

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

In the Matter of: ) DCLA LICENSE NO.: 10195-99  
THE COMMISSIONER OF FINANCIAL )  
PROTECTION AND INNOVATION, ) ORDER REVOKING DEBT COLLECTION  
Complainant, ) LICENSING ACT LICENSE  
v. )  
) (Cal. Fin. Code §§ 100003(b)(3),  
TEK-COLLECT INCORPORATED, ) 100003.3(b)(1) and (b)(6))  
Respondent. )

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

1. 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.

2. Respondent is an Ohio corporation.

3. Respondent is a debt collector licensed by the Commissioner under the DCLA with license number(s) 10195-99. Respondent's principal place of business is 871 Park Street, Columbus, Ohio 43215-1441.

4. California Financial Code section 100021(a) requires all DCLA licensees to file an annual report with the Commissioner, on or before March 15, that contains all relevant information that the Commissioner reasonably requires concerning the business and operations conducted by the licensee in the state during the preceding calendar year, including information regarding collection activity (Annual Report).

5. Pursuant to California Financial Code section 100015(a), the Commissioner is

1 authorized to establish relationships or contracts with the Nationwide Multistate Licensing System  
2 & Registry (NMLS)<sup>1</sup> to collect and maintain records and process transaction fees or other fees  
3 related to licensees or other persons subject to this division. Pursuant to California Code of  
4 Regulations, title 10, section 1850.16, the licensee shall establish an email for communications  
5 from the Commissioner (Designated Email Address). The email account shall be established and  
6 monitored in accordance with the requirements in California Financial Code section 331.5. By  
7 registering the Designated Email Address, the applicant consents to receive information from the  
8 Commissioner at that email address, including, but not limited to, assessment notices.

9 6. On September 16, 2024, the Commissioner instructed all DCLA licensees via their  
10 Designated Email Address to verify that their current Designated Email Address meets the  
11 requirements and to update as needed.

12 7. On October 17, 2024, the Commissioner notified all DCLA licensees who had not  
13 yet provided a Designated Email Address via the email listed under Primary Company Contact on  
14 NMLS that they must provide a Designated Email Address immediately.

15 8. On December 6, 2024, the Commissioner provided all DCLA licensees via the  
16 Designated Email Address with a sample of the Annual Report stating that detailed filing  
17 instructions and access to the Annual Report will be provided on January 2, 2025. The email  
18 reminded DCLA licensees that if they were licensed as of December 31, 2024, they must file the  
19 Annual Report via the DFPI Self-Service Portal by March 15, 2025.

20 9. Also on December 6, 2024, the Commissioner again notified all DCLA licensees  
21 who had not yet provided a Designated Email Address via the email listed under Primary Company  
22 Contact on NMLS that they must provide a Designated Email Address immediately. The  
23 Commissioner also provided these licensees with a sample of the Annual Report stating that  
24 detailed filing instructions and access to the Annual Report will be provided on January 2, 2025, but  
25 they will not receive detailed filing instructions and access to the annual report without a

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27 <sup>1</sup> NMLS stands for Nationwide Multistate Licensing System & Registry and is the system of record for non-depository,  
28 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 Designated Email Address. The email reminded the DCLA licensees that if they were licensed as  
2 of December 31, 2024, they must file the Annual Report via the DFPI Self-Service Portal by March  
3 15, 2025.

4 10. On January 3, 2025, the Commissioner notified all DCLA licensees via the  
5 Designated Email Address that the Annual Report was accessible via the DFPI Self-Service Portal  
6 and provided instructions for filing the Annual Report.

7 11. On February 14, 2025, the Commissioner again reminded all DCLA licensees via the  
8 Designated Email Address that all DCLA licensees must file the Annual Report by the deadline of  
9 March 15, 2025.

10 12. On March 3, 2025, the Commissioner gave a final reminder to all DCLA licensees  
11 via the Designated Email Address that all DCLA licensees who were licensed as of December 31,  
12 2024, must file the Annual Report by the deadline of March 15, 2025, stating that failure to file the  
13 Annual Report may subject the DCLA licensee to suspension, revocation, penalties, or other  
14 enforcement action.

15 13. As of March 16, 2025, Respondent, who was licensed as of February 21, 2023, had  
16 not filed its Annual Report with the Commissioner, in violation of California Financial Code  
17 section 100021(a). As a result, on March 18, 2025 the Commissioner issued a Notice of Failure to  
18 File Annual Report by March 15, 2025 (Failure Notice) to Respondent via certified mail and  
19 Designated Email Address or the email listed under Company Contact on NMLS notifying  
20 Respondent that the Department will issue a Desist and Refrain Order and Order Assessing  
21 Penalties under California Financial Code section 90015(c) and (d)(1) and will also move to revoke  
22 Respondent's DCLA license under California Financial Code sections 100003(b)(3) and  
23 100003.3(b)(1) if the Annual Report is not filed before March 28, 2025.

24 14. On March 19, 2025, Respondent filed its Annual Report. Pursuant to California  
25 Financial Code section 90012(b)(8), a penalty may be imposed for any unlawful act or practice with  
26 respect to consumer financial products or services in violation of California Financial Code sections  
27 90003(a)(1), (a)(2), and 100021(a).

28 15. Therefore, on April 1, 2025, the Commissioner issued a Desist and Refrain Order

1 and Order Assessing Penalties pursuant to California Financial Code section 90015(c) and (d)(1)  
2 (Order).

3 16. On or around April 1, 2025, the Department served the Order on Respondent via  
4 certified mail and Designated Email Address or the email listed under Company Contact on NMLS.  
5 The Department has not received a request for a hearing regarding the Order and the time to request  
6 a hearing has expired. As such, the Order is a final order.

7 17. The Order directed Respondent to pay a penalty of \$5,000.00 within 30 days of the  
8 date of the Order, or by no later than May 1, 2025. As of the current date Respondent has not paid  
9 the penalty pursuant to the Order.

10 18. Therefore, on or around May 14, 2025, pursuant to California Financial Code  
11 sections 100003(b)(3) and 100003.3(b)(1) and (b)(6), the Commissioner issued to Respondent a  
12 Notice of Intention to Issue Order Revoking Debt Collection Licensing Act License, Accusation,  
13 and accompanying documents for Respondent's violations of California Financial Code section  
14 100021(a) (Accusation).

15 19. On or around May 14, 2025, the Department served the Accusation on Respondent  
16 via certified mail and Designated Email Address or the email listed under Company Contact on  
17 NMLS. The Department has received no request for a hearing from Respondent and the time to  
18 request a hearing has expired.

19 NOW, GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the Debt  
20 Collection Licensing Act License number 10195-99 of Tek-Collect Incorporated be revoked  
21 effective this date.

22 Dated: May 30, 2025  
23 Sacramento, California

KHALIL MOHSENI  
24 Commissioner of Financial Protection and Innovation



25 By: \_\_\_\_\_  
26 MELINDA LEE  
27 Deputy Commissioner  
28 Debt Collection Licensing Act