(Department of Business Oversight Use Only)

DEPARTMENT OF BUSINESS OVERSIGHT

Fee Paid $ _____

File No._____

Receipt No. _____

STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT

APPLICATION FOR A LICENSE UNDER THE CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW

The application **must be accompanied** by a fee of $300, which includes an application fee of $200 and an investigation fee of $100, both of which are **non-refundable.** (Financial Code Section 23006.) The application (together with the fee 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 90013-2344.

The Department of Business Oversight has established time periods for the processing of permit applicants as required by the Permit Reform Act (Government Code Section 15374, et seq.). These time periods are set forth in the regulations of the Department of Business Oversight at Financial Code Section 23011(c). Failure to comply with these time periods may be appealed to the Secretary of Business, Consumer Services and Housing Agency, 980 9th Street, Suite 2450, Sacramento, CA 95814-2719, pursuant to the regulations of the Secretary set forth in Chapter 6 (commencing with Section 7600) of Title 21 of the California Code of Regulations. Under certain circumstances, the Secretary may require the Department of Business Oversight to reimburse the applicant for the filing fees paid in connection with the application.

1. Name of applicant: _____

   Fictitious Business Name: _____

2. Applicant is organized and will do business as (check as applicable):

   [ ] an individual

   [ ] a partnership

   [ ] a corporation

   [ ] a limited liability company

   [ ] other (please specify)

   _____

3. Applicant's licensed place of business shall be (Financial Code Section 23020):

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

Provide the following additional information for any mobile unit location:

_____ _____ _____ _____ _____
(Manufacturer) (Model) (Year) (Color) (Vehicle Identification No. (VIN))

_____ _____
(License Plate No.) (Applicant Identifier (if any))

Proposed area in which the mobile unit will operate: _____

4. The following **must be completed** if the applicant is an:

Individual:

The **FULL** first, middle and last name (if no middle name, so indicate) of the individual.

_____
(Name)

Those applying for a license as an individual must complete the enclosed form entitled Statement of Citizenship, Alienage, and Immigration Status. (See Exhibit D.)

5. The following **must be completed** if the applicant is a:

[ ] General Partnership [ ] Limited Partnership

The partnership applicant was organized on _____in the
State of _____. (Date)

The **FULL** first, middle (if no middle name, so indicate) and last name, and complete business address **MUST** be given for each general partner. Indicate if a general partner is the managing general partner.

_____
(Name)

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

_____
(Name)

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

_____
(Name)

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

(Please see Item 6 for persons owning or controlling, directly or indirectly, 10% or more of the outstanding interests. (See Financial Code Section 23008.))

6. The following **must be completed** if the applicant is a:

[ ] Corporation [ ] Limited Liability Company
[ ] Trust [ ] Other: _____

Applicant was organized on _____ in the State of _____.
(Date)

Indicate if any of the following positions do not exist within the entity selected above. For those positions within the entity, the **FULL** first, middle (if no middle name, so indicate) and last name, **MUST** be given for each person(s) occupying the positions listed below: (Attach additional sheets, if necessary.)

President/Chief Executive Officer:

_____
(Name)

Executive Vice President/Vice President:

_____
(Name)

_____
(Name)

Secretary:

_____
(Name)

Treasurer/Chief Financial Officer:

_____
(Name)

Directors:

_____
(Name)

_____
(Name)

_____
(Name)

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

_____
(Name)

_____
(Name)

_____
(Name)

Trustee(s):

_____
(Name)

_____
(Name)

_____
(Name)

Any other officer with direct responsibility for the conduct of applicant's deferred deposit activity within the state:

_____
(Name)

_____
(Name)

_____
(Name)

List any person, as defined in Financial Code Section 23001 (other than those persons listed above), that owns or controls, directly or indirectly, 10% or more of the applicant. (See Financial Code Section 23008):

_____
(Name)

_____
(Name)

_____
(Name)

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

_____
(Name) (Telephone no.) (E-mail Address)

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

_____

(Name) (Telephone no.) (E-mail Address)

_____

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

7. Has the applicant been subject to any administrative action in California or any other state? If so, please provide details and attach a copy of any action. If NONE, so state. (Attach additional sheets, if necessary.)

_____
_____
_____
_____
_____

8. Please 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.

_____

(Bonding Agent) (Telephone no.)

_____

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

9. Please provide a short description of your business plan. _____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

10. The following items **MUST BE** provided as Exhibits to the application:

EXHIBIT A. Please provide financial statements, including a balance sheet of the applicant as of a date not more than ninety days prior to the date this application is filed, that indicate a minimum net worth of $25,000. (Financial Code Section 23007; the balance sheet may be unaudited.)

EXHIBIT B. Please provide a copy of a surety bond, including any and all riders and endorsements, in the amount of $25,000. The bond has to be in effect prior to the issuance of a license. Instructions and surety bond form acceptable to the Department of Business Oversight are enclosed. (Financial Code Section 23013.)

EXHIBIT C. Please provide, for each person named in Items 4, 5, and 6 of this application, a Statement of Identity and Questionnaire, form enclosed (Financial Code Section 23008), along with a fingerprint information pursuant to California Penal Code Section 11077.1 and the cost of fingerprint processing (Financial Code Section 23006).

EXHIBIT D. FOR INDIVIDUAL APPLICANTS ONLY. Please complete the enclosed form entitled "Statement of Citizenship, Alienage, and Immigration Status For Application of Department of Business Oversight License or Certificate." (Title 10 C.C.R. Section 250.61.)

EXHIBIT E. Please retain the enclosed form entitled "Licensee Authorization of Disclosure of Financial Records" and complete and return it to the Business Oversight Commissioner upon receipt of the license. A person named in Items 4, 5, or 6 of this application who is authorized to sign on behalf of the licensee must sign this form. (Financial Code Sections 23005(b), 23024.)

EXHIBIT F. If the applicant will be doing business under a fictitious business name, provide a copy of the Certificate of Filing and Proof of Publication, **both of which bear the County Clerk's filing stamp**. Refer to Section 17000 of the Business and Professions Code for the requirements of filing this statement. (Financial Code Section 23023.)

EXHIBIT G. Please submit the following if the applicant is incorporated in the State of California (***domestic*** corporation):

1. An **ORIGINAL** certificate of good standing or qualification duly executed not more than sixty days before filing this application by the Secretary of State of California showing that the applicant is authorized to do business in this State. **The certificate must also indicate the original date of incorporation**. (Financial Code Sections 23005(b), 23015.)

2. A copy of the notice filed with the Department of Business Oversight that the initial issuance of shares of stock was entitled to an exemption pursuant to Section 25102 of the Corporations Code or was qualified for issuance in some other manner. (Financial Code Sections 23005(b), 23015.)

EXHIBIT H. Please submit the following if the applicant is incorporated outside of the State of California (***foreign*** corporation): (Financial Code Sections 23005(b), 23015.)

1. A certificate of good standing or qualification duly executed not more than sixty days before filing this application by the Secretary of State of the foreign state, or other proper authority showing that the applicant is authorized to transact business in that state. **The certificate must also indicate the original date of incorporation**.

2. A certificate of good standing or qualification duly executed not more than sixty days before the filing of this application by the Secretary of State of California showing that the applicant is authorized to do business in California.

3. A Consent to Service of Process (form enclosed). Service made pursuant to the terms of the consent to service of process shall have the same force and validity as if served personally on the applicant.

4. Name and address of the principal agent in California.

EXHIBIT I. If the applicant is a **Trust**, **Limited Partnership** or **Limited Liability Company** (***domestic*** business entity) submit an **ORIGINAL** certificate of good standing, qualification, or other document duly executed not more than sixty days before filing this application by the Secretary of State of California showing that the applicant is authorized to do business in this State.

The certificate must also indicate the original date of incorporation. (Financial Code Sections 23005(b), 23015.)

EXHIBIT J. Please submit the following if the applicant is a **Trust, Limited Partnership** or **Limited Liability Company** organized outside of the State of California (***foreign*** business entity): (Financial Code Sections 23005(b), 23015.)

1. A certificate of good standing or qualification duly executed not more than sixty days before filing this application by the Secretary of State of the foreign state, or other proper authority showing that the applicant is authorized to transact business in that state. **The certificate must also indicate the original date of incorporation**.

2. A certificate of good standing or qualification duly executed not more than sixty days before the filing of this application by the Secretary of State of California showing that the applicant is authorized to do business in California.

3. A Consent to Service of Process (form enclosed). Service made pursuant to the terms of the consent to service of process shall have the same force and validity as if served personally on the applicant.

4. Name and address of the principal agent in California.

EXHIBIT K. DECLARATION REGARDING LAW AND RULES. Please complete and attach the enclosed declaration regarding the applicant's knowledge of the Deferred Deposit Transaction Law and Rules. Only one responsible officer or director is required to complete this form.

EXHIBIT L: DECLARATION PURSUANT TO FINANCIAL CODE SECTION 23037(i). Please complete and attach the enclosed declaration regarding offering, arranging, acting an agent for, or assisting a deferred deposit originator in the making of a deferred deposit transaction. Only one responsible officer or director is required to complete this form.

EXECUTION SECTION

Please indicate the name, address, title, and telephone number 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)

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

Email Address:_____

In the event of the issuance of a license, applicant agrees to comply with the requirements of the California Deferred Deposit Transaction Law and rules adopted, and orders issued, by the Commissioner of Business Oversight, and further agrees that in the event of any change of its officers, directors, or any persons named in this application, that an amendment to the application reflecting such change shall within sixty days from the date of the change, be filed with the Commissioner of Business Oversight setting forth the change, the effective date of the change, the names of the persons involved in the change, and a statement of the qualifications of each successor person. (Financial Code Sections 23008, 23010)

WHEREFORE, applicant requests that a license be issued by the Commissioner of Business Oversight authorizing applicant to engage in business under the California Deferred Deposit Transaction 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.

I declare under penalty of perjury 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.

_____
(Applicant)

Executed at _____

_____
(Signature of Declarant)

Date _____

_____
(Typed Name)

_____
(Title)

STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT

EXHIBIT B

INSTRUCTIONS FOR FILING OF SURETY BOND

The attached form contains the approved format for the Surety Bond as required by Financial Code Section 23013. Every company is required to obtain and maintain a surety bond.

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

1. The signature of the attorney-in-fact for the surety company.

2. A notarial jurat for 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. The notarial jurat for the signature of the licensee.

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

SURETY BOND OF DEFERRED DEPOSIT TRANSACTION LAW LICENSEE
FINANCIAL CODE SECTION 23013

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 Deferred Deposit Transaction 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 23013), 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 Deferred Deposit Transaction Law, and is required under the provisions of the California Deferred Deposit Transaction 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 Deferred Deposit Transaction 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 Deferred Deposit Transaction Law and shall honestly and faithfully apply all funds received and shall faithfully and honestly perform all obligations and undertakings under the California Deferred Deposit Transaction 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 Deferred Deposit Transaction 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 that I have executed the foregoing bond under an unrevoked power of Attorney.

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

under the laws of the State of California.

_____
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

STATE OF CALIFORNIA

DEPARTMENT OF BUSINESS OVERSIGHT

EXHIBIT C

_____

_____
File No., if applicable

_____
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.)

This document (together with any fingerprint information, if applicable) shall be treated by the Department of Business Oversight as being received in confidence pursuant to paragraph (4) of subdivision (d) of Section 6254 of the Government Code.

STATEMENT OF IDENTITY AND QUESTIONNAIRE

Exact Full Name _____
(Please Print) 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 or
Taxpayer's Identification No._____

California Driver's License
No., if any _____

NOTE: *See Commissioner's Release 2-G (Revised), attached, regarding whether or not furnishing the social security number is mandatory or voluntary and for a description of the use made of that information.*

Residence
Phone No._____

Business
Phone No._____

Hours of
Employment_____

1. Residence addresses for the last 10 years:

From	To	Street	City State
	Present		

NOTE: 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		

NOTE: Attach separate schedule if space is not adequate.

3. 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?

[ ] Yes [ ] No

If the answer is "Yes" give details:

_____

_____

4. 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 or revoked?

[ ] Yes [ ] No

If the answer is "Yes" give details:

_____

_____

5. **Have you ever been convicted of or pleaded nolo contendere to a misdemeanor or felony other than traffic violations?**
NOTE: "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:

_____

_____

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_____

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 or ever been known by any name other than that herein listed? *(Including a woman's maiden name)*

[ ] Yes [ ] No

If so, explain. Change in name through marriage or court order should also be listed. EXACT DATE OF EACH NAME CHANGE MUST BE LISTED.

_____

_____

10. Have you ever done business under a fictitious firm name either as an individual or in the partnership or corporate form?

[ ] Yes [ ] No

If the answer is "Yes" set forth particulars:

_____

_____

NOTE: 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?

If the answer is "Yes" please explain:

_____

_____

_____

NOTE: Attach separate schedule if space is not adequate.

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.

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

Executed at _____(City)

_____
(County) (State)

this_____day of_____, 20_____.

_____
(Signature of Declarant)

State of_____)

County of_____)

Date_____, 20_____

at_____

_____
(Signature of Affiant)

Subscribed and sworn to before me

_____, 20_____

_____
Notary Public in and for said County and State

NOTE: *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.*

STATE OF CALIFORNIA

DEPARTMENT OF BUSINESS OVERSIGHT

EXHIBIT E

LICENSEE AUTHORIZATION FOR DISCLOSURE OF FINANCIAL RECORDS

Pursuant to Financial Code Section 23024 and Government Code Section 7473, any financial institution, wherever situated, possessing financial records of

_____
(Name of Company as appears on Application)

Licensed under the **CALIFORNIA DEFERRED DEPOSIT TRANSACTION 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 two 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 Deferred Deposit Transaction Law (Financial Code Section 23000 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)

STATE OF CALIFORNIA

DEPARTMENT OF BUSINESS OVERSIGHT

INSTRUCTIONS FOR LICENSEE AUTHORIZATION
FOR DISCLOSURE OF FINANCIAL RECORDS FORM

On the reverse side is a Licensee 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 23024.

The form must be properly executed and submitted prior to the issuance of a license, qualification, registration, or other authority, and as a condition therefor.

All information required on the form, except the signature of the person executing the form, is to be typewritten.

If additional authorization forms are needed, they may be obtained from any office of the Department of Business Oversight, or an accurate copy of the form may be used by applicant.

TO THE COMMISSIONER OF BUSINESS OVERSIGHT OF THE STATE OF CALIFORNIA

CONSENT TO SERVICE OF PROCESS

EXHIBITS H AND J

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, [_____ (a corporation, partnership or limited liability company organized under the laws of the State of _____),

OR

_____ (an individual),

OR

_____ (other entity)]

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 Deferred Deposit Transaction 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 Deferred Deposit Transaction Law of the State of California, notice of the service and a copy of the process should be sent by registered or certified mail to the undersigned at the following address:

_____

(Name and Address)

_____

Dated: _____, _____.

[Insert name of corporations, partnership, limited liability company or other entity]

By _____

Title _____

OR

[Insert name of individual]

_____

ACKNOWLEDGMENT

State of California)
County of _____)

On _____ before me, _____
(insert name and title of the officer)
personally appeared _____ who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

Any certificate of acknowledgement taken in another place shall be sufficient in the State of California if it is taken in accordance with the laws of the place where the acknowledgement is made.

EXHIBITS H and J

STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT

EXHIBIT K

DECLARATION REGARDING LAW & RULES
CALIFORNIA DEFERRED DEPOSIT TRANSACTION LICENSE

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

I (we) have obtained and read copies of the California Deferred Deposit Transaction Law (Division 10 of the California Financial Code) and the Rules (Chapter 3, Title 10, California Code of Regulations) and am familiar with their content; and,

I (we) agree to comply with all of the provision of the California Deferred Deposit Transaction Law, including any rules or orders of the Commissioner of Business Oversight.

Additionally, by signing this declaration as provided for on the Execution Page, the applicant hereby agrees (or attests) or declares their understanding of the following items listed below:

1. That the applicant will submit to periodic examinations by the Commissioner of Business Oversight as required by the California Deferred Deposit Transaction Law.

2. That the applicant will keep and maintain all records for two (2) years following the last entry on a deferred deposit transaction and will enable an examiner to review the record keeping and reconcile each consumer deferred deposit transaction with documentation maintained in the consumer's file records.

3. That the applicant understands the examination process involving the reconciliation of records will be facilitated if the applicant maintains, at a minimum, a ledger or listing of the following current and updated information for each deferred deposit transaction (as specified in Financial Code Section 23035): customer's name and address, account number, check number, amount provided, fee, amount of check, corresponding annual percentage rate (e.g. 14-day or 30-day), and the deferred due date.

4. That the applicant will maintain a file of all advertising for a period of 90 days from the date of its use, which will be available to the Commissioner of Business Oversight upon request.

5. 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.

6. That the applicant will file with the Commissioner of Business Oversight any report required by the Commissioner.

7. That the applicant hereby attests that the applicant (including officers, directors and principals) has not engaged in conduct that would be cause for denial of a license. Only one declaration required for each applicant.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed on _____ at _____.
(date) (place)

_____
(Signature)

_____
(Print name and title)

STATE OF CALIFORNIA
DEPARTMENT OF BUSINESS OVERSIGHT

EXHIBIT L

DECLARATION PURSUANT TO
FINANCIAL CODE SECTION 23037(i) OF THE
CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW

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

1. The applicant will comply with all federal and state laws and regulations (including Division 10, commencing with Section 23000, of the Financial Code), if it offers, arranges, acts as an agent for, or assists a deferred deposit originator in the making of a deferred deposit transaction. (Financial Code Section 23037(i).)

2. The applicant will comply with all of the requirements of the exception specified in paragraphs (1) and (2) of subdivision (i) of Financial Code Section 23037, if it offers, arranges, acts as an agent for, or assists a state or federally chartered bank, thrift, savings association, or industrial loan company, in the making of a deferred deposit transaction. (Financial Code Section 23037(i)(1)(2).)

Will applicant engage in activities with a financial institution as described in number 2 above?

Yes [ ] **No** [ ]

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.

Executed on_____ at _____.
(Date) (City and State)

_____ _____.
(Signature) (Print name and title)