

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

4 TO: West Field Financial Lending Group a/k/a Westfield Lending Group
5 https://westfieldgroup.com
6 1925 Century Park E
7 Los Angeles, CA 90067

8 DESIST AND REFRAIN ORDER
9 (For violations of Financial Code section 22100)

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

11 1. At all relevant times, West Field Financial Lending Group a/k/a Westfield Lending
12 Group (Westfield) is and was an entity of unknown form with a stated address of 1925 Century Park
13 E, Los Angeles, CA 90067, telephone number of (888) 375-6133, and website at
14 www.westfieldgroup.com.

15 2. In December 2023, Westfield approached at least one California consumer about a
16 loan.

17 3. Westfield offered the prospective California borrower a personal loan of \$5,000 for a
18 term of 30 months at a 16% interest rate.

19 4. Westfield informed this prospective borrower that before it could issue the loan,
20 however, the borrower would need to send it a payment of \$580.

21 5. The prospective borrower complied with Westfield’s instructions and wired Westfield
22 \$580 via Ria Money Transfer.

23 6. Westfield then informed the prospective borrower that the prospective borrower would
24 need to transfer an additional \$580 before Westfield could issue the loan.

25 7. The prospective borrower complied with Westfield’s instructions and wired Westfield
26 \$580 via MoneyGram.

27 8. Westfield informed the prospective borrower in January 2024 that the prospective
28 borrower needed to transfer another \$1,000 to Westfield before the prospective borrower would get
any loan proceeds. The prospective borrower declined to send these funds and demanded a return of

1 prior payments. Westfield stated it would return the \$1,160 the prospective borrower had transferred
2 to Westfield. To date, Westfield has failed to return these funds.

3 9. Westfield has never been issued a license by the Commissioner authorizing it to
4 engage in the business of a finance lender under the California Financing Law (Fin. Code, §22000 et
5 seq.), nor is it exempt from the licensing requirements of Financial Code section 22100.

6 10. Based on the foregoing findings, the Commissioner is of the opinion that West Field
7 Financial Lending Group a/k/a Westfield Lending Group has engaged in the business of a finance
8 lender without having first obtained a license from the Commissioner in violation of Financial Code
9 section 22100.

10 Pursuant to Financial Code section 22712, West Field Financial Lending Group a/k/a
11 Westfield Lending Group is ordered to desist and refrain from engaging in the business of a finance
12 lender in the State of California without first obtaining a license from the Commissioner, or otherwise
13 being exempt.

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

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Dated: June 11, 2024
Sacramento, California

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



By _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division