

**STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT**

**INSTRUCTIONS FOR COMPLETING
THE APPLICATION FOR A LICENSE UNDER THE
CALIFORNIA FINANCE LENDERS LAW (CFLL)**

WHO IS REQUIRED TO OBTAIN A FINANCE LENDERS LICENSE?

In general, any person engaging in the business of a finance lender or finance broker is required to obtain a California Finance Lenders license. The CFLL contains a number of exemptions for persons licensed by other regulatory agencies.

A finance broker licensed under the CFLL may only broker loans to lenders licensed as finance lenders. The license does not provide the broker with the authority to broker loans to and collect brokerage commissions from other types of lenders such as credit unions and banks.

All companies engaged in making or brokering loans secured by residential real property will be required to obtain a license through NMLS.

ASSISTANCE WITH THE APPLICATION

Refer to these instructions while completing the CFLL application. If you have questions about the application that are not answered by these instructions, call the Department of Business Oversight's toll-free telephone number at 1-(866) 275-2677. Departmental personnel cannot provide individual legal or accounting advice. Applicants who need such advice must consult a qualified professional.

FEES AND PROCESSING OF THE APPLICATION

The application and all exhibits must be typewritten. All signatures must be original and not a copy. Attach additional sheets if you need more space to complete an answer to any of the questions, answer every question in the application, unless these instructions direct otherwise, and label these answers by the corresponding question number or exhibit letter.

The application, including all exhibits, must be accompanied by a nonrefundable application fee of \$200, an investigation fee of \$100, and fingerprint processing fees. The applicable fingerprint processing fee is \$20 per individual if the individual resides in California. If the individual resides outside of California, the applicable fingerprint processing fee is \$86 per individual. The application fee, investigation fee, and fingerprint processing fees are not refundable if the application is denied or withdrawn. Detailed instructions for the fingerprint processing requirements are listed below under "Exhibit C."

Make check(s) payable to the Department of Business Oversight for the total amount of all fees. The application, exhibits, and fees must be filed only in the Los Angeles office of the Department of Business Oversight, located at 320 West 4th Street, Suite 750, Los Angeles, California 90013. **Applications which do not include all required information and exhibits will not be processed.**

THE CFLL APPLICATION

References to exhibits in these instructions pertain to specific documents that must be submitted with the CFLL application. The headings used in these instructions correspond to the application item numbers and exhibit letters in the CFLL application.

COVER PAGE OF APPLICATION:

Check **one** box only to reflect the type of license for which you are applying, either “Lender” or “Broker” or “Both.” Do not check more than one box.

ITEM NUMBER 1 OF APPLICATION:

1.a. Name of Applicant:

Provide the applicant’s legal name. For individuals (sole proprietors), list first, middle and last name. If a sole proprietor applicant has no middle name, indicate, e.g., “John [no middle name] Smith.”

Note: Some foreign entities are required by the California Secretary of State’s office to use an assumed name for all business they conduct in California. Such entities should provide that assumed name as the “Name of Applicant” and may only use that name. Such entities are not permitted to use a fictitious business name.

1.b. Fictitious Business Name:

An applicant who intends to conduct CFLL business under a fictitious business name that is different from its legal name should list the fictitious business name here. Enter the name exactly as it appears on the Fictitious Business Name Statement as filed with the county clerk. The fictitious business name must be provided in addition to the legal name. Applicants who intend to conduct business under a fictitious business name are required to comply with the rules governing the filing of a fictitious business name as set forth in the Business and Professions Code, beginning at Section 17900.

1.c. Filing of Fictitious Business Name:

Provide the name of the county in which the fictitious business name is filed. The fictitious business name must be filed in the county of the applicant’s main office address.

ITEM NUMBER 2 OF APPLICATION:

Applicant is Organized and Will Do Business as:

Check the appropriate box to indicate the organizational form of the applicant.

ITEM NUMBER 3 OF APPLICATION:

Applicant’s Licensed Place of Business:

Provide the applicant’s full proposed place of CFLL business, including number and street, city, county, state, and zip code. An additional CFLL license is required for each additional business location.

ITEM NUMBER 4 OF APPLCIATION (Sole Proprietor Applicants ONLY):

This item is to be completed only by applicants who are sole proprietors and not organized as any other form of business.

4.a. Name of Sole Proprietor Applicant:

List the sole proprietor’s full first, middle, and last name. If the applicant has no middle name, indicate, e.g., “John [no middle name] Smith.”

4.b. Person(s) Who Will Be In Charge of the Place of Business:

Provide the full name, address, telephone number, and e-mail address of all managers as “person(s) who will be in charge of the place of business.” “Managers” are persons with authority to manage the operations of the organization in California.

4.c. Agent for Service of Process (Sole Proprietor Applicants Outside of California ONLY):

Provide the name and address of the applicant’s agent for service of process in California. Provide this information if the applicant has an agent in California who is authorized to accept service on its behalf. As an example, it is common for persons to authorize their attorney to accept service of process on their behalf. Indicate if there is no authorized agent for service of process in California by stating “none”.

ITEM NUMBER 5 OF APPLICATION (Partnership Applicants ONLY):

This item of the application must be completed only by applicants organized as a general or limited partnership.

5.a. Organization:

Include the full date (month, day, and year) and the state where the partnership was organized.

5.b. General Partners:

Provide the requested information for all general partners and indicate if the general partner is a managing general partner by checking the box.

5.c. Person(s) Who Will Be In Charge of the Place of Business:

Provide the full name, address, telephone number, and e-mail address of all managers as “person(s) who will be in charge of the place of business.” “Managers” are persons with authority to manage the operations of the organization in California.

5.d. and 5.e. Other Persons:

List the full name of any other person with direct involvement in the applicant’s proposed activities under the CFL license in 5.d. and any person that owns or controls, directly or indirectly, 10% or more of the applicant in 5.e. This includes any entity owing 10% or more of the applicant.

If the applicant is owned by another entity(s) or individual(s), or has subsidiaries or affiliated entities, provide an organization chart identifying each entity or individual and their percentage of ownership in the applicant. Label the organization chart as Exhibit M.

5.f. Agent for Service of Process (General Partnership Applicants ONLY):

Provide the name and address of the applicant’s agent for service of process in California. Provide this information if the applicant has an agent in California who is authorized to accept service on its behalf. For example, it is common for persons to authorize their attorney to accept service of process on their behalf. Indicate if there is no authorized agent for service of process in California by stating “none”.

ITEM NUMBER 6 OF APPLICATION (Corporations and Other Business Entities):

Complete this item of the application only if the applicant is applying as a corporation, limited liability company, joint venture, association, joint stock company, trust, unincorporated organization, government, or political subdivision of a government.

6.a. Organization:

Include the full date (month, day, year) of organization and the state where the applicant was organized.

6.b. Officers and Directors:

List the full name of each of the officers, directors, managers, and trustees.

6.c. Person(s) Who Will Be In Charge of the Place of Business:

Provide the full name, address, telephone number, and e-mail address of all managers as “person(s) who will be in charge of the place of business.” “Managers” are persons with authority to manage the operations of the organization in California.

6.d. and 6.e. Other Persons:

List the full name of any other person with direct responsibility for the applicant’s proposed activities under the CPLL license in 6.d. and any other person that owns or controls, directly or indirectly, 10% or more of the applicant in Item 6.e. This includes any entity owning 10% or more of the applicant.

If the applicant is owned by another entity(s) or individual(s), or has subsidiaries or affiliated entities, provide an organization chart identifying each entity or individual and their percentage of ownership in the applicant. Label the organization chart as Exhibit M.

ITEM NUMBER 7 OF APPLICATION:

Regulatory or Other Action:

Under Financial Code Section 22109(a)(2) and (3), the Commissioner of Business Oversight may deny an application for a finance lender or broker license if the applicant has been convicted of a crime or committed an act involving dishonesty, fraud, or deceit within the last 10 years, or if the applicant has violated the CPLL or other similar regulatory scheme at any time. Describe, if applicable, by providing the information requested. Attach a copy of each action.

ITEM NUMBER 8 OF APPLICATION:

Other Business at Location:

Financial Code Section 22154 requires written authorization from the Commissioner of Business Oversight to conduct non-CPLL business from a CPLL-licensed location. Check the appropriate box. Describe, if applicable, any other business that will be conducted from the same location as the CPLL-licensed business. If none, so state.

ITEM NUMBER 9 OF APPLICATION:

Bonding Agent:

Provide the name, address, and telephone number of the bonding agent that the Department can contact regarding the applicant’s surety bond.

ITEM NUMBER 10 OF APPLICATION:

10.a. Proposed Activities:

This item of the application requires the applicant to provide basic information regarding its proposed activities. Check the appropriate boxes to indicate the type of collateral that will be securing the loans that you are making or brokering, and indicate the corresponding minimum dollar amount of the loans made or brokered. Check all boxes that are applicable. There is a statutory minimum of \$5,000 or more for commercial purpose loans and consumer loans secured by real estate. Commercial purpose loans less than \$5,000 are treated statutorily as consumer purpose loans.

10.b. Business Plan:

Provide a short description of how the applicant plans to conduct business under the CFLL license. Include any information necessary for the Commissioner of Business Oversight to have an understanding of the type of business that the applicant plans to conduct under this license.

ITEM NUMBER 11 OF APPLICATION:

Qualification of Securities:

Check the appropriate box to indicate whether the applicant's offer and sale of securities have been qualified in California. Under the Corporate Securities Law of 1968, companies, individuals or other entities that offer and sell securities including common stock, debt, limited partnership interests or limited liability company membership interests, employee stock options, etc. in California must claim an exemption or qualify the offering by filing an application. If exempt, the applicant must have the appropriate limited/small offering exemption notice on file with the Department. Please contact our Customer Service Office at 1-866-275-2677 for further information.

EXHIBITS

EXHIBIT A:

Balance Sheet

Exhibit A requires each applicant (i.e., the person identified as "Name of Applicant" in Item Number 1) to submit a financial statement in the form of a balance sheet prepared according to generally accepted accounting principles that is dated no more than 90 days before the date that the application is filed with the Department. For example, if the applicant is a corporation, then submit a balance sheet for the corporation. If the applicant is a sole proprietor, then submit a personal balance sheet. Label the balance sheet as Exhibit A.

The applicant must meet and maintain a minimum net worth of \$25,000 at all times. (Financial Code Section 22104.) If the applicant does not meet this net worth requirement as evidenced by the balance sheet submitted with the application then the application cannot be approved. Applicants needing assistance should consult an accountant.

EXHIBIT B:

Surety Bond

Provide the original surety bond, including riders and endorsements, in the amount of \$25,000. A bond form and instructions are enclosed.

To complete the bond form:

1. Read the instructions on the bond form before completing the bond.
2. The bond and the cover page of the bond must be in the name of the applicant as provided in Item Number 1 of this application under "Name of Applicant".
3. The bond must be signed by the applicant (if the applicant is a sole proprietor), or by one of the individuals named in Item Number 4, 5, or 6 of the application and who is authorized to sign on behalf of the applicant, in the space designated "Signature of Principal".
4. The signature of the applicant must be notarized.
5. The bond must contain the original power-of-attorney-form issued by the surety bond company.
6. The bond must be signed by the surety bond company in the space designated "Signature of Attorney-in-Fact for Surety" and the signature must be notarized.

EXHIBIT C:

Statement of Identity and Questionnaire

Each individual (natural person) named in Item Numbers 4, 5, and 6 of the application must complete a Statement of Identity and Questionnaire. Submit the Statement of Identity and Questionnaire with the fingerprint information and the cost of fingerprint processing (discussed below).

The 10-year employment and residence histories in the Statement of Identity and Questionnaire must be complete and accurate. Attach copies of all pertinent court and other documents requested. The Statement of Identity and Questionnaire must be notarized if executed outside the State of California.

If an entity owns or controls 10% or more of the applicant, a Statement of Identity and Questionnaire and fingerprints must be submitted for each officer, director, general partner, or managing member, as applicable. The Commissioner may waive this requirement if it is determined that further investigation is not necessary for public protection.

A public company may submit fingerprints only for persons not included on the public company's Form 10-K, Form 10-Q or other similar document filed with the Securities and Exchange Commission. The applicant must submit a copy of Form 10-K, Form 10-Q, or other similar document that includes the name of the individuals not submitting fingerprints. Statement of Identity and Questionnaires must still be completed for all individuals. For purposes of this paragraph, "public company" means a company whose securities are listed or designated on a national securities exchange certified by the Commissioner of Business Oversight under subdivision (o) of Section 25100 of the California Corporations Code.

Fingerprints

All individuals named in Item Numbers 4, 5, and 6 of the application must submit fingerprints and related information to the Department of Business Oversight with the application, for the purposes of conducting a criminal history background check. (Financial Code Section 22101.5.) Applicants must pay for the cost of processing the fingerprints.

In-State Individuals:

Each individual named in Item Numbers 4, 5, and 6 of the application who resides in California must complete a "Request for Live Scan Service" form. The triplicate form can be printed from the Department of Business Oversight's website at www.dbo.ca.gov. Adobe Reader 7.x is required to download the form correctly. The individuals must take the three-part form to a live scan location to have their fingerprints taken by the operator and submitted electronically to the California Department of Justice for processing. The applicant will be required to pay the fees charged by the California Department of Justice for processing the fingerprints directly to the live scan operator. The Attorney General's website at <http://caag.state.ca.us/fingerprints/publications/contact.htm> has current information concerning the Department of Justice's fees and the location of live scan terminals. You may also call the Department of Business Oversight at 1-(866) 275-2677 for information concerning the location of live scan terminals. Submit the "Requesting Agency Copy" of the "Request for Live Scan Service" form and a processing fee of \$20 per individual for live scan submission with the CFLL application and the Statement of Identity and Questionnaire to the Department of Business Oversight. Make the check for the fingerprint processing fees payable to the Department of Business Oversight.

Out-of-State Individuals:

Individuals residing outside of California are encouraged to come to California, if practical, to have their fingerprints taken and submitted electronically through California's Live Scan process, to significantly decrease the processing time. However, an out-of-state individual named in Item Numbers 4, 5, and 6 may provide fingerprint images to the Department of Business Oversight on fingerprint cards. Call the Department of Business Oversight at 1-(866) 275-2677 to obtain fingerprint cards. The Department of Business Oversight will mail the fingerprint cards to you. In addition, you must also complete a "Request for Exemption from Mandatory Electronic Fingerprint Submission Requirement" form, available from the Attorney General's website at

<http://caag.state.ca.us/fingerprints/pdf/bcii9004.pdf>. The fee to process the fingerprint card is \$86 per individual, which includes the Department of Business Oversight's processing fee of \$20 and the Department of Justice's processing fee of \$66. Make the check for all fees payable to the Department of Business Oversight. Submit the fingerprint cards, "Request for Exemption from Mandatory Electronic Fingerprint Submission Requirement" form, the fees, and the Statement of Identity and Questionnaire with the CFLI application to the Department of Business Oversight.

EXHIBIT D (Sole Proprietor Applicants ONLY):

Proof of Legal Presence

Exhibit D is the "Statement of Citizenship, Alienage, and Immigration Status for Application of Department of Business Oversight License or Certificate," which must be completed and submitted by sole proprietor applicants. Include copies of the acceptable proof of citizenship as outlined in List A of the Statement of Citizenship, Alienage, and Immigration Status.

Complete this form and submit proof of your citizenship only if applying for the license as a sole proprietor. Officers of corporations, limited liability companies or partnerships are not required to complete this form.

EXHIBIT E:

Authorization for Disclosure of Financial Records

Exhibit E is the "Customer Authorization for Disclosure of Financial Records". Submit this form as part of the application package. The form must be signed by an individual named in Item Numbers 4, 5, or 6 of the application and who is authorized to sign on behalf of the applicant.

EXHIBIT F:

Fictitious Business Name Statement

Submit a copy of the current Fictitious Business Name Statement with the "filed stamp" from the county clerk's office. The applicant's name must appear as a registrant on the Fictitious Business Name Statement. Label this document as Exhibit F.

EXHIBIT G: All Corporate Applicants Incorporated In Any State

Corporations must submit an ORIGINAL certificate of qualification or good standing from the Secretary of State or other authority of the applicant's state of incorporation. The name on the certificate must match the name listed in Item Number 1 of the application. **The certificate must also indicate the original date of incorporation.** Label this document as Exhibit G.

EXHIBIT H (Foreign Corporations ONLY):

Additional Requirements for Applicants Incorporated In States Other Than California

Applicants incorporated OUTSIDE the State of California must submit an original certificate of qualification or good standing issued by the California Secretary of State, in addition to the document required in Exhibit G.

Foreign corporations must register and qualify the corporation to conduct business in the State of California as a foreign corporation through the California Secretary of State. The name on the certificate must match the name listed in Item Number 1 of the application. Label the document as Exhibit H.

EXHIBIT I: All General Partnership Applicants Organized In Any State

Partnership Agreement

Provide a copy of the original partnership agreement. **The agreement must indicate the original date of organization.** Label the document as Exhibit I.

EXHIBIT J: Applicants Organized In Any State as a Limited Partnership or Limited Liability Company

Limited partnerships and limited liability companies must submit an ORIGINAL certificate of qualification or good standing from the Secretary of State or other authority of the applicant's state of organization. The name on the certificate must match the name in Item Number 1 of the application. **The certificate must also indicate the original date of organization.** Label the document as Exhibit J.

EXHIBIT K (Foreign Business Entities ONLY):

Additional Requirements for Applicants Organized as a Limited Partnership or Limited Liability Company in States Other Than California

A foreign limited partnership or foreign limited liability company must also register and qualify to conduct business in the State of California, and provide an original certificate of qualification or good standing from the California Secretary of State. The name on the certificate must match the name listed in Item Number 1 of the application. Label the document as Exhibit K.

EXHIBIT L:

Social Security Number or Federal Taxpayer Identification Number

Individuals (sole proprietors) applying for a license must provide their social security number. Corporations, partnerships, limited liability companies and other business entities, except sole proprietorships, applying for a license must provide the federal taxpayer identification number. The Department of Business Oversight is required to collect from all applicants social security numbers under Family Code Section 17520, and social security numbers or federal taxpayer identification numbers under Business and Professions Code Section 494.5. The social security number or federal taxpayer identification number is used to match the information to the names on the list provided by the Department of Child Support Services under Family Code Section 17520, and the lists of tax delinquencies provided by the State Board of Equalization and the Franchise Tax Board under Business and Professions Code Section 494.5. Any disclosed social security numbers and federal taxpayer identification numbers in the completed application will be considered confidential information, and will be filed and maintained as part of the confidential records not subject to public inspection. Refer to Commissioner's Release 2-G for further information concerning privacy protection of personal information.

EXHIBIT M:

Organization Chart

If the applicant is owned by another entity(s) or individual(s), or has subsidiaries or affiliated entities, provide an organization chart identifying each entity or individual and their percentage of ownership in the applicant. Label the organization chart as Exhibit M.

EXECUTION SECTION:

Complete the required information. The Execution Section must be signed by the applicant in the case of a sole proprietor applicant or, for other types of applicants, by an individual who is named in Item Numbers 4, 5, or 6 of the application and who is authorized to sign on behalf of the applicant. By signing the application, the applicant agrees with the representations listed and agrees to appoint the Commissioner of Business Oversight to receive service of process on behalf of the applicant.

CFLL Application Checklist

Application Question Number or Exhibit Letter	Sole Proprietor	Domestic Corporation	Foreign Corporation	Domestic LLC	Foreign LLC	Domestic General or Limited Partnership	Foreign General or Limited Partnership
1. Name	X	X	X	X	X	X	X
2. Business Type	X	X	X	X	X	X	X
3. Place of Business	X	X	X	X	X	X	X
4. Sole Proprietor Licensee Information	X						
5. Partnership Licensee Information						X	X
6. Corporation & Other Licensee Information		X	X	X	X		
7. Regulatory or Other Action	X	X	X	X	X	X	X
8. Other Business at Location	X	X	X	X	X	X	X
9. Bonding Agent	X	X	X	X	X	X	X
10. Proposed Activities	X	X	X	X	X	X	X
11. Qualification of Securities	X	X	X	X	X	X	X
A. Balance Sheet	X	X	X	X	X	X	X
B. Surety Bond	X	X	X	X	X	X	X
C. Statement of Identity	X	X	X	X	X	X	X
D. Sole Proprietor Licensee Information	X						
E. Authorization for Disclosure	X	X	X	X	X	X	X
F. Fictitious Business Name	X	X	X	X	X	X	X
G. Corporation Licensee Information		X	X				
H. Foreign Corporation Licensee Information			X				
I. General Partnership Licensee Information						GP ONLY X	GP ONLY X
J. Limited Partnership & LLC Licensee Information				X	X	LP ONLY X	LP ONLY X
K. Foreign Limited Partnership & LLC Licensee Information					X		LP ONLY X
L. Social Security Number or Federal Taxpayer Identification Number	X	X	X	X	X	X	X
M. Organization Chart		X	X	X	X	X	X
Execution Section	X	X	X	X	X	X	X

Fee Paid \$ _____

File No. _____

Receipt No. _____

STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT

APPLICATION FOR A LICENSE UNDER THE
CALIFORNIA FINANCE LENDERS LAW

APPLICATION FOR A LICENSE AS A: [] LENDER [] BROKER [] BOTH

The application must be accompanied by a nonrefundable application fee of \$200, a nonrefundable investigation fee of \$100, and nonrefundable fingerprint processing fees (Departments of Business Oversight and Justice). The application (together with the fees payable to the Department of Business Oversight) must be filed in the Los Angeles office of the Department of Business Oversight, located at 320 West 4th Street, Suite 750, Los Angeles, CA 90013.

1. a. Name of Applicant: _____
- b. Fictitious Business Name: _____
- c. Fictitious Business Name filed in the County of: _____

2. Applicant is organized and will do business as (check as applicable):
 - an individual (a sole proprietor)
 - a general partnership
 - a limited partnership
 - a corporation
 - a limited liability company
 - other (please specify such as joint venture, association, joint stock company, trust, unincorporated organization, government, or political subdivision of a government): _____

3. Applicant's proposed licensed place of business:

(Number and Street) (City) (County) (State) (Zip)

4. If the applicant is a sole proprietor, provide the following information:
 - a. The **FULL** first, middle (if no middle name, so indicate) and last name of the sole proprietor.

(Name)

b. The **FULL** first, middle (if no middle name, so indicate) and last name, complete business address, telephone number, and e-mail address, if any, for each person(s) who will be in charge of the place of business.

(Name)	(Telephone Number)	(E-mail Address)	
(Number and Street)	(City)	(State)	(Zip)

c. If the applicant has listed a business location outside of California in Item Number 3, provide the **FULL** first, middle (if no middle name, so indicate) and last name, and complete address of an agent for service of process in California. If there is no authorized agent in California, so indicate.

(Name)			
(Number and Street)	(City)	(State)	(Zip)

5. If the applicant is a general partnership or a limited partnership, provide the following information:

a. Applicant was organized on _____ in the State of _____.
(Date MM/DD/YYYY)

b. The **FULL** first, middle (if no middle name, so indicate) and last name, and complete business address for each general partner. Indicate if a general partner is a managing general partner by checking the corresponding box.

_____	Check here if a Managing Partner <input type="checkbox"/>		
(Name)			
(Number and Street)	(City)	(State)	(Zip)

c. The **FULL** first, middle (if no middle name, so indicate) and last name, complete business address, telephone number, and e-mail address, if any, for each person(s) who will be in charge of the place of business.

(Name)	(Telephone Number)	(E-mail Address)	
(Number and Street)	(City)	(State)	(Zip)

d. The **FULL** first, middle (if no middle name, so indicate) and last name for any other person responsible for the conduct of applicant's lending activity in this state.

_____	_____
(Name)	(Name)

e. The **FULL** first, middle (if no middle name, so indicate) and last name for any person (individual, other than those persons listed above, or entity) that owns or controls, directly or indirectly, 10% or more of the applicant.

(Name)

(Name)

Provide an organization chart with ownership percentages. Chart attached: Yes No

f. If the applicant is a general partnership, provide the **FULL** first, middle (if no middle name, so indicate) and last name, and complete address of an agent for service of process in California. If there is no authorized agent in California, so indicate.

(Name)

(Number and Street) (City) (State) (Zip)

f. If the applicant is a general partnership, provide the **FULL** first, middle (if no middle name, so indicate) and last name, and complete address of an agent for service of process in California. If there is no authorized agent in California, so indicate.

(Name)

(Number and Street) (City) (State) (Zip)

6. If the applicant is a corporation, limited liability company, joint venture, association, joint stock company, trust, unincorporated organization, government, or political subdivision of a government, provide the following information:

a. Applicant was organized on _____ in the State of _____.
(Date MM/DD/YYYY)

b. The **FULL** first, middle (if no middle name, so indicate) and last name, be given for each person named below. Complete all fields. If any title is not applicable, so indicate.

President/Chief Executive Officer:

Executive Vice President/Vice President:

(Name)

(Name)

Secretary:

Treasure/Chief Financial Officer:

(Name)

(Name)

Directors:

(Name)

(Name)

Manager(s) [i.e., a managing member of an association, or a manager appointed or elected by the members of a limited liability company]:

(Name)

(Name)

Trustee(s)

(Name)

(Name)

c. The **FULL** first, middle (if no middle name, so indicate) and last name, complete business address, telephone number, and e-mail address, if any, for each person(s) who will be in charge of the place of business.

_____ (Name)	_____ (Telephone Number)	_____ (E-mail Address)	
_____ (Number and Street)	_____ (City)	_____ (State)	_____ (Zip)

d. The **FULL** first, middle (if no middle name, so indicate) and last name for any other person responsible for the conduct of applicant's lending activity in this state. Indicate if no other person is responsible.

(Name)

(Name)

e. The **FULL** first, middle (if no middle name, so indicate) and last name for any person (individual, other than those persons listed above, or entity) that owns or controls, directly or indirectly, 10% or more of the applicant.

(Name)

(Name)

Provide an organization chart with ownership percentages. Chart attached: Yes No

7.a. Has the applicant been convicted of or pleaded nolo contendere to a crime, or committed an act involving dishonesty, fraud, or deceit within the last 10 years?

Yes No

If yes, provide copies of all pertinent court documents relating to the action and complete the following:

Type of Action: Administrative Criminal Civil

Name of Regulator, Agency or Plaintiff: _____

Nature of Charges: _____

Type of Resolution: _____

Date of Resolution or Settlement: _____

7.b. Has the applicant at any time violated the California Finance Lenders Law or regulations, or any similar regulatory scheme of California or a foreign jurisdiction?

Yes No

If yes, provide copies of all pertinent court documents relating to the action and complete the following:

Type of Action: Administrative Criminal Civil

Name of Regulator, Agency or Plaintiff: _____

Nature of Charges: _____

Type of Resolution: _____

Date of Resolution or Settlement: _____

8. Does the applicant conduct or intend to conduct any other business at the applicant's proposed licensed place of business (Item Number 3 above)? Yes No

If yes, describe any business being conducted or planned to be conducted on the applicant's premises. If the Commissioner of Business Oversight's authorization is not required because the products or services are of a supervised financial institution affiliated with the applicant, indicate so.

9. Provide the name, address, and telephone number of the bonding agent to whom the Department can direct questions regarding the surety bond required in Exhibit B below.

(Name of Bonding Agent) (Telephone Number)

(Number and Street) (City) (State) (Zip)

10. Complete the following as it applies to your proposed operations:

a. In the table below, mark the type of collateral and enter the corresponding minimum loan amount for commercial and consumer loans applicable to your proposed method of operation.

COMMERCIAL LOANS		CONSUMER LOANS	
Collateral Type (check <input checked="" type="checkbox"/> all that apply)	Minimum Loan Amount	Collateral Type (check <input checked="" type="checkbox"/> all that apply)	Minimum Loan Amount
<input type="checkbox"/> Real Property	\$	<input type="checkbox"/> Real Property	\$
<input type="checkbox"/> Personal Property	\$	<input type="checkbox"/> Personal Property	\$
<input type="checkbox"/> Unsecured	\$	<input type="checkbox"/> Unsecured	\$

Note: The minimum loan amount for a commercial purpose loan is \$5,000.00. A commercial purpose loan less than \$5,000.00 is treated statutorily as a consumer purpose loan. A consumer purpose loan collateralized by real property must be \$5,000.00 or more.

b. Provide a short description of the applicant's business plan that includes any information necessary for the Commissioner of Business Oversight to have an understanding of the type of business that the applicant plans to conduct under this license.

EXHIBIT H. ADDITIONAL REQUIREMENT FOR APPLICANTS INCORPORATED IN STATES OTHER THAN CALIFORNIA (FOREIGN CORPORATION) ONLY: Submit an original certificate of good standing or qualification executed by the California Secretary of State showing that the applicant is qualified to do business in California. Label the document as Exhibit H.

EXHIBIT I. GENERAL PARTNERSHIP APPLICANTS ONLY: Submit a copy of the original partnership agreement. Label the document as Exhibit I.

EXHIBIT J. APPLICANTS ORGANIZED IN ANY STATE AS A LIMITED PARTNERSHIP OR LIMITED LIABILITY COMPANY: Submit an original certificate of good standing or qualification executed by the Secretary of State of your state of organization, or other proper authority showing that the applicant is authorized to transact business in that state. The certificate must indicate the original date of organization. Label the document as Exhibit J.

EXHIBIT K. ADDITIONAL REQUIREMENT FOR APPLICANTS ORGANIZED AS A LIMITED PARTNERSHIP OR LIMITED LIABILITY COMPANY IN STATES OTHER THAN CALIFORNIA (FOREIGN BUSINESS ENTITY) ONLY: Submit an original certificate of good standing or qualification executed by the California Secretary of State showing that the applicant is qualified to do business in California. Label the document as Exhibit K.

EXHIBIT L. SOCIAL SECURITY NUMBER OR FEDERAL TAXPAYER IDENTIFICATION NUMBER: Provide the social security number if the applicant is an individual (sole proprietor) or the federal taxpayer identification number if the applicant is a business entity other than a sole proprietorship. Label the document as Exhibit L.

EXHIBIT M. ORGANIZATION CHART: Provide an organization chart with ownership percentages included. Label this document as Exhibit M.

EXECUTION SECTION: Complete and sign the enclosed declaration.

EXECUTION SECTION

In the matter of the Application for a License under the California Finance Lenders Law, I, the undersigned, authorized to act on behalf of the applicant, declare that the following statements are true and correct:

1. That the applicant has obtained and read copies of the California Finance Lenders Law (Division 9 of the California Financial Code) and the Finance Company Rules (Chapter 3, Title 10, California Code of Regulations) and is familiar with their content.
2. That the applicant agrees to comply with the requirements of the California Finance Lenders Law, the rules adopted, and the orders issued by the Commissioner of Business Oversight.
3. That in the event of any change of its officers, directors, or any other persons named in this application, the applicant will file an amendment to the application containing the same information in relation to the new person(s) as is required in the application, within thirty days from the date of the change, with the Commissioner of Business Oversight.
4. That the applicant will file with the Commissioner of Business Oversight an amendment to this application prior to any material change in the information contained in the application for licensure, including, without limitation, the plan of operation.
5. That the applicant agrees to report any change of business location at least 10 days prior to the change.
6. That the applicant for a brokers license agrees that a license issued pursuant to the California Finance Lenders Law does not provide the authority to broker loans to lenders that are not licensed as finance lenders as defined in Financial Code Section 22009, that loans will only be brokered to lenders licensed pursuant to the California Finance Lenders Law, and that finance lenders may not pay compensation for brokerage services (i.e., brokerage commission, finder's fee, referral fees, etc.) to anyone not licensed as a broker under this Division, except for those exempt persons as provided for in Section 1451 of the Rules (10 C.C.R. § 1451).
7. For purposes of Financial Code Sections 22340 and 22600, when selling loans secured by real property to institutional investors, the applicant agrees that the source of funds will be exclusive of any funding advances from an institutional investor committed to purchasing the note. The practice commonly known as "table funding" is not permitted under the California Finance Lenders Law.
8. That the applicant agrees that a license issued pursuant to the California Finance Lenders Law permits only employees to work under the license. Persons engaged in lending that are not employees may need to obtain a license under the California Finance Lenders Law.
9. That the applicant agrees that a license issued pursuant to the California Finance Lenders Law does not permit a licensee to authorize locations operated by persons other than employees of the licensee under some form of franchise or license agreement (e.g., net branching).
10. That the applicant agrees to obtain a new license issued pursuant to the California Finance Lenders Law for each additional location.
11. That the applicant agrees to comply with limitations on rates and charges for loans under the California Finance Lenders Law.
12. That the applicant agrees to obtain the Commissioner of Business Oversight's approval prior to engaging in other business at a licensed location, unless that other business is providing products or services of an affiliated supervised financial institution.
13. That the applicant agrees that real estate may not be taken as security for a consumer loan of less than \$5,000.

14. That the applicant agrees that commercial loans of less than \$5,000 are treated as consumer loans under the law.
15. For high interest rate loans secured by real estate, the applicant agrees to comply with the additional disclosure and consumer protection requirements of the Covered Loan Law and higher-price mortgage loans (Financial Code Section 4970 et seq., Financial Code Section 4995 and Part 226 of Title 12 of the Code of Federal Regulations).
16. That the applicant agrees to not share borrower information with third parties without obtaining the express written consent of the borrower, as required by the California Financial Information Privacy Act (Financial Code Section 4050 et seq.).
17. That the applicant agrees to not charge interest on a consumer loan secured by real estate for more than one day prior to the date the loan proceeds are disbursed from escrow in accordance with Civil Code Section 2948.5.
18. That the applicant will maintain adequate staff to meet the requirements of the California Finance Lenders Law, as prescribed by rule or order of the Commissioner of Business Oversight.
19. That the applicant agrees to maintain accounting records that meet generally accepted accounting principles and demonstrate a net worth of at least \$25,000 at all times.
20. That the applicant will file with the Commissioner of Business Oversight any report required by the Commissioner.
21. That the applicant agrees to maintain books and records sufficient to document compliance with the California Finance Lenders Law.
22. That the applicant will keep and maintain for 36 months from the date of final entry on any loan the business records and other information required by law or rules of the Commissioner of Business Oversight.
23. That the applicant will maintain a register of all loans made or brokered under this license that will be updated at least monthly, and that the information maintained in the register will include, at a minimum, the name and address of the borrower, account number, amount of loan, date of loan, terms, total of payments and the annual percentage rate, and that the register will also show the account number, name of borrower and payoff date of all loans paid in full.
24. That the applicant will submit to periodic examinations by the Commissioner of Business Oversight as required by the California Finance Lenders Law.
25. That the applicant agrees to pay for the costs of each examination.
26. That the applicant, if located outside of the State of California, agrees to make available to the Commissioner of Business Oversight or the Commissioner's representatives, at a location in this state designated by the Commissioner of Business Oversight, or the Commissioner's representatives, the books, accounts, papers, records and files within 10 calendar days of any request from the Commissioner; or to pay the reasonable expenses for travel, meals, and lodging of the Commissioner of Business Oversight or the Commissioner's representatives incurred during any investigation or examination made at the licensee's location outside this state.
27. That the applicant agrees to pay an annual assessment each year of a minimum of \$250 per location.
28. That the applicant agrees to file an annual report by March 15 of each year.
29. That the applicant agrees to maintain a surety bond of \$25,000 at all times.
30. That the applicant hereby attests that the applicant (including officers, directors, general partners, persons responsible for the applicant's lending activities in California and persons owning or controlling directly or

indirectly, 10% or more of the applicant) has not engaged in conduct that would be cause for denial of a license. (Only one declaration required for each applicant.)

31. That, if applicable, the applicant will comply with the rules governing the filing of a fictitious business name as set forth in the Business and Professions Code, beginning at Section 17900.
32. That the applicant will comply with the examination requirements concerning advertising pursuant to California Code of Regulations Section 1550.
33. By signing the application, the applicant hereby irrevocably appoints the Commissioner of Business Oversight of the State of California, or the Commissioner's successor in office, to be the undersigned's attorney to receive service of any lawful process in any noncriminal suit, action or proceeding against the undersigned, or the undersigned's successor, executor, or administrator which arises under the California Finance Lenders Law or any rule or order thereunder after this consent has been filed, with the same force and validity as if served personally on the undersigned. For the purpose of compliance with the California Finance Lenders Law of the State of California, notice of the service and a copy of process must be sent by registered or certified mail to the undersigned at the following address:

(Name)

(Number and Street)	(City)	(State)	(Zip Code)
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Indicate the name, title, address, telephone number, and e-mail address of the person who should be contacted for information regarding this application. The license will also be mailed to this person *unless otherwise instructed*.

Attention: _____

(Name)	(Title)	(Telephone Number)
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(Number and Street)	(City)	(State)	(Zip Code)
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(Email Address)

WHEREFORE, applicant requests that a license be issued by the Commissioner of Business Oversight authorizing applicant to engage in business under the California Finance Lenders Law within the State of California.

The applicant has duly caused this application to be signed on its behalf by the undersigned, thereunto duly authorized.

The undersigned, on behalf of the applicant, acknowledges that this application and all exhibits thereto which are not designated as confidential are subject to public inspection pursuant to Section 250.9.1, Chapter 3, Title 10, California Code of Regulations. A request for confidentiality of certain documents may be requested pursuant to Section 250.10. If a request for confidential treatment is granted (or denied), the person making such request will be notified in writing.

The undersigned also acknowledges on behalf of the applicant that the State Board of Equalization and the Franchise Tax Board are authorized to share taxpayer information with the Department of Business Oversight, and in the event the state tax obligation is not paid by a licensee after a license is issued, the Department of Business Oversight may be required to suspend the license (Business and Professions Code Sections 31 and 494.5).

I declare under penalty of perjury under the laws of the State of California that I have read the foregoing application, including all Exhibits attached thereto, or filed therewith, and know the contents thereof, and that the statements therein are true and correct. **The signor of this declaration must be named in either Section 4, 5, or 6 of this application.**

Executed at _____
(City, County, and State)

Date _____

(Applicant)

(Signature of Declarant)

(Typed Name of Declarant)

(Title)

STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT

INSTRUCTIONS FOR FILING OF SURETY BOND

EXHIBIT B

This exhibit contains the approved format for the Surety Bond as required by Financial Code Section 22112. Every licensee is required to obtain and maintain a surety bond.

The original surety bond must be filed with an application and must include all of the following:

1. The signature of the attorney-in-fact for the surety company.
2. A notarized signature of the attorney-in-fact.
3. A power of attorney from the surety company.
4. Legal name of the licensee. Business name(s), if applicable, may also be included.
5. The signature of the licensee.
6. A notarized signature of the licensee.

BEFORE THE
DEPARTMENT OF BUSINESS OVERSIGHT
OF THE STATE OF CALIFORNIA
EXHIBIT B

BOND OF FINANCE LENDER AND/OR BROKER
FINANCIAL CODE SECTION 22112

Bond No. _____

KNOW ALL MEN BY THESE PRESENTS:

That we _____,

as Principal, whose address for service is

(Street Address, City, State and ZIP Code)

and _____, a corporation,
created, organized and existing under and by virtue of the laws of the State of _____ and an
admitted Surety insurer authorized to transact a general Surety business in the State of California, as Surety whose
address for service is _____,
(Street Address, City, State and ZIP Code)

are held and firmly bound unto the Commissioner of Business Oversight of the State of California, for the use thereof
and for the use of any person or persons who may have a cause of action against the Principal under the provisions of
the California Finance Lenders Law and all laws amendatory thereof and supplementary thereto now and hereafter
enacted, in the total aggregate penal sum of _____ Dollars (\$_____) (see Financial Code
Section 22112), lawful money of the United States of America, to be paid to the Commissioner of Business Oversight
of the State of California, or to any person or persons, for the use and benefit aforesaid, for which payment well and
truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally
firmly by these presents.

The condition of the above obligation is such that –

WHEREAS, The above-named Principal has made application to the Commissioner of Business Oversight of
the State of California for a license to engage in business under and pursuant to the provisions of the California
Finance Lenders Law, and is required under the provisions of the California Finance Lenders Law to furnish a bond in
the sum above named, conditioned as herein set forth:

NOW, THEREFORE, The Principal, and any and all agents and employees representing the Principal, shall
faithfully conform to and abide by the provisions of the California Finance Lenders Law and all laws amendatory
thereof and supplementary thereto now and hereafter enacted, and of all rules and regulations lawfully made by the
Commissioner of Business Oversight of the State of California under the California Finance Lenders Law and shall
honestly and faithfully apply all funds received and shall faithfully and honestly perform all obligations and
undertakings under the California Finance Lenders Law, and shall pay to the Commissioner of Business Oversight of
the State of California and to any person or persons, for the use and benefit aforesaid, any and all moneys which
become due or owing the State or to any such person or persons from the Principal under and by virtue of the
provisions of the California Finance Lenders Law.

This bond is subject to the following provisions:

1. That any person who sustains an injury covered by this bond may, in addition to any other remedy that he or she may have, bring an action in his or her own name upon this bond for the recovery of any damages sustained by him or her.

2. That the total aggregate liability of the Surety or sureties herein shall be limited to the payment of _____ Dollars (\$ _____) (insert amount of the bond).
3. This bond may be canceled by the Surety in accordance with the provisions of Sections 996.320 and 996.330 of the Code of Civil Procedure of the State of California.
4. That, in the event either the Principal and/or the Surety under this bond are served with notice of any action commenced against the Principal or the Surety under the bond, the Principal and Surety as each is served with notice of action shall respectively and, within 10 days, give written notice of the filing of such action to the Commissioner of Business Oversight of the State of California, at the Los Angeles office of the Department of Business Oversight.
5. That, in the event the Surety under this bond makes full or partial payment on this bond the Surety shall immediately give written notice of such full or partial payment to the Commissioner of Business Oversight of the State of California, at the Los Angeles office of the Department of Business Oversight.
6. That the effective date of this bond shall be _____.

Signature of Principal

Typed or Printed Name of Principal

Executed at (City and State)

I certify (or declare) under penalty of perjury under the laws of the State of California that I have executed the foregoing bond under an unrevoked power of Attorney.

Executed in _____ on _____
(City and State) (Date)

Signature of Attorney-in-Fact
for Surety

Printed or typed name of
Attorney-in-Fact for Surety

ALL OF THE ABOVE SIGNATURES MUST BE NOTARIZED

DEPARTMENT OF BUSINESS OVERSIGHT
STATE OF CALIFORNIA
EXHIBIT C

File Number, if any

Licensee (Company Name)

Insert Department of Business Oversight file number, if any, and the name of the licensee (company) to which this Statement of Identity and Questionnaire relates.

STATEMENT OF IDENTITY AND QUESTIONNAIRE

Legal Full Name _____
First Name Middle Name Last Name
(Do not use initials or nicknames)

Position to be filled in connection with the preparation of this questionnaire (e.g., Officer, Director, Manager, etc.).

Sex _____ Hair _____ Eyes _____ Height _____ Weight _____

Birthdate _____ Birthplace _____

Social Security Number _____
See Commissioner's Release 2-G regarding whether furnishing the social security number is mandatory or voluntary and for a description of the use made of that information.

California Driver's License Number
(if none, so state) _____

Residence
Phone Number _____

Business
Phone Number _____

Email
Address _____

Hours of Employment
(e.g., 8:00 a.m. to 5:00 p.m.) _____

Insert Full Name
of Individual: _____

Insert Licensee
(Company Name): _____

1. Residence addresses for the last 10 years:

From	To	Street	City	State	Zip Code
	Present				

Attach separate schedule if space is not adequate.

2. Employment for the last 10 years:

From	To	Employer Name and Address	Occupation and Duties
	Present		

Attach separate schedule if space is not adequate.

3. a. Have you ever been named in any order, judgment or decree of any court or any governmental agency or administrator, temporarily or permanently restraining or enjoining you from engaging in or continuing any conduct, practice or employment?

Insert Full Name
of Individual: _____

Insert Licensee
(Company Name): _____

Yes No

If the answer is "Yes", give details:

Attach a copy of any order, judgment or decree.

b. Are you currently, or have you been within the last ten years, under federal, state or local investigation for possible violation of any law, ordinance, or licensing or regulatory scheme?

Yes No

If the answer is "Yes", give details:

4. a. Are you currently licensed to engage in financial business in this state or any other state? Yes No

Financial business means securities broker-dealer or agent, investment adviser or investment adviser representative, financial planner, insurance agent, escrow agent, finance lender or broker, mortgage lender or servicer, real estate broker, payday lender, financial institution, bill payer or prorater, commodity sales person, certified public accountant, or any other business involving investment or financial transactions.

If the answer is "Yes", describe in the chart below the following for each license:

License Period	License Number	Type of License/Business	Name and Address of Licensing Entity
From: To:			
From: To:			

Attach separate schedule if space is not adequate.

b. Have you ever been refused a license to engage in any business in this state or any other state, or has any such license ever been suspended, revoked, or surrendered subject to a settlement, or any other similar action?

Yes No

If the answer is "Yes", give details:

Attach a copy of any settlement.

5. Have you ever been convicted of or pleaded nolo contendere to a misdemeanor or felony other than minor traffic citations that do not constitute a misdemeanor or felony offense?

Insert Full Name
of Individual: _____

Insert Licensee
(Company Name): _____

"Convicted" includes a verdict of guilty by judge or jury, a plea of guilty or of nolo contendere or a forfeiture of bail. All convictions must be disclosed even if the plea or verdict was thereafter set aside and the charges against you dismissed or expunged or if you have been pardoned. Convictions occurring while you were a minor must be disclosed unless the record of conviction has been sealed under Section 1203.45 of the California Penal Code or Section 781 of the California Welfare and Institution Code.

Yes No

If the answer is "Yes", give details:

Attach a copy of any order, judgment or decree. If a conviction was entered under Section 23152(a) of the Vehicle Code, attach a written declaration stating whether drugs were involved.

6. Have you ever been a defendant in a civil court action other than divorce, condemnation or personal injury?

Yes No

If the answer is "Yes", please complete the following:

Date of suit _____ Location of court _____

Nature of suit _____

Attach a copy of any order, judgment or decree.

7. Have you ever been a subject of a bankruptcy or a petition in bankruptcy?

Yes No

If the answer is "Yes", give date, title of case, location of bankruptcy filing:

8. Have you ever been refused a bond, or have you ever had a bond revoked or canceled?

Yes No

If the answer is "Yes", give details:

9. Have you ever changed your name including a woman's maiden name or ever been known by any name other than that herein listed?

Yes No

If so, explain. Change in name through marriage or court order and exact date of each name change must be listed.

Insert Full Name
of Individual: _____

Insert Licensee
(Company Name): _____

Prior Name

Date of Name Change

10. Have you ever done business under a fictitious firm name either as an individual or in any form of business, e.g. partnership, limited liability company, corporation or other?

Yes No

If the answer is "Yes", give details:

The following questions must be answered by all persons submitting this questionnaire in connection with an ESCROW AGENT'S LICENSE.

11. In what capacity will you be employed? _____
(e.g., Clerk, Escrow Officer, Manager, Officer, Director, etc.)

12. Do you expect to be a party to, or broker or salesman in connection with escrows conducted by the escrow company which is employing you?

Yes No

If the answer is "Yes", give details:

This statement will be considered confidential information and will be filed and maintained as part of the confidential records not subject to public inspection.

VERIFICATION

I, the undersigned, state that I am the person named in the foregoing Statement of Identity and Questionnaire; that I have read and signed said Statement of Identity and Questionnaire and know the contents thereof, including all exhibits attached thereto, and that the statements made therein, including any exhibits attached thereto, are true, and that I have not omitted any information needed to make this document true.

This verification may be made either before a Notary Public or as a declaration under penalty of perjury. This form MUST be executed before a Notary Public if it is executed OUTSIDE the State of California.

I certify/declare under penalty of perjury that the foregoing is true and correct.

Executed at _____
(City)

(County) (State)

this _____ day of _____, 20_____.

(Print Name)

(Signature of Individual)

State of _____)

County of _____)

Date _____, 20_____

at _____

(Signature of Individual)

Subscribed and sworn to before me

_____, 20_____

Notary Public in and for said County and State

STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT
INSTRUCTIONS FOR CUSTOMER AUTHORIZATION
FOR DISCLOSURE OF FINANCIAL RECORDS FORM

Enclosed is a Customer Authorization for Disclosure of Financial Records form. The Commissioner of Business Oversight is authorized to require such authorization from licensees and other persons pursuant to the authority cited in Financial Code Section 22156.

The form must be properly executed and submitted to the Department of Business Oversight.

If additional authorization forms are needed, they may be obtained from any office of the Department of Business Oversight or the Department's website (www.dbo.ca.gov), or an accurate copy of the form may be used by applicant.

*STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT*

*CUSTOMER AUTHORIZATION FOR DISCLOSURE OF
FINANCIAL RECORDS
EXHIBIT E*

Pursuant to Financial Code Section 22156 and Government Code Section 7473, any financial institution, wherever situated, possessing financial records of

(Name of Applicant as appears on Application)

Licensed under the CALIFORNIA FINANCE LENDERS LAW

is hereby authorized to disclose to the California Department of Business Oversight records of the above-named business licensed under the above-described Act, whether such records relate to accounts which have been closed, accounts which are currently maintained, or accounts which are hereafter established.

This authorization is effective as of the date of execution and shall remain effective until five years after the expiration or revocation of the above-named business licensed under the above-described Act, including renewals of such license.

This authorization may not be revoked.

The terms used in this authorization shall have the definitions contained in the California Right to Financial Privacy Act (Government Code Section 7460 et seq.), and the California Finance Lenders Law (Financial Code Section 22000 et seq.).

The above-named licensee has duly caused this authorization to be signed on its behalf by the undersigned, thereunto duly authorized.

Executed on _____ at _____
(Provide date and city where executed)

(Name of Licensee)

By _____
(Signature)

(Title)