

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 PROTECTION AND INNOVATION,)	ORDER REVOKING DEBT COLLECTION LICENSING ACT LICENSE
)	
Complainant,)	(Cal. Fin. Code §§ 100003(b)(3) and 100003.3(b)(1))
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), finds that:

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.

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).

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

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

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

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

25 9. As of March 17, 2026, Respondent, who was licensed as of June 7, 2023, had not

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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 filed its Annual Report with the Commissioner, in violation of California Financial Code section
2 100021(a). As a result, on March 18, 2026 the Commissioner issued a Notice of Failure to File
3 Annual Report by March 16, 2026 (Failure Notice) to Respondent via certified mail and
4 Designated Email Address or the email listed under Company Contact on NMLS notifying
5 Respondent that the Department *will* issue a Desist and Refrain Order and Order Assessing
6 Penalties under California Financial Code section 90015(c) and (d)(1) and if the Annual Report is
7 not filed before March 30, 2026, *will also move to revoke* Respondent’s DCLA license under
8 California Financial Code sections 100003(b)(3) and 100003.3(b)(1).

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

12 11. On April 14, 2026, pursuant to California Financial Code sections 100003(b)(3) and
13 100003.3(a) and (b)(1), the Commissioner issued to Respondent a Notice of Intention to Issue
14 Order Revoking Debt Collection Licensing Act License, Accusation, and accompanying documents
15 for Respondent’s violations of California Financial Code section 100021(a) (Accusation).

16 12. On or around April 14, 2026, the Commissioner served the Accusation on
17 Respondent’s registered agent’s address on file with the Department. The Department has received
18 no request for a hearing from Respondent and the time to request a hearing has expired.

19 NOW, GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the Debt
20 Collection Licensing Act License of BLST Marketing & Servicing LLC be revoked effective this
21 date.

22 Dated: May 05, 2026
23 Sacramento, California

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation



24 By _____
25 Electronic Signature by Herb Thompson
26 Acting Deputy Commissioner
27 Debt Collection Licensing Act
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