

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

In the Matter of:	)	DCLA LICENSE NO.: 10730-99
	)	
THE COMMISSIONER OF FINANCIAL	)	ACCUSATION
PROTECTION AND INNOVATION,	)	
	)	
Complainant,	)	
	)	
v.	)	
	)	
BLST SALES, MARKETING & SERVICING	)	
LLC,	)	
	)	
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 BLST Sales, Marketing & Servicing LLC (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 Delaware Limited Liability Company.
3. Respondent is a debt collector licensed by the Commissioner under the DCLA with license number 10730-99. Respondent’s principal place of business is 13300 Pioneer Trail, Eden Prairie, MN 55347.

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**II.**

**Factual Background**

4. California Financial Code section 100021(a) requires all DCLA licensees to 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 (Annual Report).

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

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

7. On January 5 and 20, and February 3, 9, 17, 23, and 24, 2026, Commissioner notified all DCLA licensees via the Designated Email Address or via the email listed under Primary Company Contact on NMLS that the Annual Report was accessible via the DFPI Self-Service Portal and provided instructions for filing the Annual Report.

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<sup>1</sup> NMLS stands for Nationwide Multistate Licensing System & Registry and is the system of record for non-depository, 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.





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**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 BLST Marketing & Servicing LLC’s DCLA license 10730-99 be revoked.

Dated: April 14, 2026  
Sacramento, California

KHALIL MOHSENI  
Commissioner of Financial Protection and Innovation

By \_\_\_\_\_  
HERB THOMPSON  
Acting Deputy Commissioner  
Debt Collection Licensing Act