

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

R&D Pawn Outlet, LLC d/b/a R&D Pawn Outlet & Smoke Shop)))	ORDER TO CEASE AND DESIST AND NOTICE OF VIOLATION
--	-------------	--

TO: R&D Pawn Outlet, LLC d/b/a R&D Pawn
Outlet & Smoke Shop
942 S Delsea Dr,
Vineland, New Jersey 08360

THIS MATTER having been opened by the Commissioner of the New Jersey Department of Banking and Insurance (“Commissioner”), upon information that R&D Pawn Outlet, LLC d/b/a R&D Pawn Outlet & Smoke Shop (“Respondent”), may have violated various provisions of the Pawnbroking Law, N.J.S.A. 45:22-1 to -34 (“Act”); and

WHEREAS, Respondent is subject to the provisions of the Act; and

WHEREAS, pursuant to N.J.S.A. 45:22-2, no person shall engage or continue in business as a pawnbroker except as authorized by this article, and without first obtaining a license from the Commissioner; and

WHEREAS, pursuant to N.J.S.A. 45:22-2, no person other than a licensee shall display any sign or other device in or about the premises of business, or in any advertising matter or other printed matter which in anywise resembles the emblem or sign commonly used by pawnbrokers, nor shall there be any sign displayed which is calculated to deceive, nor shall the word “pawnbroker” be used in or about the premises of business or in any advertising matter or other printed matter nor shall any such person hold himself out to the public to be a pawnbroker, either through advertising, soliciting, signs or otherwise;

WHEREAS, pursuant to N.J.S.A. 17:1-15(j), the Commissioner shall have the power, in addition to any powers prescribed by law, to order any person violating any provision of Title 17 of the Revised Statutes or Title 17B of the New Jersey Statutes to cease and desist from engaging in such conduct; and

WHEREAS, Respondent is not a licensed pawnbroker pursuant to N.J.S.A. 45:22-2; and

WHEREAS, despite being unlicensed, Respondent advertises itself to the public as a pawnbroker; and

WHEREAS, specifically, Respondent currently displays the following large sign outside of its business premises at 942 S Delsea Dr, Vineland, New Jersey 08360 – “R&D PAWN OUTLET”; and

WHEREAS, additionally, Respondent maintains the following website – <https://www.rdvineland.com/> – on which Respondent advertises itself as a pawn outlet; and

WHEREAS by advertising itself to the public as a pawnbroker without being licensed to do so, Respondent violated N.J.S.A. 45:22-2; and

NOW, THEREFORE, IT IS on this 25th day of January, 2021,

ORDERED that, pursuant to N.J.S.A. 45:22-2 and N.J.S.A. 17:1-15(j), Respondent shall immediately cease and desist from using the word “pawn” or “pawnbroker” in its name; and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 45:22-2 and N.J.S.A. 17:1-15(j), Respondent shall immediately cease and desist from using the word “pawn” or “pawnbroker” in any of its advertisements or communications to the public, including the sign outside of its business premises, its telephone, email, wireless and mobile systems, and any of its websites, including <https://www.rdvineland.com/>, as well as any social media; and

IT IS FURTHER ORDERED that, a failure to comply with this Order may subject you to further proceedings or legal action; and

IT IS FURTHER ORDERED that unless a request for a hearing is received within twenty (20) days of the service of this Order and Notice of Violation, the right to a hearing in this matter shall be deemed to have been waived by Respondent and this Order shall become final. A hearing may be requested by mailing the request to Paulette Sibblies-Flagg, OCF Investigations Unit, Department of Banking and Insurance, P.O. Box 040, Trenton, New Jersey 08625 or by electronic mail to paulette.sibblies-flagg@dobi.nj.gov. A copy of the request for a hearing shall also be sent to Deputy Attorney General Garen Gazaryan at P.O. Box 117, Trenton, New Jersey 08625 or by electronic mail to garen.gazaryan@law.njoag.gov. The request shall contain the following:

- A. Respondent's full name, address, and daytime telephone number;
- B. A statement referring to each charge alleged in this Order and Notice of Violation and identifying any defense intended to be asserted in response to each charge. Where the defense relies on facts not contained in the Order and Notice of Violation, those specific facts must be stated;
- C. A specific admission or denial of each fact alleged in this Order and Notice of Violation. Where Respondent has no specific knowledge regarding a fact alleged in the Order and Notice of Violation, a statement to that effect must be contained in the hearing request. Allegations of this Order and Notice of Violation not answered in the manner set forth above shall be deemed to have been admitted; and
- D. A statement requesting a hearing.



Marlene Caride
Commissioner