



CITY OF NOVI CITY COUNCIL
OCTOBER 26, 2026

SUBJECT: Approval of a Pawnbroker License renewal requested by Howard Tapper, co-founder of Tapper's Gold Exchange, located at 20800 Haggerty Road, Novi, MI 48375

SUBMITTING DEPARTMENT: City Clerk

KEY HIGHLIGHTS:

- Tapper's Jewelers of Novi has been in business since 1977 and opened their Twelve Oaks Mall store in 2007.
- This license renewal applies to their second Novi store located on Haggerty Road, which opened in 2023.

BACKGROUND INFORMATION:

This is the annual renewal of Tapper's Gold Exchange Pawnbroker License in accordance with Act 273 of 1917. Tapper's has been in business in Novi since 2007, and at this second location since 2023.

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 a Pawnbroker License renewal requested by Howard Tapper, co-founder of Tapper's Gold Exchange, located at 20800 Haggerty Road, Novi, MI 48375



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: TAPPER'S GOLD EXCHANGE
Business address: 20800 HAGGERTY ROAD
City: NOV State: MI Zip: 48375 Phone number: 248-862-9707
Select the type of ownership: ☐ Individual ☐ Partnership ☒ Corporation ☐ Other: _____

Applicant information:

Name of applicant: HOWARD TAPPER
Applicant's home address: _____
City: _____ State: _____ Zip: _____ Phone number: _____
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: _____

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: Fred Brechman
Address: _____
- 2) Name: MOSE ROVEN
Address: _____
- 3) Name: DR. JOSEPH SALAMIT
Address: _____

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

Name of employee: Joseph R Nordone 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)

Starting 2023 - Pawn Shop License in conjunction
with Gold + Precious Metal Buying Business
Howard Tapper is co-founder of Tapper's Jewelry.

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)

NONE

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

AT 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.

AT 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.

AT 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.

AT 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.

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

[Signature]

Signature of applicant

HARVEY TAPPER CO-FOUNDER

Printed name and title

Subscribed and sworn before me, this 27th day of August, 20

A. Krencicki

Notary public
Oakland County, Michigan

My commission expires: 04/17/2029



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

Michigan Department Of Energy, Labor & Economic Growth

Filing Endorsement

This is to Certify that the ARTICLES OF ORGANIZATION (DOMESTIC L.L.C.)

for

TAPPER'S GOLD RUSH, LLC

ID NUMBER: D30120

received by facsimile transmission on July 13, 2009 is hereby endorsed

Filed on July 13, 2009 by the Administrator.

The document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.



In testimony whereof, I have hereunto set my hand and affixed the Seal of the Department, in the City of Lansing, this 13TH day of July, 2009.

, Director

Bureau of Commercial Services

BCS/CD-700 (Rev. 01/09)

MICHIGAN DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH **BUREAU OF COMMERCIAL SERVICES**

Date Received

(FOR BUREAU USE ONLY)

This document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.

Name

Mark W. Cherry, Esq.

Address

251 Merrill Street, 2nd Floor

City

Birmingham,

State

Michigan

Zip Code

48009

EFFECTIVE DATE:

Document will be returned to the name and address you enter above.
 If left blank document will be mailed to the registered office.

ARTICLES OF ORGANIZATION

For use by Domestic Limited Liability Companies

(Please read information and instructions on last page)

Pursuant to the provisions of Act 23, Public Acts of 1993, the undersigned execute the following Articles:

B

ARTICLE I

The name of the limited liability company is: Tapper's Gold Rush, LLC

ARTICLE II

The purpose or purposes for which the limited liability company is formed is to engage in any activity within the purposes for which a limited liability company may be formed under the Limited Liability Company Act of Michigan.

ARTICLE III

The duration of the limited liability company if other than perpetual is: N/A

ARTICLE IV

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

6337 Orchard Lake Road, West Bloomfield, Michigan 48322-2336
 (Street Address) (City) (ZIP Code)

2. The mailing address of the registered office if different than above:

_____, Michigan _____
 (Street Address or P.O. Box) (City) (ZIP Code)

3. The name of the resident agent at the registered office is: Howard J. Tapper

ARTICLE V (Insert any desired additional provision authorized by the Act; attach additional pages if needed.)

See attached Article V entitled "Indemnification of Members & Managers" consisting of three (3) pages.

Signed this 11th day of July, 2009

By

Mark W. Cherry
 (Signature(s) of Organizer(s))

MARK W. CHERRY, ORGANIZER

(Type or Print Name(s) of Organizer(s))

ARTICLE V

INDEMNIFICATION OF MEMBERS & MANAGERS

A. Company's obligation with respect to actions by third parties

Subject to the provisions of Subsection D below, and to the full extent permitted by law, any person who by reason of the fact that he or she is or was a manager, member, officer or resident agent of the Company, was or is a party to or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative, and whether formal or informal, other than an action by or in the right of the Company, shall be indemnified by the Company against all:

1. Expenses;
2. Attorney fees;
3. Judgments;
4. Penalties;
5. Fines; and
6. Amounts paid in settlement

as are actually and reasonably incurred in connection with such matter, provided, that such person(s) acted in good faith and in a manner he or she reasonably believed to be in or not opposed to the best interests of the Company, its manager(s), and/or its member(s), and with respect to a criminal action or proceeding, the person had no reasonable cause to believe that his or her conduct was unlawful. The termination of an action, suit, or proceeding by judgment, order, settlement, conviction or upon a plea of nolo contendere or its equivalent, does not, of itself, create a presumption that such person did not act in good faith and in a manner which he or she reasonably believed to be in or not opposed to the best interests of the Company, its manager(s), and/or its members, and, with respect to a criminal action or proceeding, had reasonable cause to believe that his or her conduct was unlawful.

No such indemnification shall be made with respect to any such matter where such person shall have been adjudged to be liable to the Company, its manager(s), and/or any of its members for negligence or misconduct in the performance of his or her duties, unless a court shall determine otherwise.

B. Company's obligation with Respect to Actions by or in the Right of the Company

Subject to the provisions of Subsection D below, and to the full extent permitted by law, any person who was or is a party to or is threatened to be made a party to a threatened, pending or completed action or suit by or in the right of the Company to procure a judgment in its favor by reason of the fact that he or she is or was a manager, member, officer or resident agent of the Company, shall be indemnified by the Company against all:

1. Expenses
2. Actual and reasonable attorneys fees; and
3. Amounts paid in settlement

incurred by such person in connection with the action or suit, provided, that such person acted in good faith and in a manner he or she reasonably believed to be in or not opposed to the best interests of the Company, its manager(s), and/or its members. Notwithstanding the foregoing, indemnification shall not be made for any claim, issue, or matter in which the person has been found liable to the Company unless and only to the extent that the court in which the action or suit was brought has determined upon application that, despite the adjudication of liability but in view of all the circumstances of the case, the person is fairly and reasonably entitled to indemnification for the expenses which the Court considers proper.

C. Mandatory Indemnification

To the extent that a director, officer or resident agent of the Company has been successful on the merits or otherwise in defense of an action, suit or proceeding referred to in Subsections A or B above, or in defense of a claim, issue or matter in such action, suit or proceeding, he or she shall be indemnified against expenses, including actual and reasonable attorney fees, incurred by such person in connection with the action, suit or proceeding and any action, suit or proceeding brought to enforce the mandatory indemnification provided in this Section C.

D. Determination of Indemnity Obligation

Unless otherwise ordered by a court having jurisdiction, indemnification shall be made by the Company only as authorized in the specific case upon a determination that indemnification of such manager, member, officer or resident agent is proper in the circumstances for the reason that he or she has met the applicable standard of conduct set forth in Subsections A and/or B above. This determination shall be made as follows:

1. By a majority vote of the manager(s), if any;
2. By a majority vote of the member(s), if there shall be no manager(s); and
3. If such determination cannot be made pursuant to the provisions of Subsections 1 and 2 above, then by independent legal counsel in a written opinion.

If a person is entitled to indemnification under Subsections A or B above for a portion of the expenses, including attorney fees, judgments, penalties and fines and amounts paid in settlement, but not for the total amount thereof, the Company may indemnify the person for the portion of the expenses, judgment, penalties, fines or amounts paid in settlement for which the person is entitled to be indemnified.

E. Advancement of Expenses

The expenses incurred by an manager, member, officer, or resident agent in defending a civil or criminal action, suit or proceeding as described in Subsections A and B above may be paid by the Company in advance of the final disposition of the action, suit or proceeding upon receipt of an undertaking by or on behalf of the manager, member, officer or resident agent to repay the expenses if it is ultimately determined that he or she is not entitled to be indemnified by the Company. Such undertaking shall be by unlimited general obligation of the person on whose behalf the advances are made. The total amount of expenses advanced or indemnified from all sources combined shall not exceed the amount of actual expenses incurred by the person seeking indemnification or advancement of expenses.

F. Indemnity Insurance

The members may, in their discretion, direct, as an expense of the Company, the purchase of and the continued premium payment for insurance on behalf of any manager, member, officer or resident agent, employee or agent of the Company, covering any liability asserted against any such person or incurred by any such person, in any such capacity and/or arising out of his duties as such whether or not the Company would have power to indemnify such person against such liability under Subsections A and B above.

G. Survival of Indemnity Benefit

The Company's indemnity obligations provided above shall continue as to any person who has ceased to be a manager, member, officer or resident agent of the Company and shall inure to the benefit of such person's heirs, executors and administrators.



September 3, 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, Assistant City Clerk

FROM: Fire Marshal – Andrew Copeland

SUBJECT: - Pawnbroker License –
Tappers Gold Rush LLC

A fire inspection has been conducted at the above business located at **20800 Haggerty, Novi MI 48375**. I recommend approval of 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

MEMORANDUM



TO: CORTNEY HANSON, CITY CLERK
FROM: ERICK W. ZINSER *EZ*
DIRECTOR OF PUBLIC SAFETY/CHIEF OF POLICE
INITIATED BY: MICHAEL BENDER, DETECTIVE *MB*
SUBJECT: PAWNBROKER, PRECIOUS METAL & GEMS,
ADDITIONAL EMPLOYEES APPLICATION-
TAPPER'S GOLD EXCHANGE
DATE: SEPTEMBER 14, 2026

ORGANIZATION:

Tapper's Gold Exchange

27500 Novi Rd
Novi, MI 48377

20800 Haggerty Rd
Novi, MI 48375

APPLICANTS:

Howard Tapper
Joseph Nordone
Dawn Mack-Moorehead
Connor Bohn
Armen Jilian
Zachary Holder
Leza Gjonaj

INFORMATION:

The Novi Police Department received this request from the Novi City Clerk's Office to review the following applications for Tapper's Gold Exchange (for both locations):

- Pawnbroker license and Additional Employees
- Precious Metal & Gems and Additional Employees

INVESTIGATION:

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

MEMORANDUM



TO: Melissa Morris, Deputy City Clerk

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

SUBJECT: TAPPER'S GOLD EXCHANGE

DATE: 10/13/26

The property located at **20800 HAGGERTY RD** has received a Special Inspection permit (**PSI26-0085**) for the purpose of:

- ☐ Auctions
- ☐ Liquor license
- ☐ Arcade license
- ☐ Massage license
- ☐ Outdoor gathering
- ☐ Outdoor seating
- ☒ Other: Precious Metal and Gem Dealer License and 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!