

1 KHALIL MOHSENI  
Commissioner  
2 MARY ANN SMITH  
Deputy Commissioner  
3 DANIEL P. O'DONNELL  
Assistant Chief Counsel  
4 GALEN YUN (State Bar No. 342023)  
Counsel  
5 Department of Financial Protection and Innovation  
651 Bannon Street, Suite 300  
6 Sacramento, CA 95811  
Telephone: 916-272-9637  
7 Attorneys for Complainant

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

11 In the Matter of: )  
 ) DESIST AND REFRAIN ORDER and NOTICE  
12 THE COMMISSIONER OF FINANCIAL ) OF INTENT TO ISSUE ORDER LEVYING  
13 PROTECTION AND INNOVATION, ) ADMINISTRATIVE PENALTIES (Cal. Fin.  
 ) Code §§ 90012 and 90015)  
14 Complainant, )  
15 v. )  
16 SINTO SHIELD, )  
17 Respondent. )  
18 )  
19 )  
20 )

21 The Commissioner of Financial Protection and Innovation (Commissioner) finds the  
22 following:

23 **I.**

24 **Introduction**

25 1. The Commissioner has jurisdiction over the regulation of persons who engage, have  
26 engaged, and propose to engage in offering or providing a consumer financial product or service in  
27 California, and affiliated service providers under the California Consumer Financial Protection Law  
28 (CCFPL) (Fin. Code, § 90000 *et seq.*).

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**II.**

**Factual Background**

2. At all relevant times, Sinto Shield claimed to be a California corporation headquartered in San Francisco, California, with purported warehouses in Plano and Lewisville, Texas, and Cando, North Dakota.

3. At all relevant times, Sinto Shield operated the website of www.sintosshield.com, the email address of office@sintosshield.com, and phone number of 888-869-7715. The website advertised, “Our escrow service provides protection and peace of mind throughout the entire vehicle purchase journey.”

4. Sinto Shield claimed it would act as a trusted third-party that would “collect[], hold[] and only disburse[] funds” when car buyers and sellers using Sinto Shield’s purported escrow services were “satisfied.”

5. In connection with escrow services offered by Sinto Shield to at least one California consumer, Sinto Shield has misrepresented, directly or indirectly, expressly or by implication, material aspects of their purported escrow services, including, but not limited to:

- a) Falsely claiming that they have an escrow license issued by the California Department of Financial Protection and Innovation (Department);
- b) Falsely claiming they are regularly audited by the Department;
- c) Falsely claiming they are registered as a corporation in California under the name sintosshield.com; and
- d) Falsely claiming that they are accredited with an “A” rating from the Better Business Bureau.

6. In fact, none of these claims were or are true.

**III.**

**Applicable Law – CCFPL**

7. Under the CCFPL, it is unlawful for a “covered person” to engage, have engaged, or propose to engage in any unlawful, unfair, deceptive, or abusive act or practice with respect to consumer financial products or services. Cal. Fin. Code § 90003(a)(1).



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15. Based on the foregoing, the Commissioner is of the opinion that Sinto Shield is a covered person or service provider that engaged in or is proposing to engage in deceptive acts and practices, in violation of Financial Code section 90003, subdivision (a)(1).

16. Pursuant to Financial Code section 90015, subdivision (d)(1), Sinto Shield and its managers, officers, directors, agents, or employees, are hereby ordered to desist and refrain from engaging in, or proposing to engage in, deceptive acts or practices with respect to consumer financial products or services in violation of Financial Code section 90003, subdivision (a)(1) (collectively with the above, CCFPL Order).

17. This CCFPL Order is necessary in the public interest and consistent with the purposes, policies, and provisions of the CCFPL. This CCFPL Order shall remain in full force and effect until further order of the Commissioner.

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**IX.**

**Notice of Intent to Levy Penalties – CCFPL**

18. Based on the foregoing and pursuant to Financial Code sections 90015, subdivision (c) and 90012, subdivision (b)(8), and after due consideration of possible mitigating factors and other appropriate considerations per section 90012, subdivision (c)(1)(B), Sinto Shield, and/or Sinto Shield’s officers, successors, and assigns, by whatever names they might be known, jointly and severally, are hereby ordered to pay the Commissioner a penalty of \$10,000.00 for at least four violations of Financial Code section 90003(a)(1), for engaging in deceptive acts and practices, due and payable to the Commissioner within 30 days of the forthcoming Commissioner’s order levying administrative penalties issuance. The cashier’s check shall be mailed to the attention of “Accounting—Litigation”, at Department of Financial Protection and Innovation, 651 Bannon Street, Suite 300, Sacramento, California 95811. Notice of such payment shall be forwarded to Galen Yun, Counsel, by email at: Galen.Yun@dfpi.ca.gov.

Dated: January 16, 2026  
Sacramento, California

KHALIL MOHSENI  
Commissioner of Financial Protection and Innovation



By: \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner  
Enforcement Division