



Department  
of Commerce

Division of Financial Institutions

## Pawnshops - Stolen Property

Ohio law provides protections if you have property that is stolen and sold to a pawnshop. Below is some information about what to do.

### **My personal property was stolen and sold to a pawnshop. What do I do now?**

#### **Contact Local Law Enforcement**

To claim your stolen property, you need to file a police report. Contact local law enforcement (your local police department or county sheriff) as soon as possible to make a report. You should provide as much information about the stolen item as you can. It's always wise to inventory your personal property within your home so if something is stolen, you can provide the brand, model and serial number of the item.

Ask local law enforcement to place a hold on the item and to inform the pawnbroker that you are the true owner of the property. Law enforcement can require a pawnbroker to hold an item for 30 days to provide you with more time to prove it is yours and recover your property. If law enforcement does not place a hold, the pawnbroker is only required to hold the property for 15 days.

#### **Contact the Pawnbroker**

When local law enforcement informs the pawnbroker that you are the true owner of the item, the pawnbroker may return the stolen property to you. The pawnbroker is not required to return your property to you at that time. However, you can sue the pawnbroker to get your property back.

A pawnbroker may attempt to charge you the pawnbroker's cost of purchasing the item. You are not required to pay the pawnbroker for your own stolen property. Even if you pay the pawnbroker to get your property back, you may still be able to sue to get back the money you paid plus your legal costs for suing if you win.

#### **File a Complaint with DFI**

A pawnbroker that knowingly purchases stolen goods is breaking the law. The Division of Financial Institutions holds administrative authority over pawnbrokers as outlined in Ohio Revised Code 4727.12. The division welcomes the opportunity to assist consumers who have experienced difficulties when conducting business with Ohio pawnbrokers. To file a complaint, complete this [complaint form](#) and send it, along with copies of pertinent documents, to:

Division of Financial Institutions  
Office of Consumer Affairs  
77 South High Street, 21st Floor  
Columbus, Ohio 43215-6120

**Contact the Office of Consumer Affairs at 866-278-0003 or 614-728-8400 with questions.**