



STATE OF CALIFORNIA

Department of Financial Protection and Innovation

GOVERNOR **Gavin Newsom** • COMMISSIONER **KC Mohseni**

IN REPLY REFER TO:
FILE NO: [603E394](#)

May 20, 2025

IOU Central Inc.
Attention: Robert Gloer
600 Townpark Lane, Suite 100
Kennesaw, Georgia 30144

RE: AMENDED FINANCE LENDERS “LENDERS AND/OR BROKERS” LICENSE

Dear Licensee:

Enclosed is your amended Finance Lenders and/or Brokers license(s). Please examine it carefully to ensure that it has been amended correctly. If it is incorrect, return it to us immediately with a detailed letter explaining the exact nature of the problem.

The following are important dates for licensees under the California Financing Law to remember. Compliance with the requirements of the Law is the responsibility of the licensee.

- March 15th Annual Reports are due (the report must be completed online on the Department of Financial Protection and Innovation website at <https://docqnet.dfpi.ca.gov>. Licensees must log in to the self-service portal in order to complete the report. Pursuant to Financial Code section 22715, failure to file by March 15 may result in an imposed penalty not to exceed one hundred dollars (\$100) for each business day for the first five business days the report or information is overdue, and thereafter shall not exceed five hundred dollars (\$500) for each business day the report or information is overdue, not to exceed twenty-five thousand dollars (\$25,000) in the aggregate).
- March 31st Residential Mortgage Lending (Holden Act) Filings are due (reporting forms should be received by the middle of January).
- October 31st, Assessment payments are due (assessment invoices are sent out on or before September 30th). If you have not received your invoice by the middle of October, a copy may be obtained from our Accounting Office in Sacramento by calling (916) 323-7383.
- As you are aware, when you filed your application for this license, you stated that you had reviewed and understood the obligations and responsibilities you bear as a licensee under the California Financing Law. It is your own responsibility to ensure that your business complies with the California Financing Law. The Department’s issuance of this

license does not waive the Department's ability to later find that your business may violate the California Financing Law.

Questions regarding the use of your license can be directed to a CFL Licensing Examiner who can be reached by calling the number shown at the bottom of this page.

Sincerely,

KC Mohseni
Commissioner
Department of Financial Protection and Innovation

By Beatriz Orellana

Beatriz Orellana

Financial Institutions Examiner

(213) 576-1321

Beatriz.orellana@dfpi.ca.gov

Department of Financial Protection and Innovation

320 W 4th Street, Suite 750

Los Angeles, CA 90013

THIS LICENSE MUST BE CONSPICUOUSLY POSTED AT LOCATION HEREIN PROVIDED.

***Department of Financial Protection and Innovation
State of California
License***

FINANCE LENDER - AMENDED
CALIFORNIA FINANCING LAW

File No: 603E394

IOU CENTRAL INC., DBA IOU FINANCIAL

THE LICENSE TO ACT AS CALIFORNIA FINANCE LENDER HERETOFORE ISSUED TO THE ABOVE NAMED CORPORATION ON AUGUST 22, 2018, IS HEREBY AMENDED TO READ AS FOLLOWS:

PURSUANT TO, AND IN COMPLIANCE WITH, THE CALIFORNIA FINANCING LAW:

I, THE UNDERSIGNED, AS COMMISSIONER OF FINANCIAL PROTECTION AND INNOVATION OF THE STATE OF CALIFORNIA, DO HEREBY ISSUE THIS LICENSE TO:

IOU CENTRAL INC., DBA IOU FINANCIAL, ZING FUNDING

INCORPORATED ON AUGUST 15, 2006, IN THE STATE OF DELAWARE TO ENGAGE IN THE BUSINESS OF "FINANCE LENDER" AS DEFINED IN SAID LAW, AT THE FOLLOWING LOCATION:

600 TOWNPARK LANE, SUITE 100
KENNESAW, GEORGIA 30144

TO CONTINUE IN EFFECT UNTIL SURRENDERED, SUSPENDED, OR REVOKED AS PROVIDED BY LAW.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED MY OFFICIAL SEAL ON THE DATE APPEARING BELOW.

Date: May 20, 2025

KC MOHSENI

Commissioner of Financial Protection and Innovation



By *Adeola Tanimoyo*
ADEOLA TANIMOJO
Special Administrator
California Financing Law

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE.
FOR CURRENT STATUS OF THIS LICENSE, PLEASE VISIT WWW.DFPI.CA.GOV