

**WE PAY TOP DOLLAR
FOR YOUR VALUABLES,
SUCH AS:**

**BROKEN AND UNWANTED GOLD
JEWELRY!**

NECKLACES

RINGS

PENDANTS

BRACELETS

STERLING FLATWARE

CONSUMER ELECTRONICS

MUSICAL INSTRUMENTS

ANTIQUES

ALL MOST ANYTHING OF VALUE



E.Kovandzic License No. 01-2534

We offer Great Deals on....

Gold & Diamond Estate Jewelry

Musical Instruments

Flat Screen Televisions

Video Games & Systems

Sterling Silver Jewelry & Flatware

Blu-Rays

and much more!

Looking for lost or stolen items?

All individuals must provide a valid state issued picture ID before pawning or selling an item to a pawn shop. All pawnshops in the State report everything they receive daily to local law enforcement. Any law enforcement officer can search this tracking system. Pawn transaction information is confidential and protected by Maryland State Statute. The public cannot search the database directly.

No items purchased from the public may be sold by the pawnbroker until after an 18 day waiting period.

We work directly with law enforcement to prosecute any individual who sells us stolen property!



Calvert Pawn LLC
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Prince Frederick, MD 20678
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Solid Gold Pawn Facts & Store Policies

(February 2012)

Calvert Pawn LLC
a jewelry & loan and so much more



Why Calvert Pawn?

Calvert Pawn provides a safe, efficient, way to obtain cash from your valuable items. When you pawn property you own, you are simply turning your goods temporarily back into cash. In effect, you are borrowing from yourself. No credit checks. No awkward questions to answer. No anxiety about unsecured credit or credit ratings, if the loan is not repaid. Your loan is secured by the items you pawned. You get cash without red tape through a straightforward transaction.

Advantages of Pawning:

- No credit checks
- Confidential service
- Instant cash
- Minimal paperwork
- Quick and easy

FAQ'S

What is a Pawn Shop?

Pawn shops are in the business of advancing loans that are secured against pledges of personal assets. Those assets could include anything from jewelry, watches, and gold, to silverware, electronics, and antiques. It is among the oldest forms of banking, with origins reaching back to China 3000 years ago.

What are the advantages of pawning?

With confidential service, no credit checks, and minimal paperwork, pawning provides instant cash, while still allowing you to redeem your valuable items. It's quick and easy.

How do I redeem my pawn?

Redeeming your items is simple at Calvert Pawn. Just bring in your pawn contract and the amount borrowed, including fees & interest owed to redeem your item. We'll return your item to you on the spot.

Calvert Pawn Policies

- To pawn or sell us anything you must be at least 18 years old and provide us with a state issued Valid (not expired) Drivers License or ID card issued by a MVA and a thumbprint.
- All pawn tickets expire after 30 Days. You must either reclaim or renew your contract by the Maturity Date/Due date printed on your ticket.

Policies Continued:

- You may renew or your ticket for an additional 30 Day period by paying the Finance Charges due and any applicable late fees (These fees are NOT applied to your principal or reduce your principal in any way). You may reclaim you items by paying the principal & finance charges (Total Payments on pawn ticket) plus any additional applicable fee's .
- If you don't renew or reclaim your merchandise by "Forfeit Date" printed on the pawn ticket your items will be sold. No employee's are authorized to make exceptions! Don't confuse maturity date with forfeit date.
- **Maryland State law requires all jewelry/precious metals to remain in store for 18 days before they may be reclaimed by pledgor.**
- As a courtesy to our customers we have a 7 day grace period after the pawn ticket "Maturity Date". After the grace period we charge \$5.00 Late Charge.
- If you renew your pawn ticket, the new "Maturity Date" is 30 days from the day the ticket was previously due, NOT THE DAY YOU MAKE THE PAYMENT.
- If you wish to reclaim a late pawn ticket (after grace period), you must pay the original finance charge, plus a \$5.00 late free, plus the prorated pawn fees for each additional day your pawn ticket was active.
- You must have your pawn ticket when you pickup or we charge \$2.00. If you are renewing your pawn ticket, we will print a new ticket upon request at no charge, otherwise it is \$2.00 for a reprinted ticket.

PAWN TICKETS ARE NON-TRANSFERABLE

PAWN FEE'S/FINANCE CHARGE:

**20% OF THE AMOUNT BORROWED PER
30 DAYS***

*Rounded up to the nearest dollar, \$7.00 minimum pawn charge per 30 day pawn period, including on partial pro-rated periods.