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**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES**

**BEFORE THE DIRECTOR OF THE DEPARTMENT
OF CONSUMER AND BUSINESS SERVICES**

In the Matter of:

**GEORGE A. GRIFFIN,
d/b/a Cave Bear Pawn,**

Respondent.

Case No. PB-12-0006

**FINAL ORDER REVOKING
PAWNBROKER LICENSE
ENTERED BY DEFAULT**

The Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter “the Director”), acting pursuant to the authority of the Oregon Revised Statutes (“ORS”) ORS 726.010 to 726.450 and 726.910 (hereinafter “the Pawnbrokers Act”), conducted an investigation into the activities of George A. Griffin, doing business as Cave Bear Pawn (“Griffin”).

On February 7, 2012, the Director issued Administrative Order No. PB-12-0006, PROPOSED ORDER REVOKING PAWNBROKER LICENSE AND NOTICE OF OPPORTUNITY FOR AN ADMINISTRATIVE HEARING (“Proposed Order”) against Griffin.

Pursuant to ORS 726.060 and OAR 441-740-0035 (2), Griffin was required to maintain the record of his current business address with the Director.

On or about February 10, 2012, delivery of the Proposed Order was attempted by the U.S. Postal Service, by both certified mail and through regular first class mail, to the address of record for Griffin’s business: 148 Redwood Highway, Cave Junction, Oregon 97523. The Proposed Order was also mailed to Griffin’s home address: 595 Waldo Road, O’Brien, Oregon 97534; and to a post office box used by Griffin: PO Box 396, O’Brien,

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Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387



1 OR 97534.

2 Although correctly addressed to the address of record Griffin filed with the
3 Division of Finance and Corporate Securities (“Division”), the Proposed Order was
4 returned to the Division as undeliverable.

5 Griffin did not make a written request for a contested case hearing in this matter
6 and time to do so has expired.

7 After consideration of the Division’s file in this matter, and any documents filed by
8 Griffin, the Director hereby issues the following Findings of Fact, Conclusions of Law,
9 and Final Order.

10 **I.**

11 **FINDINGS OF FACT**

12 The Director FINDS that:

13 1. Griffin is an Oregon resident who is licensed under the Pawnbrokers Act as a
14 pawnbroker in Oregon having been issued pawnbroker license number PB-0323 by the
15 Oregon Division of Finance and Corporate Securities (“Division”) on or about June 21,
16 2004. Griffin was licensed to operate one location under the assumed business name
17 “Cave Bear Pawn” at the address of record he provided to the Division: 148 Redwood
18 Highway, Cave Junction, Oregon 97523.

19 2. Griffin engages in the business of pawnbroker under the assumed business
20 name “Cave Bear Pawn.” The assumed business name was formerly registered with the
21 Office of the Oregon Secretary of State. Griffin failed to renew that registration and it
22 lapsed effective April 29, 2008.

23 3. Griffin formerly had obtained and been issued surety bond number 69700399
24 by CNA Surety in the amount of \$25,000 executed to the State of Oregon as required by
25 the Pawnbrokers Act. CNA Surety canceled Griffin’s surety bond effective June 9, 2011.
26 Griffin failed to either reinstate the CNA Surety bond or obtain a new bond or letter of

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1 credit from another surety or bonding company.

2 4. Griffin has failed to pay the annual license renewal fee of \$350 for the period
3 October 25, 2010 to December 15, 2011, or for any period since.

4 **II.**

5 **CONCLUSIONS OF LAW**

6 The Director CONCLUDES that:

7 5. Griffin has failed to pay the annual license fee required by ORS 726.125 and
8 OAR 441-740-0010.

9 6. Griffin has failed to maintain or obtain a surety bond or letter of credit as
10 required by ORS 726.070.

11 7. Griffin has failed to maintain the assumed business name registration for Cave
12 Bear Pawn as required by ORS 726.050.

13 8. Pursuant to ORS 726.150, the Director may revoke any license issued under the
14 Pawnbrokers Act if the Director determines that a person has failed to maintain in effect
15 the bond or irrevocable letter of credit required pursuant to ORS 726.070; failed to pay
16 the annual license fee pursuant to ORS 726.125 and OAR 441-740-0010; or failed to
17 maintain an assumed business registration with the Office of the Oregon Secretary of
18 State pursuant to ORS 726.050.

19 **III.**

20 **ORDER**

21 NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDER:

22 9. The Director, pursuant to the authority of the Oregon Pawnbrokers Act, hereby
23 ORDERS that the pawnbroker license issued to Respondent George A. Griffin, d/b/a
24 Cave Bear Pawn, is REVOKED.

25 10. The entry of this Order in no way limits further remedies which may be
26 available to the Director under Oregon law.

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IT IS SO ORDERED.

Dated this 19th day of April, 2012 at Salem, Oregon,
NUNC PRO TUNC February 7, 2012.

PATRICK M. ALLEN, Director
Department of Consumer and Business Services

/s/ David Tatman
David C. Tatman, Administrator
Division of Finance and Corporate Securities

RIGHT TO JUDICIAL REVIEW

You are entitled to judicial review of this order in accordance with ORS 183.482.
You may request judicial review by filing a petition with the Court of Appeals in Salem,
Oregon, within 60 days from the date this order was served on you.

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