



March 10, 2025

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# Overview

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Dear Reader:

The following document was created from the CTAS website ([ctas.tennessee.edu](http://ctas.tennessee.edu)). This website is maintained by CTAS staff and seeks to represent the most current information regarding issues relative to Tennessee county government.

We hope this information will be useful to you; reference to it will assist you with many of the questions that will arise in your tenure with county government. However, the *Tennessee Code Annotated* and other relevant laws or regulations should always be consulted before any action is taken based upon the contents of this document.

Please feel free to contact us if you have questions or comments regarding this information or any other CTAS website material.

Sincerely,

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Reference Number: CTAS-400

The current law regulating the licensing and operations of pawnbrokers is the Tennessee Pawnbrokers Act of 1988, codified as T.C.A. § 45-6-201 *et seq.* Pawnbrokers who were under the law as it existed prior to that law's effective date of July 1, 1988, were granted special "grandfather" rights to continue to operate under the prior law. These persons, firms and corporations may remain subject to the bonding and licensing requirements which were applicable to them on June 30, 1988, as long as they retain their valid pawnbroker licenses.

Since the 1988 act repealed the prior law, it can no longer be found in Tennessee Code Annotated. Former Law Governing Pawnbrokers contains selected statutes from the repealed laws for reference purposes. All pawnbrokers licensed after July 1, 1988 must operate under current law.

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