

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

4 TO: Getway Finance
5 1201 Polk Street
6 Houston, TX 77002

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

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

10 1. At all relevant times, Getway Finance (Getway) is and was an entity of unknown form
11 conducting business in California, with a stated address of 1201 Polk Street, Houston, TX 77002, and
12 a telephone number of 877-544-7085. Additional telephone numbers associated with Getway include
13 877-405-0574 and 325-352-8835. There is no record of any corporate filings for an entity named
14 Getway Finance in California.

15 2. Getway maintains a website at <http://www.getwayfinance.com>, where it purports to offer
16 financial services and loans for business, personal, and education.

17 3. Getway is not licensed as a finance lender and/or broker with the Department of Financial
18 Protection and Innovation (DFPI).

19 4. In or around February of 2024, Getway engaged in the business of a finance lender and/or
20 broker in California by offering a loan of up to \$5,000 to at least one California borrower (Borrower).
21 The Borrower communicated with an individual identified as "Jessica Foster" via text messaging
22 from the phone number 325-287-3172. The initial message stated "Congrats!!! This is Jessica Foster
23 from GetWay Finance LLC. Your laon [sp] application has been approved upto [sp] \$5000. If you
24 interested so reply us YES or call us immediately on toll free number +1(877)-405-0574 or +1(325)-
25 352-8835 NOTE: No Hidden Charges. Thank You Jessica Foster."

26 5. The Borrower requested a \$3,000 loan from Getway. As a condition for approval, "Jessica
27 Foster" informed the Borrower that Getway would deposit multiple checks into the Borrower's bank
28 account to improve the Borrower's credit score. The Borrower provided the bank account and routing

1 numbers to Getway. Once the checks were deposited into the Borrower’s account, the Borrower was
2 then instructed to repay the amounts of the deposits through the mobile application “Cash App.”

3 6. Following these instructions, between February 23-24, 2024, the Borrower transferred funds
4 via Cash App to individuals claiming to be Getway employees, including persons identified as
5 “DaVonte Anthony” (Cash App handle “\$duhvaughtntae”), “Bryan Mangum”, and “Daviene
6 Wilkerson.”

7 7. The checks deposited by Getway into the Borrower’s account were fake, resulting in the
8 Borrower’s account becoming overdrawn and ultimately having a negative balance.

9 8. Getway failed to provide the promised loan or return the funds the Borrower transferred via
10 Cash App to its purported employees.

11 9. Getway has not been issued licenses by the Commissioner authorizing it to engage in the
12 business of a finance lender and/or broker under the California Financing Law (Fin. Code, §22000 et
13 seq.), nor is Getway exempt from the licensing requirements of Financial Code section 22100.

14 By reason of the foregoing, Getway has engaged in the business of a finance lender and/or
15 broker without having first obtained a license from the Commissioner in violation of Financial Code
16 section 22100. Pursuant to Financial Code section 22712, Getway is ordered to desist and refrain
17 from engaging in the business of a finance lender and/or broker in the State of California without first
18 obtaining a license from the Commissioner, or otherwise being exempt.

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

21
22 DATED: September 24, 2024
23 Sacramento, California

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



24 By: _____
25 MARY ANN SMITH
26 Deputy Commissioner
27 Enforcement Division
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