

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

In the Matter of:)	DCLA LICENSE NO.: 10890-99
)	
THE COMMISSIONER OF FINANCIAL PROTECTION AND INNOVATION,)	ACCUSATION
)	
Complainant,)	
)	
v.)	
)	
THE DOMESTIC AND FOREIGN MISSIONARY SOCIETY OF THE PROTESTANT EPISCOPAL CHURCH IN THE UNITED STATES OF AMERICA,)	

Respondent.

The Complainant, the Commissioner of Financial Protection and Innovation (Commissioner) of the Department of Financial Protection and Innovation (Department) is informed and believes, and based upon such information and belief, alleges and charges The Domestic And Foreign Missionary Society Of The Protestant Episcopal Church In The United States Of America (Respondent) as follows:

I.

Introduction

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 a New York Not for Profit Corporation.
3. Respondent is a debt collector licensed by the Commissioner under the DCLA with

1 license number 10890-99. Respondent’s principal place of business is 815 Second Avenue, New
2 York, New York 10017.

3 **II.**

4 **Factual Background**

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

10 5. Pursuant to California Financial Code section 100015(a), the Commissioner is
11 authorized to establish relationships or contracts with the Nationwide Multistate Licensing System
12 & Registry (NMLS)¹ to collect and maintain records and process transaction fees or other fees
13 related to licensees or other persons subject to this division. Pursuant to California Code of
14 Regulations, title 10, section 1850.16, the licensee shall establish an email for communications
15 from the Commissioner (Designated Email Address). The email account shall be established and
16 monitored in accordance with the requirements in California Financial Code section 331.5. By
17 registering the Designated Email Address, the applicant consents to receive information from the
18 Commissioner at that email address, including, but not limited to, assessment notices.

19 6. On December 3, 2025, the Commissioner notified all DCLA licensees who had not
20 yet provided a Designated Email Address via the email listed under Primary Company Contact on
21 NMLS that they must provide a Designated Email Address immediately. The Commissioner also
22 provided a sample of the Annual Report stating that detailed filing instructions and access to the
23 Annual Report.

24 7. On January 5 and 20, and February 3, 9, 17, 23, and 24, 2026, Commissioner
25 notified all DCLA licensees via the Designated Email Address or via the email listed under Primary
26

27 ¹ 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 Company Contact on NMLS that the Annual Report was accessible via the DFPI Self-Service
2 Portal and provided instructions for filing the Annual Report.

3 8. On March 2, 9, 11, and 13, 2026, the Commissioner gave reminders via the
4 Designated Email Address or via the email listed under Primary Company Contact on NMLS to any
5 DCLA licensees who had not yet filed the Annual Report that all DCLA licensees who were
6 licensed as of December 31, 2025, must file the Annual Report by the deadline of March 16, 2026,
7 stating that failure to file the Annual Report may subject the DCLA licensee to suspension,
8 revocation, penalties, or other enforcement action.

9 9. As of March 17, 2026, Respondent, who was licensed as of June 13, 2023, had not
10 filed its Annual Report with the Commissioner, in violation of California Financial Code section
11 100021(a). As a result, on March 18, 2026 the Commissioner issued a Notice of Failure to File
12 Annual Report by March 16, 2026 (Failure Notice) to Respondent via certified mail and Designated
13 Email Address or the email listed under Company Contact on NMLS notifying Respondent that the
14 Department *will* issue a Desist and Refrain Order and Order Assessing Penalties under California
15 Financial Code section 90015(c) and (d)(1) and if the Annual Report is not filed before March 30,
16 2026, *will also move to revoke* Respondent’s DCLA license under California Financial Code
17 sections 100003(b)(3) and 100003.3(b)(1).

18 10. As of March 30, 2026, or 10 calendar days after the Failure Notice, Respondent had
19 still not filed its Annual Report with the Commissioner, in continuing violation of California
20 Financial Code section 100021(a).

21 **III.**

22 **Applicable Laws**

23 11. California Financial Code section 100003 provides, in pertinent part:

24 (b) Without limitation, the functions, powers, and duties of the
25 commissioner include all of the following:

26 (3) To revoke or suspend any license for a violation of this division or a
27 violation of Title 1.6C (commencing with Section 1788) or Title 1.6C.5
(commencing with Section 1788.50) of Part 4 of Division 3 of the Civil
Code

28 12. California Financial Code section 100003.3 provides, in pertinent part:

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

(b) The commissioner may suspend or revoke a license if, after notice and an opportunity for hearing, the commissioner finds any of the following:
(1) The licensee violated this division or a regulation adopted or an order issued under this division

13. California Financial Code section 100021 provides:

- (a) A licensee shall 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. The report shall, at minimum, require disclosure of all of the following information:
 - (1) The total number of California debtor accounts purchased or collected on in the preceding year.
 - (2) The total dollar amount of California debtor accounts purchased in the preceding year.
 - (3) The face value dollar amount of California debtor accounts in the licensee’s portfolio in the preceding year.
 - (4) The total dollar amount of California debtor accounts collected in the preceding year, and the total dollar amount of outstanding debt that remains uncollected.
 - (5) The total dollar amount of net proceeds generated by California debtor accounts in the preceding year.
 - (6) Whether or not the licensee is acting as a debt collector, debt buyer, or both.
 - (7) The case number of any action in which the licensee was held liable by final judgment under Title 1.6C (commencing with Section 1788) or Title 1.6C.5 (commencing with Section 1788.50) of Part 4 of Division 3 of the Civil Code.
- (b) The individual annual reports filed pursuant to this section shall be made available to the public for inspection.
- (c) The report shall be made under oath and in the form prescribed by the commissioner.
- (d) A licensee shall make other special reports that may be required by the commissioner.

///
///
///
///
///

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

///

IV.

Conclusion

The Commissioner finds that, by reason of the foregoing, Respondent has violated California Financial Code section 100021(a). Based thereon, grounds exist pursuant to California Financial Code sections 100003(b)(3) and 100003.3(b)(1) to revoke Respondent’s DCLA license.

WHEREFORE, IT IS PRAYED that The Domestic And Foreign Missionary Society Of The Protestant Episcopal Church In The United States Of America’s DCLA license 10890-99 be revoked.

Dated: April 2, 2026
Sacramento, California

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation

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

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28