



CITY OF NOVI CITY COUNCIL
FEBRUARY 9, 2026

SUBJECT: Conditional approval of a Pawnbroker License requested by Thomas Blaine, Novi Jewelry & Coin, Inc., located at 41990 Grand River Avenue.

SUBMITTING DEPARTMENT: City Clerk

KEY HIGHLIGHTS:

- Thomas Blaine is currently in the process of acquiring Weinstein Jewelers of Novi.
- Mr. Blaine has been continuously engaged in the precious metals, jewelry, and secondhand goods industry for 16 years at his existing business in Garden City.
- Final approval of this Pawnbroker license will be presented to City Council once ownership has been fully transferred to Mr. Blaine.

BACKGROUND INFORMATION:

Thomas Blaine is currently in the process of acquiring Weinstein Jewelers of Novi and will operate as Novi Jewelry & Coin. Mr. Blaine has been the owner and principal operator of Garden City Exchange since March 18, 2008. At no time has any license or permit issued to Mr. Blaine or Garden City Exchange been denied, suspended, or revoked, and no enforcement actions have been taken against him related to business operations, licensing, or regulatory compliance.

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

RECOMMENDED ACTION: Conditional approval of a Pawnbroker License requested by Thomas Blaine, Novi Jewelry & Coin, Inc., located at 41990 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: Novi Jewelry & Coin, Inc.
Business address: 41990 Grand River Ave, Novi, MI 48375
City: Novi State: mi Zip: 48375 Phone number: 313-215-6986
Select the type of ownership: ☐ Individual ☐ Partnership ☒ Corporation ☐ Other: _____

Applicant information:

Name of applicant: Thomas Blaine
Applicant's home address: _____
City: _____ State: _____ Zip: _____ Phone number: 313-215-6986
Applicant's driver's license number (attach copy): _____
Applicant's: Height _____ Weight _____ Sex _____
Date of Birth _____ Hair Color _____ Eye Color _____

Two previous addresses prior to the present address:

8914 Hartel Livonia, MI 48150
11347 Winston Redford, MI 4239

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: David Nagi
Address: _____
- 2) Name: Hicham Farabi
Address: _____
- 3) Name: Shaun Burgess
Address: _____

Employee information: (For all additional employees, please complete a separate "Pawnbroker Application for Additional Employee" form)

Name of employee: Jacob Wallner-Blaine 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): _____

Provide a full accurate and complete business history detailing experience, including, but not limited, whether or not such person has previously had any ownership interest in, or worked at, in this or another city or state, the same or similar business, including whether any license or permit issued, whether any such license or permit was ever denied, revoked, or suspended, the reason thereof and business activities, or occupations including the full name and address of the business and the name and phone number of any contact persons. (Attach additional pages as necessary)

Business History – Thomas Blaine

Thomas Blaine has been continuously engaged in the precious metals, jewelry, and secondhand goods industry since March 18, 2008. On that date, he became the owner and principal operator of Garden City Exchange, Inc., located at 32555 Ford Road, Garden City, Michigan 48135, where he remains actively involved in daily operations.

Garden City Exchange, Inc. operates as a retail establishment specializing in the buying and selling of precious metals (including gold, silver, and bullion), jewelry, coins, collectibles, and other secondhand merchandise, in full compliance with all applicable local, state, and federal laws. Mr. Blaine is responsible for overall business management, regulatory compliance, inventory control, customer relations, and financial oversight.

Since assuming ownership in 2008, Mr. Blaine has held all required licenses and permits necessary to operate this type of business within the City of Garden City and the State of Michigan. At no time has any license or permit issued to Mr. Blaine or Garden City Exchange, Inc. been denied, suspended, or revoked. There have been no enforcement actions taken against Mr. Blaine related to business operations, licensing, or regulatory compliance.

Prior to establishing Garden City Exchange, Inc., Mr. Blaine did not hold ownership interests in similar business

Provide a full and complete statement describing all criminal convictions other than misdemeanor traffic violations, fully disclosing the jurisdiction in which such conviction occurred, the offense for which conviction, or such conviction and the circumstances thereof. (Attach additional pages as necessary)

No Criminal Convictions to report.

Provide a statement indicating that proper equipment will be installed for the direct electronic entry into the City's computerized system, transaction information, or recording by electronic transmission pursuant to Chapter 27.5. (Attach additional pages as necessary)

Electronic Reporting and Data Transmission Statement

The undersigned hereby certifies that proper equipment and systems are installed and maintained to allow for the direct electronic entry and transmission of required transaction information into the City's computerized system, or other designated law enforcement reporting system, in full compliance with Chapter 27.5.

Novi Jewelry & Coin, Inc. will utilize Bravo Software, an industry-standard point-of-sale and compliance management system designed for secondhand and precious metals dealers. Bravo Software is configured to automatically record all required transaction data and electronically transmit such information to LeadsOnline on a daily basis, as required by applicable local and state regulations.

All reporting equipment, software, and internet connectivity are maintained in good working order to ensure accurate, timely, and uninterrupted electronic submission of transaction records. The business will continue to comply with any updates or technical requirements imposed by the City or law enforcement authorities related to electronic reporting and recordkeeping.

Applications without the following attachments will be considered incomplete and WILL NOT be accepted by the City Clerk's Office:

- ☐ A copy of the front and back of the applicant's current driver's license.
- ☐ Two front-faced portrait photographs taken within 30 days of the date of application, at least two inches by two inches in size.
- ☐ "Pawnbroker Application for Additional Employee" form for each employee and a copy of the employee's current driver's license.
- ☐ \$250 non-refundable application fee (cash or check)
- ☐ Attach one of the following:
 - o Articles of Incorporation
 - o Partnership Agreement
 - o Articles of Incorporation
- ☐ Before issuance of the license, the applicant shall give a bond to the Treasurer's Office in its corporate name, in the penal sum of \$3,000.00, with at least 2 sureties, conditioned for the faithful performance of the duties and obligations pertaining to the conduct of the business and for the payment of all costs and damages incurred by any violation of this act. The governmental unit shall approve the bond.

Please initial that you have read and understand the following statements:

B I understand that I may be asked to supply answers to any questions or information requested by the Director of Public Safety or his or her authorized representative.

B I understand that a complete set of fingerprints will be taken by the Novi Police Department. Applicant will be contacted by the Novi Police Department to set-up an appointment date.

B I hereby certify that the above information is true and accurate to the best of my knowledge and further understand and represent that if any changes to the above information are made, that said information will be supplied to the City immediately.

B I hereby authorize the City of Novi to seek information and conduct an investigation into the truth of the statements set forth in this application and qualifications of the applicant.

B I declare under penalty of perjury that the information contained in this application is true and correct.

[Signature]
Signature of applicant

THOMAS BLAINE OWNER
Printed name and title

Subscribed and sworn before me, this 16th day of January, 2026

Alyssa M. Craigie
Notary public
Oakland County, Michigan

My commission expires: 9/23/29

ALYSSA MARIE CRAIGIE
NOTARY PUBLIC, STATE OF MI
COUNTY OF OAKLAND
MY COMMISSION EXPIRES Sep 23, 2029
ACTING IN COUNTY OF

For office use only

Receipt number: _____

- ☐ Copy of applicant's driver's license
- ☐ Additional Employee Forms & Driver's Licenses
- ☐ Criminal History Statement
- ☐ Business History Statement
- ☐ Two Photographs
- ☐ Equipment Statement
- ☐ BOND
- ☐ Articles of Incorporation OR Partnership Agreement OR Articles of Incorporation



27838615



STATE OF MICHIGAN
CSCL/CD- 500 - ARTICLES OF INCORPORATION -
DOMESTIC PROFIT CORPORATION

Corporations Division Administrator

FILEDEntity #: 900147355
Filed Date: 1/12/2026

70637-3043 01/12/2026 Received by Michigan Corporations Division

Articles of Incorporation

Pursuant to the provisions of Act 284, Public Acts of 1972, the undersigned executes the following Articles:

Article I - Michigan Profit Corporation Name

Michigan Profit Corporation Name

NOVI JEWELRY & COIN, INC.

Article II

The purpose or purposes for which the corporation is formed is to engage in any activity within the purposes for which a corporation may be formed under the Business Corporation Act of Michigan.

Article III

Common Shares

1000

Preferred Shares

Total Shares

1000

Article IV

The name of the resident agent at the registered office is:

Full Name

THOMAS BLAINE

The street address of the location of the registered office is:

Street Address

32555 FORD ROAD
GARDEN CITY, MI 48135

☒ I certify the above individual/company has agreed to serve as the Resident Agent for service of process for this entity.

Article V

The name and address of the incorporator/incorporators is/are as follows:

Name of individual or organization	Address
THOMAS BLAINE	32555 FORD ROAD GARDEN CITY, MI 48135

Article VI - (Optional, leave unchecked if not applicable)

- ☐ When a compromise or arrangement or plan of reorganization of this corporation is proposed between this corporation and its creditors or any class of them or between this corporation and its shareholders or any class of them, a court of equity jurisdiction within the state, on application of this corporation or of a creditor or shareholder thereof, or an application of a receiver appointed for the corporation, may order a meeting of the creditors or class of creditors or of the shareholders or class of shareholders to be affected by the proposed compromise or arrangement or reorganization, to be summoned in such manner as the court directs. If a majority in number representing 3/4 in value of the creditors or class of creditors, or of the shareholders or class of shareholders to be affected by the proposed compromise or arrangement or a reorganization, agree to a compromise or arrangement or a reorganization of this corporation as a consequence of the compromise or arrangement, the compromise or arrangement of the reorganization, if sanctioned by the court to which the application has been made, shall be binding on all the creditors or class of creditors, or on all the shareholders or class of shareholders and also on this corporation.

- ☒ Any action required or permitted under the Act to be taken at an annual or special meeting of shareholders may be taken without a meeting, without prior notice, and without a vote, if consents in writing, setting forth the action so taken, are signed by the holders of outstanding shares that have at least the minimum number of votes that would be necessary to authorize or take the action at a meeting at which all shares entitled to vote on the action were present and voted. A written consent shall bear the date of signature of the shareholder that signs the consent. Written consents are not effective to take corporate action unless within 60 days after the record date for determining shareholders entitled to express consent to or to dissent from a proposal without a meeting, written consents dated not more than 10 days before the record date and signed by a sufficient number of shareholders to take the action are delivered to the corporation. Delivery shall be to the corporation's registered office, its principal place of business, or an officer or agent of the corporation that has custody of the minutes of the proceedings of its shareholders. Delivery made to a corporation's registered office shall be by hand or by certified or registered mail, return receipt requested. Prompt notice of taking of the corporate action without a meeting by less than unanimous written consent shall be given to shareholders that would have been entitled to notice of the shareholder meeting if the action had been taken at a meeting and that have not consented to the action in writing. An electronic transmission consenting to an action must comply with Section 407(3).

Optional Article(s)

This space is intentionally left blank.

Filing Effective Date

The filing will be effective:

when filed by the Corporations Division Administrator.

Attestations

- ☒ I understand that the information I enter into the online system is public information and will appear online and on copy requests exactly as I enter it into the system.
- ☒ I have been authorized by the business entity to file this document online.
- ☒ I, HEREBY SWEAR AND/OR AFFIRM, under penalty of law, including criminal prosecution, that the facts contained in this document are true. I certify that I am signing this document as the person(s) whose signature is required, or as an agent of the person(s) whose signature is required, who has authorized me to place his/her signature on this document.

Incorporator Signature(s)

Self

Thomas Blaine

01/12/2026

Signer's Capacity

THOMAS BLAINE

Date



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

LICENSE AND PERMIT BOND

Bond No. 101751623

KNOW ALL PERSONS BY THESE PRESENTS:

That we, Novi Jewelry & Coin, Inc.,
of Novi, State of Michigan, as Principal,
and Merchants National Bonding, Inc., a corporation duly licensed to do business in the State of
Michigan, as Surety, are held and firmly bound unto
City of Novi, Obligee, in the penal
sum of Three Thousand Dollars (\$3,000.00) DOLLARS.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, that whereas, the Principal has been licensed
Pawnbroker

by the Obligee.

NOW THEREFORE, if the Principal shall faithfully perform the duties and in all things comply with the laws
and ordinances, including all Amendments, appertaining to the license or permit applied for, then this obligation
to be void, otherwise to remain in full force and effect for a period commencing on the 16th day of
January, 2026, and ending on the 16th day of January,
2027, unless renewed by Continuation Certificate.

This bond may be terminated at any time by the Surety upon sending notice in writing to the Obligee and to the
Principal, in care of the Obligee or at such other address as the Surety deems reasonable, and at the expiration of
thirty-five (35) days from the mailing of notice or as soon thereafter as permitted by applicable law, whichever is later,
this bond shall ipso facto terminate and the surety shall thereupon be relieved from any liability for any subsequent
acts or omissions of the Principal.

No right of action shall accrue on this bond to or for the use of any person or corporation other than Obligee
named herein.

Dated this 16th day of January, 2026

Novi Jewelry & Coin, Inc.

Principal

Countersigned (if required):

By: _____
N/A

Thomas Blaine

Merchants National Bonding, Inc.

By: James A. Holter
James A. Holter, Attorney-in-Fact



MERCHANTS

BONDING COMPANY™

POWER OF ATTORNEY

Know All Persons By These Presents, that MERCHANTS BONDING COMPANY (MUTUAL) and MERCHANTS NATIONAL BONDING, INC., both being corporations of the State of Iowa, and MERCHANTS NATIONAL INDEMNITY COMPANY, an assumed name of Merchants National Bonding, Inc., (herein collectively called the "Companies") do hereby make, constitute and appoint, individually,

James A. Holter

their true and lawful Attorney(s)-in-Fact, to sign its name as surety(ies) and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof, on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

This Power-of-Attorney is granted and is signed and sealed by facsimile under and by authority of the By-Laws adopted by the Board of Directors of the Companies.

"The President, Secretary, Treasurer, or any Assistant Treasurer or any Assistant Secretary or any Vice President shall have power and authority to appoint Attorneys-in-Fact, and to authorize them 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."

"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."

In connection with obligations in favor of the Florida Department of Transportation only, it is agreed that the power and authority hereby given to the Attorney-in-Fact includes any and all consents for the release of retained percentages and/or final estimates on engineering and construction contracts required by the State of Florida Department of Transportation. It is fully understood that consenting to the State of Florida Department of Transportation making payment of the final estimate to the Contractor and/or its assignee, shall not relieve this surety company of any of its obligations under its bond.

In connection with obligations in favor of the Kentucky Department of Highways only, it is agreed that the power and authority hereby given to the Attorney-in-Fact cannot be modified or revoked unless prior written personal notice of such intent has been given to the Commissioner - Department of Highways of the Commonwealth of Kentucky at least thirty (30) days prior to the modification or revocation.

In Witness Whereof, the Companies have caused this instrument to be signed and sealed this 16th day of January, 2026.



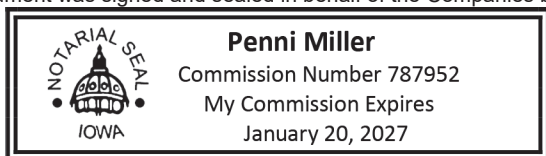
MERCHANTS BONDING COMPANY (MUTUAL)
MERCHANTS NATIONAL BONDING, INC.
MERCHANTS NATIONAL INDEMNITY COMPANY

By

President

STATE OF IOWA
COUNTY OF DALLAS ss.

On this 16th day of January, 2026, before me appeared Larry Taylor, to me personally known, who being by me duly sworn did say that he is President of MERCHANTS BONDING COMPANY (MUTUAL), MERCHANTS NATIONAL BONDING, INC., and MERCHANTS NATIONAL INDEMNITY COMPANY; and that the seals affixed to the foregoing instrument are the Corporate Seals of the Companies; and that the said instrument was signed and sealed in behalf of the Companies by authority of their respective Boards of Directors.



(Expiration of notary's commission
does not invalidate this instrument)

Notary Public

I, Elisabeth Sandersfeld, Secretary of MERCHANTS BONDING COMPANY (MUTUAL), MERCHANTS NATIONAL BONDING, INC., and MERCHANTS NATIONAL INDEMNITY COMPANY do hereby certify that the above and foregoing is a true and correct copy of the POWER-OF-ATTORNEY executed by said Companies, which is still in full force and effect and has not been amended or revoked.

In Witness Whereof, I have hereunto set my hand and affixed the seal of the Companies on this 16th day of January, 2026.



Secretary

MEMORANDUM



TO: Melissa Morris, Deputy City Clerk

FROM: Alan Hall, Deputy Director of Community Development *ASH*

SUBJECT: NOVI JEWELRY & COIN

DATE: 01/23/26

The property located at **41990 GRAND RIVER AVE** has received a Special Inspection permit **(PSI26-0021)** 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!



January 22, 2026

CITY COUNCIL

Mayor

Justin Fischer

Mayor Pro Tem

Laura Marie Casey

Dave Staudt

Brian Smith

Matt Heintz

Priya Gurumurthy

Aaron Martinez

City Manager

Victor Cardenas

Director of Public Safety

Chief of Police

Erick W. Zinser

Fire Chief

John B. Martin

Assistant Chief of Police

Scott R. Baetens

Assistant Fire Chief

Todd Seog

TO: Cortney Hanson, City Clerk
Melissa Morris, Deputy City Clerk

FROM: Andrew Copeland – Fire Marshal

SUBJECT: New Pawnbroker License
Novi Jewelry & Coin Inc.

A fire inspection will need to be conducted at the above business, located at 41990 Grand River, Novi MI 48375. Business will need to contact my office and schedule a fire inspection for final occupancy approval.

I have no objections at this time with the application for a Pawnbroker License for 2026.

Sincerely,

Andrew Copeland – Fire Marshal
City of Novi Fire Department

cc. file

Novi Public Safety Administration

45125 Ten Mile Road
Novi, Michigan 48375
248.348.7100
248.347.0590 fax

cityofnovi.org

Sincerely,

Andrew Copeland – Fire Marshal
City of Novi Fire Department
cc: file

MEMORANDUM



TO: CORTNEY HANSON, CITY CLERK
FROM: ERICK W. ZINSER *EZ*
DIRECTOR OF PUBLIC SAFETY / CHIEF OF POLICE
INITIATED BY: MICHAEL BENDER, DETECTIVE *NB*
SUBJECT: PAWNBROKER LICENSE, PRECIOUS METAL & GEMS
APPLICATION- NOVI JEWELRY & COIN
DATE: JANUARY 26, 2026

ORGANIZATION:

Novi Jewelry & Coin
41990 Grand River Avenue
Novi, MI 48375
(248) 347-0303

APPLICANT:

Thomas Blaine

INFORMATION:

The Novi Police Department received this request from the Novi City Clerk's Office to review a Pawnbroker License and Precious Metal & Gems applications for Novi Jewelry & Coin.

INVESTIGATION:

An ICHAT, Sex Offender Registry and CLEMIS check revealed nothing of concern that would disqualify any applicant from approval.