

Mike DeWine
Governor

STATE OF OHIO
DEPARTMENT OF COMMERCE
Division of Financial Institutions
Consumer Finance

Sheryl Maxfield
Director

In the matter of:

Case No. M2023-16

JAMES PAVLISH
d/b/a MISTER MONEY BAGS
1642 W. Ridgewood Drive
Parma, Ohio 44134

DIVISION ORDER
TO CEASE AND DESIST AND
NOTICE OF APPELLATE RIGHTS

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), is charged with the responsibility of administering and enforcing the Ohio Pawnbroker Act codified in Chapter 4727 of the Revised Code ("R.C."), the Division finds that this Order is necessary and appropriate, in the interest of the public, and is consistent with the purposes of the Ohio Pawnbrokers Act.

WHEREAS, James Pavlish d/b/a Mister Money Bags ("Respondent") is an individual operating under a Registered Trade Name with the Ohio Secretary of State and does not currently hold a license to engage in business as a Pawnbroker pursuant to R.C. Chapter 4727. James Pavlish d/b/a Mister Money Bags' address of record is 1642 W. Ridgewood Drive, Parma, Ohio 44134.

WHEREAS, the Division has conducted an investigation of Respondent pursuant to R.C. 4727.05, and as a result thereof, alleges that:

- A. Pursuant to R.C. 4727.02, "No person shall act as a pawnbroker, or advertise, transact, or solicit business as a pawnbroker, without first having obtained a license from the superintendent of financial institutions. A person shall obtain a separate license for each place of business at which the person acts or transacts business as a pawn broker."
- B. Respondent does not currently hold and has never applied for a Pawnbroker's license issued by the Division.
- C. As of the date of this Order, Respondent maintains a website at www.mistermoneybags.com (hereinafter the "Mister Money Bags website").
- D. As examples of the numerous statements made on the Mister Money Bags website, Respondent holds himself out to the public as the "#1 Pawn Shop in Cleveland, OH!" and "WE BUY GOLD, SILVER, AND JEWELRY" and "We Offer Top Dollar for Your Items" and provides step by step details on how the process works.
- E. As of the date of this Order, Respondent maintains a YouTube channel at "Mister Money Bags - Cleveland's #1 Mobile Pawn Shop" (hereinafter the "Mister Money Bags YouTube"). The Mister Money Bags You Tube has been active online since October 29, 2020.

- F. As examples of the numerous statements made on the Mister Money Bags YouTube, Respondent holds himself out to the public as "Mister Money Bags, the Cleveland based mobile pawn shop that guarantees you a top dollar payout", "We buy gold, silver, jewelry... and we offer top dollar for your items ... as a mobile pawn shop we come to you and evaluate your item ... as a result you get a much higher payout than online buyers or local pawn shops and you get it instantly ... Mister Money Bags gives you convenient service and the highest payout possible."
- G. Prior to the issuance of this Order, the Division attempted to communicate with Respondent regarding his unlawful activity, but this effort was unsuccessful.

WHEREAS, the Division finds that the allegations contained above are true and Respondent should be ordered to cease and desist violating R.C. 4727.02.

NOW THEREFORE, Respondent is hereby ordered to cease and desist from acting as a pawnbroker; or advertising, transacting, or soliciting business as a pawnbroker in violation of R.C. 4727.02.

FURTHER, within 30 (thirty) days of this Order, Respondent shall remove all references to pawn, pawnshop, loans, pawnbroker, pawn-brokering, mobile pawnshop, and #1 Pawnshop in Cleveland OH! on any website, internet blog, videos, and internet or print advertising.

IT IS SO ORDERED.

NOTICE OF APPELLATE RIGHTS

Respondent is hereby notified that pursuant to R.C. 119.12, this Division Order may be appealed by filing a notice of appeal with the Division setting forth the order that Respondent is appealing from and stating that the Division's order is not supported by reliable, probative, and substantial evidence and is not in accordance with law. The notice of appeal may also include, but is not required to include, the specific grounds for the appeal. The notice of appeal must also be filed with the appropriate court of common pleas in accordance with R.C. 119.12. In filing the notice of appeal with the Division or court, the notice that is filed may be either the original notice or a copy of the original notice. The notice of appeal must be filed within fifteen (15) days after the date of service of this Division Order.

Signed and sealed this 24th day of January 2024.



PAMELA J. PRUDE-SMITHERS

Deputy Superintendent for Consumer Finance
Division of Financial Institutions
Ohio Department of Commerce