
*
IN THE MATTER OF: *
*
GREENWISE FINANCIAL *
SOLUTIONS, LLC *
NMLS # 2261278 *
*
(“Greenwise”) *
*

CONSENT ORDER

WHEREAS, the Banking Commissioner (“Commissioner”) is charged with the administration of Part II of Chapter 669, Sections 36a-671 to 36a-671f, inclusive, of the Connecticut General Statutes, “Debt Adjusters and Debt Negotiation”, as amended;

WHEREAS, Greenwise is a Florida limited liability company with an office located at 1200 N. Federal Highway, Suite 200, Boca Raton, Florida;

WHEREAS, Greenwise has never been licensed to engage in or offer to engage in debt negotiation in Connecticut;

WHEREAS, the Commissioner, through the Consumer Credit Division of the Department of Banking, conducted an investigation into the activities of Greenwise, pursuant to the authority granted by Section 36a-17 of the Connecticut General Statutes, to determine if it had violated, was violating or was about to violate the provisions of the Connecticut General Statutes within the jurisdiction of the Commissioner (“Investigation”);

WHEREAS, as a result of such Investigation, the Commissioner alleges that, from at least June 2023 to May 2024, Greenwise engaged in debt negotiation on behalf of Connecticut debtors without a license in violation of Section 36a-671(b) of the Connecticut General Statutes;

WHEREAS, the Commissioner believes that such allegation would support initiation of proceedings to issue an order requiring restitution against Greenwise, pursuant to Sections 36a-671a(b) and 36a-50(c) of the Connecticut General Statutes, an order to cease and desist against Greenwise pursuant to Sections 36a-671a(b) and 36a-52(a) of the Connecticut General Statutes and an order imposing a civil penalty of up to One Hundred Thousand Dollars (\$100,000) per violation upon Greenwise pursuant to Sections 36a-671a(b) and 36a-50(a) of the Connecticut General Statutes;

WHEREAS, initiation of such enforcement proceedings would constitute a “contested case” within the meaning of Section 4-166(4) of the Connecticut General Statutes. Section 4-177(c) of the Connecticut General Statutes and Section 36a-1-55(a) of the Regulations of Connecticut State Agencies provide that a contested case may be resolved by consent order, unless precluded by law;

WHEREAS, the Commissioner and Greenwise acknowledge the possible consequences of formal administrative proceedings, and Greenwise voluntarily agrees to consent to the entry of the sanctions imposed below without admitting or denying the allegation set forth herein, and solely for the purpose of obviating the need for formal administrative proceedings concerning the allegation contained herein;

WHEREAS, the Commissioner and Greenwise now desire to resolve the matter set forth herein;

WHEREAS, Greenwise represents that it has only engaged in debt negotiation on behalf of thirteen Connecticut consumers, of which, five contracted with Greenwise while residents of a state other than Connecticut;

WHEREAS, Greenwise represents that it has provided refunds of all fees charged for debt negotiation services for Connecticut debtors who requested to cancel debt negotiation services with Greenwise;

WHEREAS, Greenwise further represents that it has provided refunds or account credit of all fees charged for debt negotiation services for Connecticut debtors who requested to continue service with Greenwise and that those refunds will be used by Greenwise to pay the Connecticut debtors’ outstanding debt being negotiated by Greenwise;

WHEREAS, Greenwise specifically assures the Commissioner that the violations alleged herein shall not occur in the future;

WHEREAS, Greenwise acknowledges that this Consent Order is a public record and is a reportable event for purposes of the regulatory disclosure questions on the Nationwide Multistate Licensing System and Registry (“NMLS”), as applicable;

WHEREAS, Greenwise acknowledges that it has had the opportunity to consult with and be represented by independent counsel in negotiating and reviewing this Consent Order and executes this Consent Order freely;

WHEREAS, Greenwise herein represents to the Commissioner that it has reviewed and updated its internal policies, procedures and controls for ensuring compliance with debt negotiation licensure requirements in Connecticut;

AND WHEREAS, Greenwise, through its execution of this Consent Order, voluntarily agrees to waive its procedural rights, including a right to a notice and an opportunity for a hearing as it pertains to the allegation set forth herein, and voluntarily waives its right to seek judicial review or otherwise challenge or contest the validity of this Consent Order.

CONSENT TO ENTRY OF SANCTIONS

WHEREAS, Greenwise, through its execution of this Consent Order, consents to the Commissioner’s entry of a Consent Order imposing the following sanctions:

1. Greenwise shall cease and desist from engaging in or offering to engage in debt negotiation without the required license, in violation of Section 36a-671(b) of the Connecticut General Statutes;
2. No later than the date this Consent Order is executed by Greenwise, it shall remit to the Department of Banking by electronic funds transfer, cashier’s check, certified check or money order made payable to “Treasurer, State of Connecticut”, the sum of Ten Thousand Dollars (\$10,000) as a civil penalty; and
3. No later than the date this Consent Order is executed by Greenwise, it shall remit to the Department of Banking by electronic funds transfer, cashier’s check, certified check or money order made payable to “Treasurer, State of Connecticut”, the sum of One Thousand Six Hundred Dollars (\$1600) as payment for alleged back licensing fees.

CONSENT ORDER

NOW THEREFORE, the Commissioner enters the following:

1. The Sanctions set forth above be and are hereby entered;
2. Upon issuance of this Consent Order by the Commissioner, this matter will be resolved and the Commissioner will not take any future enforcement action against Greenwise based upon the allegation set forth herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against Greenwise based upon a violation of this Consent Order or the matters underlying its entry, if the Commissioner determines that compliance with the terms herein is not being observed or if any representation made by Greenwise and reflected herein is subsequently discovered to be untrue;
3. Subject to the foregoing, and so long as this Consent Order is promptly disclosed by Greenwise and its control persons on NMLS, as applicable, nothing in the issuance of this Consent Order shall adversely affect the ability of Greenwise to apply for or obtain initial license or renewal licenses under Part III of Chapter 669, Sections 36a-671 *et seq.*, of the Connecticut General Statutes, as amended, provided that all applicable legal requirements for any such licenses are satisfied and the terms of this Consent Order are being followed;
4. This Consent Order shall be binding upon Greenwise and its successors and assigns; and
5. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut
this 17th day of July 2026.

/s/

Jorge L. Perez
Banking Commissioner

I, David Green, state on behalf of Greenwise Financial Services, LLC that I have read the foregoing Consent Order; that I know and fully understand its contents; that I am authorized to execute this Consent Order on behalf of Greenwise Financial Services, LLC; that Greenwise Financial Services, LLC agrees freely and without threat or coercion of any kind to comply with the sanctions entered and terms and conditions ordered herein; and that Greenwise Financial Services, LLC voluntarily agrees to enter into this Consent Order, expressly waiving the procedural rights set forth herein as to the matters described herein.

By: /s/
Name: David Green
Title: CEO
Greenwise Financial Services, LLC

State of: New Hampshire

County of: Carroll

On this the 9th day of July 2026, before me, Marilyn Orton, the undersigned officer, personally appeared David Green, who acknowledged himself/herself to be the CEO, of Greenwise Financial Services, LLC a member managed/manager managed limited liability company, and that he/she as such CEO, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the limited liability company by himself/herself as David Green.

In witness whereof I hereunto set my hand.

/s/
Notary Public
Date Commission Expires: 3/25/2031