



**COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
AGENCY CASE NO. 2014-AH-0079  
ICIE NO. 102780 – License No. 206-0**

COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

LOUIS GUYOT  
d/b/a GREEN STREET PAWN

RESPONDENT

and

UNLIMITED ENTERPRISES, LLC  
d/b/a GREEN STREET PAWN

RESPONDENT

**FINAL ORDER**

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This matter is before the commissioner on the complaint of the Department of Financial Institutions (“Department, pursuant to KRS 286.9-120 and 808 KAR 9:030, against the Respondents, Louis Guyot d/b/a Green Street Pawn (“Guyot”) and Unlimited Enterprises, LLC d/b/a Green Street Pawn (“Unlimited,” and collectively “Respondent”). The complaint having been sent certified mail on July 9, 2014, more than 20 days having passed, and there being no response of record, this Final Order is hereby entered pursuant to KRS 286.9-120(1).

**FINDINGS OF FACTS AND CONCLUSIONS OF LAW**

1. Louis Guyot d/b/a Green Street Pawn (“Guyot”) is an individual who was issued a license to do business in Kentucky as a deferred deposit licensee pursuant to KRS Chapter 286.9, with an office located at 1500 North Green Street, Henderson, Kentucky—License No. 206-0.

2. Unlimited Enterprises, LLC (“Unlimited”) is a Kentucky limited liability company, registered with the Kentucky Secretary of State, having a registered assumed name of “Green Street Pawn,” and having a principle place of business at 1500 N. Green Street, Henderson, Kentucky 42420.

3. On or about June 1, 2013, control of the operations of the licensee was transferred from Guyot to Unlimited in violation of KRS 286.9-070(5).<sup>1</sup> Guyot agreed to pay a fine for the unauthorized transfer, but authorization for the transfer was intentionally excluded. Agreed Order, 2014-AH-0071, ¶ 10.

4. Pursuant to its powers under KRS 286.9-070(5), the Department requested additional information from Unlimited, but acceptable responses have not been received. As a result, the transfer has not been approved by the Department.<sup>2</sup>

5. As required by statute, KRS 286.9-040(1)(b), the licensee had a corporate surety bond payable to the commissioner.

6. On May 27, 2014, the Department received notice that the bond would be cancelled effective June 22, 2014.

7. Pursuant to KRS 286.9-125, the commissioner may enter an emergency order suspending a license when the bond required under KRS 286.9-040(1) has terminated, expired, or otherwise no longer remains in effect. KRS 286.9-125(1), (2)(g).

8. On June 24, 2014, the Department entered an Emergency Order pursuant to KRS 286.9-125 suspending deferred deposit license number 206-0, issued to Louis Guyot d/b/a Green Street Pawn.

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<sup>1</sup> “A licensee shall file a written request for a change of control of that licensee with the commissioner at least fifteen (15) business days prior to any change of control of the licensee. The commissioner may require additional information considered necessary to determine whether a new application for a license is required. ...”

<sup>2</sup> Due to the uncertainty of which person or entity can properly be said to own the rights associated with the license, Guyot and Unlimited are both named respondents to this action.


9. Due to the their failure to maintain the required bond and to respond to appropriate requests for information, it appears that the Respondents no longer meet the requirements to hold a license under KRS 286.9-040.

For the foregoing reasons, deferred deposit license number 206-0 is hereby **REVOKED**. Pursuant to KRS 286.9-120(5), the Respondents are hereby **PROHIBITED** from participating in any business activity of a licensee and from engaging in any business activity on the premises where a licensee is conducting its business.

**IT IS SO ORDERED** on this the 12<sup>th</sup> day of August, 2014. This order is final and appealable.

  
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CHARLES A. VICE  
COMMISSIONER

Tendered by,

  
\_\_\_\_\_  
William H. Adams II  
Office of Legal Services  
Department of Financial Institutions  
1025 Capital Center Drive, Suite 200  
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**NOTICE OF RIGHT TO APPEAL**

Notice is hereby given, that you are entitled to an appeal of this order in accordance with KRS 13B140. In order to initiate an appeal, a party shall file a petition with the Franklin Circuit Court within thirty (30) days after the final order is mailed or delivered. The petition shall include the names and addresses of all parties to the proceeding and the agency involved, and a statement of the grounds on which the review is requested. The petition shall be accompanied by a copy of the final order.

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing **FINAL ORDER** was sent on this the 13 day of August, 2014, by certified mail, return receipt requested, to the following:

Louis Guyot  
17778 Highway 416 East  
Henderson, Kentucky 42420

Unlimited Enterprises, LLC  
d/b/a Green Street Pawn  
1500 North Green Street  
Henderson, KY 42420

*VIA HAND DELIVERY TO:*

William H. Adams II  
Department of Financial Institutions  
1025 Capital Center Drive, Suite 200  
Frankfort, KY 40601  
*Counsel for the Department*



Christina Hayden  
Department of Financial Institutions