
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

(Amendment No. **5**)*

CONSUMER PORTFOLIO SERVICES, INC.

(Name of Issuer)

Common Stock, no par value

(Title of Class of Securities)

210502100

(CUSIP Number)

Matthew Kane
2187 Atlantic Street, 9th Floor
Stamford, CT, 06902
(203) 552-0888

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

08/22/2025

(Date of Event Which Requires Filing of This Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of §§ 240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box. ☐

The information required on the remainder of this cover page shall not be deemed to be “filed” for the purpose of Section 18 of the Securities Exchange Act of 1934 (“Act”) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SCHEDULE 13D

CUSIP No. 210502100

Name of reporting person

1

BDCM CT, L.L.C.

2

Check the appropriate box if a member of a Group (See Instructions)

	☐ (a)
	☐ (b)
3	SEC use only
	Source of funds (See Instructions)
4	OO
	Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)
5	☐
	Citizenship or place of organization
6	DELAWARE
	Sole Voting Power
7	0.00
Number of	Shared Voting Power
Shares	
Beneficially	8 5,127,165.00
Owned by	Sole Dispositive Power
Each	9 0.00
Reporting	Shared Dispositive Power
Person	
With:	10 5,127,165.00
	Aggregate amount beneficially owned by each reporting person
11	5,127,165.00
	Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)
12	☐
	Percent of class represented by amount in Row (11)
13	23.1 %
	Type of Reporting Person (See Instructions)
14	IA, OO

SCHEDULE 13D

CUSIP No. 210502100

	Name of reporting person
1	Black Diamond Holdings, LLLP
	Check the appropriate box if a member of a Group (See Instructions)
2	☐ (a)
	☐ (b)
3	SEC use only
	Source of funds (See Instructions)
4	OO
	Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)
5	☐
	Citizenship or place of organization
6	VIRGIN ISLANDS, U.S.
Number of	7 Sole Voting Power

Shares	
Beneficially	0.00
Owned by	Shared Voting Power
Each	8
Reporting	5,127,165.00
Person	Sole Dispositive Power
With:	9
	0.00
	Shared Dispositive Power
	10
	5,127,165.00
	Aggregate amount beneficially owned by each reporting person
11	5,127,165.00
	Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)
12	☐
	Percent of class represented by amount in Row (11)
13	23.1 %
	Type of Reporting Person (See Instructions)
14	IA, PN

SCHEDULE 13D

CUSIP No. 210502100

	Name of reporting person
1	Deckoff Stephen H
	Check the appropriate box if a member of a Group (See Instructions)
2	☐ (a)
	☐ (b)
3	SEC use only
	Source of funds (See Instructions)
4	OO
	Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)
5	☐
	Citizenship or place of organization
6	UNITED STATES
	Sole Voting Power
	7
	0.00
Number of	Shared Voting Power
Shares	8
Beneficially	5,127,165.00
Owned by	Sole Dispositive Power
Each	9
Reporting	0.00
Person	Shared Dispositive Power
With:	10
	5,127,165.00
11	Aggregate amount beneficially owned by each reporting person

5,127,165.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12



Percent of class represented by amount in Row (11)

13

23.1 %

Type of Reporting Person (See Instructions)

14

IN, HC

SCHEDULE 13D

Item 1. Security and Issuer

Title of Class of Securities:

(a)

Common Stock, no par value

Name of Issuer:

(b)

CONSUMER PORTFOLIO SERVICES, INC.

Address of Issuer's Principal Executive Offices:

(c)

3800 Howard Hughes Parkway, Suite 1400, Las Vegas, NEVADA , 89169.

Item 1 This Amendment No. 5 to Schedule 13D ("Amendment No. 5") amends and supplements the information set forth in
Comment: the Schedule 13D filed by the Reporting Persons with the U.S. Securities and Exchange Commission (the "SEC") on December 9, 2021 (the "Original Schedule 13D"), as amended by Amendment No. 1, filed with the SEC on February 8, 2022 ("Amendment No. 1"), Amendment No. 2, filed with the SEC on February 15, 2022 ("Amendment No. 2"), Amendment No. 3, filed with the SEC on March 14, 2022 ("Amendment No. 3"), and Amendment No. 4, filed with the SEC on June 28, 2022 ("Amendment No. 4" and together with the Original Schedule 13D, Amendment No. 1, Amendment No. 2, and Amendment No. 3, the "Schedule 13D"), with respect to the Common Stock, no par value (the "Shares"), of Consumer Portfolio Services, Inc. (the "Issuer" or the "Company"), whose principal executive offices are located at 3800 Howard Hughes Parkway, Suite 1400, Las Vegas, Nevada 89169. All capitalized terms contained herein but not otherwise defined shall have the meanings ascribed to such terms in the Schedule 13D. Except as specifically provided herein, this Amendment No. 5 does not modify any of the information previously reported in the Schedule 13D.

Item 2. Identity and Background

Item 2 of the Schedule 13D is hereby amended and restated in its entirety as follows: This statement is filed by BDCM CT, L.L.C. ("BDCM CT" and formerly Black Diamond Capital Management, L.L.C.), Black Diamond Holdings, LLLP ("Black Diamond"), and Stephen H. Deckoff ("Mr. Deckoff"). BDCM CT, Black Diamond, and Mr. Deckoff are each referred to as a "Reporting Person" and collectively as the "Reporting Persons." The agreement among the Reporting Persons to file this statement jointly in accordance with Rule 13d-1(k) under the Securities Exchange Act of 1934, as amended, is attached as Exhibit D to this Schedule 13D.

(a)

The principal business address of BDCM CT is 2187 Atlantic Street, 9th Floor, Stamford, CT 06902. The principal business address of Black Diamond and Mr. Deckoff is 5330 Yacht Haven Grande, Suite 100, Box 35, St. Thomas, U.S. Virgin Islands 00802.

(b)

This Amendment No. 5 is being filed because, effective August 22, 2025, Black Diamond replaced BDCM CT as the primary registered investment adviser that exercises investment discretion on behalf of investment advisory affiliates that serve as investment advisers to Black Diamond investment vehicles for whose accounts the Shares reported herein are held. Mr. Deckoff is the Managing Principal of Black Diamond. Black Diamond and Mr. Deckoff (collectively, the "Continuing Reporting Persons") accordingly may be deemed to be the beneficial owners of all of the Shares reported herein. Upon filing of this Amendment No. 5, BDCM CT will no longer be a Reporting Person on this Schedule 13D.

(c)

None of the Reporting Persons has, during the last five years, been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors).

(d)

None of the Reporting Persons has, during the last five years, been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction and, as a result of such proceeding, was or is subject to a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activities subject to, federal or state securities laws or finding any violation with respect to such laws.

(e)

BDCM CT is a Delaware limited liability company. Black Diamond is a U.S. Virgin Islands limited liability limited partnership. Mr. Deckoff is a citizen of the United States of America.

(f)

Item 5. Interest in Securities of the Issuer

- (a) Item 5 of the Schedule 13D is hereby amended and supplemented as follows: As of the date hereof, the Continuing Reporting Persons may be deemed to beneficially own 5,127,165 Shares, or approximately 23.1% of the Shares outstanding. This figure is based upon information in the Company's quarterly report on Form 10-Q, filed August 11, 2025, indicating that, as of August 8, 2025, there were 22,224,186 Shares outstanding.
- (b) The Continuing Reporting Persons may be deemed to share the power to vote or direct the voting of, and the power to dispose or direct the disposition of, the 5,127,165 Shares.
- Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer
Item 6 of the Schedule 13D is hereby amended and supplemented as follows: The response to Item 2(a) of this Amendment No. 5 is incorporated by reference herein.
- Item 7. Material to be Filed as Exhibits.
Item 7 of the Schedule 13D is hereby amended and supplemented as follows: Exhibit Description Exhibit G: Joint Filing Agreement, dated August 26, 2025

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

BDCM CT, L.L.C.

Signature: /s/ Stephen H. Deckoff
Name/Title: Stephen H. Deckoff, Managing Principal
Date: 08/26/2025

Black Diamond Holdings, LLLP

Signature: /s/ Stephen H. Deckoff
Name/Title: Stephen H. Deckoff, Managing Principal
Date: 08/26/2025

Deckoff Stephen H

Signature: /s/ Stephen H. Deckoff
Name/Title: Stephen H. Deckoff
Date: 08/26/2025

JOINT FILING AGREEMENT

The undersigned hereby agree that the statement on Schedule 13D with respect to the Common Stock of Consumer Portfolio Services Inc. dated as of August 26, 2025 is, and any amendments thereto (including amendments on Schedule 13G) signed by each of the undersigned shall be, filed on behalf of each of us pursuant to and in accordance with the provisions of Rule 13d-1(k) under the Securities Exchange Act of 1934, as amended.

BDCM CT, L.L.C.

Signature: /s/ Stephen H. Deckoff
Name/Title: Stephen H. Deckoff, Managing Principal
Date: 08/26/2025

Black Diamond Holdings, LLLP

Signature: /s/ Stephen H. Deckoff
Name/Title: Stephen H. Deckoff, Managing Principal
Date: 08/26/2025

Stephen H. Deckoff

Signature: /s/ Stephen H. Deckoff
Name/Title: Stephen H. Deckoff
Date: 08/26/2025