



**Oregon**  
Kate Brown, Governor

**Department of Consumer and Business Services**  
Division of Financial Regulation  
350 Winter St. NE, Room 410  
P.O. Box 14480  
Salem, OR 97309-0405

**SUBJECT:** Report of Examination

**License No:**

**Licensee:**

This Report of Examination, conducted by \_\_\_\_\_ on \_\_\_\_\_, is furnished for the information of the licensee and should be reviewed in detail.

The information contained herein is based upon the records and files of the licensee and upon statements made to the examiner by the licensee or officers and employees of the pawnshop.

### **RECOMMENDATIONS AND REQUIREMENTS**

The result of my examination assessment of current operations is:

This report was discussed with:

**Name:**

**Title:** Owner/Manager

**Please review and respond to this report prior to the reply date noted below.**

Financial Examiner

Enclosures

Date Mailed:

Reply by:

Licensee:

License #:

## PAWNBROKER EXAMINATION REPORT

The following areas of compliance issues and documentation requirements were reviewed with licensee during the pawnbroker examination.

	Compliance areas included in this examination	Exam Findings		Comment Summary
		Yes	No	
1	License is conspicuously posted, ORS726.090			
2	Office hours posted and observed, ORS 726.270			
3	Property insurance current and adequate, ORS 726.380			
4	Surety bond current and adequate, ORS 726.070			
5	Security System is adequate, OAR 441-740-0020			
6	Required registers and licensee records were maintained, ORS 726.280			
7	Required content disclosed on pledge loans, ORS 726.300			
8	Pawn tickets comply with allowable fees, ORS 726.390			
9	Pawn tickets provide disclosures required by Regulation "Z"			
10	Annual percentage rates are within the tolerance allowed by Regulation "Z"			
11	No errors found in rates and fees charged, ORS 726.390			
12	No errors found in other charges, ORS 726.395			
13	Forfeitures held for required time, ORS 726.400			
14	Forfeiture notices mailed on loans over \$500, ORS 726.400			
15	Police notification records comply with ORS 725.285			
16	Pawn renewal procedures followed, ORS 726.400			
17	Release of pawned item to bearer of pawn ticket, ORS 726.310			
18	Loan agreement does not reference race or sex, OAR 441-740-0040			
19	Advertising complies with statutes, OAR 441-740-0048			

Licensee:

License #:

## COMMENT SUMMARY

Item No.	Description of Compliance Issues and Recommendations

## OTHER COMMENTS and RECOMMENDATIONS

### ASSESSMENT SUMMARY

An assessment of the overall operations, general compliance, and record keeping of your pawnbroker operation is based on the following rating system:

1. Outstanding
2. Satisfactory
3. Fair
4. Marginal
5. Unsatisfactory

My assessment of your overall pawnbroker operation is:

This assessment is based on: