items	Waiting Periods	Bond	Electronic Reporting	Background Check	Special Considerations
Aurora, IL				30 days	\$1,000	LeadsOnline		Min. employment age (16)
Hammond, IN	\$100	Restricted		10 days	\$500	LeadsOnline		
Mundelein, IL	\$500		Firearms			LeadsOnline	X	Photograph req'd without ID
Buffalo, MN			Weapons		\$2,000		X	Permitted charges
Casper, WY				30 days	\$1,000			
Currituck, NC			Home; Vehicle		\$5,000			Pawnbroker fees
Raymore, MO				7 days	\$1,000			Insurance (\$1MM liability); Interest rates; Def. for antique dealer
Tinley Park, IL			Firearms; ammo					Bar code inventory, in-store camera

# Pawnshops

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Pittsburgh (Pennsylvania), City of. 2009. *Code of Ordinances*. Title 9, Zoning Code. Chapter 911, Primary Uses. Article 911.04, Use Standards. Section 911.04.A.97. Pawn Shop. Tallahassee, FL: Municipal Code Corporation.

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## **Licensing Regulations**

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present a uniform surface over a large area. (*Maryland Heights, Mo.*)

■ **paved** Ground covered with stone, brick, concrete, asphalt, gravel, iron ore or other substantial matter making a firm, smooth, and level surface. (*Hedwig Village, Tex.*)

Permanently and completely covered with concrete, a bituminous surface, brick, or other surface approved by the planning director. (*Traverse City, Mich.*)

Ground surface covered with cobblestones, clay-fired bricks, concrete precast paver units (including, but not limited to, grasscrete), poured concrete with or without decorative surface materials, blacktop, or other asphaltic or rubber mixture which may include sand or gravel as an ingredient and which creates a hard surface. A graded natural surface or one covered with rolled stone or overlaid with loose gravel is not considered a paved surface. (*St. Charles, Mo.*)

■ **pavement** The paved portion of a street, including paved shoulders and on-street parking areas, but not including sidewalks and driveways. (*Concord, N.C.*)

A uniform, hard, and durable material composed of cementitious concrete or asphaltic concrete. (*Mishawaka, Ind.*)

■ **pavement, permeable** (*See also pervious surface*) A pavement system with traditional strength characteristics, but which allows rainfall to percolate through it rather than running off. A permeable



permeable pavement

pavement system utilizes either porous asphalt, pervious concrete, or plastic pavers interlaid in a running bond pattern and either pinned or interlocked in place. Porous asphalt consists of an open graded coarse aggregate held together by asphalt with sufficient interconnected voids to provide a high rate of permeability. Pervious concrete is a discontinuous mixture of Portland cement, coarse aggregate, admixtures, and water which allow for passage of runoff and air. (*Concord, N.C.*)

A system providing erosion control, softening hard surfaces, reducing storm water/snow-melt runoff, and/or providing green space. The system includes concrete, plastic, or other systems that may incorporate grass or other landscaped surfaces. (*Glenwood Springs, Colo.*)

■ **pavement width** Width of paved driving and parking surface, including gutters as measured from face of curb to face of curb, or from edge of pavement where there are no curbs. (*Renton, Wash.*)

■ **paver blocks** (*See also pervious surface*) Grid blocks designed for use as a driving or parking surface, installed with cavities for planting of grass to minimize impervious surface and substantially reduce runoff. (*Ephraim, Wisc.*)

■ **pawnshop** Any business that loans money on deposit of personal property or deals in the purchase or possession of personal property on condition of selling the same back again to the pledger or depositor, or loans or advances money on personal property by taking chattel mortgage security thereon, and takes or receives such personal property. (*Clark County, Nev.*)

An establishment that engages, in whole or in part, in the business of loaning money on the security of pledges of personal property, or deposits or conditional sales of personal property, or the purchase or sale of personal property. (*Burien, Wash.*)

Any place of business which is regularly engaged in the business of making pawns, but does not include a financial institution. . . or any business that regularly loans money or any other thing of value on stocks, bonds, or other securities. (*Ormond Beach, Fla.*)

An establishment primarily engaged in the loaning of money on the security of property pledged in the keeping of the pawnbroker, and the sale of such property. (*Wichita, Kan.*)

An establishment wherein the business of a pawnbroker is conducted. A pawnbroker shall be any person who lends or advances money or other things for profit on the pledge and possession of personal property, or other valuable things, other than securities or written or printed evidences of indebtedness; or, who deals in the purchasing of personal property or other valuable things on condition of selling the same back to the seller at a stipulated price. A pawnshop shall not be deemed a retail sales establishment except for the purposes of determining off-street parking and transitional screening and barrier requirements. (*Fairfax County, Va.*)

■ **pay phone** (*See telephone, outdoor pay*)

■ **pay-day loan agency** (*See also check-cashing facility; currency exchange*) An establishment providing loans to individuals in exchange for personal checks as collateral. (*Milwaukee, Wisc.*)

■ **peddle** Selling, offering for sale, or soliciting orders for goods or services or distributing, disseminating, or gathering information by written or spoken word upon the streets, sidewalks, or alleys of the city, or by going from place to place whether by foot or by other means of transportation. (*Reno, Nev.*)

■ **peddler** (*See also vendor*) Any person engaging temporarily in the retail sale of goods, wares, or merchandise within the city, including any person who for the purpose of conducting such business, rents or leases any room, building, hotel, rooming house, structure, lot, or motor vehicle of any kind, regardless of whether such goods, wares, or merchandise are peddled from house to house, place to place, or sold from the room, building, hotel, rooming house, structure, lot, or motor vehicle. (*Charleston, Ill.*)

■ **pedestrian arcade** A surfaced walkway, separate from the traveled portion of the roadway, usually of crushed rock or asphalt, and following the existing ground surface. (*Renton, Wash.*)

**City of Fort Worth, Texas**  
***Zoning Ordinance***

**Chapter 5. Supplemental Use Standards**  
**Article 1. Standards for Selected Uses**

**Section 5.125 Pawnshop**

**1. Distance Restrictions**

Regardless of the zoning district in which it is located, a pawnshop shall be subject to the following distance restrictions:

1. No pawnshop shall be located within 500 feet of any one- or two-family district.
2. No pawnshop shall be located within 500 feet of any other pawnshop.

**2. Special Exception by Board of Adjustment**

The Board of Adjustment may grant a special exception to the above distance restrictions in accordance with the requirements set forth for special exceptions in Chapter 3, Article 3 provided, however, that in granting any such special exception the Board of Adjustment shall place such reasonable conditions on the location, use and operation of the pawnshop as are necessary to protect and maintain nearby one- and two-family residential districts.

**City of Northfield, Minnesota**  
***Northfield Code***

**Chapter 34. Land Development Regulations**

**Article VIII. Zoning**

**Division 5. Design Standards, Performance Standards, and Specific Use Standards**

**Sec. 34-1046. - Pawnshop.**

(a) Any pawnshop shall be located at least 1,000 feet from all existing pawnshops, currency exchanges, and firearms dealers.

(b) Back-lighted signs, back-lighted awnings, portable signs, temporary signs and freestanding signs shall be prohibited.

(c) The window and door area of any existing first floor facade that faces a public street or sidewalk shall not be reduced, nor shall changes be made to such windows or doors that block views into the building at eye level.

(d) For new construction, at least 30 percent of the first floor facade that faces a public street or sidewalk shall be windows or doors of clear or lightly tinted glass that allow views into the building at eye level.

(e) The use of bars, chains or similar security devices that are visible from a public street or sidewalk shall be prohibited.

(f) The premises, all adjacent streets, sidewalks and alleys, and all sidewalks and alleys within 100 feet shall be inspected by the proprietor regularly for purposes of removing any litter found thereon.

(g) All receipt, sorting and processing of goods shall occur within a completely enclosed building.

**City of Pittsburgh, Pennsylvania  
Code of Ordinances**

**Title 9. Zoning Code  
Chapter 911. Primary Uses**

**911.02. Use Table**

Pawn Shop means an establishment engaged in retail sales of new or secondhand merchandise and offering loans secured by personal property.  
(Ord. 42/December 30, 2005)

[Special Exception Use in Mixed-Use Districts Heavy Commercial, General Industrial, and Urban Industrial]

**Article 911.04. Use Standards  
Section 911.04.A.97. Pawn Shop**

The following standards shall apply to all Pawn Shop uses:

- (a) Pawn Shop facilities shall not be open for business to customers for more than nine (9) hours within any twenty-four-hour period and shall not be open for business on Sundays;
- (b) The building housing a Pawn Shop facility shall not be located within five hundred (500) feet from any residential use as measured from the center point of the subject building;
- (c) The building housing a Pawn Shop facility shall not be located within one thousand (1,000) feet from another Pawn Shop, a Check Cashing facility, Gaming Enterprise or a facility containing mechanical or electronic devices, machines, tables or apparatus of any kind used for playing games of skill or amusement, as a primary or accessory use, as measured from the center point of the subject building;
- (d) The use of bars, chains, or similar security devices that are visible from a public street or sidewalk shall be prohibited.

## Chapter 19.355

## PAWN SHOP

**19.355.010 Purpose.****19.355.020 Applicability and Permit Requirements.****19.355.030 Site Location, Operation and Development Standards.****19.355.010 Purpose.**

The purpose of regulating pawn shop establishments is to ensure security and compatibility with surrounding uses and properties and to avoid any impacts associated with such uses. (Ord. 6966 §1, 2007)

**19.355.020 Applicability and Permit Requirements.**

Pawn shop establishments, as defined in Article X (Definitions), are permitted as set forth in Article V, Base Zones and Related Use and Development Provisions subject to the requirements contained in this Chapter. (Ord. 6966 §1, 2007)

**19.355.030 Site Location, Operation and Development Standards.**

The standards set forth in Article V, Base Zones and Related Use and Development Provisions, shall apply to pawn shop establishments unless otherwise specified here.

**A. Site Location Standards**

1. The business shall not be located within 600 feet of a public or private school (pre-school through twelfth grade), assemblies of people - non-entertainment or public park, as measured from any point upon the outside walls of the building or building lease space containing the business to the nearest property line of the school, assemblies of people - non-entertainment or park site.

2. The business shall not be located within 100 feet of any existing residential dwelling or property zoned for residential uses as measured from any point upon the outside walls of the building or building lease space containing the business to the nearest property line of the residential zoned property.

3. The business shall be located a minimum distance of 1,000 feet from any existing parolee/probationer home, drop-in, permanent emergency, homeless or transitional shelters or businesses licensed by the State of California for off- or on-sale of alcoholic beverages as measured from any point upon the outside walls of the building or building lease space of the business applying for the discretionary permit to the nearest property line of the site containing the existing off-site alcoholic beverage sales business.

4. The business shall be in a location that is fully visible from a public street with an unobstructed view from the public street for public safety.

**B. Operation and Development Standards**

1. The business shall have lighting to provide illumination for security and safety of parking and access areas. On-site lighting plans shall be submitted for review and approval.

2. A security plan shall be provided to the Riverside Police Department and Planning Division for review and approval.

3. The business window shall not be tinted or obscured in any way, including by temporary or painted window signs, and the interior lighting of the business shall remain at adequate levels to clearly see into the business from the exterior of the business.

4. A sign shall be posted in the front of the business indicating that no loitering is permitted per the Riverside Municipal Code.

5. Prior to occupancy of the business, the business owner shall sign a trespass authority letter authorizing the Riverside Police Department to enforce trespass law. A copy of this letter shall be provided to the Planning Division.

6. No outdoor pay phones shall be permitted on any such premises. (Ord. 6966 §1, 2007)

**City of Buffalo, Minnesota**  
**City Ordinances**

**Chapter 6. Other Business Regulation and Licensing**  
**Sec. 6.40. Secondhand Goods**

**Subd. 1. Definitions.** The following terms, as used in this Section, shall have the meanings stated:

A. Pawnbroker. Any natural person, partnership or corporation, either as principal or agent or employee thereof, who loans money on deposit or pledge of personal property, or other valuable thing, or who deals in the purchasing of personal property, or other valuable thing on condition of selling the same back again at a stipulated price, or who loans money secured by chattel mortgage on personal property, taking possession of the property or any part thereof so mortgaged. To the extent that a pawnbroker's business includes buyer personal property previously used, rented or leased, or selling it on consignment, the provisions of this chapter shall be applicable.

(1) Exemptions to "Pawnbroker": Any bank regulated by the State of Minnesota, the comptroller of the currency of the United States, the Federal Deposit Insurance Corporation, the Board of Governors of the Federal Reserve System or any other federal or state authority and their affiliates; any bank or savings association whose deposits or accounts are eligible for insurance by the Federal Deposit Insurance Corporation or any successor to it and all affiliates to those banks and savings associations; any state or federally chartered credit union; and any industrial loan and thrift company or regulated lender subject to licensing and regulation by the Department of Commerce.

B. "Pawnshop" means the location at which or premises in which a pawnbroker regularly conducts business.

C. "Pawn transaction" means any loan on the security of pledged goods or any purchase of pledged goods on the condition that the pledged goods are left with the pawnbroker and may be redeemed or repurchased by the seller for a fixed price within a fixed period of time.

D. "Person" means an individual, partnership, corporation, limited liability company, joint venture, trust, association, or any other legal entity, however organized.

E. "Pledged Goods" means tangible personal property other than choses in action, securities, bank drafts, or printed evidence of indebtedness, that are purchased by, deposited with, or otherwise actually delivered into the possession or a pawnbroker in connection with a pawn transaction.

F. "Secondhand Goods Dealer" means a person whose regular business includes selling or receiving tangible personal property (excluding motor vehicles) previously used, rented, owned or leased.

**Subd. 2. Exemptions.** This Section does not apply to or include the following:

A. The sale of secondhand goods where all of the following conditions are present:  
(1) The sale is held on property occupied as a dwelling by the seller, or owned, rented or leased by a charitable or political organization;

- (2) The items offered for sale are owned by the occupant;
- (3) The sale does not exceed a period of 72 consecutive hours;
- (4) Not more than two sales are held either by the same person or on the same property, as defined in Item I, above, in any twelve month period; and,
- (5) None of the items offered for sale have been purchased for resale or received on consignment for purpose of resale.

B. Sales by a person licensed as a motor vehicle dealer.

C. The sale of secondhand books, magazines, sound or video recordings or films.

D. The sale of goods at an auction held by a licensed auctioneer.

E. The business of buying or selling only those secondhand goods taken as part or full payment for new goods, and where such business is incidental to and not the primary business of a person.

F. A bulk sale of property from a merchant, manufacturer, or wholesaler having an established place of business or of goods sold at open sale from bankrupt stock.

G. Goods sold at a public market.

H. Goods sold at an exhibition.

I. The sale of secondhand goods by a secondhand goods dealer on property where no pawnbroker license is in effect.

**Subd. 3. License Required.**

A. Secondhand Goods Dealer. Except as herein otherwise provided, it is unlawful for any person to engage in the business of secondhand goods dealer without first obtaining a secondhand goods dealer license therefore from the City.

B. Pawnbroker. Pawnbroker shall obtain a license as outlined in Sec. 6.40.1.

C. Separate Licenses Required. A pawnbroker may not conduct, operate or engage in the business of secondhand goods dealer without having obtained a secondhand goods dealer license in addition to a pawnbroker license. A secondhand goods dealer may not conduct, operate or engage in the business of pawnbroker without having obtained a pawnbroker license in addition to a secondhand goods dealer license. A separate license is required for each place of business.

**Subd. 4. Multiple Dealers.**

A. Multiple Licenses. The owner of a business at which two or more secondhand goods dealers are engaged in business by maintaining separate sales space and identifying themselves to the public as individual dealers may obtain a multiple secondhand goods dealer license for that location. A multiple license may not be issued unless the following requirements are met:

- (1) The businesses must have a single name and address;
- (2) The businesses must operate in a compact and contiguous space;

(3) The businesses must be under the unified control and supervision of the one person who holds the license; and,

(4) Sales must be consummated at a central point or register operated by the owner of the business, and the owner must maintain a comprehensive account of all sales.

B. Compliance. The holder of a secondhand goods dealer license under this Section for a business with more than one dealer at the same location must comply with all of the requirements of this Section, including the responsibility for police reporting and record-keeping in the same manner as any other dealer licensed under this Section. A dealer licensed under this Section is responsible to its customers for stolen or misrepresented goods sold at its place of business in the same manner as any other dealer licensed under this Section.

**Subd. 5. License Fee.**

A. Secondhand Goods. The annual license fee for a secondhand goods dealer shall be established by Council resolution.

B. Multiple Sales. The annual license fee for a secondhand goods dealer for a location where more than one secondhand goods dealer is engaged shall be established by Council resolution.

C. Pawnbrokers. Refer to Sec. 6.40.1 for pawnbroker license requirements.

**Subd. 6. Application for Secondhand Goods Dealer License.**

A. Contents. A license applicant must complete an application form provided by the City Administrator. The application must be in a form and request information of the applicant as determined by the Council.

B. Execution. If the applicant is a natural person, the application must be signed and sworn to by the person; if a corporation, by an agent authorized to sign; if a partnership, by a partner.

C. Fees. The application must be accompanied by the required license fee. The fee will be returned to the applicant if the application is rejected.

D. False Statements. It is unlawful to knowingly make a false statement in the license application. In addition to all other penalties, the license may be subsequently revoked by the Council for a violation of this Section.

**Subd. 7. Bond.** Before a license shall be granted to any person as a pawnbroker or secondhand dealer, he shall execute and deposit with the City a corporate surety bond in the penal sum of \$2,000.00 on which the City is obligee, conditioned that said applicant will observe the conditions and provisions of this Section and obey all laws governing the licensed business, and pay all fees, taxes, penalties and other charges associated with the business.

**Subd. 8. Site Plan.** The application for a secondhand goods dealer license must be accompanied by a site plan drawn to scale. The site plan must contain:

A. A legal description of the property upon which the proposed licensed premises is situated.

B. A plot plan.

C. The exact location of the licensed premises on the property, customer and employee parking areas; accesses onto the property, and entrance into the premises.

D. The location of and distance from the nearest church, school, hospital and residence.

E. A floor plan of the licensed premises.

**Subd. 9. Investigations.**

A. Conduct. The City, prior to the granting of an initial or renewed secondhand goods dealer license, must conduct a preliminary background and financial investigation of the applicant. Any person having a beneficial interest in the license must be investigated. The investigation shall be conducted by the Chief of Police or designated agent to the Council and the results reported to the Council. The Chief of Police must verify the facts stated in the application, and must report all convicted violations of State law, Federal law, or City Code provisions involving the applicant, interested persons, or the licensed premises while under that applicant's proprietorship.

B. Fee. The fee charged by the City to an applicant for the costs of investigation shall be established by the Council. The applicant will be notified of the investigation fee prior to the Council's consideration of the license application. The investigation fee is payable upon terms established by the City Administrator.

**Subd. 10. Public Hearing.** A pawnbroker or secondhand goods dealer license will not be issued or renewed without a public hearing. Any person having an interest in or who will be affected by the proposed license will be permitted to testify at the hearing. The public hearing must be preceded by at least ten days published notice specifying the location of the proposed licensed business premises.

**Subd. 11. Granting of License.** After review of the license application, investigation report and public hearing, the Council may grant or refuse the application for a new or renewed pawnbroker or secondhand goods dealer license. A license will not be effective unless the application fee and bond have been filed with the City Administrator's office.

**Subd. 12. Persons Ineligible for License.** A secondhand goods dealer license will not be issued to:

A. A person not a citizen of the United States or a resident alien.

B. A person under 18 years of age.

C. Subject to the provisions of law, a person who within five years of the license application date has been convicted of receiving stolen property, sale of stolen property or controlled substance, burglary, robbery, damage or trespass to property, or any law or City Code provision regulating the business of pawnbroker or secondhand goods dealer.

D. A person who within five years of the license application date had a pawnbroker or secondhand goods dealer license revoked.

E. When the Council determines, after investigation and public hearing, that issuance or renewal of the license would adversely affect the public health, safety or welfare.

**Subd. 12.1. Partnerships or Corporations Ineligible for License.** Partnerships, whose partners include any of the above ineligible persons, or corporations whose officers or board members include any of the above ineligible persons shall not be eligible for a secondhand goods dealer's license.

**Subd. 12.2 Changes in Ownership.** Any change, directly or beneficially, in the ownership of any licensed pawnshop shall require the application for a new license and the new owner must satisfy all current eligibility requirements.

**Subd. 13. Places Ineligible for License.** A license will not be issued or renewed under this Section for any place or for any business:

A. If taxes, assessments or other financial claims of the City or the State of Minnesota on the licensee's business premises are delinquent and unpaid.

B. If the premises is located within 300 feet of a school or church.

C. Where operation of a licensed premises would violate the zoning provisions of the City Code.

D. Where the applicant's present license was issued conditioned upon the applicant making specified improvements to the licensed premises or the property of the licensed premises which improvements have not been completed.

**Subd. 14. Conditional Licenses.** The Council may grant an application for a new or renewed secondhand goods dealer license conditioned upon the applicant making reasonable improvements to the proposed business premises or the property upon which the business premises is situated. Such improvements shall be required by City Zoning or Building Code requirements, or other improvements related to the health, safety, welfare, or police power functions. The Council, in granting a conditional license, will specify when the modifications must be completed. Failure to comply with the conditions of the license is grounds for the Council to refuse to renew the license.

**Subd. 15. License Limitations.** A license will be issued to the applicant only, and only for the business premises as described in the application. The license is effective only for the premises specified in the approved license application, and may not be transferred to any other person, partnership, corporation, or premises.

**Subd. 16. Term; Expiration; Pro Rata Fee.** The license is issued for a period of one year beginning on January 1 except that if the application is made during the license year a license may be issued for the remainder of the license year for a monthly pro rata fee. An unexpired fraction of a month will be counted as a complete month. The license expires on December 31.

**Subd. 17. Refunds.** The City Clerk will refund a pro rata share of the license fee for a license to the licensee or the licensee's estate if:

A. The business ceases to operate because of destruction or damage.

B. The licensee dies.

C. The business ceases to be lawful for a reason other than a license revocation.

D. The licensee ceases to carry on the licensed business under the license.

**Subd. 18. Death of the Licensee.** In the case of death of a licensee, the personal representative of the licensee may continue operation of the business for not more than 90 days after the licensee's death.

**Subd. 19. Records.** A licensed secondhand goods dealer, at the time of receipt of an item, must immediately record, in ink or other indelible medium in a book or word processing unit, the following information:

A. An accurate description of the item including, but not limited to, any trademark, identification number, serial number, model number, brand name, or other identifying mark on such item.

B. The amount advanced or paid.

C. Date, time and place of receipt.

D. The full name, residence address, residence telephone number and date of birth of a pledgor or seller.

E. The identification number and state of issue from one of from one of the following forms of identification of the seller:

(1) Current valid Minnesota driver's license.

(2) Current valid Minnesota I.D. card.

(3) Current valid photo identification card issued by another state or a province of Canada.

F. Description of the pledgor, including approximate height, sex, and race.

G. The maturity date of the pawn transaction and the amount due.

H. Monthly and annual interest rates, including all pawn fees and charges.

I. The pawnbroker shall maintain on the premises a record of all transactions of pledged or purchased goods for a period of three years. This record shall be a correct copy of the entries made of the pawn transactions. The books, as well as the goods received, must be open for inspection by the appropriate law enforcement agency at all reasonable times.

**Subd. 20. Daily Reports.** For the following items, regardless of resale price, a secondhand goods dealer or pawnbroker shall make out, on forms approved by the Chief of Police, and send daily by mail to the Police Department, a legible description of the goods received during the preceding day, together with the time received and a description of the person from whom the goods were received:

A. Items with a serial number identification, or "operation identification" symbol;

B. Cameras;

C. Electronic audio or video equipment;

D. Precious jewelry or gems, and precious metals;

E. Artist-signed or artist-attributed works of art;

F. Guns and firearms.

**Subd. 20.1. Other Daily Reports.** A similar Daily Report shall be filed for any other item which the secondhand goods dealer intends to sell for more than \$200.00, except for furniture and kitchen or laundry appliances which shall not require a daily report regardless of resale price.

**Subd. 21. Stolen Goods.** A licensed pawnbroker or secondhand goods dealer must report immediately to the Police Department any article pledged or received, or sought to be pledged or received, if the licensee has reason to believe that the article was stolen or lost.

**Subd. 22. Holding.** An item received by a secondhand goods dealer, for which a report to the Police Department is required, may not be sold or otherwise transferred for a period of 30 days after the date of such report to the Police Department. The Police Department may waive, in writing, any part of the 30 day holding period at its discretion, but the redemption period may not be so waived.

**Subd. 23. Permitted Charges.**

A. A pawn broker may contract for and receive a pawnshop charge not to exceed three percent per month of the principal amount advanced in the pawn transaction plus a reasonable fee for storage and services. A fee for storage and services may not exceed \$20 if the property is not in the possession of the pawnbroker.

B. The pawnshop charge allowed under Subd. 23(A) shall be deemed earned, due, and owing as of the date of the pawn transaction and a like sum shall be deemed earned, due, and owing on the same day of the succeeding month. However, if full payment is made more than two weeks before the next succeeding date, the pawnbroker shall remit one-half of the pawnshop charge for that month to the pledgor.

C. Interest shall not be deducted in advance, nor shall any loan be divided or split as to yield greater interest or fees than would be permitted upon a single, consolidated loan or for otherwise evading any provisions of this Section.

D. Any interest, charge, or fees contracted for or received, directly or indirectly, in excess of the amount permitted under this Section, shall be uncollectible and the pawn transaction shall be void.

E. A schedule of charges permitted by this Section shall be posted on the pawnshop premises in a place clearly visible to the general public.

**Subd. 24. Police Orders.** If an authorized law enforcement agency notifies a dealer not to sell an item, the item may not be sold or removed from the licensed premises until authorized to be released by the appropriate law enforcement agency. Such release shall be requested by the licensee, and must be approved or denied by the law enforcement agency

**Subd. 25. Weapons.** A licensed secondhand goods dealer may not accept for consignment or sale any revolver, pistol, sawed-off shotgun, automatic rifle, blackjack, switchblade, knife, or other similar weapons or firearms, unless the licensee is in possession of a current valid Federal firearms license or Federal firearms pawnbrokers license. This Subdivision is not intended to restrict the legitimate retailing of firearms under a Federal firearms license.

**Subd. 26. Prohibited Acts.** It is unlawful for any:

A. Minor to sell or consign, or attempt to sell or consign, goods with a secondhand goods dealer. It is also unlawful for any secondhand goods dealer to receive goods from a minor.

B. Secondhand goods dealer to receive any goods from a person of unsound mind or an intoxicated person.

C. Secondhand goods dealer to receive goods unless the seller presents identification in the form of a driver's license or other pictured identification.

D. Secondhand goods dealer to falsify, obliterate, destroy, remove from the place of business the records, books, or accounts relating to the licensee's transaction.

**Subd. 27. License Denial, Suspension, or Revocation.** A secondhand good dealer license under this Section may be denied, suspended, or revoked by the Council after a public hearing where the licensee is granted the opportunity to be heard, for one or more of the following reasons:

A. The operation of the business is in conflict with any provision of the City Code.

B. The operation of the business is in conflict with any health, building, building maintenance, zoning, or any other provision of the City Code or other law.

C. The licensee or the business premises fails to conform with the standards for license application contained in this Section.

D. The licensee has failed to comply with one or more provisions of this Section or any statute, rule or City Code provision pertaining to the businesses of pawnbroker or secondhand goods dealer.

E. Fraud, misrepresentation or bribery in securing a license.

F. Fraud, misrepresentation or false statements made in the course of the applicant's business.

G. Subject to the provisions of law, violation within the preceding five years of any State or Federal law relating to theft, damage, or trespass to property, sale of a controlled substance or stolen goods, or operation of a business.

**Subd. 28. Payments by Check.** When a secondhand goods dealer buys or otherwise receives an item at the licensed place of business, payment must be made by check made payable to the named payee who is the actual intended seller. This Section does not apply to pawnbrokers.

**Subd. 29. Inspections.** A peace officer or any properly designated employee of the City, the County or the State of Minnesota may enter, inspect and search business premises licensed under this Section during business hours, without a warrant.

**Subd. 30. County License.** Secondhand goods dealers dealing in precious metals and gems must be licensed by Wright County, as required by Minnesota Statutes 325F.73.

Source: Ordinance No. 9, Series V

Effective Date: 1-15-98

**Subd. 31. Applicability.** The licenses required by this Section shall be applied for within thirty days of the effective date of this Section. Said licenses shall be obtained within sixty days of the effective date of this section. If said licenses are not obtained within the sixty day period, the designated business shall cease operating within the City, unless the Council extends the time for issuance of the license. All other provisions of this Chapter shall be effective and complied with within sixty (60) days after the effective date of this Section.

**City of Casper, Wyoming  
Municipal Code**

**Title 5. Business Licenses and Regulations  
Chapter 5.36. Pawnshops**

**5.36.010 Definitions.**

For the purposes of this chapter, the following words and phrases shall have the meanings respectively ascribed to them by this section:

- A. "Location specified in license" means the location at which, or premises in which, a pawnbroker conducts business, and which is specified in the pawnbroker or secondhand dealer application and license.
- B. "Month" means that period of time from one day in a calendar month to the corresponding date in the following calendar month and, if computations are made for a fraction of a month, a day shall be one-thirtieth of one month.
- C. "Outright purchase" means the act of purchasing tangible personal property for the resale or trade of said items by the pawnbroker.
- D. "Pawn finance charge" means the sum of all charges, payable directly or indirectly by the customer, and imposed directly or indirectly by the pawnbroker as an incident to the pawn transaction.
- E. "Pawn transaction" means the act of lending money on the security of pledged goods, or the act of purchasing tangible personal property on condition that it may be redeemed or repurchased by the seller at a stipulated price, within a fixed period of time.
- F. "Pawnbroker" means a person engaged in the business of making pawn transactions.
- G. "Pawnshop detail" means any officer or officers of law enforcement who are assigned to work in connection with pawnshops.
- H. "Person" means an individual person, partnership, corporation or association.
- I. "Pledged goods" means tangible personal property other than choses in action, securities or printed evidences of indebtedness, which property is deposited with or otherwise actually delivered into the possession of a pawnbroker in the course of his business in connection with a pawn transaction.
- J. "Property identification ticket" means any pawn record form published by the city for use by a licensed pawnbroker, to include city authorized computer generated forms, for the purpose of recording pertinent information concerning pawn transactions.
- K. "Redemption period" means that period of time from transaction date to maturity date of a pawn transaction.

**5.36.020 License--Requirements.**

- A. It is unlawful for any person at any time to engage in the business of pawnbroker within the city without first having obtained a license to engage in such business, in accordance with the terms of this chapter. All locations where the business is to be conducted within the city shall be specified in the license.

B. Unless a person has first obtained a license from the administrator of the Wyoming Uniform Consumer Credit Code, authorizing him to engage in the business of making supervised loans, he shall not be eligible to hold a pawnbroker license.

**5.36.030 License--Application--Changes of ownership--Fees.**

Any person desiring to engage in the business of a pawnbroker shall file with the city clerk an application for a license, under the provisions of Section 5.04.010, and pay a license fee as established by resolution of the city council. Any change of ownership shall require a new license application and license.

**5.36.050 License--Bond.**

Prior to issuance of any license under this chapter, the applicant shall furnish the city clerk with a bond in the amount of one thousand dollars, which shall be conditioned upon the applicant's observance of the provisions of this code applicable to the applicant, and upon payment of all damages that may accrue to any person by reason of any fraud or misconduct in managing such business.

**5.36.060 License--Revocation conditions--Appeals.**

Any person, firm or corporation who shall violate or fail to comply with any of the provisions of this chapter three or more times in any twelve-month period shall, after a hearing conducted before the city council or its designated hearing examiner at which such violations or failures are established by a preponderance of the evidence, have his/her license revoked, and shall forfeit his/her bond. The decision of the city council may be appealed to the Seventh Judicial District Court in the same manner as the decision of an agency may appeal under the Wyoming Administrative Procedures Act.

**5.36.070 Recordkeeping requirements--Inspection authority.**

A. Every person licensed as a pawnbroker shall be required to have a computer with an internet connection along with a printer. Software for the computer must be capable of accessing the internet. Printer must be able to print city authorized forms, and running or accessing city-approved pawn tracking software and websites.

B. Every person licensed as a pawnbroker shall keep at each location specified in the license a record of the name of each person pawning property, the date of the transaction, and the number of the property identification ticket for each transaction. Such information shall be kept in a substantial, well-bound book. Computer entries shall be printed and must be uploaded into the city-approved computer site daily, and the printed form is to be signed by the seller and placed into the book. All entries shall be made on the day the property is taken in. If the computer or printer is disabled, a city of Casper approved temporary hand written form may be used until the information can be placed into the computer system. Once entered into the computer and printed, the temporary ticket shall be attached to the computer printed copy and placed into the book. All entries shall be made either in ink or indelible pen, and no entry shall be erased, obliterated, deleted, altered or defaced. The book herein shall be kept in a clean and legible condition.

C. All books and records required to be kept in subsection B of this section shall be kept in accordance with accepted accounting practices, and such records shall be preserved and shall be available for inspection for a period of four years from the date of the original transaction, or two years from the final entry made thereon, whichever is later.

D. Every person licensed as a pawnbroker shall make available for inspection the book mentioned in subsection B of this section when requested to do so by law enforcement or

other officer of the city, and permit such officer to make a copy thereof, and shall also exhibit any personal property, bonds, notes or other securities that may be left with such licensed person for the inspection of any of the above named officers when requested to do so.

E. In addition to the requirement in subsection B of this section, every pawnbroker shall, at the time the transaction takes place, record the details of the transaction in the computer, or upon a property identification ticket, if the computer is disabled which shall contain the following:

- a. An accurate, detailed description of all pledged goods at the location, particularly describing any identifying marks that may be on such property, bonds, notes or other securities, including the serial number, manufacturer and model identification, if any;
- b. A record of the type of identification being used along with any identification numbers from the identification form along with name, current residence and accurate description of each person pledging goods; such description shall include, as to each person, their approximate height and weight, hair and eye color, race and sex, and age;
- c. A description of the automobile used by the person or persons pledging goods to transport the property, including the make, model, color, year and license number of such vehicle;
- d. A record of the amount for which the property is pledged;
- e. A record of the date upon which the pledge expires.

F. All pawnbrokers are required to keep the computer and printer in operating condition and keep on hand sufficient supplies for printing the tickets. Such pawn tickets shall be available to the pawnshop detail each working day and shall reflect all of the business done on the preceding day.

G. All property, notes, bonds, or securities purchased outright shall be recorded in the same manner as those for pawn.

**5.36.080 Holding time and procedure for pledged goods.**

A. All pledged goods shall be held for a period of thirty days, during which time the same shall not be shown, either for sale or for inspection, to any person other than a police officer, other city officer, or the owner thereof.

B. All outright purchased items shall be held for a period of fifteen days, during which time the same shall not be shown, either for sale or for inspection, to any person other than a police officer or other law enforcement officer.

C. All pledged goods shall be kept in a separate enclosed portion of the business, free from public view and accessible only to employees and members of the pawnshop detail. At no time will any property be set for display or sale until the above holding period has elapsed.

**5.36.090 Finance charges, advertising and loan terms.**

A. Information concerning finance charges, term of agreement, and all other relevant information concerning a pawn transaction, shall be disclosed to any person desiring to

enter into a pawn transaction with a pawnbroker at the time of the transaction, and all information disclosed shall conform to the requirements of Federal Reserve Regulation Z of the Truth in Lending Act, and applicable Wyoming statutes. All property identification tickets shall have the maximum rate of interest to be charged printed on the face thereof. The printing shall be conspicuous, in a legible and clearly readable size print.

B. A pawnbroker shall not engage in false or misleading advertising concerning the terms or conditions of credit with respect to a pawn transaction.

C. Except as provided below, the term of any pawn transaction made under this chapter shall not exceed thirty days; provided, however, that a pawnbroker shall allow a grace period of fifteen days following the expiration of the term of any loan during which period interest shall not be charged and during which period the property pawned may be redeemed by the debtor. At the expiration of the thirty-day term, the pawnbroker may, at the depositor's request, renew the loan for an additional thirty-day term; the grace period shall not apply to renewed loans.

**5.36.100 Unlawful pawnbroker practices designated.**

No pawnbroker, or the employee thereof, shall:

A. Make any agreement requiring personal liability from a customer in connection with a pawn transaction;

B. Divide or separate a pawn transaction into two or more transactions for the purpose or with the effect of obtaining a total pawn finance charge exceeding that authorized by this chapter;

C. Enter into a pawn transaction, accept pledged goods, or make a purchase from any person under the age of eighteen years;

D. Accept any waiver in writing or otherwise of any right or protection accorded a customer under this chapter;

E. Fail to return pledged goods to a customer upon payment of the full amount due the pawnbroker under the terms of the pawn transaction;

F. Make any charge for insurance in connection with a pawn transaction;

G. Require, directly or indirectly, any individual to redeem pledged goods or make any payment on a pawn transaction;

H. Accept in pawn any property normally manufactured with a permanently embossed or attached serial number, on which the serial number is missing, obliterated, defaced or otherwise altered; provided, however, this provision shall not apply to sticker-type serial numbers which were affixed to the property by the manufacturer with glue only, and which are missing at the time of the pawn or purchase transaction;

I. Knowingly or wilfully make any false representation upon, or in any way falsify any property identification ticket, receipt, pawn document or business record;

J. Enter into any transaction, accept pledged goods or make a purchase from any person under the influence of alcohol, narcotics or stimulants;

K. Enter into any pawn transaction or accept pledged goods from any person not possessing a valid Wyoming driver's license with picture of the licensee, Wyoming identification card with picture of the licensee, or valid driver's license issued by another state with a picture of the licensee, or current military identification card with picture of the identified individual, or a valid passport with picture of the individual named therein, or at least two of the following forms of identification: social security card, valid temporary driver's license, immigration papers, Casper recreation card, lodge card, major credit card.

**5.36.110 Unlawful pawner or seller practices.**

A. It is unlawful for any person to give false information to any pawnbroker regarding either themselves or the property being pledged.

B. It is unlawful to alter the appearance of or conceal the true identity of any item being pledged.

C. It is unlawful for anyone to pledge any item where a serial number has been altered, defaced or removed.

D. It is unlawful for anyone to pledge any item which belongs to an individual who is under eighteen years of age.

E. It is unlawful to pledge any item which is known to be stolen.

**5.36.120 Violation--Penalty.**

Any person who violates the provisions of this chapter is guilty of a misdemeanor, and shall be punished as provided in Chapter 1.28 of this code.

**Currituck County, North Carolina  
Code of Ordinances**

**Chapter 8. Licenses and Business Regulations  
Article III. Pawnbrokers.**

**Sec. 8-71. Short title; purpose; adoption of state law.**

This article shall be known and may be cited as the pawnbrokers ordinance of Currituck County. This article is enacted to adopt all of the provisions of G.S. 91A-1 et seq., the Pawnbrokers Modernization Act of 1989, such statute being incorporated in this article by reference.

**Sec. 8-72. Definitions.**

The following words, terms and phrases, when used in this article, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:

Pawn and pawn transaction mean a written bailment of personal property as security for a debt, redeemable on certain terms within 180 days, unless renewed, and with an implied power of sale on default.

Pawnbroker means any person engaged in the business of lending money on the security of pledged goods and who may also purchase merchandise for resale from dealers and traders.

Pawnshop means the location at which, or premises in which, a pawnbroker regularly conducts business.

Person is any individual, corporation, joint venture, association, or any other legal entity, however organized.

Pledged goods means tangible personally property which is deposited with, or otherwise actually delivered into, the possession of a pawnbroker in the course of his business in connection with a pawn transaction.

Purchase means any item purchased from an individual for the purpose of resale whereby the seller no longer has an interest in the item.

**Sec. 8-73. License required.**

It is unlawful for any person to establish or conduct a business of pawnbroker unless such person has procured a license to conduct business in compliance with the requirements of this article. Violation of the license requirement will invoke the penalties set forth in this article and in G.S. 91A-11.

**Sec. 8-74. Requirements for licensure; revocation.**

(a) To be eligible for a pawnbroker's license, an applicant must:

- (1) Be of good moral character; and
- (2) Not have been convicted of a felony within the last ten years.

(b) Every person desiring to engage in the business of pawnbroker shall apply to the county manager for a license to conduct such business. Such application shall be made under oath and shall contain:

- (1) The name and address of the person, and, in the case of a firm or corporation, the names and addresses of the persons composing such firm or of the officers, directors, and stockholders of such corporation, excluding shareholders of publicly traded companies;
- (2) The name of the business and the street and mailing address where the business is to be operated;
- (3) A statement indicating the amount of net assets or capital proposed to be used by the petitioner in operation of the business; this statement shall be accompanied by an unaudited statement from an accountant or certified public accountant verifying the information contained in the accompanying statement;
- (4) An affidavit by the petitioner that he has not been convicted of a felony; and
- (5) A certificate from the state bureau of investigation that the petitioner has not been convicted of a felony. Such certificate from the state bureau of investigation shall include a national records search;
- (6) A copy of the application for a special use permit submitted to, received by, and deemed a complete application by the Currituck County Planning and Inspections Department.

(c) The county manager shall transmit a copy of the application to the Fire marshal to determine compliance with laws relating to fire protection and to the planning and inspections department for a determination as to compliance with zoning and development regulations. These departments shall report back to the county manager within a reasonable period of time not to exceed 30 days.

(d) Every person desiring to engage in the business of pawnbroker shall receive a special use permit as required in the Currituck County Unified Development Ordinance before the establishment and/or operation of the business.

(e) Licenses shall be granted under this article if the pawnshop is to be operated outside the corporate limits of any city as defined by G.S. 160A-1.

(f) Any license granted under this article may be revoked by the county, after a hearing, for substantial abuses of this article by the licensee. Any hearing shall be promptly conducted by the county manager or the county manager's designee.

(g) Any license denied under this article may be appealed within ten days of denial by written appeal to the county manager or his designee. Any hearing shall be promptly conducted by the county manager or his designee.

**Sec. 8-75. Issuance and renewal of license and payment of fees.**

(a) Before issuing a license, the board of commissioners shall be satisfied that the applicant is a suitable person to hold a pawnbroker license and that the location is a suitable place to hold the proposed license. To be a suitable place, the establishment shall comply with all the rules and regulations set out in Chapter 91A of the General Statutes of North

Carolina and the rules and regulations set out in the Currituck County Unified Development Ordinance. Other facts the commissioners may consider in determining whether the applicant and the business location are suitable shall include all of the following:

- (1) The application contains no misstatement of fact.
- (2) The applicant conforms to all requirements of applicable zoning, building, and fire prevention codes.
- (3) The applicant shall not have been convicted of a felony within a ten-year period preceding the filing of the application.
- (4) Parking facilities and traffic facilities in the neighborhood.
- (5) The recommendations of the Currituck County Sheriff.
- (6) Any other evidence that would tend to show whether the applicant would comply with the provisions of Chapter 91A of the General Statutes of North Carolina and the applicable provisions of this article and whether the operation of the business at that location would be detrimental to the neighborhood.

(b) After submission of a complete application of forms provided by the county manager's office and approval of such application by the board of commissioners and upon payment of a fee of \$250.00 to the Currituck County Finance Department and upon approval by the board of commissioners of a special use permit for the business, the county manager shall issue an initial license to the applicant that is valid for one year from the date it is issued.

(c) Each license may be renewed annually by submission of a renewal application to the county manager's office at least 30 days prior to the expiration date of the license. After approval of said application by the board of commissioners, and upon payment of a renewal fee of \$250.00 to the Currituck County Finance Department, the county manager shall issue to the applicant a renewal license valid for one year from the date it is issued.

(d) If the business to be licensed pursuant to this article is carried on at two or more separate places, a separate county license for each place or location of such business shall be required.

(e) The county license issued pursuant to this article shall not be transferable to any other person, and shall limit the person named in the license to conducting his pawnbroker business to the location specified in the license; provided, if the holder of a license granted under this article moves the business for which a license has been obtained to another location, a new license may be issued without additional fee to the licensee at a new location for the balance of the license year, upon surrender of the original license for cancellation.

(f) Revocation of a license shall not be a cause for a refund of any fee paid for issuance or renewal of a license.

(g) It shall be unlawful to willfully make a false statement in an application for a license or request for renewal of license under the provisions of this article.

(h) Every license and renewal of license issued shall show on the face thereof the name of the licensee, the nature of the business, the location thereof, the date it was issued, the

expiration date, and the payment of the fee. Every person licensed pursuant to this article shall display such license in a prominent place located in the pawnshop so licensed.

**Sec. 8-76. Revocation of license.**

Upon acquiring substantial and reasonable evidence that any pawnbroker or agent or employee of a pawnbroker establishment requiring licensing pursuant to this article has violated a provision of G.S. Chapter 91A or of this article, the sheriff shall notify the board of commissioners of such violation. If the board of commissioners determines there is probable cause for revocation of the county license, notice and hearing shall be afforded the licensee as provided in section 8-77. Upon licensee's failure to show such good cause, the board of commissioners shall revoke such license.

**Sec. 8-77. Notice and hearing.**

Before the board of commissioners revokes a license issued pursuant to this article, or if the board determines reasonable grounds exists to deny an application for a license pursuant to this article, the board shall cause a written notice to be sent by certified mail to the licensee or applicant affected, at the address stated in the license or application. The notice shall advise the affected party of a right to appear before the board of commissioners with or without legal counsel, at a stated time and place, for the purpose of presenting any evidence relevant to such revocation or denial, and for the purpose of hearing all evidence submitted and examining or cross-examining any person providing such evidence.

**Sec. 8-78. Pawnbroker authority.**

(a) A pawnbroker licensee is authorized to:

- (1) Make loans on pledges of tangible personal property;
- (2) Deal in bullion stocks;
- (3) Purchase merchandise for resale from dealers, traders and wholesale suppliers; and
- (4) Use its capital and funds in any lawful manner within the general scope and purpose of its creation.

(b) Notwithstanding the provisions of this section, no pawnbroker has the authority enumerated in this section unless he has fully complied with the laws regulating the particular transactions involved.

**Sec. 8-79. Recordkeeping requirements.**

(a) Every pawnbroker shall keep consecutively numbered records of each and every pawn transaction, which shall correspond in all essential particulars to a detachable pawn ticket or copy attached to the record.

(b) The pawnbroker shall, at the time of making the pawn or purchase transaction, enter upon the pawn ticket a record of the following information which shall be typed or written in ink and in the English language:

- (1) A clear and accurate description of the property, including model and serial number as indicated on the property;
- (2) The name, residence address, phone number, and date of birth of pledgor;
- (3) Date of pawn transaction;

- (4) Type of identification and the identification number accepted from pledgor;
  - (5) Description of the pledgor including approximate height, weight, sex and race;
  - (6) Amount of money advanced;
  - (7) The date due and the amount due;
  - (8) All monthly pawn charges, including interest, annual percentage rate on interest, and total recovery fee; and
  - (9) Agreed-upon stated value between pledgor and pawnbroker in case of loss or destruction of pledged item; unless otherwise noted, stated value is the same as the loan value.
- (c) The following shall be printed on all pawn tickets:
- (1) The statement that "ANY PERSONAL PROPERTY PLEDGED TO A PAWNBORKER WITHIN THIS STATE IS SUBJECT TO SALE OR DISPOSAL WHEN THERE HAS BEEN NO PAYMENT MADE ON THE ACCOUNT FOR A PERIOD OF 60 DAYS PAST MATURITY DATE OF THE ORIGINAL CONTRACT. NO FURTHER NOTICE IS NECESSARY.";
  - (2) The statement that "THE PLEDGOR OF THIS ITEM ATTESTS THAT IT IS NOT STOLEN, HAS NO LIENS OR ENCUMBRANCES, AND IS THE PLEDGOR'S TO SELL OR PAWN.";
  - (3) The statement that "THE ITEM PAWNED IS REDEEMABLE ONLY BY THE BEARER OF THIS TICKET OR BY IDENTIFICATION OF THE PERSON MAKING THE PAWN."; and
  - (4) A blank line for the pledgor's signature and the pawnbroker's signature.
- (d) The pledgor shall sign the pawn ticket and shall receive an exact copy of the pawn ticket, which shall be signed or initialed by the pawnbroker or any employee of the pawnbroker. These records shall be available for inspection and pickup each regular workday by the sheriff of the county. These records shall be a correct copy of the entries made of the pawn or purchase transaction and shall be carefully preserved without alteration, and shall be available during regular business hours.
- (e) A photocopy or scan of the identification used by the pledgor for each transaction to the pledgor shall be available for inspection and pickup each regular workday by the sheriff of the county.
- (f) Except as otherwise provided in this article, any person presenting a pawn ticket to a pawnbroker is presumed to be entitled to redeem the pledged goods described on the ticket.

**Sec. 8-80. Pawnbroker fees; interest rates.**

- (a) No pawnbroker shall demand or receive an effective rate of interest greater than two percent per month, and no other charge of any description or for any purpose shall be made by the pawnbroker; except that the pawnbroker may charge, contract for, and recover an additional monthly fee for the following services, including but not limited to:

- (1) Title investigation;
- (2) Handling, appraisal and storage;
- (3) Insuring a security;
- (4) Application fee;
- (5) Making daily reports to local law enforcement officers; and
- (6) For other expenses, including losses of every nature, and all other services.

(b) In no event may the total of the monthly fees on a pawn transaction exceed 20 percent of the principal up to a maximum of the following:

- (1) First month . . . \$100.00
- (2) Second month . . . 75.00
- (3) Third month . . . 75.00
- (4) Fourth month and thereafter . . . 50.00

(c) In addition, pawnbrokers may charge fees for returned checks as allowed by G.S. 25-3-506.

**Sec. 8-81. Pawnbroker transactions.**

In every pawn transaction:

(1) The original pawn contract shall have a maturity date of not less than 30 days, but nothing in this section shall prevent the pledgor from redeeming the property before the maturity date.

(2) Any personal property pledged to a pawnbroker in this state is subject to sale or disposal when there has been no payment made on the account for a period of 60 days past maturity date of the original contract, but the contract between the pledgor and the pawnbroker is renewable if renewal is agreed upon by both the parties.

(3) Every pawn ticket or receipt for such pawn shall have printed thereon the provisions of subsection (1) above, which shall constitute:

- a. Notice of such sale or disposal;
- b. Notice of intention to sell or dispose of the property without further notice; and
- c. Consent to such sale or disposal.

The pledgor thereby forfeits all right, title and interest of, in and to such pawned property to the pawnbroker, who thereby acquires absolute title to the property, whereupon the debt is satisfied and the pawnbroker may sell or dispose of the unredeemed pledges as his own property. Any sale or disposal of property under this section terminates all liability of the pawnbroker and vests in the purchaser the right, title and interest of the borrower and the pawnbroker.

(4) If the borrower loses his pawn ticket, he shall not thereby forfeit his right to redeem but may, before the lapse of the redemption period, make an affidavit with indemnification for such loss. The affidavit shall describe the property pawned and shall take the place of the lost pawn ticket unless the pawned property has already been redeemed with the original pawn ticket.

(5) A pledgor is not obligated to redeem pledged goods or make any payment on a pawn transaction.

**Sec. 8-82. Prohibitions.**

A pawnbroker shall not:

- (1) Accept a pledge from a person under the age of 18 years;
- (2) Make any agreement requiring the personal liability of a pledgor in connection with a pawn transaction;
- (3) Accept any waiver, in writing or otherwise, of any right or protection accorded a pledgor under this article;
- (4) Fail to exercise reasonable care to protect pledged goods from loss or damage;
- (5) Fail to return pledged goods to a pledgor upon payment of the full amount due the pawnbroker on the pawn transaction; if such pledged goods are lost or damaged while in the possession of the pawnbroker, it shall be the responsibility of the pawnbroker to replace the lost or damaged goods with merchandise of like kind and equivalent value; if the pledgor and pawnbroker cannot agree as to replacement, the pawnbroker shall reimburse the pledgor in the amount of the value agreed upon pursuant to G.S. 91A-7(b);
- (6) Take any article in pawn, pledge or as security from any person, which is known to such pawnbroker to be stolen, unless there is a written agreement with local or state police;
- (7) Sell, exchange, barter or remove from the pawnshop any goods pledged, pawned or purchased earlier than 48 hours after the transaction, except in case of redemption by the pledgor or items purchased for resale from wholesalers;
- (8) Operate more than one pawnshop under one license, and such shop must be a permanent place of business; or
- (9) Take as pledged goods any manufactured mobile home, recreational vehicle or motor vehicle other than a motorcycle.

**Sec. 8-83. Bond.**

Every person licensed under this article shall, at the time of receiving the license, file with the county issuing the license a bond payable to the county in the sum of \$5,000.00, to be executed by the licensee, and by two responsible sureties or a surety company licensed to do such business in this state, to be approved by the county, which shall be for the faithful performance of the requirements and obligations pertaining to the business so licensed. The county may sue for forfeiture of the bond upon a breach thereof. Any person who obtains a judgment against a pawnbroker and upon which judgment execution is returned unsatisfied may maintain an action in his own name upon the bond, to satisfy the judgment.

**Sec. 8-84. Stolen goods.**

Any item found, by serial number or any other identifying mark or unusual description, to be stolen or converted criminally shall be immediately turned over to the sheriff's office upon request and at the pawnbroker's expense.

**Sec. 8-85. Penalties.**

(a) Pursuant to G.S. 91A-11, every person, his guests, or employees who shall knowingly violate any of the provisions of this article shall on conviction be deemed guilty of a Class 2 misdemeanor and shall be fined a sum not to exceed \$500.00 for each offense, and at the discretion of the court may be imprisoned for a period of time not to exceed 30 days. If the violation is by an owner or major stockholder or managing partner of the pawnshop and the violation is knowingly committed by the owner, major stockholder or managing partner of

the pawnshop, the licenses of the pawnshop may be suspended at the discretion of the court.

(b) The provisions of subsection (a) of this section shall not apply to violations of G.S. 91A-10(6), which shall be prosecuted under the state criminal statutes.

(c) Any contract of pawn, the making or collecting of which violates any provision of this article, except as a result of accidental or bona fide error of computation, shall be void; and the licensee shall have no right to collect, receive or retain any interest or fee whatsoever with respect to such pawn.

**City of Raymore, Missouri**  
***Municipal Code***

**Title VI. Business and Occupation.**  
**Chapter 630. Pawnshop Regulations**

**SECTION 630.010: TITLE**

This Chapter will be known as the "Pawnshop Code" and may be cited as such, and will be referred to in this Chapter as the "Code".

**SECTION 630.020: PURPOSE**

The intent of this Code is to regulate pawnshops and their business practices in order to protect and promote public safety and welfare. This will be accomplished by:

1. Requiring a clean, healthy and safe environment in which business may be conducted.
2. Promoting professionalism and prohibiting illegal acts.
3. Requiring insurance coverage.
4. Enabling authorities to collect information that will assist law enforcement officials with investigations of stolen property.
5. Providing an annual license fee to partially cover the expenses associated with the background investigation and review and processing of reports.
6. Providing geographic limitations designed to preserve the value of the property throughout the City.
7. Providing geographic limitations designed to protect the character of residential and commercial areas.

**SECTION 630.030: APPLICABILITY OF CODE**

Every pawnshop establishment shall conform to the requirements of this Code, irrespective of when such pawnshop started business within the City limits.

**SECTION 630.040: SEVERABILITY**

In any case where a provision of this Code is found to be in conflict with a provision of any other ordinance or other legislation of the City existing on the effective date of this Code, the provision which establishes the higher standard for the promotion and protection of the safety, welfare and health of the people shall prevail. If any part of this Chapter should be declared invalid for any reason, such decisions shall not affect the remaining portions of this Code.

**SECTION 630.050: DEFINITIONS**

For the purpose of this Code, the following words and phrases shall have the following interpretation and/or meanings.

**ANTIQUÉ DEALER:** Those who sell relics or objects of an earlier period which are considered valuable and the value of which is based on age.

**PAWNBROKER:** Any person engaged in the business of lending money on the security of pledged goods or engaged in the business of purchasing tangible personal property on the

condition that it may be redeemed or repurchased by the seller for a fixed price within a fixed period of time.

**PAWNSHOP:** The location at which or premises in which a pawnbroker conducts business.

**PERSON:** Any individual, partnership, corporation, joint venture, trust, association or any other legal entity however organized.

**PLEDGED GOODS:** Tangible personal property which is deposited or otherwise actually delivered into possession of a pawnbroker in the course of his/her business in connection with a pawn transaction.

**SECURED PERSONAL CREDIT LOAN:** Every loan of money made in this State, the payment of which is secured by a security interest in tangible personal property which is physically delivered into the hands of the lender at the time of the making of the loan and which is to be retained by the lender while the loan is a subsisting obligation.

**VALUE:** The fair market value of the article at the time and place of the acquisition of the article by the dealer, or, where no reasonable monetary value can be ascertained, the cost of replacement of the article. It is expressly provided that value, as used in this Code, shall not be determined by the cost of the article as paid by the dealer.

**SECTION 630.060: OCCUPATIONAL LICENSE REQUIRED**

A. It shall be unlawful for any person, organization or corporation within the City limits to act as agent for or cause the solicitation, advertising or promotion, or participate directly or indirectly in or for the operation of a pawnshop without first obtaining an occupational license issued by the City. No such license shall be issued unless the pawnshop, or any person, organization or corporation engaged in the activity of such establishment fully complies with the provisions of this Code, regardless of the location of such establishment or place where such activity is conducted. The occupational license shall be applied for at least fourteen (14) days prior to the start of business.

B. It shall be further unlawful for any person, organization or company within the City limits to participate directly or indirectly in or for the operation of business activity under a different name or designation than those herein specified but for the purpose of carrying out activity or activities defined in this Code.

**SECTION 630.070: LICENSE REQUIREMENTS**

A. No person shall carry on the business of pawnbroker within the limits of Raymore, Missouri, without obtaining a license therefore. The annual pawnshop license fee for the operation of a pawnshop shall be one thousand dollars (\$1,000.00) per year.

B. The applicant must have net assets of at least one hundred thousand dollars (\$100,000.00) readily available for the use in conducting business as a pawnshop. If the City is unable to verify that the applicant meets the net assets required, the applicant must present a finding, including the presentation of a current balance sheet, by an independent certified public accountant that the accountant has reviewed the books and records of the applicant and the applicant meets the net assets requirement of this Code.

C. No owner, manager, or employee shall have a felony or misdemeanor conviction which directly relates to the duties and responsibilities of the occupation of pawnbrokers or otherwise makes the applicant presently unfit to own, run or be employed in a pawnshop.

D. Every person to whom a license shall be granted to carry on the business of a pawnbroker shall enter into a bond to the City, with good and sufficient security to be approved by the City Manager, in the penal sum of one thousand dollars (\$1,000.00), conditioned for the due observance of this code and all ordinances that may be passed or be enforced regarding pawnbrokers, at any time during the continuance of any such license.

E. A minimum of one million dollars (\$1,000,000.00) of liability insurance is required for every pawnshop at the time the occupational license is applied for.

**SECTION 630.080: DISPOSAL OF GOODS**

A. No pawnbroker shall expose for sale, or sell or dispose of any article, or articles, within seven (7) days of the time of purchasing, except when redeemed by the owner.

B. No gold, silver, diamonds, or other precious or semi-precious gems or metals received by any pawnbroker shall be removed from the pawnbroker's place of business, re-cut or melted within seven (7) days after receipt thereof, except when redeemed by the owner.

C. In case the person obtaining the loan fails to pay the interest or principle when due, the pawnbroker shall not sell the article pawned with him/her as security for such loan until the expiration of sixty (60) days from the date of such failure. The person failing may at any time within the sixty (60) days redeem the article if he/she pays the full amount of the principle and interest due at the date of such redemption according to the terms of the contract. If the person obtaining the loan fails to redeem the article within sixty (60) days that person shall thereby forfeit all right, title, and interest in such article to such pawnbroker who then acquires and possesses an absolute right in and to then hold and dispose of as his/her own property.

**SECTION 630.090: BOOKS AND RECORDS**

Each pawnshop shall keep consistent and adequate books and records of purchases relating to the licensee's pawn transactions. Said books and records shall be preserved for a period of at least seven (7) years from the date of last transaction recorded therein. The records must contain, but are not limited to, the following information:

1. Time, date, and place of purchase of each item.
2. Name of individual acting on behalf of dealer in making purchase.
3. Name, age, and address of seller.
4. Confirmation of identification through a drivers license, state identification card, or other adequate picture ID. The dealer shall include in the record any identification numbers which may be displayed on the identification. Any purchase without such proof is prohibited.
5. A description of item being sold with any identification numbers or markings.
6. A clear and identifiable finger print of the right index finger of the seller if said merchandise is valued over one hundred fifty dollars (\$150.00).
7. A clear and identifiable photograph accompanied by a detailed written description of each item if said merchandise is valued over one hundred fifty dollars (\$150.00).

**SECTION 630.100: WEEKLY REPORT TO POLICE DEPARTMENT**

It shall be the duty of every pawnbroker to make out and deliver to the Police Department, on Tuesday of every week, a legible and correct copy of his/her register of all property received, deposited, or purchased during the previous week. Furthermore, the register shall at all times be open to the inspection of commissioned Police Officers.

**SECTION 630.110: RECEIPTS**

Every pawnbroker shall give to each person who pledges property to secure a loan, or who leaves property with the pawnbroker for any reason, a plainly written receipt or ticket having upon it a full copy of all the entries required by this Chapter to be kept in the pawnbroker's register, and no charge should be made for such receipt.

**SECTION 630.120: RECEIVING PLEDGED GOODS FROM MINORS**

No pawnbroker shall take, buy or receive any personal property from any person under the age of seventeen (17) years without the written consent of such individual's parents or guardians. Said written consent shall be kept on file with the books and records.

**SECTION 630.130: HOURS OF BUSINESS OPERATION**

Business shall only be conducted between the hours of 7:00 A.M. and 8:00 P.M.

**SECTION 630.140: SIGNAGE**

All signs pertaining to a pawnshop shall be affixed to the building in which business is being conducted. In addition, all pawnshops are required to obtain a sign permit from the Planning and Zoning Administrator before establishment of said sign.

**SECTION 630.150: GEOGRAPHIC LIMITATIONS**

The following special conditions and regulations shall apply to pawnshops to protect the character of residential and commercial areas and preserve the value of the property throughout the City.

1. A pawnshop shall not be established or expanded within seven hundred fifty (750) feet of the district boundary line of any Residential Zoning District.
2. A pawnshop shall not be established or expanded within one thousand (1,000) feet of the property line of a church, school or public park.
3. A pawnshop shall not be established or expanded within five hundred (500) feet of any other pawnshop.

**SECTION 630.160: INTEREST RATES**

The maximum rate of interest which may be charged for making and carrying any secured personal credit loan shall not exceed two percent (2%) per month on the amount of such loan.

**SECTION 630.170: EXEMPTIONS**

The provisions of this Code shall not apply to the following:

1. Transactions between one (1) licensed, established dealer in the normal course of business and another licensed, established dealer.
2. Any precious metal or gem dealer, at least ninety percent (90%) of whose gross income is derived from the sale of newly manufactured merchandise and who certifies this to the

Director of the Department of Finance upon the enactment of this Code and thereafter whenever a retail occupational license shall be obtained or renewed.

3. Estates purchased through banks, attorneys or at an auction or estate sale.
4. Out of State purchases transacted through the United States Mail.
5. Industrial residue or by-products purchased from manufacturing firms.
6. Coins which are not currently in circulation, purchased for their numismatic value.
7. Monetized bullion including Krugerrands, Canadian Maple Leaf, Mexican 500 Pesos and United States silver and gold coins.
8. Antique dealers.

**SECTION 630.180: ENFORCEMENT**

It shall be the duty and responsibility of the Raymore Police Department to enforce this Code. When, on the basis of a complaint, personal observation and/or other information an authorized Police Officer reasonably suspects that a violation has occurred, it is the applicant's responsibility to cooperate with the Police Officer(s).

**SECTION 630.190: PENALTY**

Any person, partnership, association, or corporation convicted of violating any of the provisions of this Code may be deemed guilty of a public offense. The severability of the penalty may include a warning up to the revoking of the license to do business and/or criminal prosecution depending on the seriousness of the offense.

**SECTION 630.200: REVOCATION OF LICENSE**

If any pawnbroker, or his/her agents, or employees, shall violate any of the provisions of this Code or Chapter 367 of the Revised Statutes of Missouri, and is finally convicted in any court of the City or State, he/she may have his/her pawnbroker's license suspended or revoked by the City Council after a hearing. Ten (10) days written notice of the hearing stating the grounds thereof shall be delivered to said pawnbroker at his/her place of business or by leaving or posting said notice at said address. The pawnbroker shall have the right at the hearing to be represented by an attorney, to cross examine witnesses, to present evidence, and to testify on his/her own behalf. The hearing shall be held in public at a regular or special meeting of the City Council. If suspension or revocation of the license occurs, no license fee shall be refunded.



# EZPAWN Landscaping and Screening

*Proposed parkway, screening, and interior landscaping*

BICDD; 03/30/12



EZPAWN LOCATION ANALYSIS  
Blue Island Plan Commission (03/28/12)

EZPAWN	ESRI Business Analyst Online								HUD / NSP		
LOCATION	Tapestry Segment*	Population	Median Age	Household Income	College Educated	Unemp. Rate	Household Size	Home Owners	Foreclosure Score	Vacancy Score	Max Score (20 pt. scale)
1. Arlington Heights - 1778 West Algonquin Road <i>Zoning: Permitted Use B-2 General Business, B-3 General Service</i>	Enterprising Professionals	12,468	37	\$74,990	38%	7%	2.6	65%	18	17	18
2. Aurora - 300 West Indian Trail (new build out) <i>Zoning: Permitted Use B-2 General Retail; B-3 Biz &amp; Wholesale</i>	Industrious Urban Fringe	11,116	30	\$63,567	17%	20%	3.2	61%	19	13	19
3. Chicago - 4824 South Ashland Avenue	NeWest Residents	44,076	25	\$45,941	8%	26%	3.8	28%	19	16	19
4. Chicago - 3446 West 26th Street	Las Casas	86,853	27	\$50,635	7%	22%	4.0	31%	17	17	17
5. Chicago - 4037 West 26th Street	Las Casas	65,136	27	\$54,216	9%	20%	4.0	35%	19	19	19
6. Chicago Heights - 511 West Lincoln Hwy (new build out)	Cozy and Comfortable	14,688	33	\$61,297	19%	19%	3.1	58%	20	20	20
7. Hammond, IN - 6752 Indianapolis Boulevard	Rustbelt Traditions	8,715	39	\$53,330	18%	12%	2.3	59%	19	19	19
8. Harvey - 470 East 147th Street	Family Foundations	15,926	32	\$57,958	13%	19%	3.1	61%	20	20	20
9. Hometown - 4080 Southwest Highway	Cozy and Comfortable	22,994	40	\$68,733	22%	13%	2.7	77%	18	11	18
10. Merrillville, IN - 5466 Broadway <i>Zoning: Permitted Use C-1; C-2; C-3</i>	Family Foundations	11,883	36	\$59,466	17%	14%	2.7	58%	20	17	20
11. Mundelein - 670 South Lake Street <i>Zoning: Permitted Use C-2 Commercial District</i>	International Marketplace	14,513	33	\$86,222	30%	13%	3.3	69%	18	18	18
12. Riverside - 7361 West 25th Street	Main Street, USA	21,278	39	\$72,023	30%	11%	2.6	57%	19	19	19
13. Round Lake Beach - 315 West Rollins Road (new build out)	Boomburbs	14,306	31	\$84,474	25%	10%	3.5	81%	19	16	19
14. Summit Argo - 6153 Archer Road	Industrious Urban Fringe	11,210	34	\$58,477	11%	14%	3.0	57%	18	19	19
15. Waukegan - 3020 Belvidere Road <i>Zoning: Conditional Use B3 General Commercial</i>	Crossroads	8,720	32	\$54,540	11%	13%	2.7	57%	17	15	17
16. Waukegan - 3119 North Lewis Avenue (new build out) <i>Zoning: Conditional Use B3 General Commercial</i>	Cozy and Comfortable	11,199	35	\$75,941	17%	13%	3.2	81%	17	18	18
BLUE ISLAND - 12601 Western Avenue	Industrious Urban Fringe	20,404	31	\$60,672	17%	14%	2.8	49%	19	18	19

\* for descriptions see <http://www.esri.com/library/brochures/pdfs/tapestry-segmentation.pdf>



REYESKURSON

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February 17, 2012

VIA ELECTRONIC DELIVERY

Robert Adams  
Building Commissioner  
City of Blue Island  
13051 Greenwood Ave  
Blue Island, IL 60406

RE: 12601 S. Western Ave.  
Special Use Permit Application

Dear Mr. Adams,

Please be advised that this firm represents EZPAWN Illinois, Inc (“EZPAWN”).

EZPAWN hereby requests a text amendment to the zoning ordinance to allow a pawn shop as a special use in Zoning District C2 Commercial Highway. Furthermore, EZPAWN hereby applies for a special use permit to operate a pawn shop at 12601 South Western Avenue. Please see enclosed application and materials supporting the application.

Thank you for your time and attention to this matter.

Regards,

A handwritten signature in cursive script that reads 'Amy Kurson'.

Amy Kurson  
Reyes Kurson



Project # \_\_\_\_\_  
(City Use Only)  
Date Received: \_\_\_\_\_  
(City Use Only)

### CITY OF BLUE ISLAND DEVELOPMENT/CONSTRUCTION PROJECT APPLICATION

Please provide the following information in full. Missing or incorrect information may delay action by the Plan Commission.

#### CONTACT & REFERENCE INFORMATION

Business Name: EZPAWN

Contact Name: Amy Kurson / Ken Ormsby Phone: ( 312 ) 332-0055 / (512) 314-3400  
600 W. Van Buren, Suite 909 Chicago IL 60607  
Contact Address: 1901 Capital Parkway Austin TX 78746

akurson@rkchicago.com	Street	City	State	Zip
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Email: Ken\_Ormsby@ezcorp.com Preferred Contact Method:  Phone  Email  
(Please Check Applicable Box)

Property Interest of Applicant:  Owner  
(Please check applicable item.)  Lessee  
 Legal Representative  
 Other: \_\_\_\_\_

Property Description:  
Address 12601 S. Western Avenue, Blue Island, Illinois 60406  
PIN 25-30-310-001-0000 and 25-30-310-042-0000  
Size of Parcel 5,313 sq ft (sq ft (sf) or acres)  
Current Zoning Designation C2

#### PROPERTY USAGE AND INFRASTRUCTURE NEEDS

1. Project Type:  Residential  Mixed-Use  Mixed-Use  
(Please check appropriate category.)  Commercial  Industrial  Other Special Use

2. Intended use of proposed development:  
Pawn shop.

**3. Ownership:**

**The proposed development will:** *(Please check applicable item.)*

- be built/renovated and sold to others
- be built and leased/managed by your firm
- have another type of long-term ownership; If so describe:

EZPAWN will lease the property from Blue Island Plaza, LLC.

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**4. End User:**

**The development will be built:** *(Please check applicable item.)*

- speculatively for an end user to be identified; If so, please note the types of end users for which it is intended:

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- to suit for a particular end user(s); If so, please identify the customer

EZPAWN

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**5. Describe anticipated Utility Requirements:**

Electric and water. EZPAWN will be open to customers for 56 hours per week.

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**6. Is there any environmental contamination of the property? \_\_\_ Yes \_\_\_ X No**

If yes, what is the nature of the problem? How will it be addressed?

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**7. What are the anticipated parking requirements of the development? How are these addressed?**

EZPAWN generally has no more than 7 customers and 4 employees in a store at a time. There are 16 parking spaces adjacent to the storefront which is located in an existing retail shopping center. An additional 22 parking spaces are available across the parking lot. Please see enclosed First Western Properties Site Plan.

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## BUILDING OR SITE IMPROVEMENTS

### 1. CONSTRUCTION, RENOVATION OR DEMOLITION

a) **Type of Project** (Please check all applicable items):

New Construction  Renovation of Existing Building  Demolition Required

b) **Building Type** (Please check all applicable items):

Steel Frame  Concrete  Masonry  Wood Frame

c) **Size** (Please fill-in all details):

No. of Stories 1 Total Building Area: 5,313 (sf) Area Per Floor: \_\_\_\_\_ (sf)

d) **Architect of Record:** \_\_\_\_\_

**Engineers of Record:** \_\_\_\_\_

### 2. FAÇADE IMPROVEMENTS

Does project involve any façade improvements?

**NO.** Project does not involve ANY façade improvements.

**YES.** Project involves façade improvements.

*IF YES, PLEASE DESCRIBE:* Moderate touch-ups and signage.

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### 3. PROPOSED SIGNAGE

All applicants must complete this section.

a) **Type** (Please check all applicable items):

Freestanding  Attached to Building  Directional  Other: \_\_\_\_\_

b) **Illumination** (Please check applicable item):

Illuminated  Non-illuminated  [Please note that the City law prohibits neon signs.]

c) **Proposed Design Elements** (Please fill-in all details):

Size (Sq. Ft.): \_\_\_\_\_ Height: \_\_\_\_\_ Colors: \_\_\_\_\_

Materials: Please see enclosed sign plan from Precision Signs.

**\*\*\*REQUIRED ATTACHMENTS\*\*\***

**All applicants must submit:**

- EIGHT (8) copies of the application and each of the attachments listed below.**
- A CD-ROM including a digital version of your completed application and each of the required attachments.**

**1. Property Description**

- Survey of property within proposed development site.
- Map of existing features (streets, alleys, easements, utility lines, existing land use).
- Photos of site and surrounding properties.
- Aerial photo indicating location of development within context of City.

**2. Development Plan/Site Design Plan:**

A site plan detailing the location and setbacks for all proposed uses including:

- existing and proposed structures;
- parking and loading areas;
- storage and refuse collection facilities;
- existing and proposed utilities and easements;
- public or common open space (if applicable);
- existing and proposed fire hydrants (public & private);

**3. Floor Plans:**

- Interior plans for all of the floors of the proposed building(s) and structures, indicating dimensions.

**4. Exterior Building Elevations:**

- Detailed Elevations (indicating scale) of all sides of proposed buildings and structures. Elevations must note *exterior materials* and *façade elements*, including color.
- Colored, architectural renderings of all proposed buildings and structures.

*\*\*Please note development applications for properties located within the Western Avenue commercial corridor must follow Main Street/Historic District design standards.*

**5. Traffic Circulation & Parking Plan**

- Traffic impact study, prepared by a registered professional engineer qualified in traffic analysis.
- Proposed pedestrian and vehicular circulations.
- Parking lot layout, including landscaping and buffers (may be included as a part of landscape plan).

**6. Landscape Plan:**

- A landscaping plan indicating the dimensions and setbacks for all planted areas and including the approximate location, common name of species and size and number of all proposed plantings.

*\*\*All commercial developments must provide a landscape buffer and decorative fencing between adjacent properties and public streets.\*\**

**7. Signage Plan:**

- For freestanding signs, include a scaled site plan that indicates proposed location of sign.
- For building signs, include an elevation drawing that indicates proposed location of sign on building.

**8. Construction Schedule:**

- An anticipated construction schedule for the proposed project.

**9. Proposed Budget/Financing:**

- Anticipated budget of the proposed project.
- Market Feasibility Report

**10. Professional Qualifications**

- A statement of professional qualifications and related development experience of the applicant and/or applicant's development team.

**A presentation to the Plan Commission will be required in addition to submittal of this application for further clarification of the proposed project.**



# FIRST WESTERN PROPERTIES

Adding value to every transaction

1205 W. Adams, Chicago, IL 60607

Office 773.545.2000 Fax: 773.545.4067 E-mail: fwp@1stwesternproperties.com

## For Lease:

Size:  
1,000 - 5,313 SF

Space Use:  
Retail/Office Building

Zoning:  
C3

## Site Highlights:

Up to 116' of frontage with floor to roof deck windows on Western Ave.

Immediately adjacent to Walgreen's.

Exposure to 20,700 VPD on Western Ave.

Last vacancy in well positioned, strong co-tenancy strip center.

Join Jimmy John's, Pizza Hut, H&R Block, and more!

## Demographics:

<b>1 Mile</b>	
Population	19,735
Households	7,376
Avg. HH Inc.	\$57,664

<b>2 Mile</b>	
Population	146,914
Households	51,682
Avg. HH Inc.	\$60,386

<b>3 Mile</b>	
Population	410,026
Households	146,126
Avg. HH Inc.	\$59,356

## Traffic Count:

20,700 Vehicles per day

## Retail Shopping Center with Stable Co-Tenancy

### 12601 S. Western Ave Blue Island, IL 60406



LEO SOLARTE // 773.545.2000 x 98 // leo@1stwesternproperties.com  
PAUL TSAKIRIS // 773.545.2000 x 80 // paul@1stwesternproperties.com



# FIRST WESTERN PROPERTIES

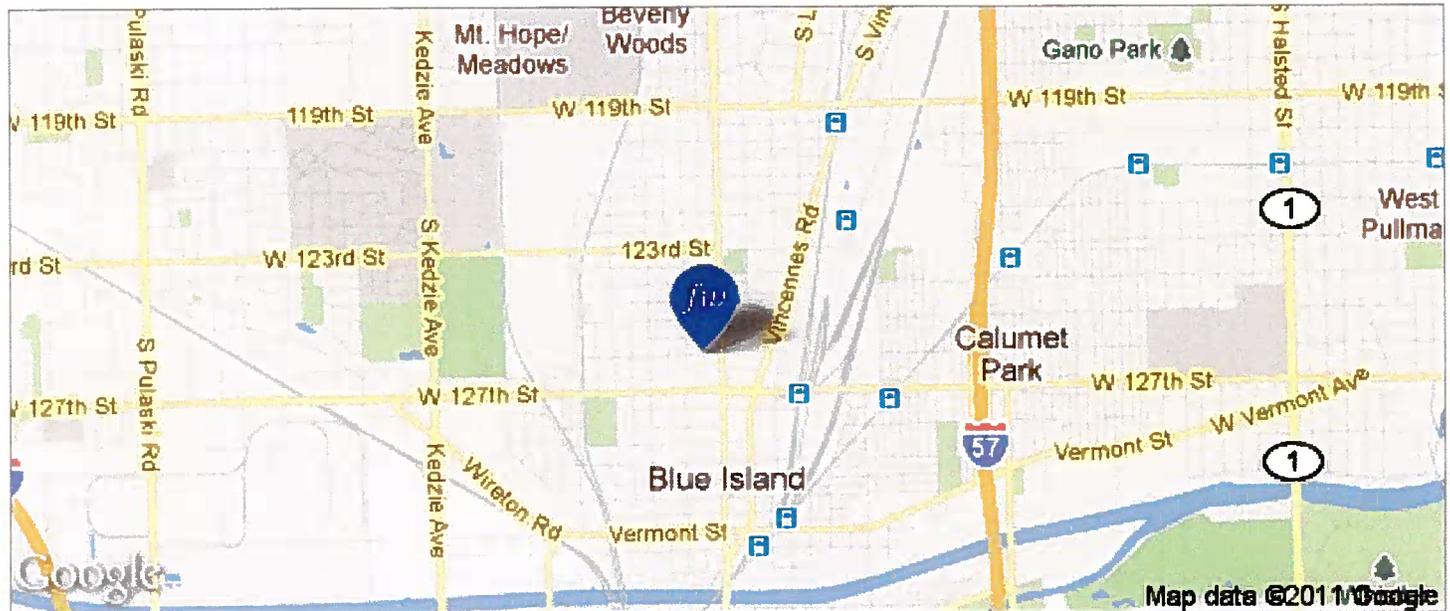
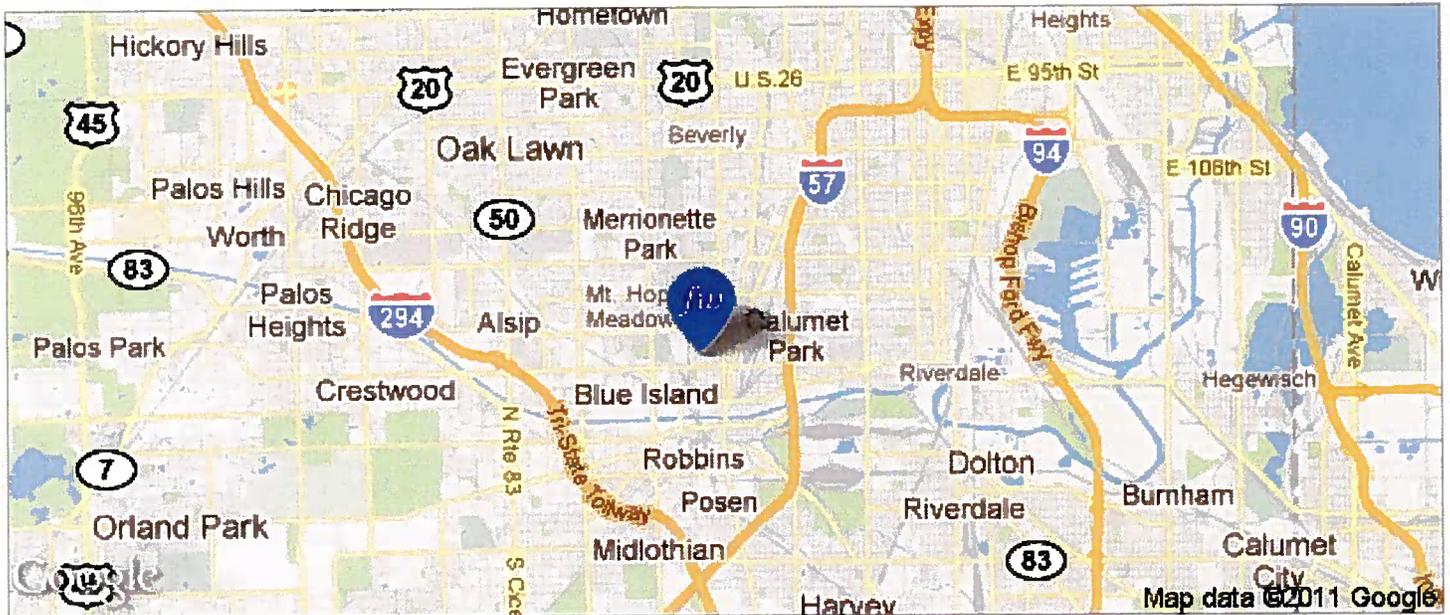
Adding value to every transaction

1205 W. Adams, Chicago, IL 60607

Office 773.545.2000 Fax: 773.545.4067 E-mail: fwp@1stwesternproperties.com

12601 S. Western Ave Blue Island, IL 60406

» Aerial & Location Maps



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PAUL TSAKIRIS // 773.545.2000 x 80 // paul@1stwesternproperties.com



# FIRST WESTERN PROPERTIES

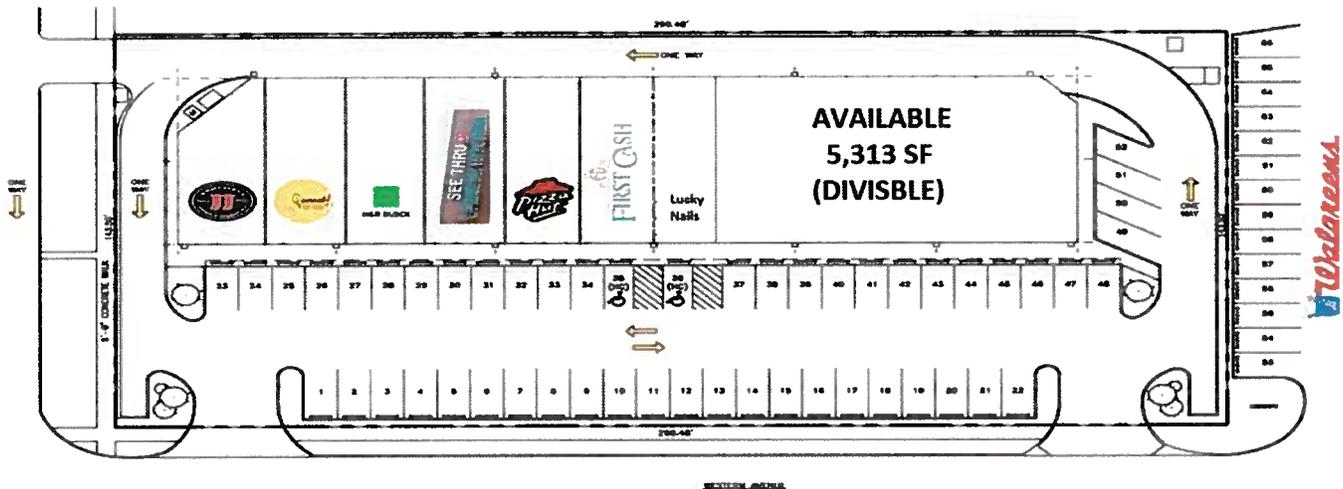
Adding value to every transaction

1205 W. Adams, Chicago, IL 60607

Office 773.545.2000 Fax: 773.545.4067 E-mail: fwp@1stwesternproperties.com

12601 S. Western Ave Blue Island, IL 60406

» Site Plan

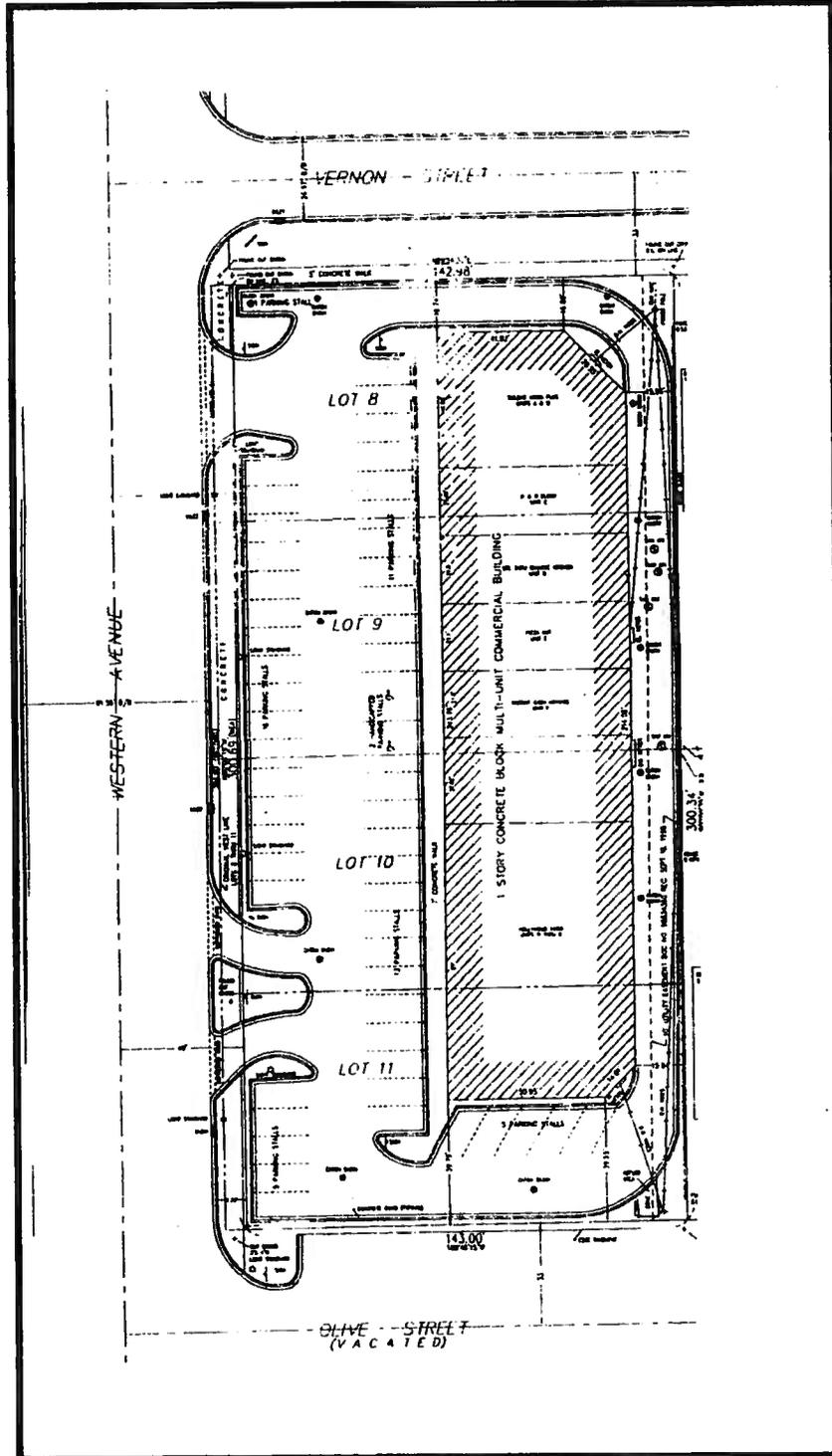


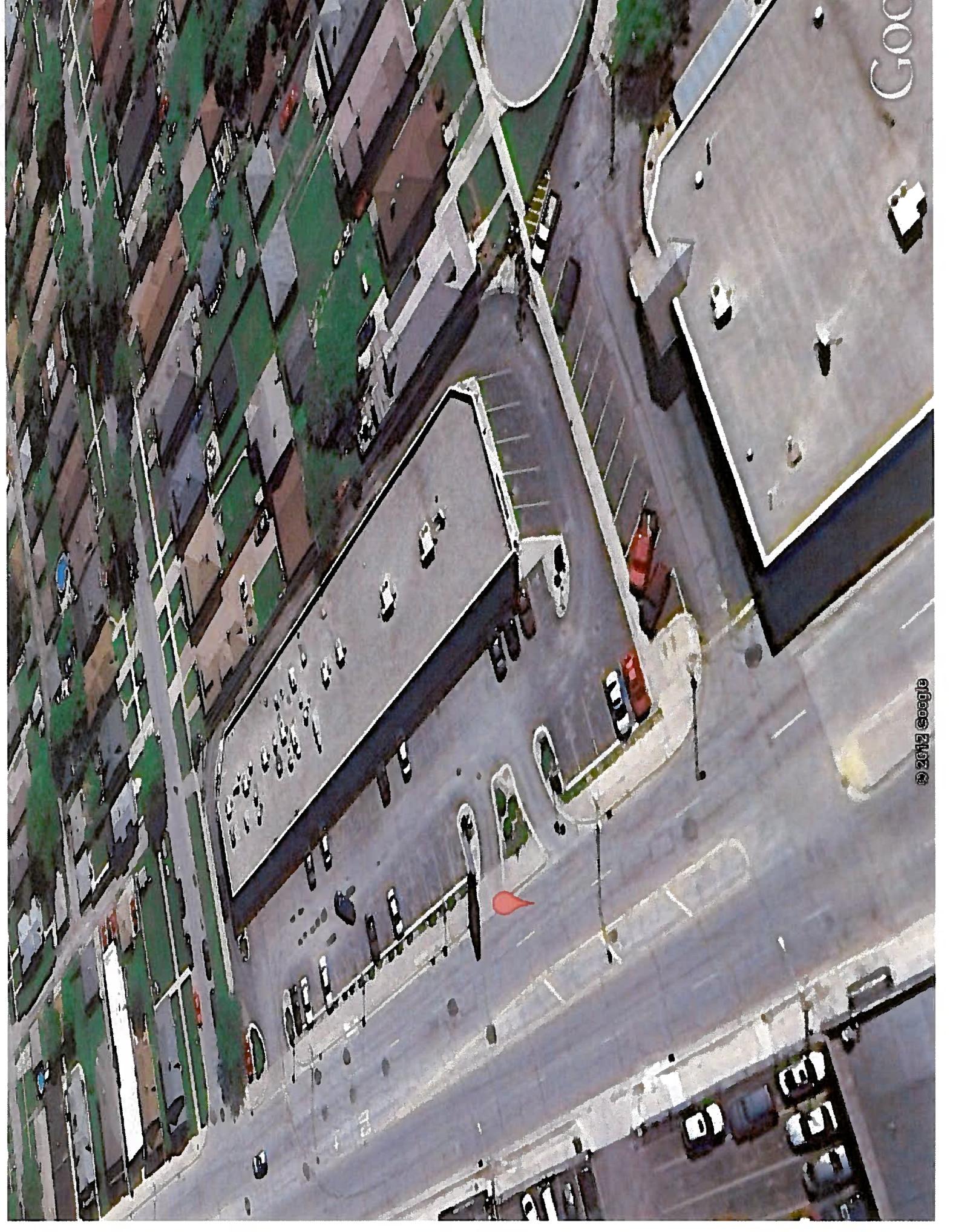
**FIRST WESTERN PROPERTIES**  
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LEO SOLARTE // 773.545.2000 x 98 // [leo@1stwesternproperties.com](mailto:leo@1stwesternproperties.com)  
PAUL TSAKIRIS // 773.545.2000 x 80 // [paul@1stwesternproperties.com](mailto:paul@1stwesternproperties.com)



PLAT OF SURVEY





GOO

© 2012 Google



EXISTING SIGNS



FRONT = 67.72 SF

SIDE = 67.72 SF

**EZ PAWN - BLUE ISLAND OPTION 4**

CLIENT: EZ PAWN

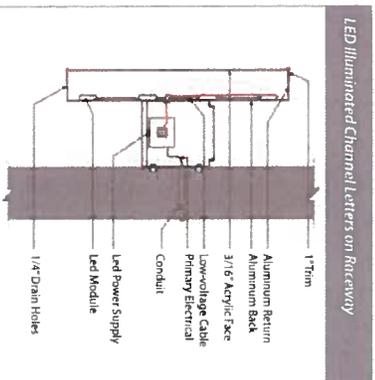
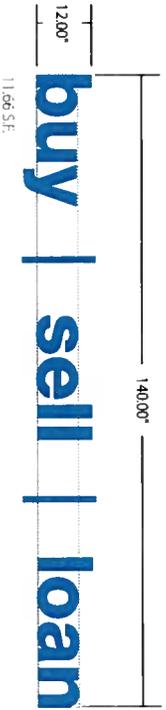
DRAWING: 3816\_SIGN5

DATE: 12.6.11

SCALE: NOT TO SCALE

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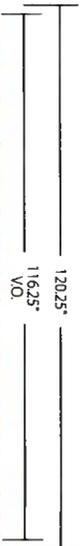
**SPECIFICATIONS**

<b>CLIENT:</b>	18026	<b>SIGN</b>	ILLUMINATED CHANNEL LETTERS & LOGO WITH 5" DEEP FABRICATED ALUMINUM RETURNS & BACKS AND 1" WHITE FACE RETAINERS.
<b>DRAWING:</b>	3816_CLA_A	<b>FACES</b>	3/16" FLAT, PIGMENTED WHITE PLEXIGLAS FACES WITH PERFORATED TRANSLUCENT VINYL SURFACE APPLIED (SEE COLOR SCHEME).
<b>DATE:</b>	12.6.11	<b>LAMPS</b>	INTERNAL ILLUMINATION BY WHITE LED TUBING.
<b>SCALE:</b>	3/8" = 1'-0"	<b>OTHER</b>	REGISTRATION MARK TO BE AT WHITE PLEXIGLAS WITH BLACK VINYL.
		<b>INSTALL</b>	LETTERS & LOGO RACEWAY MOUNTED. RACEWAYS PAINTED TO MATCH FACADE.

**COLORS**

3M DUAL - COLOR FILM WHITE DIGITALLY PRINTED TO MATCH PMS 2945

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**SPECIFICATIONS**

CLIENT: EZ PAWN  
DRAWING: 3816\_PV2  
DATE: 10.23.11  
SCALE: 3/8"=1'-0"

SIGN: EXISTING PYLON SIGN  
FACES: NEW PAN-FORMED LEXAN FACES WITH TRANSLUCENT VINYL SURFACE APPLIED (SEE COLOR SCHEME).

**COLORS**

PMS 2945, 3M BRIGHT BLUE 3630-167

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REYESKURSON

March 27, 2012

VIA ELECTRONIC DELIVERY

Plan Commission  
City of Blue Island  
13051 South Greenwood Avenue  
Blue Island, Illinois 60406

RE: EZPAWN Illinois, Inc.  
12601 South Western Avenue

Plan Commission Members:

Thank you for your consideration of the EZPAWN application as presented at the March 14th Planning Commission hearing. Pursuant to questions raised at the hearing, we are pleased to provide the following information:

(1) Commissioners inquired about EZPAWN customers. Our typical customer resides in a single family home and has a household income between \$35,000 and \$50,000. EZPAWN serves a wide variety of professionals from bus drivers, laborers, and managers, to stock brokers, engineers, and medical doctors. Please see enclosed spreadsheet data and one-page summary.

(2) Commissioners also inquired about the expected appearance of the store. Enclosed are photographs of the new EZPAWN Waukegan location (opened Fall 2011) which, as is planned for the proposed location in Blue Island was built out from an old Hollywood Video store.

(3) Commissioners inquired about pawn rates. EZPAWN rates are controlled by the Illinois Pawnbroker Regulation Act, 220 ILCS 510/2, which allows monthly charges and fees of 20% of the loan amount for appraising, investigating title, storing and insuring collateral, closing the loan, making daily reports to law enforcement, complying with regulatory requirements, property registration, security expenses, as well as other expenses. The average pawn loan is 30 to 60 days. Approximately 80% of EZPAWN loan customers return to claim their collateral.

(4) Finally, we are enclosing a list of EZPAWN locations.



REYESKURSON

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Please do not hesitate to contact me with any further questions or concerns.

Regards,

*Ken Goldin*  
Ken Goldin  
Reyes Kurson

encs



March 18, 2012

To: Jamey Rose  
Fr: Ben Morris  
Re: Summary of Data Analysis for Blue Island Site

This summary details the attached file (*Report on Illinois ID's for Blue Island March 17 2012*) which analyzes EZ Pawn's current Illinois customer database of 53,269 people who live within the Illinois state lines. The analysis is based on 8 key demographics as outlined below with source information pulled from The US Census Bureau, The US Postal Service, Acxiom and E-Tech.

#### **Census BG Mean Household Income**

This breakdown of EZ Pawn's customer base indicates that the majority of customers in the database earn \$35-\$50K; however 19.3% are in block groups with \$25-\$35K in mean household income and 16.9% are in block groups with \$50-\$60K. Additionally, while 11.3% of our database resides in block groups with mean household income below \$25K a year, we also have 5.3% who reside in block groups with over \$75K in mean household income.

#### **Net Worth**

Net Worth, as reported by Acxiom, refers to the worth of the individual customer. Currently, 20.6% of our customers have a net worth equal to or less than zero, but 20.2% have a \$100-250k net worth. Another 12.9% have net worth \$1-\$4,999 versus 12.1% with net worth over \$250K.

#### **Length of Residence**

Length of Residence, sourced from Acxiom, states 19.0% of the database is unknown, 19.1% have lived in their home for 15 years or more. Additionally, another 21.1% of our database has lived in their home for 1-3 years and 15.2% for 4-6 years.

#### **Address Type**

According to the USPS, 78.2% of EZ Pawn's customers live in a single family dwelling and 21.5% reside in an apartment.

#### **Marital Status**

Marital Status is fairly evenly divided with married customers only slightly higher at 36% of the database as opposed to single customers totaling 34.1% of the database.

#### **Occupation**

Pulled from Acxiom, Occupation displays the vast diversity in our database. For Illinois residents of the Chicago stores, we currently have 545 Labors and 555 Managers, 336 Clerks and 399 Stockbrokers. Further, while our database includes 33 Bus Drivers and 30 Students, it also includes 42 Engineers and 32 Medical Doctors.

#### **Ethnic**

Ethnic, sourced from E-Tech, is condensed in comparison to other demographics. We have a very close range between White at 30%, Hispanic at 27.7% and African-Americans at 40.5%.

#### **Language Preference**

According to E-Tech, 53 languages are represented in our database. English clearly garners the largest share of the database with 72.4% while Spanish comes in second with 22%.

Code	Census Block Group Median HH Income	DB	DB %
1	Below \$25K	6037	11.3%
2	\$25K-\$35K	10262	19.3%
3	\$35K-\$50K	20150	37.8%
4	\$50K-\$60K	8989	16.9%
5	\$60K-\$75K	5028	9.4%
6	\$75K-\$90K	1843	3.5%
7	\$90K-120K	744	1.4%
8	\$120K-\$150K	144	0.3%
9	\$150K+	72	0.1%
Grand Total		53269	100.0%

Source: US Census/Axiom

Net Worth	DB	DB %
Unknown	1068	2.0%
1 = Less than or equal to \$0	11078	20.6%
2 = \$1 - \$4,999	6931	12.9%
3 = \$5,000 - \$9,999	2988	5.6%
4 = \$10,000 - \$24,999	2849	5.3%
5 = \$25,000 - \$49,999	4790	8.9%
6 = \$50,000 - \$99,999	5765	10.7%
7 = \$100,000 - \$249,999	10878	20.2%
C= \$250K +	7426	12.1%
	53773	100.0%

Source: Acxiom

Address Type	DB	DB %
0 = Undetermined	173	0.3%
1 = Single Family Dwelling	42025	78.2%
2 = Apartment with unit designatc	5474	10.2%
3 = Apartment without unit desigr	6078	11.3%
4 = Rural Route	3	0.0%
5 = Post Office Box	20	0.0%
	53773	100.0%

Source: USPS

InfoBase_Individual.MARITAL S	DB	DB %
Unknown Unknown	16089	29.9%
A Inferred Single	2199	4.1%
B Inferred Married	2578	4.8%
M Married	16782	31.2%
S Single	16125	30.0%
	53773	100.0%

Source: Acxiom

Code	Occupation	DB	DB %
H001	Homemaker	787	9.36%
C001	Account Executive	631	7.50%
C005	Manager	555	6.60%
E059	Laborer	545	6.48%
D023	Broker/Stock/Trader	399	4.74%
D029	Clerk	336	3.99%
I001	Retired/Pensioner	279	3.32%
D066	Sales	256	3.04%
D048	Insurance/Agent	227	2.70%
D062	Real Estate/Realtor	206	2.45%
D068	Security	173	2.06%
E032	Driver	151	1.80%
E026	Cosmetologist	133	1.58%
M003	Nurse/LPN	131	1.56%
F014	Pharmacist/Pharmacy	127	1.51%
C026	Supervisor	113	1.34%
E080	Operator/Machine Operator	109	1.30%
G003	Secretary	95	1.13%
L006	Teacher	89	1.06%
E069	Mechanic	84	1.00%
E076	Operator	81	0.96%
E034	Driver/Truck Driver	76	0.90%
E065	Maintenance	75	0.89%
C012	Manager/Marketing Manager	71	0.84%
E009	Barber/Hairstylist/Beautician	71	0.84%
B004	President	69	0.82%
D025	Cashier	67	0.80%
F011	Nurses Aide/Orderly	64	0.76%
E025	Cook	62	0.74%
E043	Foreman/Crew leader	62	0.74%
E004	Assembler	57	0.68%
E081	Packer	51	0.61%
D070	Technician	48	0.57%
B000	Executive/Upper Management	46	0.55%
D036	Customer Service/Representative	46	0.55%
E106	Welder	46	0.55%
E016	Carpenter/Furniture/Woodworking	45	0.54%
A004	Engineer	42	0.50%
D001	Accounting/Biller/Billing clerk	42	0.50%
E053	Housekeeper/Maid	40	0.48%
E098	Shipping/Import/Export/Custom	39	0.46%
P007	Mail Carrier/Postal	37	0.44%
D004	Administration/Management	36	0.43%
D067	Sales Clerk/Counterman	36	0.43%
P010	Social Worker/Case Worker	36	0.43%
C006	Manager/Assistant Manager	33	0.39%

E033	Driver/Bus Driver	33	0.39%
E064	Machinist	33	0.39%
E082	Painter	33	0.39%
A016	Medical Doctor/Physician	32	0.38%
E035	Electrician	32	0.38%
E022	Clerk/Stock	31	0.37%
K001	Armed Forces	31	0.37%
R001	Student	30	0.36%
P009	Police/Trooper	28	0.33%
M001	Nurse	27	0.32%
C022	Manager/Warehouse Manager	26	0.31%
E105	Waiter/Waitress	25	0.30%
F019	Therapists/Physical	24	0.29%
E057	Janitor	23	0.27%
D063	Receptionist	22	0.26%
E031	Dock Worker	22	0.26%
N001	Computer Operator	22	0.26%
A014	Legal/Attorney/Lawyer	21	0.25%
D072	Teller/Bank Teller	21	0.25%
E054	Inspector	20	0.24%
D010	Aide/Assistant/School	19	0.23%
K002	Army Credit Union Trades	19	0.23%
N004	Data Entry/Key Punch	19	0.23%
D013	Analyst	18	0.21%
E027	Courier/Delivery/Messenger	18	0.21%
F018	Therapist	18	0.21%
A018	Pilot	17	0.20%
E015	Butcher/Meat Cutter	17	0.20%
E029	Custodian	16	0.19%
E055	Installer	16	0.19%
E096	Setup man	16	0.19%
B001	CEO/CFO/Chairman/Corp Officer	15	0.18%
B006	Vice President	15	0.18%
D014		15	0.18%
E018	Child Care/Day Care/Babysitter	15	0.18%
E091	Production	15	0.18%
F005	Dietician	15	0.18%
C003	Director/Executive Director	14	0.17%
D021	Bookkeeper	14	0.17%
D035	Coordinator	14	0.17%
E017	Chef/Butler	14	0.17%
E019	Cleaner/Laundry	14	0.17%
E079	Operator/Forklift Operator	14	0.17%
E088	Press Operator	14	0.17%
F016	Technician/Lab	14	0.17%
C020	Manager/Store Manager	13	0.15%
D038	Detective/Investigator	13	0.15%

E067	Mason/Brick/Etc.	13	0.15%
E093	Roofer	13	0.15%
E101	Transportation	13	0.15%
E062	Loader	12	0.14%
C011	Manger/General Manager	11	0.13%
C019	Manager/Sales Manager	11	0.13%
E042	Food Service	11	0.13%
E052	Helper	11	0.13%
E090	Printer	11	0.13%
D006	Agent	10	0.12%
D071	Telemarketer/Telephone/Operator	10	0.12%
E008	Baker	10	0.12%
E024	Construction	10	0.12%
E037	Factory Workman	10	0.12%
E056	Ironworker	10	0.12%
E078	Operator/Crane Operator	10	0.12%
F006	Health Care	10	0.12%
A017	Pastor	9	0.11%
D007	Aide/Assistant	9	0.11%
D039	Dispatcher	9	0.11%
E084	Pipe fitter	9	0.11%
E085	Plumber	9	0.11%
F009	Medical Technician	9	0.11%
N002	Computer Programmer	9	0.11%
D030	Clerk/File	8	0.10%
E006	Attendant	8	0.10%
E012	Bodyman	8	0.10%
E038	Farmer/Dairyman	8	0.10%
E039	Finisher	8	0.10%
F004	Dentist	8	0.10%
G004	Typist	8	0.10%
C013	Manager/Office Manager	7	0.08%
D028	Claims Examiner/Rep/Adjudicator	7	0.08%
D034	Consultant/Advisor	7	0.08%
D064	Reporter	7	0.08%
E007	Auto Mechanic	7	0.08%
E060	Lineman	7	0.08%
K003	Navy Credit Union Trades	7	0.08%
L002	Counselor	7	0.08%
P005	Firefighter	7	0.08%
C014	Manager/Plant Manager	6	0.07%
D040	Draftsman	6	0.07%
D057	Photography	6	0.07%
D061	Quality Control	6	0.07%
E005	Athlete/Professional	6	0.07%
D046	Graphic Designer/Commercial Artist	5	0.06%
D077	Ward Clerk	5	0.06%

E048	Gardener/Landscaper	5	0.06%
E050	Grinder	5	0.06%
E092	Repairman	5	0.06%
E094	Sanitation/Exterminator	5	0.06%
E100	Toolmaker	5	0.06%
F003	Dental Hygienist	5	0.06%
F017	Technician/X-ray	5	0.06%
G001	Legal/Paralegal/Assistant	5	0.06%
P002	Civil Service/Government	5	0.06%
C009	Manager/District Manager	4	0.05%
C015	Manager/Product Manager	4	0.05%
D011	Aide/Assistant/Staff	4	0.05%
D017	Auditor	4	0.05%
D018	Banker	4	0.05%
D024	Buyer	4	0.05%
D027	Checker	4	0.05%
D049	Insurance/Underwriter	4	0.05%
D052	Marketing	4	0.05%
D056	Personnel/Recruiter/Interviewer	4	0.05%
D069	Surveyor	4	0.05%
E030	Cutter	4	0.05%
E049	Glazier	4	0.05%
E068	Material Handler	4	0.05%
E086	Polisher	4	0.05%
E087	Porter	4	0.05%
E097	Sheet Metal Worker/Steel Worker	4	0.05%
F015	Psychologist	4	0.05%
A002	Chemist	3	0.04%
A012	Geologist	3	0.04%
D022	Broker	3	0.04%
D031	Collector	3	0.04%
D037	Designer	3	0.04%
D041	Estimator	3	0.04%
D051	Jeweler	3	0.04%
D073	Tester	3	0.04%
E010	Bartender	3	0.04%
E020	Clerk/Deli	3	0.04%
E023	Conductor	3	0.04%
E074	Mold Maker/Molder/Injection Mold	3	0.04%
E083	Parts (Auto Etc.)	3	0.04%
E095	Seamstress/Tailor/Handicraft	3	0.04%
F008	Medical Secretary	3	0.04%
G002	Legal Secretary	3	0.04%
L003	Instructor	3	0.04%
L007	Trainer	3	0.04%
Q001	Part Time	3	0.04%
C002	Director/Art Director	2	0.02%

C017	Manager/Property Manager	2	0.02%
D019	Banker/Loan Office	2	0.02%
D026	Caterer	2	0.02%
D055	Musician/Music/Dance	2	0.02%
D065	Researcher	2	0.02%
D075	Travel Agent	2	0.02%
E003	Apprentice	2	0.02%
E028	Crewman	2	0.02%
E044	Foreman/Shop Foreman	2	0.02%
E058	Journeyman	2	0.02%
E066	Maintenance/Supervisor	2	0.02%
E072	Millwright	2	0.02%
E077	Operator/Boilermaker	2	0.02%
E099	Sorter	2	0.02%
E104	Utility	2	0.02%
F007	Medical Assistant	2	0.02%
F010	Medical/Paramedic	2	0.02%
A009	Engineer/Field	1	0.01%
A010	Engineer/Industrial	1	0.01%
C008	Manager/Credit Manager	1	0.01%
C016	Manager/Project Manager	1	0.01%
C023	Planner	1	0.01%
D002	Actor/Entertainer/Announcer	1	0.01%
D003	Adjuster	1	0.01%
D008	Aide/Assistant/Executive	1	0.01%
D009	Aide/Assistant/Office	1	0.01%
D016	Auctioneer	1	0.01%
D042	Expeditor	1	0.01%
D043	Finance	1	0.01%
D044	Flight Attendant/Steward	1	0.01%
D047	Hostess/Host/Usher	1	0.01%
D076	Union Member/Rep.	1	0.01%
E011	Binder	1	0.01%
E013	Brakeman	1	0.01%
E021	Clerk/Produce	1	0.01%
E036	Fabricator	1	0.01%
E041	Fitter	1	0.01%
E045	Forestry	1	0.01%
E047	Furrier	1	0.01%
E051	Grocer	1	0.01%
E070	Meter Reader	1	0.01%
E071	Mill worker	1	0.01%
E075	Oil Industry/Driller	1	0.01%
E089	Presser	1	0.01%
E102	Typesetter	1	0.01%
E103	Upholstery	1	0.01%
F001	Chiropractor	1	0.01%

F012	Optician	1	0.01%
P001	Air Traffic Control	1	0.01%
		8411	100.00%

Source: Acxiom

Row Labels	Ethnic	DB	DB %
1	White	15455	30.0%
2	Hispanic	14304	27.7%
3	African-American	20884	40.5%
4	Other *	954	1.8%
Grand Total		51597	100.0%

\*Approximately 2/3 Asian, 1/3 Arabic

Source: E-Tech

# EZCORP



# EZCORP



# EZCORP



# EZCORP



# EZCORP



# EZCORP



# EZCORP





## Chicago Metro Area Locations

1. Arlington Heights – 1778 West Algonquin Road
2. **Aurora – 300 West Indian Trail (new build out)**
3. Chicago – 4824 South Ashland Avenue
4. Chicago – 3446 West 26<sup>th</sup> Street
5. Chicago – 4037 West 26<sup>th</sup> Street
6. **Chicago Heights – 511 West Lincoln Hwy (new build out)**
7. Hammond, IN – 6752 Indianapolis Boulevard
8. Harvey – 470 East 147<sup>th</sup> Street
9. Hometown – 4080 Southwest Highway
10. Merrillville, IN – 5466 Broadway
11. Mundelein – 670 South Lake Street
12. Riverside – 7361 West 25<sup>th</sup> Street
13. **Round Lake Beach – 315 West Rollins Road (new build out )**
14. Summit Argo – 6153 Archer Road
15. Waukegan – 3020 Belvidere Road
16. **Waukegan – 3119 North Lewis Avenue (new build out )**