

1 STATE OF CALIFORNIA  
2 BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY  
3 DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION

4 TO: Fivestars Capital Group LLC  
5 info@fivestarscapitalgroup.com  
6 2030 Main Street  
7 Irvine, CA 92614

8 **DESIST AND REFRAIN ORDER**  
9 **(For violations of Financial Code section 22100)**

10 The Commissioner of Financial Protection and Innovation (Commissioner) finds that:

11 1. At all relevant times, Fivestars Capital Group LLC (Imposter Entity) is and was an entity of  
12 unknown form impersonating the name and corporate registration information of a legitimate  
13 California limited liability company. The Imposter Entity used a stated address of 2030 Main Street,  
14 Irvine, CA, 92614, and the telephone number (714) 694-4691. The Imposter Entity was doing  
15 business in California by offering loans to California consumers.

16 2. At all relevant times, the Imposter Entity maintained a website at  
17 <https://www.fivestarscapitalgroup.com/> (Website). The Website states:

18 At FiveStars Capital Group, we are dedicated to providing tailored lending solutions  
19 nationwide to meet your personal and business needs. Whether you're seeking a  
20 personal loan, a business loan, or various types of real estate financing, our expert  
21 team is here to guide you every step of the way.

22 3. The Website includes an application portal, as well as a section entitled "Our Services" which  
23 purports to offer various types of loans, including but not limited to:

24 **BUSINESS LOAN**

25 Five Stars Capital Group offer [sic] business loans for startups and established  
26 businesses in need [sic] capital, at a Low Interest Rate. We offer rates as low as 7.11%  
27 to make sure your business gets the funding it needs!

28 ...

**PERSONAL LOAN**

Our personal loan service offers a flexible and convenient way to get the money you  
need for any purpose. Whether for [sic] family vacation or [sic] cover an unexpected  
expense at [sic] low interest rate.

4. The Imposter Entity, Fivestars Capital Group LLC, has not been issued a license by the  
Commissioner authorizing them to engage in the business of a finance lender and/or broker under the

1 California Financing Law (Fin. Code, §22000 et seq.), nor are they exempt from the licensing  
2 requirements of Financial Code section 22100.

3 By reason of the foregoing, the Imposter Entity, Fivestars Capital Group LLC, has engaged in  
4 the business of a finance lender and/or broker without having first obtained a license from the  
5 Commissioner in violation of Financial Code section 22100. Pursuant to Financial Code section  
6 22712, Fivestars Capital Group LLC is ordered to desist and refrain from engaging in the business of  
7 a finance lender and/or broker in the State of California without first obtaining a license from the  
8 Commissioner, or otherwise being exempt.

9 This order is necessary, in the public interest, for the protection of California borrowers, and  
10 is consistent with the purposes, policies, and provisions of the California Financing Law.

11  
12 DATED: April 2, 2025  
13 Sacramento, California

KHALIL MOHSENI  
Commissioner of Financial Protection and Innovation



14 By: \_\_\_\_\_  
15 MARY ANN SMITH  
16 Deputy Commissioner  
17 Enforcement Division  
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