

North Carolina Pawn Brokers Association
2010-2011 Board of Directors
EXECUTIVE COMMITTEE

President

Bob Moulton
Durham, NC
919-286-3333
F: 919-286-3244

Chair. of Board

Kyle Farson
High Point, NC
336-434-7296
F: 336-434-7623

Pres. Elect

Johnny Whiteside
Sanford, NC
919-774-7195
F: 919-718-1785

Secretary

Kevin Schautteet
Raleigh, NC
919-821-0001
F: 919-821-2848

Treasurer

David Waugh
Monroe, NC
704-282-2383
F: 704-283-4902

General Counsel

David Crump
Raleigh, NC
919-875-8882
F: 919-875-0494

Regional Vice Presidents

VP - Eastern

Jery Howland
Hope Mills, NC
910-867-3509

VP - Central

Nancy Martin
Albemarle, NC
704-983-4700

VP - Western

Alan Sheppard
Asheville, NC
828-254-8681

Directors

Liz Williamson
Garner, NC

Sam Hernandez
Charlotte, NC

Elmer Huggins
Hickory, NC

Jim Massey
Raleigh, NC

David Wilson
Raleigh, NC

Bob Stogner
Lumberton, NC

Ralph McGee
Concord, NC

PAST
PRESIDENTS

Dave Beck
Raleigh, NC

Charles Boyette
Raleigh, NC

Sue Waycaster
Gastonia, NC

Exec. Director

Elaine Christian
P.O. Box 41368
Raleigh, NC 27629
919-876-0687
800-889-7118
(NC Only)
F: 919-878-7413

**A SPECIAL
THANK YOU
TO OUR
SPONSORS**

ABC Jewelry

Rolland Safe & Lock

Palak Diam, Inc.

Samuel Spil Company

Pease & Curren, Inc.

Wexler Insurance Agency

MEMBERSHIP CROSS REFERENCE

(By Member's Last Name)

| <u>Name</u> | <u>Store Name</u> |
|--------------------|---|
| Allman, Chip | Hal's Pawn & Gun Shop |
| Anderson, Randy | Pat's Pawn (Carolina Jewelry & Pawn #6) |
| Balcom, Michele | Pease & Curren, Inc. |
| Beck, David | Plaza West Jewelry & Loan, Inc. |
| Berndt, Ronald | Berndt's, Inc. |
| Bolles, Mark | Burrell Printing Company |
| Boyette, Charles | Friendship Jewelry & Loan, Inc. |
| Broadway, Richard | Frank's Pawn Shop, Inc. |
| Bryant, Tommy | Bryant's Gun & Pawn Inc. |
| Buckner, Lane | Carolina Pawn and Gun Shop, Inc. |
| Carr, Johnnie | Swop Shop |
| Chauncey, Robert | RTC Enterprises, Inc DBA Chauncey's |
| Clark, James | American Trade & Loan Co. |
| Clein, Ron | Camel Pawn Shop, Inc. |
| Cole, Michael | Cumberland Pawn & Loan |
| Cross, Jason | Reliable Pawn Shop, Inc. |
| Cross, Reid | Reid's Pawn Shop, Inc. |
| Crump, David | David Crump - Attorney |
| Darden, Jeff | Ace Pawn Shop |
| Dellinger, Connie | Mountaineer Pawn Shop DBA Music Jewelry and Loan |
| Dotson, Danny | B & D Thrift & Loan, Inc. |
| Draughn, Julian C. | Eagle Pawn & Loan, LLC |
| Elting, Bob | Bob's Trading Post |
| Ernst, Michael | Shannock's Music & Loan |
| Eudy, Doug | Akron Drive Pawn |
| Eudy, Melvin | Yadkinville Pawn & Jewelry |
| Faircloth, Jim | Jim's Pawn Shop |
| Farson, Kyle | 1st National Pawn, Inc. |
| Fields, Chad | Carolina Jewelry & Pawn #4 |
| Fleming, Marsha | P & A Pawn Shop |
| Fulk, Charles | Doc's Pawn & Guns, Inc |

MEMBERSHIP CROSS REFERENCE

(By Member's Last Name Cont.)

| <u>Name</u> | <u>Store Name</u> |
|------------------------|---|
| Gasperson, Robert | Gasperson/Woodson |
| Greene, Jim | Coins & Stuff |
| Guin, Mary | East Coast (Carolina Jewelry & Pawn #7) |
| Haas, Tom | Pawnmart, Inc. |
| Hancock, Troy | National Jewelry & Pawn #6 |
| Harms, Wanda | First Pawn Jewelry & Loan, Inc. |
| Harrington, Mike | Memorial Coins & Pawn, Inc. |
| Hayes, Effie | Friendly Jewelry & Pawn |
| Heath, Bob | Universal Pawn |
| Hernandez, Sam | Quick Pawn & Bargain |
| Holland, David | Shiflet & Dickson |
| Horwitz, Alan | Reliable Loan & Jewelry |
| Howland, Brent | Jery's Pawn #2 |
| Howland, Jery | Jery's Pawn #1 |
| Howland, Denise | Jery's Pawn & Shooters Supply |
| Huggins, Elmer | F P S Pawn Shop |
| Huggins, Tommie | Goldstone Jewelry & Pawn |
| Jones, Pete | Pawn USA, Inc. |
| Killian, Jamie | Diamond Pawn |
| Kornegay, Kenneth | Military Pawn Shop |
| Lane, C. Ryan | Jack of all Trades of NC, LLC |
| Lane, George & Dorothy | Leicester Pawn & Gun Shop |
| Lassiter, Jim | Zodiac Pawn Shop |
| Ledbetter, Chris | Coastal Jewelry (Carolina Jewelry & Pawn #8) |
| Lee, Jr., Russell | Eden Pawn & Gun Co. |
| Marshall, John | Statesville Jewelry & Loan |
| Martin, Nancy | Top Dollar Jewelry & Loan |
| Massey, James | American Gold Exchange & Pawn |
| McCoy, Bill | Bill's Pawn & Gun |
| McCoy, Mitchell | Hickory Pawn & Gun |
| McGee, Ralph | City Pawn Shop |
| McMasters, Bruce | Silver Dollar Gun & Pawn, Inc. |

MEMBERSHIP CROSS REFERENCE

(By Member's Last Name Cont.)

| <u>Name</u> | <u>Store Name</u> |
|------------------------|-----------------------------------|
| McRae, Nancy | Rocky River Jewelry & Pawn, Inc |
| Messick, Troy | West Gastonia Music & Loan, Inc. |
| Mitchum, Sam | Sam's Pawn |
| Morrison, Anthony | Lincolnton Pawn Shop, Inc. |
| Moulton, Robert | National Jewelry & Pawn |
| | National Jewelry & Pawn #7 |
| | National Jewelry & Pawn #8 |
| Mullins, Frances | Mullins Pawn Shop, Inc. |
| Nance, Jr., Max | Dixie Music & Pawn Shop, LLC |
| Nelson, Pete | Smokefoot Trade & Loan, Inc. |
| Paugh, Trey or Jan | Jim's Pawn Shop |
| Paul, James | East Raleigh Jewelry & Loan, KBP |
| Pennington, Tim | National Jewelry & Pawn #4 |
| Peoples, Andy | Peoples Pawn Shop |
| Phillips, Terry L. | Ace Music & Pawn Shop |
| Phillips, Kenneth | Rhudy's Pawn Shop, Inc. |
| Poe, Tommy | Village Pawn |
| Poe, Tommy | Coastal Jewelry & Pawn |
| Pope, Audra | Day & Nite Pawn Shop |
| Powell, Jr., Robert M. | Pawn South, Inc. |
| Proffit, Ken | Avery Pawn & Music |
| Reed, Mike | Clayton Gold-N-Pawn |
| Reynolds, Vernon | Teknon, Inc. |
| Richmond, Shelia | Carolina Jewelry & Pawn #2 |
| Schautteet, Kevin | Arrow Pawn |
| Sharpe, Chad | Quick Cash Pawn |
| Sheppard, Tonia & Alan | Alan's Jewelry & Pawn |
| Solomon, Melanie | Parker Pawn Shop |
| Steele, Ron | Geib Refining Corp. |
| Steelman, Benjamin | Bob's Pawn |
| Steelman, Bobby | Bob's Pawn & Gun Shop, Inc. |
| Stewart, Kevin | National Jewelry & Pawn #3 |
| Stogner, Bob | House of Quality |
| Sullins, Laura | Union Life and Casualty Insurance |

MEMBERSHIP CROSS REFERENCE

(By Member's Last Name Cont.)

| <u>Name</u> | <u>Store Name</u> |
|--------------------------|--|
| Sult, Donald | Boulevard Gold Exchange & Loan |
| Sumpter, Hal | Sumpter's Jewelry |
| Sweeney, Scott | Marshall & Sterling |
| Sykes, Jeff | American Jewelry & Pawn, Inc. |
| Tew, Allison | Carolina Jewelry & Pawn #1 |
| Tharrington, Walter | M & T Pawn Shop |
| Thomas, Randolph | Stop & Pawn |
| Tidwell, Stan | Money Unlimited Pawn of Greensboro |
| Tidwell, Stan | Money Unlimited Pawn of Winston Salem |
| Thompson, Tony | Cash Now Pawn |
| Wagoner, Chuck | Carolina Jewelry & Pawn #3 |
| Walden, Lamont | National Jewelry & Pawn #2 |
| Waugh, David | Top Dollar Jewelry & Loan |
| Waugh, David | United Pawn & Jewelry |
| Waycaster, Sue | Gaston Music & Pawn, Inc. |
| Weaver, Lavonda | Antiques & Pawn |
| Webb, Clyde | Boulevard Pawn Shop |
| Whiteside, Johnny | Kendale Pawn Shop |
| Wilder, Margaret & Steve | Pawn & Gifts Inc. |
| Williamson, George | Garner Gold-N-Pawn |
| Wilson, David | Capital Cash |
| Winters, Brandon | Carolina Jewelry & Pawn #5 |
| Zaveri, Raj or Arvind | Virgo Star, Inc. |

MEMBERSHIP ROSTER

(By Company Name)

Kyle Farson
1st National Pawn, Inc.
110 E. Fairfield Road, Ste. 125
High Point, NC 27263
336-434-7296
kfarson@aol.com

Terry L. Phillips
Ace Music & Pawn Shop
117 West Main Street
Elkin, NC 28621
336-835-6295
TP7960@hotmail.com

Jeff Darden
Ace Pawn Shop
5721 Bragg Blvd.
Fayetteville, NC 28303
910-867-4010
acepawn57@yahoo.com

Doug Eudy
Akron Drive Pawn
650 Akron Drive
Winston-Salem, NC 27105
336-767-1880
akrondrivepawn@bellsouth.net

Alan & Tonia Sheppard
Alan's Jewelry & Pawn
1186 Patton Avenue
Asheville, NC 28806
828-281-4042
tonia@alanspawn.com

James Massey
American Gold Exchange & Pawn
3404 Poole Road
Raleigh, NC 27610
919-231-6433
Massey_JW@hotmail.com

Jeff Sykes
American Jewelry & Pawn, Inc.
4510 Sunset Avenue
Rocky Mount, NC 27804
252-937-4482
Jeffsykes.ajp@gmail.com

James "Jimmy" Clark
American Trade & Loan Co.
532 Harper Avenue NW
Lenoir, NC 28645
828-754-4598
amtandl@Bellsouth.net

Lavonda Weaver
Antiques & Pawn
80 West Main Avenue
Taylorsville, NC 28681
828-632-7846
lkw3297@aol.com

Kevin Schautteet
Arrow Pawn
2421 Crabtree Boulevard
Raleigh, NC 27604
919-821-0001
Kevin@arrowpawnnnc.com

Ken Proffit
Avery Pawn & Music
225A Pineloa Street
Newland, NC 28657
828-733-6080
kvproffit@yahoo.com

Danny Dotson
B & D Thrift & Loan, Inc.
596 South Broadway St.
Forest City, NC 28043
828-245-3551
bdthrift@bellsouth.net

MEMBERSHIP ROSTER

(By Company Name Cont.)

Ron Berndt
Berndt's, Inc.
PO Box 1942
Hickory, NC 28603
828-322-1222
Berndts@earthlink.net

Clyde Webb
Boulevard Pawn Shop
5301 Bragg Boulevard
Fayetteville, NC 28303
910-868-2139
cfw2204@aol.com

Bill McCoy
Bill's Pawn & Gun
351 E. Franklin Blvd.
Gastonia, NC 28054
704-853-8011
mccoy_bill@att.net

Tommy Bryant
Bryant's Gun & Pawn, Inc.
3551A Fayetteville Road
Lumberton, NC 28358
910-738-4848
bryantsgunandpawn@yahoo.com

Benjamin Steelman
Bob's Pawn
140 W. Meadowview Road
Greensboro, NC 27406
336-379-7296
bpgsol4@aol.com

Mark Bolles
Burrell Printing Company
901 Highway 685
Pflugerville, TX 78660
512-990-1188

Bobby Steelman
Bob's Pawn & Gun Shop, Inc.
2106 S. Main Street
High Point, NC 27263
336-882-7296
bpg2106@aol.com

Ron Clein
Camel Pawn Shop, Inc.
422 N. Liberty St.
Winston-Salem, NC 27101
336-723-1057

Bob Elting
Bob's Trading Post
717 East Main Street
Havelock, NC 28532
252-447-0962
bobelting@gmail.com

David Wilson
Capital Cash
2420 Wake Forest Road
Raleigh, NC 27608
919-829-9151
capitalcashpawn@yahoo.com

Donald R. Sult
Boulevard Gold Exchange & Loan
1100 N. Raleigh Blvd, Suite 115
Raleigh, NC 27610
(919) 839-5626
dongolfin@ipass.net

Allison Tew
Carolina Jewelry & Pawn #1
2609 S Saunders St
Raleigh, NC 27603-
(919) 834-7796

MEMBERSHIP ROSTER

(By Company Name Cont.)

Shelia Richmond
Carolina Jewelry & Pawn #2
1618 S Miami Blvd
Durham, NC 27703-
(919) 598-0707

Chuck Wagoner
Carolina Jewelry & Pawn #3
2216 N. Roxboro Road
Durham, NC 27704-
(919) 220-4164

Chad Fields
Carolina Jewelry & Pawn #4
1609 Capital Blvd.
Raleigh, NC 27604-
(919) 832-5626
chadfields@nc.rr.com

Brandon Winters
Carolina Jewelry & Pawn #5
907 N. Miami Blvd.
Durham, NC 27703-
(919) 688-4361

Lane Buckner
Carolina Pawn and Gun Shop, Inc.
547 Champion Drive
Canton, NC 28716
828-648-4447
lbuckner4@charter.net

Tony Thompson
Cash Now Pawn
7732-A North Point Blvd.
Winston-Salem, NC 27106
336-896-9757
info@cashnowpawn.com

Ralph McGee
City Pawn Shop
764 Courtney Street SE
Concord, NC 28025
704-788-2751
dmmgee764@aol.com

Mike Reed
Clayton Gold-N-Pawn
10278 US Highway 70 West
Clayton, NC 27520
919-359-1362
mike@garnergold.com

Tommy Poe
Coastal Jewelry & Pawn
2905 E. 10th Street
Greenville, NC 27858
252-758-5976
tommy@villagepawn.com

Chris Ledbetter
Coastal Jewelry, Carolina #8
5030 Market Street
Wilmington, NC 28405
910-452-2274

Jim Greene
Coins & Stuff
1017 E. Lexington Avenue
High Point, NC 27262
336-885-5323
tocstuff@triad.rr.com

Michael A. Cole
Cumberland Pawn Shop
5127 Raeford Road
Fayetteville, NC 28304
910-425-3306
cumpawn@aol.com

MEMBERSHIP ROSTER

(By Company Name Cont.)

David Crump - Attorney
4109 Wake Forest Rd, Ste 307
Raleigh, NC 27609
919-875-8882
david@carolinalegal.com

Audra Pope
Day & Nite Pawn Shop
5430 Murchison Road
Fayetteville, NC 28311
910-488-0974

Jamie Killian
Diamond Pawn
417 S. Lafayette Street
Shelby, NC 28150
704-482-4771
jkillian@carolina.rr.com

Max Nance, Jr.
Dixie Music & Pawn, LLC
4544 Yadkin Road
Fayetteville, NC 28303
910-867-6978
mnancejr@nc.rr.com

Charles Fulk
Doc's Pawn & Guns, Inc.
506 S. Memorial Drive
Greenville, NC 27834
252-758-2020
docsguns@embarqmail.com

Mary Guin
East Coast, Carolina #7
1702 Dawson Street
Wilmington, NC 28703-
(910) 343-1002

Julian C. Draughn
Eagle Pawn & Loan, LLC
118 Pointe South Drive
Randleman, NC 27317
336-498-2274
jdraughn75@yahoo.com

James Paul
East Raleigh Jewelry & Loan, KBP
823 N. Smithfield Road
Knightdale, NC 27545
919-266-6001
james@bestjewelryonline.com

Russell E. Lee and Diana Hodge
Eden Pawn & Gun Company
698 South Linden Drive, Suite 100A
Eden, NC 27288
336-627-9894
edenpawn@yahoo.com

Elmer Huggins
F P S Pawn Shop
205 Main Avenue NE
Hickory, NC 28601
828-328-3778

Wanda Harms
First Pawn Jewelry & Loan, Inc.
P.O. Box 1320
3056 N. Main Street
Hope Mills, NC 28348
910-423-7800
firstpawn2@aol.com

Richard Broadway
Frank's Pawn Shop, Inc.
107 North Main Street
Salisbury, NC 28144
704-636-3127
info@frankspawnshop.com

MEMBERSHIP ROSTER

(By Company Name Cont.)

Effie Hayes
Friendly Jewelry & Pawn
2731 Durham-Chapel Hill Boulevard
Durham, NC 27707
919-489-0000

Charles Boyette
Friendship Jewelry & Loan, Inc.
3110-118 New Bern Avenue
Raleigh, NC 27610
919-212-0072
friendpawn@Bellsouth.net

George Williamson
Garner Gold-N-Pawn
1311 5th Avenue
Garner, NC 27529
919-661-0702
george@garnergold.com

Robert Gasperson
Gasperson/Woodson
PO Box 798
Swansboro, NC 28584
910-326-5711
gasperson@gmail.com

Sue Waycaster
Gaston Music & Pawn, Inc.
101 East Franklin Boulevard
Gastonia, NC 28052
704-866-9064
swaygmp@hotmail.com

Ron Steele
Geib Refining Corp.
399 Kilvert Street
Warwick, RI 02886
401-738-8560
Ron@geibrefining.com

Tommie Huggins
Goldstone Jewelry & Pawn, LLC
521 F Hwy 70 East
Hildebran, NC 28637
828-431-2110

Chip Allman
Hal's Pawn & Gun Shop
595 Church Street North
Concord, NC 28025
704-782-8112
hdajr1@vnet.net

Mitchell McCoy
Hickory Pawn & Gun
316 Highway 70 SW
Hickory, NC 28602
828-324-5985
hickorypawn@embarqmail.com

Bob Stogner
House of Quality
PO Box 514
Lumberton, NC 28359
910-739-1544
bgstogner@aol.com

C. Ryan Lane
Jack of all Trades of NC, LLC
1438 Highway 21 South, Suite B
Sparta, NC 28675
336-372-6000
pawn@skybest.com

Jery Howland
Jery's Pawn #1
518 N. Bragg Blvd.
Spring Lake, NC 28390
910-497-4949
jeryspawn@yahoo.com

MEMBERSHIP ROSTER

(By Company Name Cont.)

Brent Howland
Jery's Pawn #2
3061 N. Main Street Suite 110
Hope Mills, NC 28348
910-426-7999
jeryspawn@yahoo.com

Denise Howland
Jery's Pawn & Shooters Supply
5103 Bragg Blvd.
Fayetteville, NC 28303
910-860-3700
denisejeryspawn@yahoo.com

Trey or Jan Paugh
Jim's Pawn Shop
4632 Yadkin Road
Fayetteville, NC 28303
910-864-2270

Jolly's Pawn Shop
108 Pactolus Highway
Greenville, NC 27834
252-752-5759
jollypawnshop@aol.com

Johnny Whiteside
Kendale Pawn Shop
2715 Lee Avenue
Sanford, NC 27332
919-774-7195
kpshop2000@hotmail.com

George & Dorothy Lane
Leicester Pawn & Gun Shop
142 New Leicester Highway
Asheville, NC 28806
828-285-9001
leicesterpawn@charterinternet.com

Anthony Morrison
Lincolnton Pawn Shop, Inc.
2498 E. Main Street
Lincolnton, NC 28092
704-735-9988
anthonymorrison@lincolntonpawnshop.net

Walter Tharrington
M & T Pawn Shop
1800 A Sunset Avenue
Rocky Mount, NC 27804
252-442-4078

Scott Sweeney
Marshall & Sterling
110 Main Street
Poughkeepsie, NY 12601
800-333-3766
ssweeney@marshallsterling.com

Mike Harrington
Memorial Coins & Pawn, Inc.
2208-A S. Memorial Drive
Greenville, NC 27834
252-756-6767
mcp1987@yahoo.com

Kenneth Kornegay
Military Pawn Shop
5000 Bragg Blvd.
Fayetteville, NC 28303
910-867-0808
mnancejr@nc.rr.com

Money Unlimited Pawn of
Greensboro
121 Holiday Court
Franklin, TN 37067-
(615) 591-6446
stidwell@standoninc.com

MEMBERSHIP ROSTER

(By Company Name Cont.)

Money Unlimited Pawn of Winston
Salem
121 Holiday Court
Franklin, TN 37067-
(615) 591-6446
stidwell@standoninc.com

Connie Dellinger
Mountaineer Pawn Shop, Inc.
DBA Music Jewelry and Loan
12513 Highway 226 South
Spruce Pine, NC 28777
828-765-7651

Frances B. Mullins
Mullins Pawn Shop, Inc.
1128 West Pine Street
Mount Airy, NC 27030
336-789-7109

Robert Moulton
National Jewelry & Pawn, Inc.
2334 Guess Road
Durham, NC 27705
919-286-3333
moultonbob@yahoo.com

Lamont Walden
National Jewelry & Pawn #2
2605 Durham-Chapel Hill Boulevard
Durham, NC 27707
919-403-3333

Kevin Stewart
National Jewelry & Pawn #3
3165 Hillsborough Road
Durham, NC 27705
919-386-3333

Tim Pennington
National Jewelry & Pawn #4
3341 N. Roxboro Road
Durham, NC 27704
919-220-9999

Troy Hancock
National Jewelry & Pawn #6
1319 South College Road
Wilmington, NC 28403
910-793-3333

Robert Moulton
National Jewelry & Pawn #7
2751 Capital Blvd.
Raleigh, NC
919-790-2999

Robert Moulton
National Jewelry & Pawn #8
4206 Fayetteville Road
Raleigh, NC
919-661-6505

Marsha Fleming
P & A Pawn Shop
930 Roanoke Avenue
Roanoke Rapids, NC 27870
252-537-9907

Melanie Solomon
Parker Pawn Shop
2885 Owen Drive
Fayetteville, NC 28306
910-321-0500

Melanie Solomon
Parker Pawn Shop
413 NC Hwy 210 N.
Spring Lake, NC 28390
910-321-0500

MEMBERSHIP ROSTER

(By Company Name Cont.)

Melanie Solomon
Parker Pawn Shop
5701 Yadkin Road, Suite 200
Fayetteville, NC 28303
910-867-5159

Randy Anderson
Pat's Pawn, Carolina #6
1715 Holloway Street
Durham, NC 27703-
(919) 683-1240

Margaret & Steve Wilder
Pawn & Gifts, Inc.
106-11 Bratton Drive
Garner, NC 27529
919-329-9255
pawinandgifts@bellsouth.net

Robert M. Powell, Jr.
Pawn South, Inc.
433 S. Madison Street
Whiteville, NC 28472
910-914-0055
businessoffice@bizec.rr.com

Pete Jones
Pawn USA, Inc.
2392 Carolina Beach Road, Ste. 201
Wilmington, NC 28401
910-763-6780
pawnusanc@bellsouth.net

Tom Haas
Pawnmart, Inc.
6400 S. Atlantic Boulevard, Ste.190
Norcross, GA 30071
678-720-0660
Thaas@pawnmart.com

Michele Balcom
Pease & Curren, Inc.
75 Pennsylvania Avenue
Warwick, RI 02888
800-343-0906
mbalcom@peaseandcurren.com

Andy Peoples
Peoples Pawn Shop
2502 North Queen Street
Kinston, NC 28501
252-527-4357
peoplespawn@gmail.com

Dave Beck
Plaza West Jewelry and Loan, Inc.
133 Jones Franklin Road
Raleigh, NC 27606
919-859-3325
davepawn@bellsouth.net

Chad Sharpe
Quick Cash Pawn
2437 N. Chruch Street
Burlington, NC 27215
336-229-9464
ctsharpe@gmail.com

Quick Pawn #1, 2, 3
121 Holiday Court
Franklin, TN 37067
615-591-6449

Sam Hernandez
Quick Pawn & Bargain
1305 Central Avenue
Charlotte, NC 28205
704-377-8011
shernandez@standoninc.com

MEMBERSHIP ROSTER

(By Company Name Cont.)

Reid Cross
Reid's Pawn Shop
1288 Dale Earnhardt Boulevard
Kannapolis, NC 28083
704-938-3914
reidspawshop@yahoo.com

Alan Horwitz
Reliable Loan and Jewelry
307 S. Wilmington Street
Raleigh, NC 27602
919-832-3461
jreliableloan@nc.rr.com

Jason Cross
Reliable Pawn Shop, Inc.
107 Mooresville Road
Salisbury, NC 28144
704-633-6155
jcross@carolina.rr.com

Kenneth Phillips
Rhudy's Pawn Shop, Inc.
2410 Murchison Road
Fayetteville, NC 28301
910-488-2971
ken@rhudysjewelry.net

Nancy McRae
Rocky River Jewelry & Pawn, Inc.
P.O. Box 758
Norwood, NC 28128
704-474-5469
nmcrae@carolina.rr.com

Robert Chauncey
RTC Enterprises Inc.
DBA Chauncey's
404 South Hughes Boulevard
Elizabeth City, NC 27909
252-337-7296
rtchauncey@yahoo.com

Sam Mitchum
Sam's Pawn
4633 Wilkinson Boulevard
Gastonia, NC 28056
704-824-9656
samspawshop@aol.com

Michael Ernst
Shannock's Music & Loan
607-K Main Street
King, NC 27021
336-983-5640
moe468@msn.com

David Holland
Shiflet & Dickson, Inc.
PO Box 815
Gastonia, NC 28052
704-867-7284
hollvd@aol.com

Bruce J. McMasters
Silver Dollar Gun & Pawn, Inc.
P.O. Box 738
6787 Jordan Rd.
Ramseur, NC 27316
336-824-8989
silverdollarram@gmail.com

Pete Nelson
Smokefoot Trade & Loan, Inc.
138 N. Sterling Street
Morganton, NC 28655
828-438-9397
goldstuf@bellsouth.net

John Marshall
Statesville Jewelry-Loan
PO Box 546
110 South Center Street
Statesville, NC 28687
704-873-7948
john@sjlco.com

MEMBERSHIP ROSTER

(By Company Name Cont.)

Randolph Thomas
Stop & Pawn
6678 Gum Branch Road
Richlands, NC 28574
910-389-3659
nhamilton1@ec.rr.com

Hal Sumpter
Sumpter's Jewelry & Collectibles
3501 Wilkinson Boulevard
Charlotte, NC 28208
704-399-5348
halsr@sumptersjewelry.com

Johnnie Carr
Swop Shop
510 South George Street
Goldsboro, NC 27530
919-734-6061
swopshop@nc.rr.com

Vernon Reynolds
Teknon, Inc.
2932 NW 122nd Street #24
Oklahoma City, OK 73120
405-755-6710
sales@pawndex.com

David Waugh
Top Dollar Jewelry & Loan
2114-B W. Roosevelt Blvd.
Monroe, NC 28110
704-282-2383
dewaugh@ctc.net

Nancy Martin
Top Dollar Jewelry & Loan
151 West Main Street
Albemarle, NC 28001
704-983-4700
topdollarjewelry@yahoo.com

Laura Sullins
Union Life and Casualty Insurance
5225 North Central Avenue, Ste. 110
Phoenix, AZ 85012
800-545-5624
Laura@pawnnins.com

David Waugh
United Pawn & Jewelry
421 A East Franklin
Monroe, NC 28112
704-289-5310
dewaugh@ctc.net

Bob Heath
Universal Pawn-Sports
632 W. Prospect Avenue
Raeford, NC 28376
910-875-3765
upawn2@earthlink.net

Tommy Poe
Village Pawn
2194 S. Evans Street
Greenville, NC 27834
252-756-9988
tommy@villagepawn.com

Arvind & Raj Zaveri
Virgo Star, Inc.
P.O. Box 31728
Knoxville, TN 37930
865-693-4939
vsks317@hotmail.com

Troy Messick
West Gastonia Music & Loan, Inc.
1008 W. Franklin Boulevard
Gastonia, NC 28052
704-861-8261
wgml@carolina.rr.com

MEMBERSHIP ROSTER

(By Company Name Cont.)

Melvin Eudy
Yadkinville Pawn & Jewelry
P.O. Box 1236
131 W. Main Street
Yadkinville, NC 27021
336-679-4998
yadkinvillepawn@centurylink.net

Jim Lassiter
Zodiac Pawn Shop, Inc.
414-A South Brightleaf Boulevard
Smithfield, NC 27577
919-934-6571
gemhardlife@earthlink.net

NOTES

CHAPTER 91A

Pawnbrokers Modernization Act of 1989

Effective Date October 1, 1989

The General Assembly of North Carolina enacts:

Section 1. Chapter 91 of the General Statutes, and any local modifications thereto, is repealed.

Section 2. The North Carolina General Statutes are amended by adding a new Chapter to read:

“Chapter 91A.

“Pawnbrokers Modernization Act of 1989.

“s 91A-1. Short title.

This act shall be known and may be cited as the Pawnbrokers Modernization Act of 1989.

“s 91A-2. Purpose.

The making of pawn loans and the acquisition and disposition of tangible personal property by and through pawnshops vitally affects the general economy of this State and the public interest and welfare of its citizens. In recognition of these facts, it is the policy of this State and the purpose of the Pawnbrokers Modernization Act of 1989 to:

- (1) Ensure a sound system of making loans and acquiring and disposing of tangible personal property by and through pawnshops, and to prevent unlawful property transactions, particularly in stolen property, through licensing and regulating pawnbrokers;
- (2) Provide for licensing fees and investigation fees of licensees;
- (3) Ensure financial responsibility to the State and the general public;
- (4) Ensure compliance with Federal and State laws, and
- (5) Assist local governments in the exercise of their police authority.

CHAPTER 91A (Cont.)

91A-3. Definitions

As used in this Article, the following definitions shall apply:

- (1) 'Pawn' or 'Pawn transaction' means 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.
- (2) '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.
- (3) 'Pawnshop' means the location at which, or premises in which, a pawnbroker regularly conducts business.
- (4) 'Person' means any individual, corporation, joint venture, association, or any other legal entity, however organized.
- (5) 'Pledged goods' means tangible personal 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.
- (6) 'Purchase' means any item purchased from an individual for the purpose of resale whereby the seller no longer has a vested interest in the item.

91A-4. Pawnbroker authority.

A pawnbroker licensee is authorized to: (i) make loans on pledges of tangible personal property, (ii) deal in bullion stocks, (iii) purchase merchandise for resale from dealers, traders, and wholesale suppliers and (iv) use its capital and funds in any lawful manner within the general scope and purpose of its creation. Notwithstanding the provisions of this section, no pawnbroker has the authority enumerated in this section unless he has fully complied with laws regulating the particular transactions involved.

CHAPTER 91A (Cont.)

“s 91A-5. License required.

It is unlawful for any person, firm, or corporation to establish or conduct a business of pawnbroker unless such person, firm or corporation has procured a license to conduct business in compliance with requirements of this Chapter.

“s 91A-6. Requirements for licensure.

- (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 10 years.
- (b) Every person, firm, or corporation desiring to engage in the business of pawnbroker shall petition the appropriate city or county agency in the area in which the pawnshop is to be operated for a license to conduct such business. Such petitions shall provide:
- (1) The name and address of the person, and, in 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

CHAPTER 91A (Cont.)

- (5) A certificate from the chief of police, or sheriff, of the county, or the State Bureau of Investigation that the petitioner has not been convicted of a felony.
- (c) Licenses shall be granted under this Chapter by the city if the pawnshop is to be operated within the corporate limits of a city as defined by G.S. 160A-1, and by a county if it is to be operated outside the corporate limits of any city as defined by G.S. 160A-1.
- (d) Any license granted under this Chapter may be revoked by the county or city issuing it, after a hearing, for substantial abuses of this Chapter by the licensee.

“s 91A-7. Record keeping 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 thereof 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 if 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;

CHAPTER 91A (Cont.)

- (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 PAWNBROKER 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 or initials.
- (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 pick up each regular workday by the sheriff of the county or the chief of police of the municipality in which the pawnshop is located. These records shall be a correct copy of the entries made of the pawn or purchase

CHAPTER 91A (Cont.)

transaction and shall be carefully preserved without alteration, and shall be available during regular business hours.

- (e) Except as otherwise provided in this Chapter, any person presenting a pawn ticket to a pawnbroker is presumed to be entitled to redeem the pledged goods described on the ticket.

s 91-A-8. Pawnbroker fees; interest rates

No pawnbroker shall demand or receive an effective rate of interest greater than two percent (2%) 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.

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

| | |
|-----------------------------|-----------|
| First month | \$ 100.00 |
| Second month | 75.00 |
| Third month | 75.00 |
| Fourth month and thereafter | 50.00 |

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

CHAPTER 91A (Cont.)

“s 91-A-9. Pawnbroker transaction:

In every pawn transaction:

- (1) The original pawn contract shall have a maturity date of not less than 30 days, provided that nothing herein 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; provided that 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 subdivision (1) of this section which shall constitute: (i) notice of such sale or disposal; (ii) notice of intention to sell or dispose of the property without further notice, and (iii) 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 acquired absolute title to the same, 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;

CHAPTER 91A (Cont.)

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

“s 91-A-10. 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 Chapter;
- (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. In the event 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. In the event the pledgor and pawnbroker cannot agree as to replacement, the pawnbroker shall reimburse the pledgor in the

CHAPTER 91A (Cont.)

amount of the value agreed upon pursuant to G.S. 91-A-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 before the earlier of seven days after the date the pawn ticket record is electronically reported in accordance with G.S. 91A-7(d) or 30 days after the transaction, except in case of redemption by pledgor or items purchased for resale from wholesalers;
- (8) Operate more than one pawnshop under one license, and such shop must be at a permanent place of business; or
- (9) Take as pledged goods any manufactured mobile home, recreational vehicle, or motor vehicle other than a motorcycle.)1989, c. 638, s. 2; 2007-415, s. 1.)

“s91-A-11. Penalties.

- (a) Every person, firm, or corporation, their guests or employees, who shall knowingly violate any of the provisions of this Chapter, shall, on conviction thereof, be deemed guilty of a misdemeanor, and shall be fined a sum not to exceed five hundred dollars (\$500.00) for each offense, and at the discretion of the court, may be imprisoned for a period of time not to exceed six months. 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, then the license of the pawnshop may be suspended at the discretion of the court.
- (b) The provision of subsection (a) shall not apply to violations of G.S. 91-A-10(6) which shall be prosecuted under the North Carolina criminal statutes.

CHAPTER 91A (Cont.)

- (c) Any contract of pawn, the making or collecting of which violates any provision of this Chapter, 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.

“s 91-A-12. Municipal or county authority

All of the counties and cities as defined by G.S. 160A-1 may by ordinance adopt the provisions of this Chapter and may adopt such further rules and regulations as the governing bodies of the counties and cities deem appropriate; provided, however, no county or city may regulate:

- (1) Interest, fees, or recovery charges;
- (2) Hours of operation, unless such regulation applies to businesses generally;
- (3) The nature of the business or type of pawn transaction; or
- (4) License fees in excess of rates set by the State.

“s 91-A-13. License renewal.

Notwithstanding any provision of this Chapter to the contrary, any person, firm, or corporation licensed as a pawnbroker on or before October 1, 1989, shall continue in force until the natural expiration thereof and all other provisions of this Chapter shall apply to such license. Such pawnbroker shall be eligible for renewal of his license upon its expiration or subsequent renewals, provided such license complies with the requirements for renewal that were in effect immediately prior to October 1, 1989.

CHAPTER 91A (Cont.)

“s 91A-14. Bond.

Every person, firm, or corporation licensed under this Chapter shall, at the time of receiving the license, file with the city or county issuing the license a bond payable to such city or county in the sum of five thousand dollars (\$5,000), 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 city or county, which shall be for the faithful performance of the requirements and obligations pertaining to the business so licensed. The city or county may sue for forfeiture of the bond upon a breach thereof. Any person who obtains a judgement against a pawnbroker and upon which judgement execution is returned unsatisfied may maintain an action in his own name upon the bond, to satisfy the judgement.

Section 3. This act shall become effective October 1, 1989.

**NORTH CAROLINA
PAWN BROKERS ASSOCIATION**

**PREAMBLE
BYLAWS
CODE OF ETHICS**

Constitution Preamble

WHEREAS, Unity guided by intelligence is a source of, and the basis of constructive legislation, and

WHEREAS, without intelligent organization we cannot acquire the coordination which enables us to act together, concentrate our strength and direct our efforts toward the desired end;

WHEREAS, it is desirable that we have full freedom of association, organization and designation for the purpose of promoting such unity and concept of action among the Pawn Brokers of North Carolina, and Pawn Brokers throughout these United States, joining them together for mutual understanding and protection,

NOW THEREFORE, we have organized the PAWN BROKERS ASSOCIATION OF NORTH CAROLINA, a not-for-profit membership organization.

Organized May 12, 1987

BY-LAWS

Adopted May 25, 1987

Amended October 13, 1991

Amended October 5, 1997

Amended January 24, 1999

Amended July 10, 2006

Amended November 4, 2006

BYLAWS

Section 1. The name of this association shall be:
PAWN BROKERS ASSOCIATION OF NORTH CAROLINA.

Section 2. The location of the principal office of the association shall be determined by the Board of Directors. The registered office of the association, required by the General Not-For-Profit Corporation Act to be maintained in the state of North Carolina, shall be determined by the Board of Directors.

Section 3. The corporate seal shall have inscribed thereon "Pawn Brokers Association of North Carolina," and, "Corporate Seal," and the year of incorporation.

Article II

Objectives

Section 1. The objectives of this association shall be:

- A. To serve the public interest and to benefit pawn brokers by fostering high standards of business conduct which merit public confidence.
- B. To disseminate information helpful to pawn brokers and to facilitate the exchange of ideas among members.
- C. To sustain a friendly and cooperative relationship among all pawn brokers and the agencies with whom they do business.
- D. To investigate, endorse, and inform the membership of specific services, programs, and products related to the industry.

BYLAWS (Cont.)

- E. To present information to the public and to governmental agencies that will help them to understand the role of pawn brokers in the economy.
- F. To encourage legislation and regulations constructive to the industry and to discourage legislation and regulations destructive to both consumers and small businessmen engaged in the pawn brokers industry.
- G. To support the association's Code of Professional Ethics.

Article III Membership

There shall be five classes of membership: regular, associates, affiliate, special and honorary.

Section 1. A regular member shall be a person or business firm that is licensed as a pawn broker in the State of North Carolina. A corporation or person with multiple stores shall have one regular membership.

Section 2. An associate member shall be a person or business firm engaged in a business relating to or associated with pawn brokers.

Section 3. An affiliate member shall be any additional members of a regular member.

BYLAWS (Cont.)

Section 4. A special member shall be a person or business firm including but not limited to any other membership of the association, enrolled in a special membership project or campaign which is conducted at the discretion of the Board of Directors.

Section 5. An honorary member shall be a person elected to such membership by either the Board of Directors or a majority vote of members present at the annual business meeting, who has distinguished himself by outstanding service to the association or the pawn broker industry and who has an established record of integrity and responsibility.

Section 6. An application for membership shall be submitted on such form as the Board of Directors may designate.

Section 7. Only regular members are eligible to vote and only regular members may serve as an officer of the Association.

Section 8. **QUALIFICATIONS.** An applicant for regular membership must meet the following qualifications:

- A. Agree to abide by the provisions of the By-laws and the Code of Professional Ethics of the Association.
- B. Be approved in accordance with the procedure for application review and acceptance or rejection and subsequent notification as set forth by the Board of Directors.

Section 9. **RESIGNATION AND TERMINATION.**

Any member may resign from this Association by sending written notice accompanied by any dues or other accounts payable to the President. The Board of Directors or the Executive Committee

BYLAWS (Cont.)

may terminate or suspend membership of any member if: 1. The member is sixty (60) days in arrears in payment of dues. 2. The member has so conducted himself as to bring discredit to the Association or to the pawn brokers industry or has failed to observe his duties and obligations as a member of the Association. Any member terminated in accordance with this provision shall immediately remove and further cease and desist to use any and all references and inferences of membership in this Association. All membership benefits will be discontinued when any member is terminated.

Section 10. VACANCIES. Vacancies in the Board of Directors of officers of the Association shall be filled for the unexpired terms by appointment of the President with confirmation by the Board of Directors.

Article IV Dues

Section 1. The Association fiscal year shall be the same as the calendar year running from January first through December thirty-first. Dues shall be payable on January first. New Members dues shall be payable upon acceptance and the proportional to the fiscal year remaining.

Section 2. The amount of annual dues for regular, associate, affiliate, and honorary members shall be determined by the Board of Directors. Dues shall become effective with approval of applications for membership and on the member's renewal due month.

Section 3. The initiation fee and payment of the first year's dues shall be payable to the association with application for membership. In the event an application for membership is not

BYLAWS (Cont.)

approved, the initiation fee and the first year's dues shall be refunded.

Section 4. Assessments may be voted, upon recommendation by the Budget Committee and/or the Executive Committee. An affirmation vote by two-thirds (2/3) of the membership of the Board shall be required in order for the assessment to be approved.

Article V

Administration

The management of the Association shall be vested in a Board of Directors. The Board of Directors shall perform such duties as may be imposed on it by these Bylaws and as may from time to time be necessary to carry out the spirit and intent of the objectives of the Association. It shall receive reports from the President and committees, and take such action as it deems necessary.

Section 1. The Board of Directors shall consist of the Chairman of the Board, President, President Elect, Three Regional Vice Presidents, Chapter Chairmen, Chairmen of Standing Committees, Secretary, Treasurer, Directors at Large not to exceed 14 members serving a two year term.

Past Presidents shall remain on the Board of Directors for a period of three years following the end of their term.

Section 2. Officers of the Association shall be: Chairman of the Board, President, President Elect, Regional Vice President, Secretary and Treasurer.

Section 3. The officers of the Association shall be the executive committee.

Section 4. The Association shall be organized into three (Eastern, Central and Western) regions.

BYLAWS (Cont.)

Section 5. A chapter shall be formed in regions based upon concentration of membership, and the boundaries of the regions shall be determined by the Board of Directors, as the need arises. Map of current boundaries shall be on file with the Association Executive Director and the registered agent. There will be a chapter chairman elected/appointed for each chapter.

Section 6. The Board of Directors shall approve the appointment of an Executive Director, Legal Counsel, and others deemed necessary. Compensation will be determined by the Board of Directors. The Board of Directors shall have the authority to negotiate contracts or terminate same.

Section 7. No salary or compensation for services shall be paid to any elected officer, director, committee member or any member of the Association by reason of his office or membership.

Article VI

Elections

Section 1. At or prior to the annual business meeting of the membership, the President shall appoint an ad hoc nominating committee who shall present as the last order of business the names of candidates for officers and directors. Additional nominations may be made from the floor only after prior notification to the Chairman of the Nominating Committee. At the close of the nominations the nominating committee shall certify the ballot, and those members present and eligible shall then vote. Members may also vote for officers and directors by written proxy. Officers and directors shall take office immediately upon being sworn to office.

Section 2. Prior to each annual membership business meeting of the Association, each regional vice president shall call a meeting of members in his region for the purpose of electing a regional vice president that will take office at the same time as the officers and the directors at the annual membership meeting

BYLAWS (Cont.)

The President will appoint a regional vice president not so elected or to fill any vacancy of a regional vice president.

Section 3. The Board of Directors or Executive Committee may declare vacant the office of any officer or director who consistently fails to discharge the duties of their office or whose membership for any reason is revoked.

Article VII

Powers and Duties

Section 1. The office of Chairman of the Board of Directors shall automatically be filled by the immediate past president. In the event that the immediate past president is not eligible to fill the office of the Chairman, the immediate past chairman shall continue as Chairman. In the event the immediate past chairman shall decline to serve, the office of Chairman of the Board shall be filled by a vote of the Board of Directors. The Chairman of the Board shall have such duties as deemed by the President.

Section 2. The President shall be the chief executive officer of the Association and shall preside at all meetings of the Executive Committee, the Board of Directors and the membership. He shall call all regular or special meetings and the annual business meeting. He shall appoint all standing committee chairmen and committee members and shall appoint all other committees as may be necessary to fulfill the objectives of the Association and shall be an ex-officio member of all committees. The President shall appoint a regular member to fill any vacancy of the Executive Committee or Board of Directors for the unexpired term, with confirmation by the Board of Directors. A director shall have no more than one unexcused absence from a regular board of directors meeting per year. A reason for absence shall be submitted to the President in writing for approval by the Board.

BYLAWS (Cont.)

Section 3. The President Elect shall preside in the absence of the President and shall preside at any meeting at the request of the President. If neither member can preside, then the President shall appoint another member of the Executive Committee to fulfill his duties at the meeting.

Section 4. The Regional Vice President is the chief executive officer of his region and is directly responsible to the President. He will help organize chapters within his region. He will appoint a chairman of a membership committee and other committees necessary within his region and will serve as an ex-officio member of all committees in his region.

Section 5. The Secretary shall assure that the records are kept of the proceedings of the meetings of the Association, the Executive Committee, and the Board of Directors. He is responsible for the use of the official seal of the Association.

Section 6. The Treasurer shall have control and custody of the funds of the Association and may delegate the authority with the approval of the Executive Committee. He is responsible for full accounting of all receipts and disbursements of the Association. He shall delegate the deposition of funds of the Association in such depository or depositories as may be designated by the Board of Directors. He shall delegate the approval of all disbursements upon presentation of proper vouchers or invoices to the executive director. The Treasurer shall present at each regular meeting of the Board of Directors an accounting of all transactions and a statement showing the financial condition of the Association.

Section 7. The Executive Committee shall possess and exercise the powers of the Board of Directors whenever such Board is not in session and shall possess such other powers as may be conferred by these Bylaws or by the Board of Directors in specific charges. All actions of the Executive Committee during the interim between meetings of the Board of Directors shall be reported to and be subject to approval by the Board of Directors

BYLAWS (Cont.)

provided that no rights of third parties shall be adversely affected by any revision or alteration of the Executive Committee's action.

Article VIII

Meetings

Section 1. A convention of members of the Association shall be held annually. The annual business meeting of the membership shall be held during the convention. A quorum of the membership at the annual business meeting or at any meeting called of the membership shall consist of 10% of the regular members of the association. A special meeting of the membership may be called by the President upon the request of the Board of Directors. If such a meeting is called, a written notice shall be sent to each member at least ten (10) days prior to such meeting with the date, time, place and purpose of the meeting.

Section 2. The Board of Directors shall meet semi-annually at such time and place designated by the President. One such meeting shall be held during the annual convention of all the membership. Only members of the Board of Directors may vote at a meeting of the Board of Directors. A quorum of the Board of Directors shall consist of one half of the number of directors actively serving on the board. The presiding officer shall cast the determining vote when a tie-breaking vote is needed.

Section 3. An Executive Committee meeting may be called at any time by the President or at the request of four (4) members of the Executive Committee. A quorum of the Executive Committee shall consist of four (4) officers. In instances when a tie-breaking vote is needed, the presiding officer shall cast the determining vote.

Section 4. Chapter meetings shall be determined by the chapter members but shall have no less than four (4) meetings annually.

BYLAWS (Cont.)

Section 5. Regional meetings shall be held twice annually, one approximately sixty (60) days prior to the annual membership meeting and one approximately sixty (60) days after the annual meeting.

Article IX

Committees

Section 1. Standing committees are formed by the objectives of the Association as determined by the Bylaws.

The President shall appoint standing committee chairmen as soon as practicable after his election.

Section 2. Standing Committees are as follows:

- A. **MEMBERSHIP COMMITTEE.** Charged with soliciting new members, reviewing applications for membership to determine the applicant's qualifications and acceptability, and retaining members in the Association.
- B. **BUDGET AND STEERING COMMITTEE.** Charged with recommending to the Board of Directors the policy of the Association, activities, expenditures of funds for special purposes, and a budget to cover anticipated expenses. The committee also recommends changes in the amount of dues.
- C. **ETHICS COMMITTEE.** Charged with responsibility in investigating any claims of unethical behavior by one of the members of the Association and making a recommendation to the Board of Directors for termination or suspension of membership for any alleged acts of unethical behavior by a member.

BYLAWS (Cont.)

- D. **LEGISLATIVE COMMITTEE.** Charged with keeping the Board of Directors informed on legislative matters affecting pawn brokers and the association members, with reviewing proposed legislation and with recommending actions either for or against such legislation, and with proposed legislative remedies when such remedies are appropriate.

- E. **EDUCATION COMMITTEE.** Charged with providing educational materials, seminars, workshops, publications and any educational program that will improve the knowledge of the membership about the pawn broker industry and about the business workings of the industry.

- F. **NOMINATING COMMITTEE.** Charged with the responsibility of providing a slate of nominees for officers and directors to be presented at the general election held at the annual membership meeting. The Nominating Committee will send a letter to the membership 45 days prior to the convention asking for nominations. The Nomination Committee will notify the membership 30 days prior to the annual meeting with a slate for officers and directors. The nominating Committee shall consist of the Chairman of the Board of Directors, and the two immediate past presidents.

Section 3. The President, by and with consent of the Board of Directors, shall appoint such other committees as may be necessary or required in the operation and conduct of the business and operation of the Association. Each such committee shall have such membership, authority and responsibility as the President and Board of Directors shall designate.

BYLAWS (Cont.)

Article X

NON-LIABILITY AND INDEMNIFICATION

Section 1. The Association, its Board of Directors, officers and such independent management as it may retain, shall not be liable to any of its members for any statements, errors or omissions in any reports sent out by the Association, whether the same shall be due to the negligence of the Association, its Board of Directors, officers, employees, independent management or otherwise; and each and every member or those that may hereafter become members, shall be deemed to have expressly released the Association, its Board of Directors, officers and independent management from any and all liability for such statement, errors and omissions and, further, from any and all liability by reason of any agreements, contracts, obligations, acts, steps or plans entered into or undertaken by the Association on behalf of its members.

Section 2. Each present and future Director and officer, and each agent and employee, whether or not then in office, shall be indemnified by the Association against expenses actually and necessarily incurred by or imposed upon him or her (including court costs and counsel fees) in connection with the defense of any action, suit or proceeding in which he or she is made a party by reason of being or having been a Director, officer, agent or employee of the Association except in relation to matters as to which he or she shall be adjusted in such action, suit or proceeding to be liable for misconduct in the performance of duty. Such indemnification shall not be deemed exclusive of other rights to which such Director, officer, agent or employee may be entitled under any agreement of the members, as a matter of law or otherwise.

Section 3. No member of the Association shall have any right, title or interest in or to the whole or any part of the property or assets of the Association, and in the event of dissolution,

BYLAWS (Cont.)

liquidation, abandonment or winding up of the affairs of the Association, the assets remaining after paying all debts and obligations (or adequately providing for the latter) shall be distributed to one or more non-profit organization designated by a majority of the Board of Directors, which organization or organizations shall have established its or their tax exempt status under Section 501[c] of the Internal Revenue Code of 1954. In no event shall any assets inure to the benefit of or be distributed to any member, Director, officer, agent or employee of the Association. If the majority of the Board of Directors is not in full accord as to the disposition of assets within one (1) year from the date of the event causing its dissolution, liquidation, abandonment or winding up, then such assets shall be disposed of in such manner as may be directed by decree of the Superior Court of the State of North Carolina in and for the County of Mecklenburg.

Section 3.

- A. No part of the corporation's net earnings is to inure to the benefit of any of its officers, directors, or members, or any other private individual.
- B. The bylaws are hereby amended to provide that in the event of the Pawn Brokers Association of North Carolina, Inc. is dissolved then any of the corporation's remaining assets will be donated to an Internal Revenue Service Section 501 [c] (3) Corporation (Charitable).

Article XI Amendments

Section 1. These Bylaws may be altered, amended or repealed by a two-thirds vote of Directors present and eligible to vote at any regular meeting of the Board of Directors or at any special meeting of the Board of Directors called for that purpose.

THANK YOU TO OUR SPONSORS

Your price point leader for all of your jewelry needs.

- trios - ladies - wedding bands
- masonic - children's - silver
- earrings - bracelets - gent's gifts
- pendants - bridal - mother's rings
- locket - pearls - love knot
- heavy gold electroplate chains

Samuel Spil Company

1-800-438-1714 1-800-858-1362 (fax)

www.SamuelSpil.com

ROLLAND PAWNSTEP PROGRAM
Delivering Security with Inspired Service

You spoke. You grew. We listened.

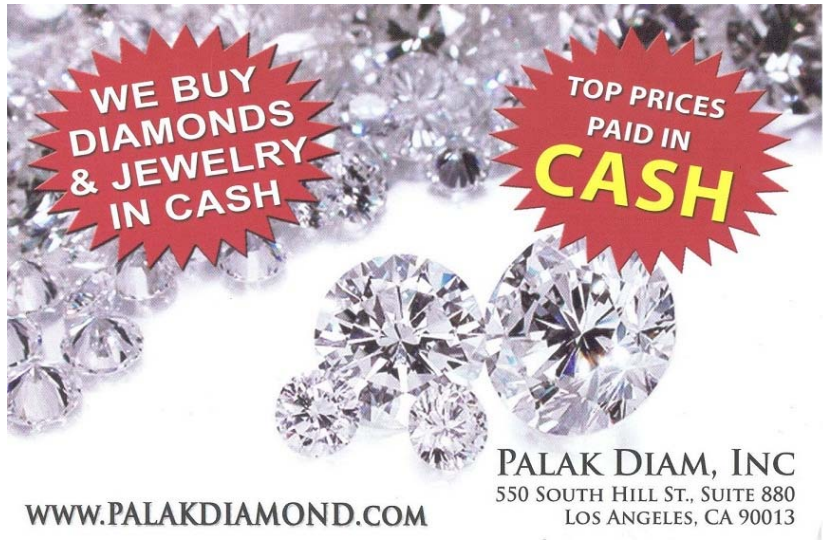
Rolland's Pawnstep program was developed to meet the growing needs of your business. Now you can get premium protection with the flexibility to trade up to a larger safe when you are ready.

Purchase a Pawnsafe in the size that suits your business now and upgrade to a larger size Pawnsafe later, receiving a 30-50% credit. Get the quality, features, and size you need when you need it. Call us today and ask for details.

ROLLAND
3140 Towerwood Drive, Dallas, TX 75234
800-225-2984
www.rslc.net



THANK YOU TO OUR SPONSORS



**WE BUY
DIAMONDS
& JEWELRY
IN CASH**

**TOP PRICES
PAID IN
CASH**

PALAK DIAM, INC
550 SOUTH HILL ST., SUITE 880
LOS ANGELES, CA 90013

WWW.PALAKDIAMOND.COM

**ABC JEWELRY
DBA ABC DIAMOND BUYER**

**2100 15 Mile Road
Suite L
Sterling Heights, MI 68310**

**586-356-7376
rbhimani3@yahoo.co.in**

THANK YOU TO OUR SPONSORS



WEXLER INSURANCE AGENCY

**1120 PONCE DE LEON BLVD.
CORAL GABLES, FL 33134**

**305-445-5050
INFO@WEXLERINSURANCE.COM**

NOTES

NOTES