

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

TO: M-Financial Group
1610 R Street
Sacramento, CA 95811
<https://www.m-financialgroup.com>

DESIST AND REFRAIN ORDER

(For violations of Financial Code sections 22100 and 22161)

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

1. The Commissioner is authorized to pursue administrative actions and remedies against persons who engage in violations of the California Financing Law (Fin. Code, § 22000 *et seq.*) (CFL).¹

2. At all relevant times, M-Financial Group is or was a business entity of unknown origin operating an internet website located at <https://www.m-financialgroup.com>. M-Financial Group purports to be located at 1610 R Street, Sacramento, CA 95811.

3. Commencing in or about November 2021, M-Financial Group’s website advertised that “M-Financial group is a private money lender, specializing in the financing of non-owner occupied residential investment properties.”

4. M-Financial Group claims that it possesses “California Department of Business Oversight License #603L321” and operates as a “California Finance Lender under NMLS 1099109.” The website also lists Nationwide Multistate Licensing System & Registry (NMLS)² ID 1316786.

5. The M-Financial Group website includes a subpage for loan applications. This

¹ All references are to the California Financial Code.

² “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.

1 subpage page asks the consumer for personal identifying information and requires the consumer
2 specify a loan amount they are requesting.

3 6. CFL license number 603L321 and the NMLS unique identifier 1099109 belong to
4 Civic Financial Services, LLC, an actively licensed company doing business as both Civic Home
5 Loans and Civic Private Money Lending (Civic Financial Services). The NMLS unique identifier
6 1316786 belongs to an authorized representative of Civic Financial Services. Civic Financial Services
7 claims no affiliation with M-Financial Group.

8 7. M-Financial Group is not licensed by the Commissioner to engage in the business of a
9 finance lender under the CFL. M-Financial Group is not exempt from the licensing requirement of
10 Financial Code section 22100.

11 8. Financial Code 22712, subdivision (a), provides in relevant part:
12 Whenever, in the opinion of the commissioner, any person is engaged
13 in business as a finance lender, broker . . . as defined in this division,
14 without a license from the commissioner . . . the commissioner may
15 order that person . . . to desist and to refrain from engaging in the
16 business or further continuing that violation.

16 9. Financial Code section 22161 provides in relevant part:
17 (a) A person subject to this division shall not do any of the following:
18 . . .
19 (7) Commit an act that constitutes fraud or dishonest dealings.

20 Based on the foregoing findings, the Commissioner is of the opinion that M-Financial Group
21 has engaged in the business of a finance lender in violation of Financial Code section 22100.

22 Pursuant to Financial Code section 22712, M-Financial Group is hereby ordered to desist and
23 refrain from engaging in the business of a finance lender in the State of California without first
24 obtaining a license from the Commissioner, or otherwise being exempt.

25 Based on the foregoing findings, the Commissioner is of the further opinion that M-Financial
26 Group has committed an act that constitutes fraud or dishonest dealings in the State of California in
27 violation of Financial Code section 22161.
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Pursuant to Financial Code section 22712, M-Financial Group is hereby ordered to desist and refrain from engaging in conduct that constitutes fraud or dishonest dealings to the public.

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.

Date: January 5, 2021

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



By: _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division