

DEPARTMENT OF LABOR  
LICENSING AND REGULATION,

v.

ROBBIE NAJJAR  
t/a A-1 Pawnbrokers RT 197

CASE NO: SPMG 15-0014

Respondent

\* \* \* \* \*

**CONSENT ORDER**

This matter comes before the Maryland Department of Labor, Licensing and Regulation (“Department”) as a result of an investigation conducted by the Department concerning the license status of Robbie Najjar t/a A-1 Pawnbrokers RT 197, 12623 Laurel Bowie Road, Laurel Maryland, 20708. (“Respondent”). Upon a review of the investigative report, the Department has determined that administrative charges against the Respondent be filed and an administrative hearing should be held. In an effort to resolve this matter without a formal hearing, the Respondent and the Department have agreed to enter into this Consent Order as the final settlement of this matter.

**THE PARTIES AGREE AND STIPULATE:**

1. At all times relevant to the matters set forth this Consent Order, the Department had jurisdiction over the subject matter and the Respondent.
2. The Respondent (License No. 01-920-01), holds secondhand precious metal object dealers and pawnbrokers licenses with the Department, which was initially issued on January 4, 2008 at 12623 Laurel Bowie Road, Laurel Maryland, 20708.
3. On January 4, 2014, the Respondent’s license as a dealer expired.
4. During the period January 5, 2014 through October 29, 2014 the Respondent conducted 917 transactions involving the acquisition of secondhand precious metal objects.
5. On October 30, 2014, the Respondent reinstated the license as a dealer.
6. The Respondent knew, or should have known, the requirements of the Maryland Secondhand Precious Metal Object Dealers and Pawnbrokers Act which requires an

individual to hold a valid license prior to engaging in transactions involving secondhand precious metal objects.

7. Based on the aforementioned facts, the Respondent acknowledges the Respondent has violated Business Regulation Article § 12-201, Annotated Code of Maryland, and Code of Maryland Regulations, which provides:

**§12-201. License Required.**

(a) Except as otherwise provided in this title, an individual shall have a license before the individual does business as a dealer in the State.

(b) Except those pawnbrokers who are exempt from State licensing under § 12-102(c) of this title, all pawnbrokers must be licensed as dealers.

8 Based on the aforementioned violations, the Respondent agrees to pay to the Department a civil penalty of \$ 500.00 upon the Respondent's execution of this Consent Order.

9 The Respondent further agrees that The Respondent shall abide by the provisions of the Maryland Secondhand Precious Metal Object Dealers and Pawnbrokers Act, § 12-101 et. seq. and COMAR 09.25.01, et. seq.

10. The Respondent, by entering into this Consent Order, expressly waives the right to have the pending allegations by the Department reduced to written charges, the right to an administrative hearing on the charges and the making of Findings of Fact and Conclusions of Law, and any all further proceeding before the Department to which the Respondent may be entitled to in this matter, and any rights to appeal from this Order.

11. The Respondent enters into this Consent Order freely, knowingly and voluntarily.

BASED ON THESE STIPULATIONS, IT IS, THIS 5 DAY OF December, 2014, BY THE DEPARTMENT OF LABOR, LICENSING AND REGULATION:

**ORDERED** that the Respondent has violated Business Regulation Articles § 12-201, Annotated Code of Maryland;

**ORDERED** that the Respondent is, hereby, reprimanded;

**ORDERED** that the Respondent be assessed a civil penalty of \$500.00 for the violations, which amount is to be payable to the Department upon the Respondent's execution of this Consent Order and Settlement Agreement, and it is further

**ORDERED** that the Department's records and publications reflect the violation and the civil penalty of \$500.00 imposed on the Respondent.

RESPONDENT'S SIGNATURE  
ON ORIGINAL DOCUMENT

**Robbie Najjar**

DEPUTY SECRETARY'S SIGNATURE  
ON ORIGINAL DOCUMENT

**Scott Jensen, Deputy Secretary**

MARYLAND DEPARTMENT OF LABOR,  
LICENSING AND REGULATION

NOV 27, 2014  
Date