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

In the Matter of:)	CCFPL REGISTRATION NO.: 01-CCFPL-
)	2593439-3465561
THE COMMISSIONER OF FINANCIAL)	
PROTECTION AND INNOVATION,)	
)	ORDER SUMMARILY REVOKING
Complainant,)	COVERED PERSON REGISTRATION(S)
)	FOR NON-FILING OF AN ANNUAL REPORT
v.)	
)	(10 C.C.R. § 1041(c))
Credit Vision LLC,)	
)	
Respondent.)	

The Commissioner of Financial Protection and Innovation (Complainant) finds that:
Credit Vision LLC (Respondent) did not file its Annual Report as required by Code of Regulations, title 10, section 1041(a).

Complainant provided notice to Respondent of this violation on March 30, 2026.
Code of Regulations, title 10, section 1041(c) provides that:

The Commissioner shall by order summarily revoke the registration of any registrant and notify the registrant of the reinstatement procedure described in section 1048 if the registrant fails to file the report required by this section within ten (10) days after the Commissioner transmits through NMLS a notice that the report is due and not filed. [...] If, after a summary revocation order is issued, a request for hearing is filed in writing within thirty (30) days of the date of the order and the hearing is not held within sixty (60) days of the date of the order, the order is deemed rescinded as of its effective date. The proceedings under this section shall be conducted in accordance with chapter 5 (commencing with section 11500) of part 1 of division 3 of title 2 of the Government Code, and in all cases the Commissioner has all powers granted therein. During any period when its registration is revoked, a former registrant shall not offer or provide a subject product to California residents.

THEREFORE, GOOD CAUSE APPEARING, Respondent's Covered Person registration(s) is hereby revoked as of the date of this Order, pursuant to Code of Regulations, title 10, section

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1041(c) and will immediately be placed in suspended status on NMLS unless and until the Annual Report is submitted and any penalty is received in good funds by the Department via NMLS within 180 days from the date of this Order. Failure to submit the report and make the payment as directed will result in your license status on NMLS being changed to revoked.

You are hereby ordered and directed to discontinue all covered person activities subject to the California Consumer Financial Protection Law (Cal. Fin. Code § 90000 *et seq.*) and its corresponding regulations (Cal. Code Regs. tit. 10, § 1000 *et seq.*).

Dated: April 9, 2026
Sacramento, California

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation



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

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

In the Matter of:)	CCFPL REGISTRATION NO.: 01-CCFPL-
)	2593439-3465561
THE COMMISSIONER OF FINANCIAL)	
PROTECTION AND INNOVATION,)	
)	STATEMENT TO RESPONDENT
Complainant,)	
v.)	
Credit Vision LLC,)	
)	
Respondent.)	

Attached is a copy of the Order Summarily Revoking Covered Person Registration(s) For Non-Filing of an Annual Report (Order Summarily Revoking) which is hereby served upon you in accordance with the provisions of Government Code section 11506.

Unless a written request for a hearing signed by or on behalf of the Respondent named in the accompanying Order Summarily Reovking is delivered or mailed to the agency within 30 days after the Order Summarily Revoking was personally served on you or mailed to you, the Commissioner of Financial Protection and Innovation may proceed upon the Order Summarily Revoking without a hearing. The request for a hearing may be made by delivering or mailing the enclosed form entitled Notice of Defense, or by delivering or mailing a Notice of Defense as provided by Government Code section 11506 to:

DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
Eddybreto Avila, Financial Institutions Manager
651 Bannon Street, Suite 300
Sacramento, CA 95811

You may, but need not, be represented by counsel at any or all steps of these proceedings.

If you desire the names and addresses of witnesses or an opportunity to inspect and copy the items mentioned in Government Code section 11507.6 in the possession, custody or control of the

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agency, you may contact:

DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
Eddybreto Avila, Title
651 Bannon Street, Suite 300
Sacramento, CA 95811

The hearing may be postponed for good cause. If you have good cause, you are obliged to notify the agency or, if an administrative law judge has been assigned to the hearing, the Office of Administrative Hearings, within 10 working days after you discover the good cause. Failure to give notice within 10 days will deprive you of a postponement.

In accordance with the provisions of Government Code section 11505, attached are copies of sections 11507.5, 11507.6 and 11507.7 of the Government Code.

Dated: April 9, 2026

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation

By: _____
Eddybreto Avila
Financial Institutions Manager

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You are hereby notified that I request a hearing in the above-entitled matter.

Signature

(Name)

(Street Address)

(City, State, Zip Code)

(Telephone Number)

(Email)

(Date)

*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)]

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

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

- 5 1. Cover letter to Credit Vision LLC, Attn: Elizabeth Colwell re: *In the Matter of the*
6 *Commissioner of Financial Protection and Innovation v. Credit Vision LLC, CCFPL Registration*
7 *Number 01-CCFPL-2593439-3465561*, dated April 9, 2026
- 8 2. Order Summarily Revoking Covered Person Registration(s) for Non-Filing of an Annual
9 Report;
- 10 3. Statement to Respondent;
- 11 4. Notice of Defense (blank); and
- 12 5. Government Code sections 11507.5, 11507.6 and 11507.7.

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

15 Elizabeth Colwell, Chief Administrative Officer
16 Credit Vision LLC
17 485 Cayuga Rd. Suite 421
18 Cheektowaga, NY 14225
19 Email: eschuck@creditvision.com
20 Certified Receipt #: 7021-1970-0001-8695-8262

- 21 CERTIFIED MAIL: U.S. POSTAL SERVICE: by placing a true and correct copy of the
22 aforementioned document(s) in a sealed envelope and placing it in the mail depository at my
23 place of business, with postage prepaid, return receipt requested, addressed as listed above.
- 24 ELECTRONIC MAIL: by transmitting the aforementioned document(s) by electronic mail to
25 the parties at the above listed electronic mail addresses on March 30, 2026, from my
26 electronic mail address, CCFPL.Application@dfpi.ca.gov, which is maintained by the
27 California Department of Financial Protection and Innovation.

28 I declare under penalty of perjury under the laws of the State of California that the foregoing is true
and correct. Executed on April 9, 2026, at Sacramento, California.

Eddybreto Avila
Financial Institutions Manager