

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

4 TO: Greenfield Financial Services Group
5 548 West Lancaster Boulevard
6 Lancaster, California 93534
7 Greenfieldfgs.com

8 **DESIST AND REFRAIN ORDER**
9 **(For violations of Financial Code sections 22100 and 22161)**

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

- 11 1. The Commissioner is authorized to pursue administrative actions and remedies against
- 12 persons who engage in violations of the California Financing Law (Financial Code § 22000, et seq.).
- 13 2. Greenfield Financial Services Group is an entity with unknown form and origin using
- 14 the business address 548 West Lancaster Boulevard, Lancaster, California 93534. At all relevant
- 15 times, Greenfield used the website “greenfieldfgs.com” and the phone number (877) 332-5751.
- 16 3. Greenfield is not licensed as a finance lender or broker with the Department of
- 17 Financial Protection and Innovation.
- 18 4. Beginning in at least 2025, Greenfield engaged in the business of a finance lender
- 19 and/or broker in California by offering personal loans through its website.
- 20 5. Greenfield, while advertising a California business address, accepted an application
- 21 from at least one borrower for a \$10,000.00 personal loan.
- 22 6. Once the borrower submitted their loan application, Greenfield told them they had
- 23 found a lender in Canada who would fund their loan.
- 24 7. Greenfield told the borrower that the lender required three months of loan payments
- 25 upfront, which amounted to \$828.57. Greenfield said the payments could be sent by check to
- 26 Greenfield’s Lancaster office, or by MoneyGram to a grocery store in Canada, where the lender could
- 27 pick it up personally.

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1 8. After the borrower sent this payment, Greenfield told them that the borrower needed
2 to make additional advance payments because their credit score had dropped due to a hard inquiry
3 made by the lender.

4 9. The borrower checked their credit report and there had been no recent hard inquiry.

5 10. The borrower demanded a refund but never received it.

6 11. Financial Code section 22100(a) provides, “No person shall engage in the business of
7 a finance lender or broker without obtaining a license from the commissioner.”

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

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

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

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

20 Pursuant to Financial Code section 22712, Greenfield Financial Services Group is hereby
21 ordered to desist and refrain from engaging in the business of finance lender and/or broker in the
22 State of California without first obtaining a license from the Commissioner or otherwise being
23 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: April 6, 2026
Sacramento, California

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation



By _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division