

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

4 TO: Collinsburg Financial Group
5 Blake Wentworth
6 Lauren Nelson
7 Kevin Harris
8 Mark Flowers
9 21550 W Oxnard Street, 3d Floor
10 Woodland Hills, CA 91367

11 **DESIST AND REFRAIN ORDER**
12 **(For violations of Financial Code section 22100)**

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

14 1. At all relevant times, Collinsburg Financial Group (Collinsburg) is and was an entity of
15 unknown form doing business in California, with a stated address of 21550 W Oxnard Street, 3d
16 Floor, Woodland Hills, CA 91367, and telephone numbers of 888-279-9730 and 888-338-7025.

17 There is no record of any corporate filings for an entity named Collinsburg Financial Group in
18 California.

19 2. Collinsburg maintains a website at www.collinsburgfg.com. There, Collinsburg portrays itself
20 as “North America’s leading bad credit lender” and states that it offers a variety of lending programs,
21 including personal loans, car loans, student loans, mortgage loans, home improvement loans, small
22 business loans, working capital loans, etc.

23 3. Collinsburg is not licensed as a finance lender with the Department of Financial Protection
24 and Innovation (DFPI), is not registered as a real estate broker with the California Department of
25 Real Estate and is not registered with the California Department of Insurance.

26 4. At all relevant times, Blake Wentworth (Wentworth) is and was a purported officer of
27 Collinsburg. Wentworth was listed as a CEO of Collinsburg in a loan agreement provided to at least
28 one borrower.

At all relevant times Kevin Harris (Harris) and Lauren Nelson (Nelson) are and were
purported representatives of Collinsburg presenting themselves as a Customer Service Manager and a

1 Customer Service Representative, respectively. Harris and Nelson were the point of contact at
2 Collinsburg and communicated with at least one borrower regarding Collinsburg’s application and
3 loan process.

4 6. At all relevant times, Mark Flowers (Flowers) is and was a purported representative of
5 Collinsburg based in Ontario, Canada. At least one borrower sent an advance “collateral payment” to
6 Flowers in order to secure a loan offered by Collinsburg.

7 7. In or around September of 2022, Collinsburg and Wentworth, Nelson, Harris, and Flowers
8 engaged in the business of a finance lender and/or broker in California by offering a loan and entering
9 into a loan agreement with at least one California borrower (Borrower). Nelson and Harris
10 represented to the Borrower that Collinsburg offers personal loans and does business in California.

11 8. The Borrower signed a loan agreement with Collinsburg for a personal loan of \$5,000 at an
12 8% interest rate for a term of three years.

13 6. As a prerequisite to Collinsburg issuing the loan funds to the Borrower, Collinsburg
14 representatives informed the Borrower that the Borrower would have to make four monthly payments
15 of \$158.68 each (or a total of \$626.72) for the loan due to the Borrower’s bad credit. The loan
16 agreement described the advance payments as “a collateral payment” required to secure the
17 Borrower’s obligations under the loan agreement. The loan agreement further provided that the full
18 amount of the collateral would be applied towards the loan principal.

19 7. In or around August 30, 2022, the Borrower submitted the required payment of \$627 to
20 Flowers via Money Gram. The Borrower was subsequently asked to submit another payment of \$627
21 due to the Borrower’s credit dropping. The Borrower submitted the second payment of \$627 to
22 Flowers. The Borrower was then asked to submit another \$500 to cover a Canadian cross border tax.
23 The Borrower refused to send the additional \$500 and requested a refund. No loan was disbursed, and
24 no refund was issued.

25 8. Collinsburg, Wentworth, Nelson, Harris, and Flowers have not been issued licenses by the
26 Commissioner authorizing them to engage in the business of a finance lender and/or broker under the
27 California Financing Law (Fin. Code, §22000 et seq.), nor are they exempt from the licensing
28 requirements of Financial Code section 22100.

1 By reason of the foregoing, Collinsburg Financial Group, Wentworth, Nelson, Harris, and
2 Flowers have engaged in the business of a finance lender and/or broker without having first obtained
3 a license from the Commissioner in violation of Financial Code section 22100. Pursuant to Financial
4 Code section 22712, Collinsburg Financial Group, Wentworth, Nelson, Harris, and Flowers are
5 ordered to desist and refrain from engaging in the business of a finance lender and/or broker in the
6 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 California borrowers, and
9 is consistent with the purposes, policies, and provisions of the California Financing Law.

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11 DATED: May 2, 2023
12 Sacramento, California

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



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