



**CITY OF NOVI CITY COUNCIL**  
**MARCH 20, 2023**

**SUBJECT:** Approval of Pawnbroker License renewal requested by Joseph Haddad, owner of Gold Buy and Jewelry, 41490 Grand River Avenue.

**SUBMITTING DEPARTMENT:** City Clerk

**BACKGROUND INFORMATION:**

This is the annual renewal of Gold Buy and Jewelry Pawnbroker License in accordance with Act 273 of 1917. Gold Buy and Jewelry has been in business in Novi since 2005, receiving their first Pawnbroker license in 2012.

The Police Department, Fire Department and Building Department have reviewed the request and have no objections to the renewal of this license.

**RECOMMENDED ACTION:** Approval of Pawnbroker License renewal requested by Joseph Haddad, owner of Gold Buy and Jewelry, 41490 Grand River Avenue.



NOVI CITY CLERK'S OFFICE  
 45175 TEN MILE ROAD  
 NOVI, MI 48375  
 (248) 347-0456  
 Fax (248) 347-0577

**PAWNBROKER LICENSE APPLICATION**  
**Act 273 of 1917**

**Business information:**

Name of business: Gold Buy and Jewelry Inc  
 Business address: 41490 Grand River Ave Suite D  
 City: NOVI State: MI Zip: 48375 Phone number: 248-465-1118  
 Select the type of ownership:  Individual  Partnership  Corporation  Other: \_\_\_\_\_

**Applicant information:**

Name of applicant: Joseph S. Haddad

Provide the names and addresses of three adult residents in Oakland County who will serve as character references, who must be persons other than relatives and business associates:

- 1) Name: \_\_\_\_\_  
Address: \_\_\_\_\_
- 2) Name: \_\_\_\_\_  
Address: \_\_\_\_\_
- 3) Name: \_\_\_\_\_  
Address: \_\_\_\_\_

**Employee information (for each additional employee, please complete a separate "Pawnbroker Application for Additional Employee" form)**

Name of employee: \_\_\_\_\_ Date of birth: \_\_\_\_\_  
 Employee's home address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone number: \_\_\_\_\_  
 Employee's driver's license number (attach copy): \_\_\_\_\_

Name of employee: \_\_\_\_\_ Date of birth: \_\_\_\_\_  
 Employee's home address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone number: \_\_\_\_\_  
 Employee's driver's license number (attach copy): \_\_\_\_\_

# MERCHANTS BONDING COMPANY™

## CLIENT'S COPY

MERCHANTS BONDING COMPANY (MUTUAL) P.O. BOX 14498, DES MOINES, IOWA 50306-3498  
PHONE: (800) 678-8171 FAX: (515) 243-3854

### CONTINUATION CERTIFICATE

(to be filed with the obligee)

MI 7659	3,000	REBROKER
BOND NO.	AMOUNT	DESCRIPTION
OBLIGEE CITY OF NOVI, CITY CLERK		
MERCHANTS BONDING COMPANY (MUTUAL) hereby continues in force Bond for:		
PRINCIPAL GOLD BUY AND JEWELRY, INC.		
DBA		

All liability under this Continuation Certificate is effective 10/16/19 and terminates midnight 10/16/20  
 This continuation is executed upon the express condition that the Company's liability under said Bond and this and all continuations thereof shall not be cumulative and shall in no event exceed in the aggregate the largest single amount named in the Bond, the endorsement attached thereto, or any continuation certificate.  
 Witness the signature of its President under the corporate seal on 08/01/19

Attest:  
William Warner, Jr.  
 Secretary



MERCHANTS BONDING COMPANY (MUTUAL)  
Larry Taylor  
 President

#### CERTIFICATION

I hereby certify that the following is a true and correct copy of Section 1(b) and Section 1(d) of Article VI of the Bylaws of Merchants Bonding Company (Mutual) duly adopted and recorded to-wit: Section 1(b) "The President, Secretary, or Treasurer or any Assistant Treasurer or any Assistant Secretary shall have power and authority to execute on behalf of the Company and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof," and Section 1(d) "The signature of any authorized officer and the seal of the Company may be affixed by facsimile or electronic transmission to any Power of Attorney or Certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligations of the Company, and such signature and seal when so used shall have the same force and effect as though manually fixed."  
 I further certify that the following are duly elected officers of the Company: Larry Taylor, President; and William Warner, Jr., Secretary.

IN TESTIMONY WHEREOF, I have hereunto set my hand as President and affix the Corporate Seal of the MERCHANTS BONDING COMPANY (MUTUAL)  
 this 1ST day of AUGUST, 2019

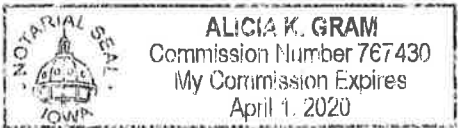
Attest:  
William Warner, Jr.  
 Secretary



MERCHANTS BONDING COMPANY (MUTUAL)  
Larry Taylor  
 President

On this 1ST day of AUGUST, 2019 before me appeared Larry Taylor, to me personally known, who being by me duly sworn did say that he is President of the MERCHANTS BONDING COMPANY (MUTUAL), the corporation described in the foregoing instrument and that the Seal affixed to the said instrument is the Corporate Seal of the said Corporation and that the said instrument was signed and sealed in behalf of said Corporation by authority of its Board of Directors.

Witnessed to and subscribed by me on 08/01/19  
Alicia K. Gram  
 Notary Public





cityofnovi.org

Receipt: 9508

06/16/20

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**PAWNBROKER LICENSE RENEWAL**

**The sum of: \$250.00**

**GOLD BUY AND JEWELRY INC  
41490 GRAND RIVER AVE SUITE D**

**NOVI MI 48375**

**PAWNBKR 2020 LICENSE**

**250.00**

**Total 250.00**

**TENDERED:**

**CHECKS**

**230**

**250.00**

Signed: \_\_\_\_\_

# MEMORANDUM



**TO:** Melissa Morris, Deputy City Clerk  
**FROM:** Larry Butler, Deputy Director of CD  
**SUBJECT:** GOLD BUY AND JEWELRY INC  
**DATE:** 02/24/23

The property located at **41490 GRAND RIVER AVE D** has received a Special Inspection permit **(PSI23-0016)** for the purpose of:

- Auctions
- Liquor license
- Arcade license
- Massage license
- Outdoor gathering
- Outdoor seating
- Other: Pawnbroker License

The Community Development Department has the following recommendation:

- Approved
- Approved with conditions (listed below)
- Not approved

Conditions:

If you have any questions, do not hesitate to contact me at (248) 347-0417.

Thank you!

2/24/2023  
Larry Butler



February 27, 2023

**CITY COUNCIL**

**Mayor**  
Bob Gatt

**Mayor Pro Tem**  
Dave Staudt

Laura Marie Casey

Hugh Crawford

Justin Fischer

Brian Smith

Ericka Thomas

**Interim City Manager**  
Victor Cardenas

**City Clerk**  
Cortney Hanson

TO: Cortney Hanson, City Clerk

FROM: Fire Marshal – Kevin Pierce

SUBJECT: -Renewal of Pawnbroker License –  
**Gold Buy and Jewelry Inc**

A fire inspection has been conducted at the above business located at 41490 Grand River, Novi MI 48375 and the business has been found to be in compliance with the adopted fire prevention code. Renewal of the Pawnbroker License for 2023 is recommended.

**Novi Public Safety Administration**  
45125 Ten Mile Road  
Novi, Michigan 48375  
248.348.7100  
248.347.0590 fax

cityofnovi.org

# MEMORANDUM



**TO:** CORTNEY HANSON  
CITY CLERK

**FROM:** ERICK W. ZINSER   
DIRECTOR OF PUBLIC SAFETY/CHIEF OF POLICE

**SUBJECT:** PAWNBROKER LICENSE RENEWAL / GOLD BUY & JEWELRY


**DATE:** MARCH 7, 2023

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A pawnbroker license renewal for Gold Buy & Jewelry c/o Joseph Samuel Haddad, located at 41490 Grand River Ave, Suite D, in the City of Novi has been reviewed.

With this we find no reason to deny this request.

**COMPLETED**

  
3.9.23