



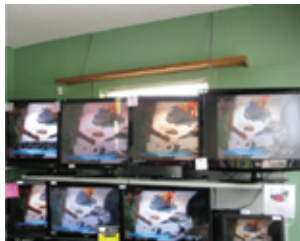
Clute • Brazoria • Angleton • Lake Jackson
www.tomspawnshop.com

*We want to change the way
you think about pawnshops*

At Tom's Pawn our #1 goal is Customer Service. We pride ourselves on a clean, honest and a well ran business. Come and check us out for great bargains on new and used merchandise. Our friendly staff would love to build a relationship with you!

We encourage you to visit one of our 4 locations. You will not be disappointed! Pawnshops are a lot fun! Our merchandise is changing daily. We get new items out for sale every day. It's like Christmas..... You never know what you will see when you come in. We have a wide variety of new and used merchandise.

**Everything from tools, electronics,
fishing equipment, guns, jewelry
and much more.**



Proud Members

- Texas Association of Pawnbrokers
- Angleton Chamber of Commerce
- Brazoria Chamber of Commerce
- Brazosport Chamber of Commerce
- Brazosport Rotary

Services Offered:

- Fax
- Notary
- Western Union
- Money Orders



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STORE HOURS

Monday - Friday 9:00 - 7:00
Saturday 9:00 - 6:00
Sunday FAMILY DAY



Tom's Pawn Shop

EBay store ID "briangarrett175"

www.tomspawnshop.com
bgarrett175@hotmail.com

4 Locations to Serve You!

LOAN - BUY - SELL - TRADE

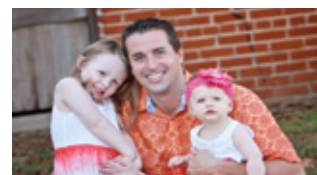
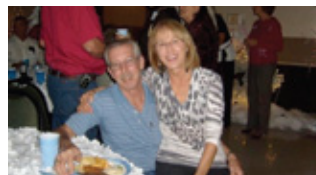
Family Owned and Operated Since 1972

Owners

Dennis & Paula Garrett
1972 - Present

Operations Manager

Brian Garrett
2000 - Present



*For I can do everything through Christ, who gives me strength.
Philippians 4:13*



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4 Locations to Serve You!



CLUTE

349 E Plantation
979-265-6109



LAKE JACKSON

105 Oyster Creek Dr.
979-297-2475



ANGLETON

417 W. Mulberry
979-849-7744



BRAZORIA

702 N. Brooks
979-798-8667

Our Mission Statement

To provide a Family Oriented, Clean, Organized, Honest, Enjoyable Work Environment for our Employees and Customers. To provide the best Customer Service possible!

We offer a 30 day loan with a 30 day grace period. You may renewal your loan for additional time.

We offer a 60 day extended warranty on eligible items we sell.

We offer a Layaway plan with no interest

We are a licensed FFL Dealer of Firearms

What can I bring into get a loan?

What can I bring in to sell at a pawnshop?

We take most anything of value! Guns, electronics, coins, tools, gold, silver, car audio, guitars, rod n reels, etc. If it works and has value we will most likely take it in on loan or purchase it from you



What do I need for a Pawn Loan?

Texas state law requires a current (not expired), state-issued form of picture identification for any pawn transaction. This means that it does not have to be a Texas ID, but it must not be expired.

What if I can't pay my loan in full at the end of the term?

You can do a 'renewal'. All you need to pay is the amount of interest that is currently due and then the loan will be rewritten. All of the terms stay the same, only the due date changes, extending you for another loan term.

What methods of payment can I use to pay for my pawn?

Cash or debit.

How long does the process take?

Some items take only a few minutes, while some can take a bit longer.

If you are not in our system, it takes 2-3 minutes to enter the information from your ID. Writing the loan contract usually takes only a couple of minutes. If you have been in our store and have had the same item in pawn before, the process can take less than a minute.



We are mindful that you do not want to spend your whole day at the pawnshop, so try to hurry while at the same time not rushing you.

Do you report this loan to any credit agencies?

No, we only report the loan to local law enforcement



We Also Sell New Items!!!!

MISCONCEPTIONS

There are many common misconceptions about the pawn broking industry. If you are considering getting a loan, buying or selling merchandise at a pawnshop, these are some facts that will help you understand the industry more accurately.

Pawnshops deal in stolen merchandise.

Unlike many other businesses, pawnshops have laws that keep them on the straight and narrow. Pawnshops are specially licensed and cooperate with police to prevent the movement of stolen merchandise. All pawnshops require valid government issued identification. When you pawn an item, they take your name and address, verify it with your driver's license and then inspect the item carefully. They test diamonds and gold for authenticity. If you are bringing in an item like a TV or DVD, they test it to make sure it works properly. If it is a serial numbered item, it's also recorded on the pawn ticket. They must submit a list of all merchandise received, including serial numbers, to the police. The police compare the descriptions and serial numbers against records of stolen merchandise. Anything stolen is recovered this way and returned to the owner. If a stolen item is found in a shop and the item was not reported to the police by the pawnshop when it came in, they can be charged with receiving stolen merchandise. Therefore, anyone purchasing an item at a pawnshop can rest assured they are buying legitimate merchandise. It is in everyone's best interest to keep stolen goods OUT of pawnshops! And to any pawnbroker worth their salt, reputation is everything.



The pawnshop wants to take my items in cheap and keep them.

To the contrary, pawnshops are lending institutions and the more money they lend to their customers, the more profit they can expect. The majority of pawnbrokers will go out of their way in assuring that you can repay your loan, and return your pledged merchandise to you in hopes that you may pawn it again.

Most pawn customers do not lose the merchandise they pledged. Actually, about 80 percent of all loans are repaid. Repeat customers make up most of the business, similar to any other lending or retail establishment.

Pawnbrokers know the vast majority of their customers because they often borrow against the same items over and over again.



Pawnshops have very high finance charges.

Pawnbroker loans are small-dollar, short-duration loans. The item stands as the sole collateral and pawnbrokers are liable for the replacement value if something happens to the item while it is in their care. There are no hidden charges as with other lending institutions. A pawnbroker's fees are usually far less than the charge for a bounced check, a payday loan, or a utility re-connecting.

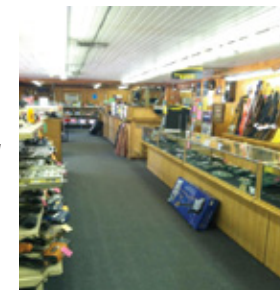
| Short Term Credit Alternatives | Fee |
|-----------------------------------|------|
| \$80 pawn loan @ 20% (30-60 days) | \$16 |
| Bank Overdraft fee (average) | \$27 |
| Bank NSF fee (average) | \$28 |
| Merchant-bounced check fee | \$25 |
| Credit Card late fee | \$29 |
| Utility late/reconnect fees | \$53 |

Pawnshops attract sleazy undesirable customers.

Indigents and derelicts have no assets to use as collateral. No one builds a business around these people. The typical pawnbroker's loan customer is employed, living within a few miles of the store, and occasionally needs short-term cash for unexpected bills such as a medical expense or car repairs. The typical retail customer is a bargain hunter, either by need or desire and comes from all walks of life.

Pawnshops are unregulated.

Pawn broking is actually a heavily regulated business. Most of the regulations have been initiated, sponsored and supported by the pawn broking industry. At the local or state level, most pawnbrokers are required to be licensed and regulated. At the federal level, they follow rules from the Bureau of Alcohol, Tobacco and Fire Arms (ATF license), and are regulated by the Federal Reserve Board (Truth In Lending Act, Regulation Z) in much the same way as banks. They are also required by the Patriot Act to check all customers against the Treasury Department's database of known terrorists.



Clean & Neat

Pawnshops are the last resort for their customers.

Customers find that pawn loans suit their needs much better than borrowing money from family or friends, or from any other provider of short-term credit. Pawnbrokers offer the consumer a quick and confidential way to borrow money. Short-term cash needs can be met with no credit check or legal consequences if the loan is not repaid. Although the loan to collateral ratio varies depending on the type of goods pledged, a loan of 50-70 percent of the resale of the collateral is typical. Pawn loans do not cause people to overextend credit, alienate family and friends, or go into bankruptcy.