

BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
OF THE STATE OF CALIFORNIA

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|-------------------------------|---|----------------------------------|
| In the Matter of: |) | DCLA LICENSE NO.: 11095-99 |
| |) | |
| THE COMMISSIONER OF FINANCIAL |) | ORDER SUMMARILY REVOKING DEBT |
| PROTECTION AND INNOVATION, |) | COLLECTION LICENSING ACT LICENSE |
| |) | |
| Complainant, |) | (Cal. Fin. Code § 100020(d)) |
| |) | |
| v. |) | |
| |) | |
| Gone Inc., |) | |
| |) | |
| Respondent. |) | |

The Complainant, the Commissioner of Financial Protection and Innovation (Commissioner) of the Department of Financial Protection and Innovation (Department), finds that:

- The Commissioner has jurisdiction over the licensing and regulation of persons engaged in the business of debt collection in California under the Debt Collection Licensing Act (DCLA) (Cal. Fin. Code §§ 100000-100025) and the rules and regulations promulgated thereunder.
- Gone Inc. (Respondent) has the Nationwide Multistate Licensing System & Registry (NMLS)¹ ID number 2317328.
- Respondent is a debt collector licensed by the Commissioner under the DCLA with license number(s) 11095-99.
- Respondent's principal place of business is 627 13th St Suite F, Modesto, CA 95354.

¹ NMLS stands for Nationwide Multistate Licensing System & Registry and is the system of record for non-depository, financial services licensing or registration in participating agencies. including the District of Columbia and U.S. Territories of Puerto Rico, the U.S. Virgin Islands, and Guam. In these jurisdictions, NMLS is the official system for companies and individuals seeking to apply for, amend, renew and surrender licenses authorities managed through NMLS.

1 5. Pursuant to California Financial Code section 100020(a) each licensee shall pay to
2 the Commissioner its pro rata share of all costs and expenses reasonably incurred in the
3 administration of this division, as estimated by the Commissioner, for the ensuing year and any
4 deficit actually incurred or anticipated in the administration of the division in the year in which the
5 annual fee is levied (Annual Assessment).

6 6. On or around September 30, 2025, pursuant to California Financial Code section
7 100020(b) the Department duly notified Respondent via NMLS the amount of the annual fee
8 schedule that will take effect on January 1, 2026, and that if the payment is not made by January 1,
9 2026, the Commissioner shall assess and collect a penalty, in addition to the fee, of 1 percent of the
10 assessment for each month or part of a month that the payment is delayed or withheld (Agency Fee
11 Invoice). Moreover, the Agency Fee Invoice further notified Respondent that failure to pay the
12 Annual Assessment may result in an order to summarily suspend or revoke the Debt Collection
13 License Act license pursuant to California Financial Code section 100020(d).

14 7. On or around December 19, 2025, the Department again notified Respondent that
15 failure to pay the Annual Assessment on or before January 1, 2026 may result in an order to
16 summarily suspend or revoke the Debt Collection License Act license in addition to the mandatory
17 penalty to be assessed and collected pursuant to California Financial Code section 100020(b).

18 8. As of the date of this Order Respondent has failed to pay the Annual Assessment
19 and/or penalty assessed pursuant to California Financial Code section 100020(a) and (b).

20 NOW, GOOD CAUSE APPEARING THEREFORE, Respondent's California Debt
21 Collection License Act license number(s) 11095-99 is hereby revoked pursuant to California
22 Financial Code section 100020(d) and will immediately be placed in suspended status on NMLS
23 unless and until the Annual Assessment and any penalty is received in good funds by the
24 Department via NMLS within 30 days from the date of this Order. Failure to make this payment as
25 directed will result in your license status on NMLS being changed to revoked. On the effective date
26 of this Order, you are hereby ordered and directed to discontinue engaging in the business of
27 collecting debt in this state pursuant to this division.

28 California Financial Code section 100020(d) states:

If a licensee fails to pay the annual fees on or before January 1, the commissioner may by order summarily suspend or revoke the license issued to the licensee. If, after an order is made, a request for hearing is filed in writing within 30 days, and a hearing is not held within 60 days thereafter, the order is deemed rescinded as of its effective date. During any period when the license is revoked or suspended, a licensee shall not engage in the business of collecting debt in this state pursuant to this division except as may be permitted by order of the commissioner. However, the revocation, suspension, or surrender of a license shall not affect the powers of the commissioner as provided in this division.

This Order is to remain in full force and effect until the further written order of the Commissioner.

Dated: January 7, 2026
Sacramento, California

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation

By _____
Electronic Signature by Herb Thompson
Acting Deputy Commissioner
Debt Collection Licensing Act

