

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

TO: Superior Loan USA
1390 Market Street
San Francisco, California 94102
www.superiorloanusa.com

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

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

1. The Commissioner is authorized to pursue administrative actions and remedies against persons who engage in violations of the California Financing Law (Financial Code § 22000, et seq.).

2. Superior Loan USA is an entity with unknown form and origin using the business address 1390 Market Street, San Francisco, California 94102. Superior Loan USA uses the website "superiorloanusa.com" and the phone number (415) 792-9349.

3. Superior Loan USA is not licensed as a finance lender or broker with the Department of Financial Protection and Innovation.

4. Superior Loan's website states, "Our Loans Will Fill Your Dreams" and, "We are not a lender, but submitting your information through our secure online form will help us connect you to one of the hundreds of participating lenders in our network." The website also says, "We can help you to provide the Home Loan, Personal Loan, Education Loan, Study Loan, Business Loan, and care loan. We are partners of the bank and finance companies." Superior Loan USA does not identify any specific lenders, banks, or finance company they partner with.

5. The website contains a basic tool that allows users to select the amount they want to borrow and the loan term, with an interest rate above 20%.

6. Superior Loan USA's website says, "You can access money with bad credit, without hassle and wasted time. We have connected millions of people with quality loans."

1 7. To apply for a loan through Superior Loan USA, borrowers must submit sensitive
2 financial information that would allow Superior Loan USA to log-in to the borrower's bank account
3 and/or use their credit card. Superior Loan USA asks borrowers to submit the name of their bank,
4 their bank account type, account number, and routing number, and their mobile banking username
5 and password.

6 8. Superior Loan USA also requests borrowers submit their credit card number,
7 expiration date, and CVV, as well as their social security number and address.

8 9. Financial Code section 22100(a) provides, "No person shall engage in the business of
9 a finance lender or broker without obtaining a license from the commissioner."

10 10. Superior Loan USA has not been issued a license by the Commissioner authorizing it
11 to engage in the business of a finance lender and/or broker under the California Financing Law.
12 Superior Loan USA is not exempt from the licensing requirements of Financial Code section 22100.

13 11. Financial Code section 22712(a) provides in relevant part:

14 Whenever, in the opinion of the commissioner, any person is engaged in business as a
15 finance lender, broker . . . as defined in this division, without a license from the
16 commissioner . . . the commissioner may order that person . . . to desist and to refrain
17 from engaging in the business or further continuing that violation.

18 Based on the foregoing findings, the Commissioner is of the opinion that Superior Loan USA
19 has engaged in the business of a finance lender and/or broker without a license from the
20 Commissioner in violation of Financial Code section 22100.

21 Pursuant to Financial Code section 22712, Superior Loan USA is hereby ordered to desist and
22 refrain from engaging in the business of finance lender and/or broker in the State of California
23 without first obtaining a license from the Commissioner, or otherwise being exempt.

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This Order is necessary, in the public interest, for the protection of consumers and is consistent with the purposes, policies and provisions of the California Financing Law.

Dated: January 30, 2026
Sacramento, California

KHALIL MOHSENI Commissioner of Financial Protection and Innovation



By _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division