

1 E. Therefore, on March 30, 2026, the Commissioner served a letter to Respondent via
2 certified mail that the Annual Report was past due (Warning Letter). The Commissioner attached to
3 the Warning Letter an Order Summarily Revoking Covered Person Registration(s) pursuant to Code
4 of Regulations, title 10, section 1041 for Non-Filing of an Annual Report (Order Summarily
5 Revoking), as well as a Notice of Intent to Issue an Order Assessing Administrative Penalties and
6 Statement in Support Pursuant to California Financial Code sections 90012(c) and 90015(c) in the
7 amount of five thousand dollars (\$5,000.00). (Notice of Intent). The Commissioner notified
8 Respondent that if Respondent did not file the Annual Report within ten days after the date of the
9 letter, April 09, 2026, the attached Order Summarily Revoking and Notice of Intent would become
10 effective on April 09, 2026.

11 F. Respondent received the Warning Letter, Order Summarily Revoking, and Notice of
12 Intent via certified mail on April 06, 2026.

13 G. As of April 09, 2026, Respondent failed to file the Annual Report, in violation of
14 Code of Regulations, title 10, section 1041.

15 H. Therefore, on April 09, 2026, the Commissioner issued the Order Summarily
16 Revoking Covered Person Registration(s) pursuant to Code of Regulations, title 10, section 1041 for
17 Non-Filing of an Annual Report (Order Summarily Revoking). The Order Summarily Revoking
18 directed Respondent to discontinue all covered person activities subject to the CCFPL and its
19 corresponding regulations.

20 I. Therefore, on April 09, 2026, the Commissioner issued a Notice of Intent to Issue an
21 Order Assessing Administrative Penalties and Statement in Support Pursuant to California Financial
22 Code sections 90012(c) and 90015(c) in the amount of five thousand dollars (\$5,000.00). (Notice of
23 Intent).

24 J. To date, Respondent has not requested a hearing, and the statutory time period to
25 request a hearing has expired.

26 K. The Notice of Intent previously served upon Respondent is incorporated herein by
27 reference and sets forth the basis for this order.

28 //

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

II.

FINAL ORDER ASSESSING ADMINISTRATIVE PENALTIES

WHEREFORE, GOOD CAUSE APPEARING, the Commissioner orders administrative penalties against Respondent in the amount of five thousand dollars (\$5,000.00).

The administrative penalties levied in the amount of \$5,000.00 shall be due and payable to the Department of Financial Protection and Innovation within 15 days of service of this Final Order via NMLS. Notice of the payment shall concurrently be sent to the attention of:

Eddybreto Avila
Financial Institution Manager
California Consumer Financial Protection Law
CCFPL.Applications@dfpi.ca.gov

//

This Final Order Assessing Administrative Penalties is the final decision of the Commissioner pursuant to Financial Code sections 90015(c) and 90012(c).

Dated: April 29, 2026
Sacramento, California

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation



By _____
Eddybreto Avila
Financial Institutions Manager
California Consumer Financial Protection Law

In the Matter of The Commissioner of Financial Protection and Innovation v. CREDIT VISION LLC., CCFPL Registration Number 01-CCFPL-2593439-3465561

PROOF OF SERVICE
[Code Civ. Proc. §1013(a)]

I, the undersigned, declare that I am over the age of eighteen (18) years, and not a party to the within entitled action. I am employed at the California Department of Financial Protection and Innovation, 651 Bannon Street, Suite 300, Sacramento, CA 95811.

On the date listed below, I served the following document(s):

- 1. Final Order Assessing Administrative Penalties.

on the parties in said cause, at the addresses listed below:

CREDIT VISION LLC.
485 Cayuga Rd. Suite 421
Cheektowaga, NY 14225
Email:
Certified Receipt #: 7021-1970-0001-8695-8354

CERTIFIED MAIL: U.S. POSTAL SERVICE: by placing a true and correct copy of the aforementioned document(s) in a sealed envelope and placing it in the mail depository at my place of business, with postage prepaid, return receipt requested, addressed as listed above.

ELECTRONIC MAIL: by transmitting the aforementioned document(s) by electronic mail to the parties at the above listed electronic mail addresses on 4/29/2026, from my electronic mail address, CCFPL.applications@dfpi.ca.gov, which is maintained by the California Department of Financial Protection and Innovation.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed on April 29, 2026, at Sacramento, California.

Eddybreto Avila

Financial Institutions Manager