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Apologies to UK customers but this document uses the US date format of MM/DD/YYYY throughout.

NEW - How to send Pawn Forfeiture Notices Pawns with Dazzle tm, and how to forfeit the pawns. How to **auction, wholesale, or sell the expired pawns**. How to sent the legally required **“Advice of Sale”** letters. (Dazzle version 01.12.01 & higher)

Some Pawnbrokers do not send any letters at all to customers, especially with buybacks They just forfeit the merchandise.. Some send letters (notices) to the pawn customers advising them of impending expiration. Then they forfeit the loans when they expire, and then put the items into inventory for sale.

Others (in the UK) go through the process of first sending the expiration warning letter, then auctioning or selling the items, then sending another letter notifying the customer that his pawned merchandise has been sold, and he is either entitled to collect the surplus, or is responsible for repaying any loss.

This document explains how to do the second method, using Dazzle.

Sending impending forfeiture notices.

You can send letters at any time but suppose you want to send letters to all customers whose pawns are due to expire next month. For simplicity's sake, imagine today is June 20th.

- Click on OFFICE → MISCELLANEOUS → PRINT NOTICES AND LETTERS → PAWNS DUE TO EXPIRE
- You will see the **“Pawn Delinquency Notices”** screen. (see figure 1 below)
- To send letters to the holders of all pawns expiring next month (July), enter **July 1** as the EARLIEST date, and **July 31st** as the LATEST date.
- If the law says you must give a minimum period of notice (say 30 days) then enter that into the little box at the bottom. Normally this will do nothing, but if you are late sending out your notices, it will cause the forfeit date to be extended, so that it won't expire till at least 30 days after today (the day of mailing.)

A screenshot of a web form titled "FORFEIT-DATE (The date items would normally be pulled)". The form has a red header. It contains two date selection fields: "Earliest:" with a date of "Thu Jul 01 2010" and "Latest:" with a date of "Sat Jul 31 2010". Each date field has up and down arrow buttons to its right. At the bottom, there is a field labeled "You want to give at least:" with the number "30" entered, followed by the text "Days NOTICE of pull.".

figure 1

- Most of the TICKET SELECTION OPTIONS (see figure 2 below) can be left unchanged but the important one is **“Notice type to Print: 1, 2, or 3.”** Dazzle allows up to three completely different kinds of letters (saying completely different things.) Make sure you select the appropriate type. (More info on creating your letters later).

figure 2

- Under SPECIAL OPTIONS (see figure 3 below) be sure to choose what order (sequence) you want to print your letters, either sorted by postcode or sorted by ticket no. If you sort by postcode, and if some customers are getting multiple notices, then all the notices for the same customer will come out back to back. You can save money by inserting them all in one envelope. This is not possible if you sort by ticket no.
- Also choose if you want to print NOTICES (printed letters) or LABELS (adhesive mailing labels to stick on pre-printed postcards). The letters are obviously far more private and more detailed.
- Check the TEST box at the bottom.

figure 3

- You are now ready to print your notices. But first you might want to PREVIEW the output and see what notices will be produced. You can do this by clicking the PREVIEW LIST button. This will display a spreadsheet with the names and addresses and loan details of all the people who will get a notice. You can check this list to make sure it's what you want. You can even print it with the PRINT button if you like.
- When you are ready, load the printer with plain paper, and click the PRINT THE NOTICES button. First you will get a TEST page, which is the first notice in the collection. Check it carefully to make sure it is the correct letter, and it is properly lined up on the page, etc. If there is any problem – take care of it, then click PRINT THE NOTICES again. For as long as you have the TEST box checked (see figure 3) you will continue to get the same first notice over and over, for testing purposes. Once you CLEAR the TEST box, ALL your notices will print.

Forfeiting the Pawns individually.

You can forfeit pawns either individually or in a group.

- To forfeit individual pawns from a customers list of active pawns, simply RIGHT click the desired ticket with your mouse, and from the popup menu, choose FORFEIT THIS TICKET NOW. (see figure 4 below)

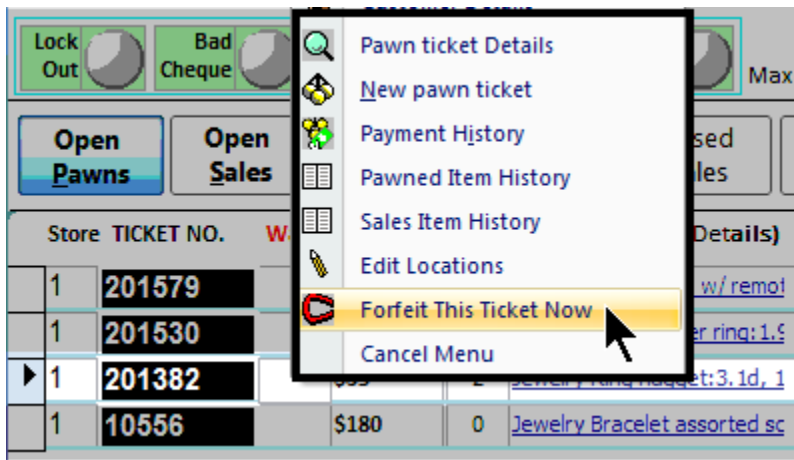


figure 4

- You will be taken to a screen that lets you choose how you want to forfeit (see figure 5 below). If you do not want to inventory the pawns at this time, only the top part of this screen concerns you. If you can see more than shown below, click the option that says PULL ONLY, NO CONVERSION. This tells Dazzle to go ahead and forfeit the items but NOT to make inventory.
- Click the FORFEIT THE PAWN(S) button to remove the items from Pawn. They will receive the status "P" (Pulled) and the pawn will no longer be active. The items are now yours.

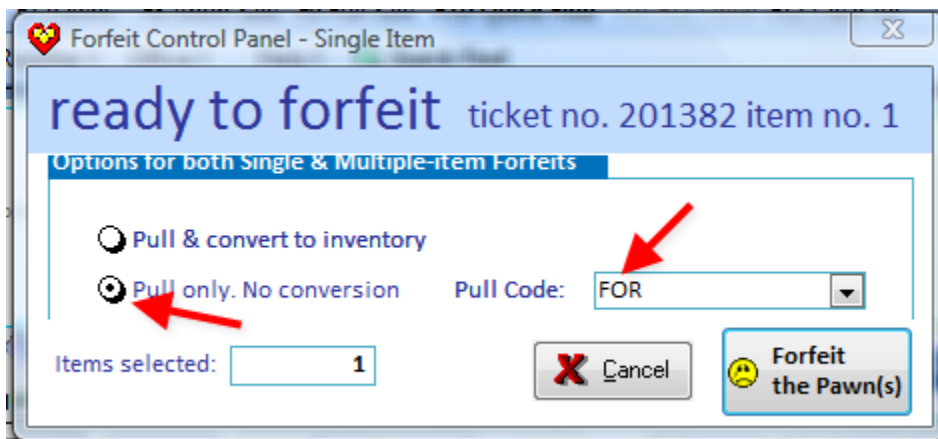


figure 5

- If you DO wish to inventory the item at this time, click the top option (PULL & CONVERT TO INVENTORY). The screen will expand and you will see additional forfeit options (see figure 6 below).

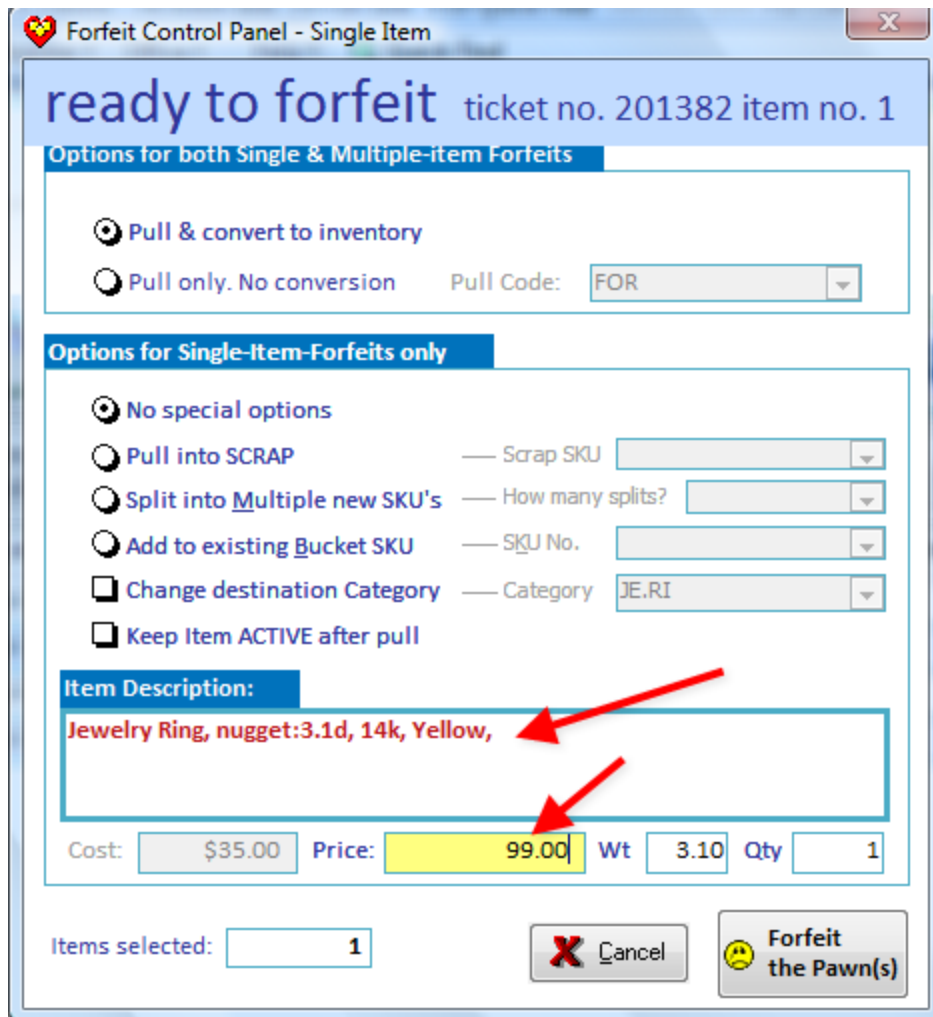


figure 6

- To convert the Pawn item directly into an inventory (for sale) item, modify the description if you want, and enter a price. (You can also add a price later if you prefer). Click the FORFEIT button to perform the transfer.

Forfeiting Pawns by Group

- You forfeit pawns in a group the same way you send notices in a group – i.e: you choose by a range of forfeit dates.
- For this example, it is now the end of June and we want to forfeit all pawns that expired in the month of June.
- Go to OFFICE → WORK WITH INVENTORY → PROCESS EXPIRED PAWNS. You will see the **forfeits** screen.
- Enter June 1st as the STARTING date, and June 30th as the ENDING date. (see figure 7: 1 & 2 below)
- Click the DISPLAY ITEMS button (see figure 7: No. 3 below)

Use your RIGHT mouse button to sort & filter items as you wish.

forfeit pawn & buy items

Select starting and ending Forfeit dates and click "Display Items"

Store	PULL	Qty	Ticket No.	Description	Cost	St	Ti
1	<input type="checkbox"/>	1	187237	Wedding Band Channel set Wt:4.2 0.5t	\$80.00	A	A
1	<input type="checkbox"/>	1	178995	Jewelry Bracelet Man's Yellow Gold 8.3	\$50.00	A	A
1	<input checked="" type="checkbox"/>	1	162059	Jewelry Ring Blue baguette synthetic(9	\$40.00	A	P
1	<input checked="" type="checkbox"/>	1	162059	Jewelry Bracelet Bangle bracelet with I	\$20.00	A	P
1	<input checked="" type="checkbox"/>	1	162059	Jewelry Bracelet Bangle bracelet, Wt:2	\$20.00	A	P
1	<input checked="" type="checkbox"/>	1	186758	Jewelry Ring Woman's Yellow 1.45-Dwt	\$20.00	A	A
1	<input type="checkbox"/>	1	8847	Video Equipment DVD Disc 15 dvd movi	\$15.00	A	A
1	<input type="checkbox"/>	1	186758	Jewelry Pendant/Charm Woman's Yello	\$15.00	A	A
1	<input type="checkbox"/>	1	186758	Jewelry Ring Yellow 1.25-Dwt 10K : Dbl I	\$15.00	A	A
1	<input type="checkbox"/>	1	187358	Jewelry Ring Woman's Yellow 0.9-Dwt 1	\$15.00	A	A
1	<input type="checkbox"/>	1	187358	Jewelry Ring Woman's Yellow 0.95-Dwt	\$15.00	A	A
1	<input type="checkbox"/>	1	8735	Video Equipment DVD Disc 10 dvd discs	\$10.00	A	A

Record: 12 of 23 No Filter Search

Enter FROM and TO Forfeit Dates Here

STARTING Forfeit Date: 6/1/2009

ENDING Forfeit Date: 6/30/2009

Useful data tasks

Display Items

Notice: 0

Results: No. of Items Found: 23 No. of Items Selected: 4

Store No. 1

Select All Items Print Preview List Items for Sale

figure 7

- If a customer is required by law to receive a notice before forfeiture then before you click DISPLAY ITEMS put a "1" in minimum required NOTICES (see figure 7: no.4 above). This means no pawns will be displayed (or forfeited) unless the pawn customer has received at least 1 notice.
- From the displayed list of pawns, select the ones you want to forfeit by clicking in the PULL check box (See figure 7: no.5 above), or to select all items click the SELECT ALL ITEMS button (See figure 7: no.6 above).
- When ready to forfeit click the FORFEIT SELECTED ITEMS button.
- You will then see the screen that lets you choose how you want to forfeit. The process from here on is exactly the same as when forfeiting individual pawns (See figure 5 above).

Selling, Auctioning, or Wholesaling pawned items.

- If you forfeited your pawn items into Dazzle inventory then you can simply sell them through the SALES screen. We will not describe that here, we assume you are familiar with it.

The new MARK FORFEITED PAWNS AS SOLD screen

- If you forfeited your pawn items using the NO CONVERSION option (figure 5.) then your expired pawns must now be sent out for sale. After the sale or auction, you must tell Dazzle about the disposition of each pawn. To do this, you must use the new **MARK FORFEITED PAWNS AS SOLD** screen ...
- Go to OFFICE -> WORK WITH INVENTORY -> SELL FORFEITED PAWNS. You will see the PAWN TICKET SALES screen. (see figure 8. below).

Figure 8

- This screen is used to record the sale price of each pawn, and also the sale date and sale expenses.
- As with the previous screens, this screen works by a forfeit date range. So, in this example we will be using all pawns that were forfeited during the month of July
- Enter July 1st as your FROM date and July 31st as your TO date, then click the REFRESH button. (see figure 9 below)
- Normally Dazzle will display all forfeited pawns that have not been marked as sold. However, if you want to see all forfeited pawns (sold or not sold), click the ALL PULLED PAWNS option and then click REFRESH. (see figure 9 below)

figure 9

- There are three defaults you can set that will save you a lot of work and time (see figure 10):

defaults: (will be inserted when you click SELL)

How Sold:

Sale Date:

Expenses: %

figure 10

- The first default is HOW SOLD, which is simply a code that records how the item was disposed of. For example, you could use AUC for auction, WHOL for wholesale, etc. You can use any codes that you want, including numbers, so be consistent.
- The second default is SALE DATE. Most likely you are entering information about sales that took place at one auction or one date, so enter that date in here.
- Option number 3 is expenses. This represents the default expense of each sale, or expense of auction, and can be either a percentage or a dollar / pound amount.

- These defaults will be applied to each pawn that you mark as sold, but you can change the settings on a pawn by pawn basis if you like.
- The left half of each pawn line gives you details about the pawn and the customer. In the middle is a SELL option you can click (see figure 11)

Use your RIGHT mouse button to sort & filter rows.

mark forfeited pawns as sold

Customer Name	Customer Address:	Notes:
Watson (US), Wendy A.	37e Maxwell Road Armada MI 48005	
Ticket No: 102	Status: P	Pawn Amount: \$25.00
Expiry Date: 6/15/2010	Pulled On: 6/30/2010	Items: Cameras In leather bag
		<input type="radio"/> Sell <input type="radio"/> Clear
Customer Name	Customer Address:	Notes:
Watson (US), Wendy A.	37e Maxwell Road Armada MI 48005	
Ticket No: 103	Status: P	Pawn Amount: \$23.00
Expiry Date: 6/15/2010	Pulled On: 6/30/2010	Items: Computer, Laptop Laptop
		<input type="radio"/> Sell <input type="radio"/> Clear

figure 11

- To **mark a pawn as sold**, click the SELL option on that line. The relevant fields in the right half of the line will turn yellow. You will see that Dazzle automatically calculates the amount of interest that would be due on the sale date. You must enter the sale amount and press ENTER. (see figure 12)

Notes:	Letter 1 sent:	Letter 2 sent:	Letter 3 sent:
You can read or edit any pawn NOTES here	6/30/2010		
<input checked="" type="radio"/> Sell <input type="radio"/> Clear	Date Sold: 7/31/2010	Amount Due: \$60.00	Sold To: AUC
	Sale Amount: \$35.00	Expenses: \$1.75	Surplus(Loss): (\$26.75)

figure 12

- The expenses and surplus (or loss) will be calculated for you. (figure 12) This is based on the proceeds of the sale minus the expenses, and minus the calculated amount of interest due. You can change any of these fields manually if you wish, but basically you can process each pawn very quickly by simply entering the sell-price. Everything else is automatic.
- Above this area you can see the dates on which notices (if any) were sent to the customer. (figure 12)

- You can also add or edit the NOTES field for future reference (figure 12).
- At the bottom you can see running totals of sale amounts, expenses, and surplus (or loss).
- When all sold pawns have been marked, you can click the CLOSE button.

Sending the “Advice Of Sale” letters ...

If your local laws require you to send letters informing customers their pawned items have been sold, it is now time to do this. Once again, Dazzle makes the entire process easy and automatic.

- If you are still on the **MARK FORFEITED PAWNS AS SOLD** SCREEN (Figure 8), simply click on the “Letters” button. If you have already exited that screen, then click on OFFICE → MISCELLANEOUS → PRINT NOTICES AND LETTERS → UK NOTICES OF SALE. Either method will open up the “Advice Of Sale” screen. (see figure 13)

figure 13

- The operation of this screen is functionally identical to the **“Pawn Delinquency Notices”** screen, from which you sent out your notices of forthcoming expiration. (see figures 1 – 3). The only difference is that the EARLIEST and LATEST dates refer to SALE dates, not forfeit dates.
- So for the pawns we sold in the example above, in figure 12, the SALE DATE was 7/31/2010. In order to send **“Advice Of Sale”** letters to those customers we would enter both an EARLIEST and LATEST date of 7/31/2010. This will send letters to all customers whose pawns were sold on 7/31/2010. (see red arrows at top left of figure 13)
- The only other difference is in the NOTICE TYPE TO PRINT field. Each of your notice types has a number 1, 2, or 3. If you send out more than one type of letter, be sure this field is set to the number associated with your **“Advice Of Sale”** letter.
- Just like the **“Pawn Delinquency Notices”** you should click the TEST box at the bottom, and do not clear it until you are satisfied everything is printing properly.
- The procedure is just like the **“Pawn Delinquency Notices”**. If you skipped that section earlier, please read it now in the first few pages of this document.

When you have finished you should have in your hand a stack of perfectly printed letters ready to insert into window envelopes and send out to your customers. The letter tells them how much they still owe you (if any), or how much surplus you owe them, from the sale of their item.

Each pawn will have a notation made showing that a letter was sent, and when. This prevents the possibility of accidentally sending the same letters twice.

For samples and details of the forfeiture notice letters, and the advice of sale letters, and how to compose and modify them to suit your business, please see appendix 1 of this document.

APPENDIX 1

HOW TO COMPOSE OR MODIFY LETTER TEMPLATES IN DAZZLE tm.

The process of creating mailing notices is very simple. You create a TEMPLATE. You just type the text of your letter or notice, and wherever you want Dazzle to insert special data you use a special keyword. For example if you type

Dear !!CUSTFIRSTNAME!! Then Dazzle will replace it with **Dear John** (or Dear Jane, or Dear Manuel, etc)

All of your text should fit on one side of one page. That page will be folded and inserted into a window envelope. Therefore it is important to position the customer's name and address where it will show through the window.

Here's how to enter your TEMPLATE into Dazzle

- Go to OFFICE --> CONFIGURATION → MASTER CONFIGURATION → MESSAGES.
- Scroll down to PAWN DELINQUENCY NOTICES and choose 1, 2, or 3.
- Click the FULL SCREEN button.
- Type in your text. Pay careful attention to spacing and positioning. If you want to space something horizontally, DO NOT USE THE TAB KEY, just use the SPACE BAR.
- Remember there is a large selection of KEYWORDS you can use, that Dazzle will recognize and replace with specific data. All keywords begin and end with two exclamation marks (!!). (see list below).

A SAMPLE TEMPLATE

Here is a template for a typical letter for Dazzle Pawn. Yours may differ, depending on your local laws. Note how the lines in yellow are positioned to show through a window envelope.

```
!!STORENAME!!  
!!STOREADDRESSBLOCK!!
```

```
LEGAL NOTICE OF PAWN EXPIRATION  
=====
```

```
To:!!CUSTFIRSTNAME!! !!CUSTLASTNAME!!  
!!CUSTSTREET!!  
!!CUSTCITY!! !!CUSTSTATE!! !!CUSTZIP!!
```

```
!!DATE!!
```

```
Dear !!MRORMS!! !!CUSTLASTNAME!!
```

```
You are hereby notified that the time of your pawn  
ticket no. !!TICKETNO!! pawned with us has expired.
```

```
This pawn is issued against the following item(s):
```

```
!!TICKETITEM!!
```

```
Other items may also be included but are not listed here.
```

```
If said pawn is not redeemed or the interest and storage charges  
paid up to date, within one month from the above date,  
said pawn will be forfeited to the licensee and licensee  
shall become vested with all right, title and interest  
in such pawn and to dispose of as its own property,  
in accordance with the paw of the state of Ohio, sec:4727.11
```

```
specified date of forfeiture: !!TICKETCUTOFFDATE!!
```

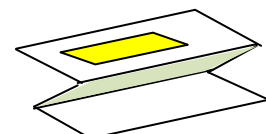
```
This notice is FINAL
```

```
Our store phone No. is !!STOREPHONE!!
```

----- FOLD HERE

----- FOLD HERE

FOLDED



LIST OF ALL KEYWORDS AVAILABLE TO YOU FOR USE IN TEMPLATES

This is a list of all the **!! Keywords** you can use in your templates. Each has a short explanation.

!!DATE!!	Today's date
!!STORENAME!!	Name of your store
!!STORESTREET1!!	Store Street no. and and street name
!!STORESTREET2!!	Optional 2 nd line of store street address, eg: "3 rd floor"
!!STORECITY!!	Store town or city
!!STORESTATE!!	Store state in US or County in UK
!!STOREZIP!!	Store ZIP in US or Postcode in UK
!!STOREADDRESSBLOCK!!	All store address lines in a block. Only works at extreme left of page.
!!STOREADDRESSLINE!!	All store address data on one long line, with commas and spaces.
!!STOREPHONE!!	Store phone no.
!!MRORMS!!	Prints "Mr." or "Ms." according to customer gender.
!!CUSTFIRSTNAME!!	Customer first name
!!CUSTLASTNAME!!	Customer last name (surname)
!!CUSTFULLNAME!!	Full customer name
!!CUSTSTREET!!	Customer Street no. and and street name
!!CUSTCITY!!	Customer town or city
!!CUSTSTATE!!	Customer state in US or County in UK
!!CUSTZIP!!	Customer ZIP in US or Postcode in UK
!!CUSTADDRESSBLOCK!!	All Customer address lines in a block. Only works at extreme left of page.
!!TICKETISSUEDATE!!	Pawn ticket issue date
!!TICKETAMOUNT!!	Pawn ticket loan amount
!!TICKETCURRENTBALANCE!!	Pawn ticket current loan balance (reduced if any principal was pre-paid)
!!ONEPAYMENTAMOUNT!!	Pawn ticket amount of ONE interest payment (example: one month)
!!TICKETNO!!	Pawn ticket or contract number
!!TICKETITEM!!	The primary item on the pawn ticket
!!TICKETDUEDATE!!	The date interest was due and payable
!!TICKETCUTOFFDATE!!	The last date the pawn will be safe till, before becoming eligible for pull.
!!TICKETFORFEITDATE!!	The day after the cutoff date above.
!!TICKETRENEWAMOUNTNOW!!	Amount needed to renew or rewrite the pawn today.
!!TICKETPICKUPAMOUNTNOW!!	Amount required to pickup (redeem) the pawn today.
!!TICKETRENEWAMOUNTCUTOFFDATE!!	Amount needed to renew or rewrite the pawn on cutoff date above.
!!TICKETPICKUPAMOUNTCUTOFFDATE!!	Amount needed to redeem the pawn on cutoff date above.
!!THISNOTICEFEE!!	Charge or fee for sending this letter (will be added to pawn)
!!DATEOFSALE!!	Date Pawn was sold
!!EXPENSESOFSALE!!	Expenses of selling pawn
!!TICKETPUAMTSALEDATE!!	Amount of unpaid principal interest & charges due on date sold, above.
!!AMOUNTSOLDFOR!!	The gross selling price obtained for the pawn.
!!NETSALEPROCEEDS!!	The amount remaining after deducting Expenses of Sale
!!SALESURPLUS!!	The amount remaining after deducting unpaid interest. (may be 0)
!!SALELOSS!!	The amount still owed if SaleSurplus (above) is 0.
!!CERTIFIEDNO!!	See explanation below.

CERTIFIED MAILING LIST

This keyword -- !!CERTIFIEDNO!! will be replaced by a number that increments by 1 for each notice printed. Each number uniquely identifies one letter. Later you can print a mailing list showing every numbered letter, who it was sent to, and what address, and concerning which pawn ticket no. This list may be required by your post office if your letters are registered or certified. There will also be a total count of letters being mailed.

It is a good idea to include the keyword !!CERTIFIEDNO!! in the address window area, so you can see the number even after it is inserted in the envelope. Like this:

```
Letter No: !!CERTIFIEDNO!!  
To: !!CUSTFIRSTNAME!! !!CUSTLASTNAME!!  
!!CUSTSTREET!!  
!!CUSTCITY!! !!CUSTSTATE!! !!CUSTZIP!!
```

To print the mailing list, click on the CERTIFIED MAILING LIST button on the notices screen (see figure 13) after you finish printing all your notices. You must do this before you print any more notices, or the list information will be reset and lost.

YOUR STORE'S RETURN MAILING ADDRESS

If desired, this should be pre-printed or rubber-stamped on the envelopes.

FONTS USED

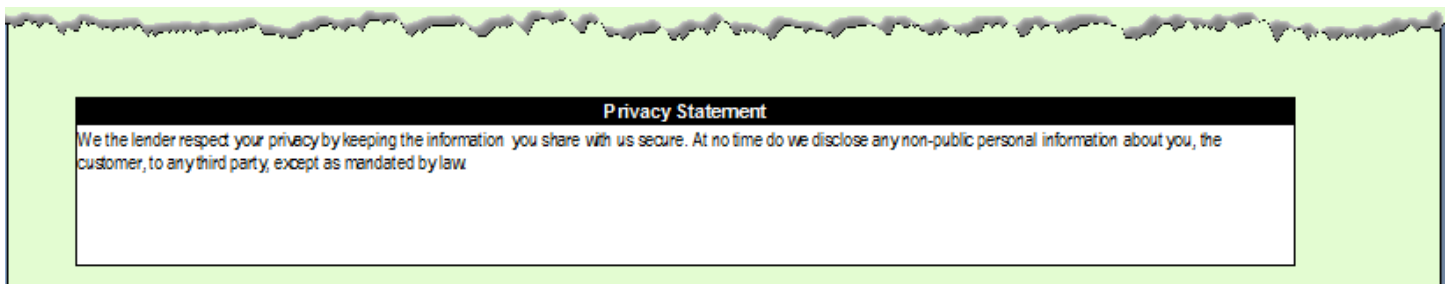
Dazzle will use 10 point COURIER NEW for all letters. Do not attempt to change this.

PRIVACY NOTICE

Dazzle adds a privacy notice at the bottom of all letters. This is required by the US Gramm-Leach-Bliley act, but is also a very good idea in the UK where privacy considerations are an increasing concern. The notice is in a rectangle about 1" high, and you should allow for this when designing your template. To change the wording of the notice, do this:

- Go to OFFICE --> CONFIGURATION → MASTER CONFIGURATION → STD.TICKETS
- Scroll down to PAWN TICKET PRIVACY TEXT (at the bottom) and enter the text you want. You may also change the font size. In the US (not the UK) this same wording also appears on all pawn tickets.

Below is a sample privacy notice that will appear on all your letters. Unlike the body of the letter, it is in ARIAL font.



MAILING LABELS

If you choose to print MAILING LABELS instead of letters, the labels should be 3" wide by 1" high. You can stick these on any pre-printed postcard. Watch out for possible violation of privacy laws if you send postcards.

SUGGESTED TEXT FOR **ADVICE OF SALE LETTER**

On the next page is the exact text for a UK ADVICE OF SALE letter. You can copy and paste it into DAZZLE v 1.12.01 or higher.

- Go to OFFICE → CONFIGURATION → MASTER CONFIGURATION → MESSAGES.
- Scroll down to PAWN DELINQUENCY NOTICES and choose 1, 2, or 3.
- Click the FULL SCREEN button.
- Paste in this text. Check that all fields remain properly aligned, and check the lines are single-spaced (except where there are deliberate extra blank lines). Sometimes when pasting, things go a little strange.

- The use of COURIER NEW 10-POINT font is deliberate. Do not attempt to change it.

TROUBLE COPYING AND PASTING ACCURATELY?

If you cannot get a satisfactory “copy and paste” from the next page, please [click here](#) to download and save a Wordpad file (.rtf). Be sure to click SAVE, don't click OPEN. After it is saved, open this file with **Wordpad*** (do not use Microsoft Word). You should be able to copy and paste into Dazzle easily while retaining all the proper formatting.

(*to open a file with Wordpad, right-click on it and choose “OPEN WITH”, then choose **WORDPAD**.)

