

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

4 TO: Ventura Financials US LLC
5 100 N. Green Valley Parkway, Ste. 1009
6 Henderson, Nevada 89074

7 Brightways Solutions LLC
8 40 Wall Street, 28th Floor
9 New York, New York 10005

10 Brightways Solutions LLC
11 500 N. Michigan Avenue, Ste. 600
12 Chicago, Illinois 60611

13 **DESIST AND REFRAIN ORDER**

14 **(For violation of section 22100 of the Financial Code)**

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

16 1. At all relevant times, Ventura Financials US LLC (Ventura Financials) is and was a Nevada
17 entity of unknown form with a business address at 100 N. Green Valley Parkway, Ste. 1009,
18 Henderson, Nevada, 89074 and website at venturafinancials.com.

19 2. At all relevant times, Brightways Solutions LLC (Brightways Solutions) is and was a New
20 York and Illinois entity of unknown form with business addresses at 40 Wall Street, 28th Floor, New
21 York, New York 10005 and 500 N. Michigan Avenue, Ste. 600, Chicago, Illinois 60611.

22 3. At all relevant times, Richard Henry is and was an individual representative and authorized
23 signatory of Ventura Financials with an email addresses at info@venturafinancials.com.

24 4. At all relevant times, Ventura Financials operated a telephone number listed at + 1 (855)-850-
25 7390 and communicated to consumers using text messaging and by cold calling.

26 5. According to its website, Ventura Financials provides “all financial services including loan
27 mortgages, refinance, project design and capital funds, along with multiple debt solutions and
28 providing guidance to package loan files”.

6. Beginning at least as early as 2019, Ventura Financials engaged in the business of a finance
lender by offering lending services to California residents, both through its website and through direct

1 contacts by telephone and text message.

2 7. In or around August 2019, Ventura Financials and its representatives called and texted a
3 California victim, offering a variety of loan services and claiming the victim was qualified for a
4 personal loan. Based on these representations, the victim requested a personal loan of \$30,000.00.
5 Ventura Financials then sent documents to the victim to facilitate the loan.

6 8. Prior to lending the money, Ventura Financials requested multiple payments between August
7 and September 2019, directing the victim to pay for costs associated with attorney's fees and
8 insurance related to the loan. The victim was told to send six separate cashier's checks totaling
9 \$6,627.08 to Brightways Solutions in New York, New York and Chicago, Illinois.

10 9. Finally, the victim had enough and asked for their money back. Despite multiple promises of
11 repayment, Ventura Financials has completely cut off communication with the victim and has neither
12 repaid the \$6,627.08 nor provided the promised loan.

13 10. Neither Ventura Financials or Brightways Solutions have ever been issued a license by the
14 Commissioner under the California Financing Law (CFL) (Fin. Code, § 22000 et seq.) and neither are
15 authorized to engage in the business of a finance lender. Ventura Financials and Brightways
16 Solutions are not exempt from the licensing requirement of Financial Code section 22100.

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1 Based on the foregoing findings, the Commissioner of Financial Protection and Innovation is
2 of the opinion that Ventura Financials and Brightways Solutions engaged in the business of a finance
3 lender in violation of California Financial Code Section 22100.

4 Pursuant to California Financial Code Section 22712, Ventura Financials and Brightways
5 Solutions are hereby ordered to desist and refrain from engaging in the business of a finance lender in
6 the State of California without first obtaining a license from the Commissioner, or otherwise being
7 exempt.

8 This order is necessary, in the public interest, for the protection of investors and consistent
9 with the purposes, policies, and provisions of the California Financing Law.

10 Dated: July 22, 2022
11 Sacramento, California

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



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13
14 By: _____
15 MARY ANN SMITH
16 Deputy Commissioner
17 Enforcement Division
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