

CITY OF NOVI CITY COUNCIL
MAY 4, 2026

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

SUBMITTING DEPARTMENT: City Clerk

KEY HIGHLIGHTS:

- Gold Buy and Jewelry has been in business in Novi since 2005.
- This is their annual renewal of their Pawnbroker License.

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 conditional approval of this license.

RECOMMENDED ACTION: Approval of a Pawnbroker License renewal requested by Joseph Haddad owner of Gold Buy and Jewelry, Inc., located at 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: 4490 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
 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: Labieb Ansara - Diamond city Jewelers
 Address: _____
- 2) Name: Rick Fink - LNT inc.
 Address: _____
- 3) Name: Stephen Barker - Attorney
 Address: _____

Employee information: (For all additional employees, 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): _____

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)

Here at Gold Buy and Jewelry, The Haddad Family are established business owners dating from 1987, experienced in the jewelry and precious Gem field. Doing business in Navi since 2005. We obtained a Pawn Broker licence in 2012, with the recent higher demand of Loans. We are reapplying for the licence that we did not renew. We enjoy the city of navi and all the support over the years. We would like to continue growth and success here. Also to provide excellent, safe, friendly services to our customers.

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)

N/A
(No history to Business or Any Applicants)

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)

We currently are registered on the state compliant website Leads online. We completely register any transaction that goes through our store. All our records are always available to the Local Police at any time. We are in full support to assist in stopping any crime around our city.

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
- 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.

MERCHANTS BONDING COMPANY

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

CONTINUATION CERTIFICATE

(to be filed with the obligee)

<u>MI 7659</u>	<u>\$3,000</u>	<u>Pawnbroker</u>
BOND NO.	AMOUNT	DESCRIPTION
OBLIGEE <u>City of Novi, City Clerk</u>		

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 10/16/2025 and terminates midnight 10/16/2026

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 June 26, 2025

Attest:

Secretary



Merchants Bonding Company (Mutual)


President

CERTIFICATION

I hereby certify the 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 Company, "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 "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 Elisabeth Sandersfeld, Secretary.

IN TESTIMONY WHEREOF, I have hereunto set my hand as President and affix the Corporate Seal of the Merchants Bonding Company (Mutual)

this 26th day of June 2025

Attest:

Secretary

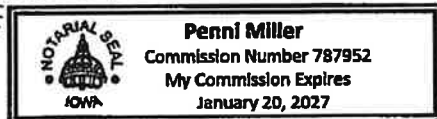


Merchants Bonding Company (Mutual)


President

On this 26th day of June 2025 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 June 26, 2025




Notary Public Penni Miller



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
CINCINNATI OH 45999-0023

Date of this notice: 01-04-2012

Employer Identification Number:
45-4151720

Form: SS-4

Number of this notice: CP 575 A

For assistance you may call us at:
1-800-829-4933

GOLD BUY AND JEWELRY INC
% GOLD BUY
41490 GRAND RIVER AVE STE D
NOVI, MI 48375

IF YOU WRITE, ATTACH THE
STUB AT THE END OF THIS NOTICE.

248-465-1118

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN 45-4151720. This EIN will identify you, your business accounts, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

When filing tax documents, payments, and related correspondence, it is very important that you use your EIN and complete name and address exactly as shown above. Any variation may cause a delay in processing, result in incorrect information in your account, or even cause you to be assigned more than one EIN. If the information is not correct as shown above, please make the correction using the attached tear off stub and return it to us.

Based on the information received from you or your representative, you must file the following form(s) by the date(s) shown.

Form 1120

03/15/2013

If you have questions about the form(s) or the due date(s) shown, you can call us at the phone number or write to us at the address shown at the top of this notice. If you need help in determining your annual accounting period (tax year), see Publication 538, *Accounting Periods and Methods*.

We assigned you a tax classification based on information obtained from you or your representative. It is not a legal determination of your tax classification, and is not binding on the IRS. If you want a legal determination of your tax classification, you may request a private letter ruling from the IRS under the guidelines in Revenue Procedure 2004-1, 2004-1 I.R.B. 1 (or superseding Revenue Procedure for the year at issue). Note: Certain tax classification elections can be requested by filing Form 8832, *Entity Classification Election*. See Form 8832 and its instructions for additional information.

IMPORTANT INFORMATION FOR S CORPORATION ELECTION:

If you intend to elect to file your return as a small business corporation, an election to file a Form 1120-S must be made within certain timeframes and the corporation must meet certain tests. All of this information is included in the instructions for Form 2553, *Election by a Small Business Corporation*.

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

JH 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.

JH 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.

JH 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.

JH 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.

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

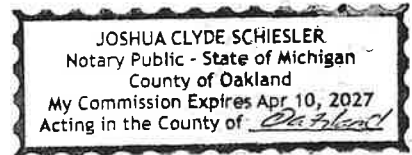
Joseph S. Haddad
Signature of applicant

Joseph S. Haddad
Printed name and title

Subscribed and sworn before me, this 13th day of April, 2026

[Signature]
Notary public
Oakland County, Michigan

My commission expires: 04/10/2027



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



cityofnovi.org

Receipt: 15210

04/13/26

Page

The sum of: **\$250.00**

GOLD BUY AND JEWELRY INC.

**41490 GRAND RIVER AVENUE, SUITE D
NOVI MI 48375**

PAWNBKR

Total

250.00

250.00

TENDERED:

CHECKS

365

250.00

Signed: _____



April 13, 2026

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

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

FROM: Andrew Copeland, Fire Marshal

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

A fire inspection was conducted on 4/10/26, 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 2026 is recommended.

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: Melissa Morris, Deputy City Clerk

FROM: Alan Hall, Deputy Director of Community Development

ASH

SUBJECT: GOLD BUY AND JEWELRY

DATE: 04/28/26

The property located at **41490 GRAND RIVER AVE D** has received a Special Inspection permit (**PSI26-0050**) 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!

MEMORANDUM



TO: CORTNEY HANSON, CITY CLERK
FROM: ERICK W. ZINSER 
DIRECTOR OF PUBLIC SAFETY/CHIEF OF POLICE
INITIATED BY: MICHAEL BENDER, DETECTIVE 
SUBJECT: PAWNBROKER / PRECIOUS METAL AND GEM DEALER
APPLICATION-GOLD BUY AND JEWELRY
DATE: APRIL 15, 2026

ORGANIZATION:
Gold Buy and Jewelry Inc.

APPLICANT:
Joseph S. Haddad

INFORMATION:
The Novi Police Department received this request from the Novi City Clerk's Office to review a Pawnbroker, as well as a Precious Metal and Gem Dealer license application for Gold Buy and Jewelry Inc.

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