

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
DEPARTMENT OF BUSINESS REGULATION
1511 PONTIAC AVENUE
BUILDINGS 68 and 69
CRANSTON, RI 02920**

IN THE MATTER OF: :
:
:
SPINDLE CITY PAWNBROKERS : **DBR No. 09-B-0220**
d/b/a FALL RIVER PAWNBROKERS, :
:
RESPONDENT. :

FINAL ORDER OF DISMISSAL

This matter came on for hearing on November 24, 2009 pursuant to a Notice of Hearing on Application for a License to Cash Checks (“Notice”) issued by the Director of the Department of Business Regulation (“Department”) on November 9, 2009 pursuant to R.I. Gen. Laws §§ 19-14-3, 19-14.4-2, and 42-35-1 *et seq.* The hearing on the check cashing license application commenced with testimony from the objecting party and testimony from the President for Respondent. Documentary evidence was also presented at the hearing. At the conclusion of the hearing scheduled on November 24, 2009, Counsel for Respondent requested an additional day for hearing and an opportunity to subpoena a witness. Later in the day on November 24, 2009, counsel for the Respondent presented a subpoena to the Hearing Officer to order the Woonsocket City Clerk to appear and testify at the next scheduled hearing. On December 4, 2009, the undersigned Hearing Officer wrote to counsel for Respondent and indicated that his request for the subpoena was denied because:

“[i]t is the Hearing Officer’s position that in light of the testimony of [the objecting party] and in light of the Hearing Officer’s review of Spindle City Pawnbrokers, Inc.’s completed application for a Woonsocket Pawnbroker license (Exhibit 2), granting the subpoena would not lead to any relevant testimony. It is the

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opinion of the Hearing Officer that there are material misrepresentations contained within the application acknowledged by [the Respondent], at the November 24 hearing that cannot be corrected by the testimony proposed to be adduced from the Woonsocket City Clerk.

On December 7, 2009, the undersigned Hearing Officer received an email from Counsel for Respondent that stated, "...while we disagree with your assessment, [Respondent] wishes to withdraw his application for a check cashing license." Based on Respondent's withdrawal of its application for a check-cashing license, the undersigned Hearing Officer respectfully recommends that the matter be dismissed.

Recommended by:

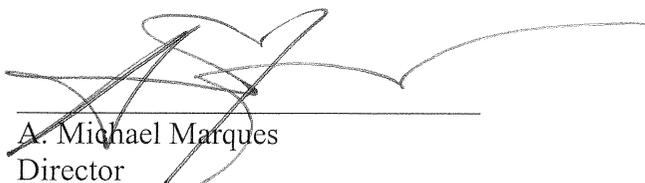


Neena Sinha Savage, Esq.
Hearing Officer

Date: 1/4/10

I have read the Hearing Officer's Recommendation in this matter, and I hereby take the following action with regard to the Recommendation:

ADOPT
 REJECT
 MODIFY



A. Michael Marques
Director

Date: 01-04-2010

NOTICE OF APPELLATE RIGHTS

THIS ORDER CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION PURSUANT TO R.I. GEN. LAWS § 42-35-12. PURSUANT TO R.I. GEN. LAWS § 42-35-15, THIS ORDER MAY BE APPEALED TO THE SUPERIOR COURT SITTING IN AND FOR THE COUNTY OF PROVIDENCE WITHIN THIRTY (30) DAYS OF THE MAILING DATE OF THIS DECISION. SUCH APPEAL, IF TAKEN, MUST BE COMPLETED BY FILING A PETITION FOR REVIEW IN SUPERIOR COURT. THE FILING OF THE COMPLAINT DOES NOT ITSELF STAY ENFORCEMENT OF THIS ORDER. THE AGENCY MAY GRANT, OR THE REVIEWING COURT MAY ORDER, A STAY UPON THE APPROPRIATE TERMS.

CERTIFICATION

I hereby certify on this 4th day of January 2010, that a copy of the within Order was sent by certified mail, postage prepaid, to:

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City of Woonsocket
37 Meadow Road
Woonsocket, RI 02895

And by email to:

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RB Ellison