

1 CLOTHILDE V. HEWLETT
Commissioner
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Deputy Commissioner
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9
10 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
11 OF THE STATE OF CALIFORNIA

12 In the Matter of:)
13)
14 THE COMMISSIONER OF FINANCIAL) CFL LICENSE No. 60DBO-149153
PROTECTION AND INNOVATION,)
15) **FINAL ORDER REVOKING LICENSE**
16 Complainant.) **PURSUANT TO CONSENT ORDER**
17)
18 v.)
19)
20 BEYOND LENDING LLC, formerly EXPERT)
LENDING LLC,)
Respondent.)

21
22 The Commissioner of Financial Protection and Innovation (Commissioner) finds that:

23 A. California Financial Code section 22159 requires all finance lender/broker/finance
24 lender and broker licensed under California Financing Law (CFL) (Fin. Code, § 22000, et seq.) to
25 file an annual report with the Commissioner by March 15 of each year (Annual Report).

26 B. As of April 24, 2023, Beyond Lending LLC, formerly Expert Lending LLC,
27 (Respondent) had not filed its Annual Report with the Commissioner. As a result, on May 3, 2023,
28 the Commissioner issued an Order Summarily Revoking California Finance Lenders License and/or
Broker license pursuant to Financial Code Section 22715 for CFL license number 60DBO-149153

FINAL ORDER REVOKING LICENSE(S) PURSUANT TO CONSENT ORDER

1 (Summary Revocation Order).

2 C. Respondent notified the Commissioner that Respondent was requesting a hearing on
3 the Summary Revocation Order on May 30, 2023, and Respondent filed its Annual Report on May
4 30, 2023.

5 D. Under Financial Code section 22150, the Commissioner may make general rules and
6 regulations and specific rulings, demands, and findings for the enforcement of, and within the
7 general purposes of, the CFL.

8 E. In lieu of proceeding to a hearing on the Summary Revocation Order pursuant to
9 Financial Code section 22715, Respondent and the Commissioner executed a Consent Order on June
10 5, 2023, in which Respondent waived its hearing rights and agreed to pay a penalty of \$3,500.00 to
11 the Commissioner within 30 days of the Consent Order effective date in exchange for the
12 Commissioner promptly reinstating Respondent’s CFL license. In signing the Consent Order,
13 Respondent further agreed that the Commissioner would issue the instant order summarily revoking
14 Respondent’s license should Respondent fail to comply with the terms of the Consent Order.

15 F. Respondent has failed to comply with the terms of the Consent Order by not paying
16 the penalty in full within 30 days of the Consent Order effective date.

17 NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that:

18 Pursuant to the terms of the Consent Order issued under Financial Code sections 22159 and
19 22715, Respondent’s California Financing Law license, license number 60DBO-149153, is hereby
20 revoked.

21 This Order is effective as of the date hereof.

22
23 Dated: July 24, 2023
24 Sacramento, California

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



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26 By _____
27 MARY ANN SMITH
28 Deputy Commissioner
Enforcement Division