



**CITY OF NOVI CITY COUNCIL**  
**JUNE 2, 2025**

**SUBJECT:** Approval of Pawnbroker License renewal requested by Joseph Haddad, owner of Gold Buy and Jewelry, 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 renewal of this license.

**RECOMMENDED ACTION:** Approval of Pawnbroker License renewal requested by Joseph Haddad, owner of Gold Buy and Jewelry, 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: 41490 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  
Address: \_\_\_\_\_
- 2) Name: Susan Haddad  
Address: \_\_\_\_\_
- 3) Name: Stephen Barker  
Address: \_\_\_\_\_

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

Name of employee: n/a Date of birth: \_\_\_\_\_  
Employee's home address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone number: \_\_\_\_\_  
Employee's driver's license number (attach copy): \_\_\_\_\_

Name of employee: n/a 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 pencil 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:

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  
president

Subscribed and sworn before me, this 17<sup>th</sup> day of December, 2024

[Signature]

Notary public  
Oakland County, Michigan

My commission expires: 09-11-2025

Notary does not certify attached documents



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For office use only

Receipt number: \_\_\_\_\_

- ☒ Copy of applicant's driver's license
- ☐ Additional Employee Forms & Driver's Licenses NONE
- ☒ Criminal History Statement
- ☒ Business History Statement
- ☐ Two Photographs Not Req
- ☒ Equipment Statement
- ☒ BOND
- ☒ Articles of Incorporation OR Partnership Agreement OR Articles of Incorporation



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*.



cityofnovi.org

Receipt: 13476

12/17/24

Page

The sum of: \$250.00

**GOLD BUY AND JEWELRY INC.**

**41490 GRAND RIVER AVE, STE D  
NOVI MI 48375**

PAWNBKR

250.00

Total

250.00

TENDERED:

CHECKS

152

250.00

Signed: \_\_\_\_\_



# 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 LICENSE APPLICATION-  
GOLD BUY AND JEWELRY INC.  
**DATE:** JANUARY 7, 2025

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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 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.



# MEMORANDUM



**TO:** Melissa Morris, Deputy City Clerk

**FROM:** Alan Hall, Deputy Director of CD *ASH*

**SUBJECT:** GOLD BUY AND JEWELRY INC

**DATE:** 01/13/25

The property located at **41490 GRAND RIVER AVE D** has received a Special Inspection permit (**PSI24-0102**) 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!



December 20, 2024

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

Ericka Thomas

Matt Heintz

**City Manager**  
Victor Cardenas

**City Clerk**  
Cortney Hanson

FROM: Acting Fire Marshal – Andrew Copeland

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

A fire inspection has been conducted 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 2025 is recommended.

**Novi Public Safety Administration**  
45125 Ten Mile Road  
Novi, Michigan 48375  
248.348.7100  
248.347.0590 fax

cityofnovi.org