

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

TO: Golden Trust Financial  
James Martin  
David Wilson  
Daniel Weaber  
Charlene Pickard  
12802 Tampa Oaks Blvd.  
Tampa, FL 33637

**DESIST AND REFRAIN ORDER**

**(For violations of Financial Code section 22100)**

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

1. At all relevant times, Golden Trust Financial (Golden Trust) is and was an entity of unknown form with a stated address of 12802 Tampa Oaks Blvd., Tampa, Florida 33637, and a telephone number of 813-696-6949. Golden Trust was doing business in California by offering loans to California consumers. There is no record of any corporate filings for an entity named Golden Trust Financial in California.
2. Golden Trust purported to maintain a website using the incomplete domain www.goldentrust.financial. No website with the purported URL exists.
3. Golden Trust is not licensed as a finance lender and/or broker with the Department of Financial Protection and Innovation (DFPI).
4. At all relevant times, Daniel Weaber (Weaber), is and was a purported employee of Golden Trust, and is listed on a loan agreement provided by Golden Trust to one California consumer.
5. At all relevant times, James Martin (Martin) and David Wilson (Wilson) are and were purported employees of Golden Trust. Martin and Wilson were the points of contact at Golden Trust and oversaw Golden Trust’s application and loan process.
6. At all relevant times, Charlene Pickard (Pickard) is and was a purported employee of Golden Trust. Pickard operated a Cash App account to facilitate transfers of loan application fees from at least one California consumer to Golden Trust.

1 7. In October of 2022, Golden Trust, Weaber, Marin, Wilson, and Pickard engaged in the  
2 business of a finance lender and/or broker in California by offering loans to at least one California  
3 prospective borrower for a loan of \$5,000. Martin and Wilson represented to the prospective  
4 borrower that Golden Trust offers personal loans and does business in California.

5 8. The prospective borrower signed a loan agreement provided by Golden Trust for a personal  
6 loan of \$5,000 at 4.5% interest rate for a term of 36 months.

7 9. As a prerequisite to Golden Trust issuing the loan funds to the borrower, Martin and Wilson  
8 informed the prospective borrower that she would have to send a "registration fee" of \$179 by  
9 purchasing two \$100 Walmart gift cards.

10 10. After the prospective borrower purchased the Walmart gift cards, she "activated" the cards.  
11 Upon hearing this, Martin and Wilson informed the prospective borrower that they cancelled her  
12 application and that she would have to apply again.

13 11. The prospective borrower signed a second, identical loan agreement, but this time was  
14 instructed by Martin and Wilson to send the "registration fee" to Pickard using the Cash App.

15 12. When the prospective borrower attempted to send the "registration fee" via Cash App, she  
16 received a message from the app warning her of a potential scam. The borrower declined to interact  
17 further with Golden Trust and its employees.

18 13. Golden Trust, Weaber, Martin, Wilson, and Pickard have not been issued licenses by the  
19 Commissioner authorizing them to engage in the business of a finance lender and/or broker under the  
20 California Financing Law (Fin. Code, §22000 et seq.), nor are they exempt from the licensing  
21 requirements of Financial Code section 22100.

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By reason of the foregoing, Golden Trust Financial and Daniel Weaber, James Martin, David Wilson, and Charlene Pickard have engaged in the business of a finance lender and/or broker without having first obtained a license from the Commissioner in violation of Financial Code section 22100. Pursuant to Financial Code section 22712, Golden Trust Financial, Daniel Weaber, James Martin, and Charlene Pickard are ordered to desist and refrain from engaging in the business of a finance lender and/or broker in the State of California without first obtaining a license from the Commissioner, or otherwise being exempt.

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

DATED: September 18, 2023  
Sacramento, California

CLOTHILDE V. HEWLETT  
Commissioner of Financial Protection and Innovation



By: \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner  
Enforcement Division