Check for Errors | Print Form

DEPARTMENT OF CORPORATIONS

PLEASE READ THE ATTACHED INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT. All licensees must complete the report even if no business was conducted. See* INSTRUCTIONS *if no business was conducted .

To: COMMISSIONER OF CORPORATIONS, STATE OF CALIFORNIA

ANNUAL REPORT
LICENSEES ENGAGED IN BUSINESS UNDER THE
CALIFORNIA FINANCE LENDERS LAW
(Finance Lender and Broker)
For the Year Ended December 31, 2008

SCHEDULE A
GENERAL INFORMATION

1. Name of Licensee (*as shown on the license*) and Address of Main Office:

2. Business Phone No.: **(** _____ **)** _____ Fax No.: **(** _____ **)** _____
   Website Address: _____
   E-mail Address: _____

3. Address Change. If you wish to change the address of your place of business, you must submit a Change of Address Form to the Department of Corporations. The request for the change of address must be received by the Department 10 days prior to the date of your move or an administrative penalty of $500 will be assessed. The Change of Address Form can be found on the Department's website at www.corp.ca.gov.

SCHEDULE A
(Continuation)
GENERAL INFORMATION

4. Office Hours: _____

5. License Number for Main Office: _____

(*If the report covers more than one location, the license number and address of each location must be listed on a separate schedule attached to this report.*)
CAUTION:THE REPORT WILL BE RETURNED IF THIS SCHEDULE IS NOT COMPLETED.

6. Licensed Authority:
   A. [ ] Lender Only
   B. [ ] Lender and Broker
   C. [ ] Broker Only

7. Total number of licenses held at December 31, 2008: _____

8. Type of Organization:
   [ ] Corporation
   [ ] Partnership
   [ ] Individual
   [ ] Limited Liability Company
   [ ] Other (specify) _____

9. Person preparing this report:

_____ _____
Signature Name & Title (Please t*ype or print*)

Phone No.: **(** _____ **)** _____

Fax No.: **(** _____ **)** _____

VERIFICATION

STATE OF _____)
) SS.
COUNTY OF _____)

I, the undersigned, state: That I am an officer or general partner or the sole proprietor or have a position of similar proprietary interest of (*Insert name as shown on your license*)

_____

and I have read and signed this report and the documents filed herewith and know the contents thereof. I certify that the financial statements contained therein were prepared in conformity with generally accepted accounting principles consistently applied, and the statistical information supplied is to the best of my knowledge true and exact.

Additional certification of licensees with two or more licensed locations:

By signing this report I hereby authorize the Commissioner to contact our main office regarding issues and concerns for all branches of the company.

Complete Section (A) OR Section (B) as appropriate.

(A) IF LOCATED IN CALIFORNIA OR A STATE WHICH PERMITS A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS NOT NECESSARY.

Date _____ , _____ at _____ , _____
(Month / Day) (Year) (City) (State)

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.

_____
Signature of Declarant

_____
Name and Title (Please type or print)

(B) IF LOCATED OUTSIDE CALIFORNIA AND IN A STATE WHICH DOES NOT PERMIT A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS REQUIRED.

Date _____ , _____
(Month / Day) (Year)

at _____
(City)

_____
(State)

(SEAL)

_____
Signature of Affiant

_____
Name and Title (*Please type or print*)

Subscribed and sworn to before me on

_____ , _____
(Month / Day) (Year)

_____
Notary Public in and for said County and State

TABLE OF SCHEDULES TO BE COMPLETED

The schedules in this report must be completed in accordance with the following licensing authority and instructions under the California Finance Lenders Law (CFL):

A. If you are licensed as a **CFL LENDER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	E	13
VERIFICATION	3	F	14 & 15
B-1	5 & 6	G	16, 17, & 18
B-1(a)	7	H	19
B-2	8	I	20
C-1	9	J	21 & 22
C-2	10	K	23 & 24
C-3	11	L	25 & 26

B. If you are licensed as a **CFL BROKER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	C-2	10
VERIFICATION	3	C-3	11
B-1	5 & 6	D	12
B-1(a)	7	J	21 & 22
B-2	8	K	23 & 24
C-1	9	L	25 & 26

***** *If you are licensed as a CFL Broker only, discard Pages 13 through 20.*

C. If you are authorized to act as a **CFL LENDER and BROKER**, all schedules must be completed.

D. If any schedule is inapplicable, note "N/A" at the top of the schedule.

E. The verification on Page 3 must be completed on all reports.
UNSIGNED OR INCOMPLETE VERIFICATION WILL NOT BE ACCEPTED

F. If no business was conducted under the license(s) during the calendar year 2008, only pages 1 through 11, 23, 24 and 25 need to be completed. The remaining pages need not be submitted. "No business" means no loan was made, refinanced, or brokered in 2008, and no loan payment or broker fee was received in 2008. Also a statement must be completed at the bottom of the page 3 VERIFICATION stating that "No business was conducted under the license(s) during the calendar year 2008."

G. **Your annual assessment is based on the gross income reported from activities conducted under your California Finance Lenders Law (Schedule C-1, Statement of Income and Expense, Page 9, Line 1). Income earned from other state or federal licenses, activities not requiring a license, or activities conducted pursuant to licenses of other agencies should be reported on Schedule C-1, Page 9, Line 2.**

H. For the purposes of completing the 2008 Annual Report, all income derived from loans originated under the Personal Property Broker, Consumer Finance Lender, and/or Commercial Finance Lender Laws should be treated as income earned under the California Finance Lenders Law.

SCHEDULE B-1
BALANCE SHEET
AS OF DECEMBER 31, 2008
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: _____ CFL File No. _____

ASSETS

1. Cash . . . . . $ _____
2. Investments . . . . . _____
3. CFL Loans Receivables (*must equal Schedule B-2, line 6*) . . . . . _____
   Go to Schedule B-2, Line 6
4. Other Receivables (*must equal Schedule B-2, line 14*) . . . . . _____
   Go to Schedule B-2, Line 14
5. Reserves and Withholds by Banks and Finance Companies . . . . . _____
6. Fixed Assets **(**Less: *Accumulated Depreciation* $ _____ **)** _____
7. Prepaid Expenses and Deferred Charges . . . . . _____
8. Commissions Receivable . . . . . _____
9. Other Assets . . . . . _____
10. **Total Assets** (*sum of lines 1 thru 9 and must equal line 22*) . . . . . $ _____
    Go to Line 22

LIABILITIES AND NET WORTH

11. Loans & Notes Payable from Third Parties . . . . . $ _____
12. Loans & Notes Payable from Parents & Affiliates . . . . . _____
13. Bonds, Debentures, and Certificates of Indebtedness . . . . . _____
14. Accounts Payable . . . . . _____
15. Dealers Reserves and Withholds . . . . . _____
16. Accrued Taxes Other Than Income Tax . . . . . _____
17. Reserve for Income Taxes . . . . . _____
18. Credit Insurance Premiums Due Insurer . . . . . _____
19. Other Liabilities and Accruals . . . . . _____
20. **Total Liabilities** (*sum of lines 11 thru 19*) . . . . . $ _____
21. **Net Worth** (*line 10 less line 20 and must equal Schedule B-1(a), line 10, 13, or 14*) . . . . . $ _____
    Go to Schedule B-1(a)
22. **Total Liabilities and Net Worth** (*add lines 20 & 21 and must equal line 10*) . . . . . $ _____
    Go to Line 10

NOTE : **CFL** stands for California Finance Lenders.

Fixed Assets include land, building, equipment, furniture & fixtures, automobiles, and leasehold improvement, less accumulated depreciation.

SCHEDULE B-1
(Continuation)
REQUEST FOR CONFIDENTIAL TREATMENT

Name of Licensee (as shown on the license): _____

_____

CFL File Number: _____

PURSUANT TO SECTION 22159(a) OF THE FINANCIAL CODE, I REQUEST CONFIDENTIAL TREATMENT OF THE BALANCE SHEET. THE LICENSEE QUALIFIES FOR CONFIDENTIAL TREATMENT OF THE BALANCE SHEET AS A:

(CHECK ONE)

SOLE PROPRIETOR ☐

"NONPUBLICLY TRADED PERSON" (persons with securities owned by 35 or fewer individuals" ☐

By: _____
Signature of Declarant

Printed Name: _____

Position: _____

Caution: This section <u>must</u> be completed and be signed by an authorized person, if confidential treatment of the balance sheet is requested.

SCHEDULE B-1(a)
CALCULATION OF NET WORTH
AS OF DECEMBER 31, 2008
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: _____ CFL File No. _____

FOR CORPORATION ONLY:

1. Common Stock . . . . . $ _____
2. Preferred Stock . . . . . _____
3. Paid In Capital in Excess of Par . . . . . _____
4. Less: Treasury Stock, Donated Stock, etc. . . . . **(** _____ **)**
5. Total Capital (*sum of lines 1 thru 4*) . . . . . $ _____
6. Retained Earnings @ 01/01/08 . . . . . $ _____
7. Adjustments to Retained Earnings . . . . . _____
8. Net Income or Loss (*from Schedule C-1, line 23*) . . . . . _____
   Go to Schedule C-1
9. Retained Earnings @ 12/31/08 (*sum of lines 6 thru 8*) . . . . . _____
10. **Total Net Worth** (*sum of lines 5 and 9 and must equal Schedule B-1, line 21*) $ _____
    Go to Schedule B-1, Line 21

FOR PARTNERSHIP ONLY:

11. Partnership Capital Accounts:

Name (General Partners)	Percentage	Amount
		$

12. Limited Partners (*total*) . . . . . _____ _____
13. Total Net Worth (*sum of lines 11 and 12 and must equal Schedule B-1, line 21*) $ _____
    Go to Schedule B-1, Line 21

FOR INDIVIDUALS, TRUSTEES, AND OTHERS:

14. Net Worth of Individuals, Trustees, and Others (*enter balance from Schedule B-1, line 21*) . . . . . $ _____

    Go to Schedule B-1, Line 21

SCHEDULE B-2
ANALYSIS OF LOANS AND RECEIVABLES OUTSTANDING
AS OF DECEMBER 31, 2008

(Round to Nearest Dollar - Omit Cents)

CALIFORNIA FINANCE LENDERS LOANS: (A)	Aggregate Balance
1. Consumer Loans	$
2. Commercial Loans	
3. Subtotal (*sum of lines 1 and 2*)	$
4. Less: Unearned Pre-computed Charges	( )
5. Less: Allowance for Bad Debts	( )
6. **Net California Finance Lenders Loans Receivables** (*sum of lines 3 thru 5 and must equal Schedule B-1, line 3*)	$

Go to Schedule B-1, Line 3

OTHER RECEIVABLES NOT SUBJECT TO CFL LICENSING REQUIREMENTS OF COMMISSIONER OF CORPORATIONS: (B)	Aggregate Balance
7. Sales Contracts	$
8. Leases (*True leases*)	
9. Factoring	
10. Others	
11. Subtotal (*sum of lines 7 and 10*)	$
12. Less: Unearned Pre-computed Charges	( )
13. Less: Allowance for Bad Debts	( )
14. **Net Other Receivables** (*sum of lines 11 thru 13 and must equal Schedule B-1, line 4*)	$

Go to Schedule B-1, Line 4

NOTE **:**

(A) *May include outstanding receivables originated under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender licenses.*

(B) *See Schedule B-2 of* INSTRUCTIONS *on classification of receivables.*

SCHEDULE C-1
STATEMENT OF INCOME AND EXPENSES
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

INCOME

Go to Schedule C-2

1. Gross Income from CFL Loans and CFL Brokered Loans (*from Schedule C-2, line 16*) . **REPORT ONLY CFL GROSS INCOME ON THIS LINE** . . . . . $ _____
2. Gross Income from All Other Business and Sources (*from Schedule C-3, line 7*) . . . . . _____

Go to Schedule C-3

3. **Total Gross Income** (*sum of lines 1 and 2*) . . . . . $ _____

EXPENSES

4. Advertising and Promotion . . . . . $ _____
5. Professional Audit and Accounting Services . . . . . _____
6. Insurance and Bond Premiums . . . . . _____
7. Legal Services and Expenses . . . . . _____
8. Occupancy Expenses . . . . . _____
9. Provision for Bad Debt Allowance . . . . . _____
10. Salaries and Bonuses: Employees . . . . . _____
11. Salaries and Bonuses: Owners, Partners, Executives . . . . . _____
12. Depreciation . . . . . _____
13. License Fees and Taxes . . . . . _____
14. Telephone and Utilities . . . . . _____
15. Travel . . . . . _____
16. Other Expenses . . . . . _____
17. **Total Expenses before Interest and Income Taxes** (*sum of lines 4 thru 16*) . . . . . $ _____
18. **Income or (loss) before Interest and Income Taxes** (*line 3 less line 17*) . . . . . $ _____
19. Interest Paid to Bona Fide Third Parties . . . . . _____
20. Interest Paid to Parent Company and Affiliates . . . . . _____
21. **Income or (Loss) before Income Taxes** (*subtract lines 19 and 20 from line 18*) . . . . . $ _____
22. Provision for Income Taxes . . . . . _____
23. **Net Income or (Loss)** (*line 21 less line 22*) . **(A)** . . . . . $ _____

Go to Schedule B-1(a), Line 8

NOTE **: (A)** If the licensee is incorporated, NET INCOME OR LOSS balance must agree with Schedule B-1(a), line 8.

SCHEDULE C-2
ANALYSIS OF INCOME RECEIVED FROM CFL LENDERS AND BROKERS LOANS FOR CALENDAR YEAR 2008

(Round to Nearest Dollar - Omit Cents)

	Loans Under $2,500 (Column 1)	Loans of $2,500 & Over (Column 2)	Total (Column 3)
CFL LENDERS AND BROKERS LOANS:			
CONSUMER LOANS:			
1. Charges Earned or Collected from loans	$	$	$
2. Collection from Charged Off Accounts .			
3. Income from Credit Insurance			
4. Other Insurance Commissions			
5. Administrative Fees (*Loan Fees Charged by Lenders*)			
6. Commissions from Brokering CFL Consumer Loans (*from Schedule D, line 8*) . . . . . Go to Schedule D, Line 8			
7. Other income			
8. **Total Consumer Loans Income** (*sum of lines 1 thru 7*)	$	$	$

COMMERCIAL LOANS:

9. Charges Earned or Collected from Loans	$
10. Collection from Charged Off Accounts	
11. Income from Credit Insurance	
12. Other Insurance Commissions	
13. Commissions from Brokering CFL Commercial Loans (*from Schedule D, line 13*) . . . . . Go to Schedule D, Line 13	
14. Other Income	
15. **Total Commercial Loan Income** (*sum of lines 9 thru 14*)	$
16. **Total Gross Income from CFL Loans and CFL Brokered Loans** (sum of lines 8 *Column 3 & 15 and must equal Schedule C-1, line 1*) . . . . . Go to Schedule C-1, Line 1	$

CAUTION: *The income reported on lines 1 through 16 is for income relating to your California Finance Lender license. It may include income attributable to loans made under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender Laws prior to July 1, 1995. It must be accurately reported. The total income reported will be the basis for the computation of your assessment to renew your license(s) for the coming fiscal year. Income not relating to your California Finance Lender license should be reported on* Schedule C-3.

SCHEDULE C-3
ANALYSIS OF INCOME RECEIVED FROM OTHER BUSINESS AND SOURCES
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

ALL OTHER BUSINESS AND SOURCES:

1. Charges Earned or Collected . . . . . $ _____
2. Other Interest or Return on Investment . . . . . _____
3. Collection from Charged Off Accounts . . . . . _____
4. Income from Credit Insurance . . . . . _____
5. Other Insurance Commissions . . . . . _____
6. Other Income (*please explain below*) . . . . . _____
7. Total Income from All Other Business and Sources (*sum of lines 1 thru 6 and must equal Schedule C-1, line 2*) . . . . . $ _____

Go to Schedule C-1, Line 2

Please describe source of other income for line 6:

_____
_____
_____
_____
_____
_____

CAUTION: *Income reported on Lines 1 through 7 is only for income* **not** *related to your CFL license with Commissioner of Corporations. Any income earned related to your CFL license with Commissioner of Corporations must be reported on Schedule C-2. For guidelines on classification of receivables and income falling under the jurisdiction of Commissioner of Corporations under the CFL Law, please refer to Schedule C-3 of the attached* INSTRUCTIONS.

SCHEDULE D
SCHEDULE OF BROKERED LOANS
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

A. SCHEDULE OF CFL BROKERED LOANS (*This section must be completed by all licensees who have brokered loans to any lender licensed under the California Finance Lenders Law*)

	Name of Lender	Lender's License Number	Number of Loans Brokered	Principal Amount of Loans	Amount of Commissions Received
LIST CONSUMER LOANS BROKERED ONLY:					
1.				$	$
2.					
3.					
4.					
5.					
6.					
7.					
8.	**Total Consumer Loans Brokered** (*sum of lines 1 thru 7 and must equal Schedual C-2, line 6, column 3*)			$	$
	Go to Schedule C-2, Line 6, Column 3				
LIST COMMERCIAL LOANS BROKERED ONLY:					
9.				$	$
10.					
11.					
12.					
13.	**Total Commercial Loans Brokered** (*sum of lines 9 thru 12 and must equal Schedual C-2, line 13*)			$	$
14.	**Total Loans Brokered** (*sum of lines 8 8 and 13*)			$	$
	Go to Schedule C-2, Line 13				

Describe the method of computing commissions and how commissions are paid (i.e., in advance, from loan proceeds, etc.). If commissions are prepaid, describe method of refunding commissions in the event a loan is not funded.

xxxx

SCHEDULE E
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY SIZE
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

Loans of	Number of Loans	Principal Amount
1. $ 499 or Less		$
2. 500 to 1,999		
3. 2,000 to 2,499		
4. 2,500 to 4,999		
5. 5,000 to 9,999		
6. 10,000 or More		
7. **Total Consumer Loans Made** (*sum of lines 1 thru 6*) **. (A)**		$

Go to Schedule F, Line 27 | Go to Schedule G, Line 40

COMMERCIAL LOANS ONLY

8. $ 5,000 or More		$
9. **Total Commercial Loans Made . (B)**		$

Go to Schedule F, Line 34 | Go to Schedule G, Line 49

10. **Total Loans Made - All Categories** (*sum of lines 7 and 9*) **. (C)**		$

Go to Schedule F, Line 35 | Go to Schedule G, Line 50

NOTE **: (A)** Totals must equal Schedule F, line 27 and Schedule G, line 40.
(B) Totals must equal Schedule F, line 34 and Schedule G, line 49.
(C) Totals must equal Schedule F, line 35 and Schedule G, line 50.

SCHEDULE F
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

Type of Security	Number of Loans	Principal Amount
Loans Under $2,500		
1. Unsecured		$
2. Personal Property (*household items*)		
3. Automobiles and Other Motor Vehicles		
4. Wage Assignment		
5. Other Security		
6. Total Loans Made (*sum of lines 1 thru 5*)		$
Loans $2,500 to $4,999		
7. Unsecured		$
8. Personal Property (*household items*)		
9. Automobiles and Other Motor Vehicles		
10. Wage Assignment		
11. Other Security		
12. Total Loans Made (*sum of lines 7 thru 11)*		$
Loans $5,000 to $9,999		
13. Unsecured		$
14. Personal Property (*household items*)		
15. Automobiles and Other Motor Vehicles		
16. Wage Assignment		
17. Real Property		
18. Other Security		
19. Total Loans Made (*sum of lines 13 thru 18)*		$

SCHEDULE F
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

Type of Security	Number of Loans	Principal Amount
Loans $10,000 and Over		
20. Unsecured		$
21. Personal Property (*household items*)		
22. Automobiles and Other Motor Vehicles		
23. Wage Assignment		
24. Real Property		
25. Other Security		
26. Total Loans Made (*sum of lines 20 thru 25*)		$
27. **Total Consumer Loans Made** (*sum of lines 6, 12, 19, & 26*) . **(A)**		$
Go to Schedule E, Line 7 / Go to Schedule G, Line 40		
COMMERCIAL LOANS ONLY		
28. Unsecured		$
29. Personal Property		
30. Automobiles and Other Motor Vehicles		
31. Business Equipment		
32. Real Property		
33. Other Security		
34. **Total Commercial Loans Made** (*sum of lines 28 thru 33*) . **(B)**		$
Go to Schedule E, Line 9 / Go to Schedule G, Line 49		
35. **Total Loans Made - All Gategories** (*sum of lines 27 and 34*) . **(C)**		$
Go to Schedule E, Line 10 / Go to Schedule G, Line 50		

NOTE: **(A)** Totals must equal Schedule E, line 7 and Schedule G, line 40.
(B) Totals must equal Schedule E, line 9 and Schedule G, line 49.
(C) Totals must equal Schedule E, line 10 and Schedule G, line 50.

SCHEDULE G
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

	Annualized Rate of Charge	Number of Loans	Principal Amount
Loans under $2,500			
1.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month		$
	Alternate Rates:		
2.	1.6% Per Month		
3.	Federal Reserve Bank Rate plus 10%		
	Other Rates:		
4.	Up to 14.999 APR		
5.	15.000 to 19.999 APR		
6.	20.000 to 24.999 APR		
7.	25.000 to 29.999 APR		
8.	30.000 to 34.999 APR		
9.	35.000 to 39.999 APR		
10.1	40.000 to 99.999 APR		
10.2	100.000 or More APR		
11.	Variable Rates Based on Index		
12.	Total Loans Made (*sum of lines 1 thru 11)*		$
Loans $2,500 to $4,999			
13.	Up to 14.999 APR		$
14.	15.000 to 19.999 APR		
15.	20.000 to 24.999 APR		
16.	25.000 to 29.999 APR		
17.	30.000 to 34.999 APR		
18.	35.000 to 39.999 APR		
19.1	40.000 to 99.999 APR		
19.2	100.000 or More APR		
20.	Variable Rates Based on Index		
21.	Total Loans Made (*sum of line 13 thru 20*)		$

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

	Annualized Rate of Charge	Number of Loans	Principal Amount
Loans $5,000 to $9,999			
22.	Up to 14.999 APR		$
23.	15.000 to 19.999 APR		
24.	20.000 to 24.999 APR		
25.	25.000 to 29.999 APR		
26.	30.000 to 34.999 APR		
27.	35.000 to 39.999 APR		
28.1	40.000 to 99.999 APR		
28.2	100.000 or More APR		
29.	Variable Rates Based on Index		
30.	Total Loans Made (*sum of line 22 thru 29*)		$
Loans $10,000 and Over			
31.	Up to 14.999 APR		$
32.	15.000 to 19.999 APR		
33.	20.000 to 24.999 APR		
34.	25.000 to 29.999 APR		
35.	30.000 to 34.999 APR		
36.	35.000 to 39.999 APR		
37.1	40.000 to 99.999 APR		
37.2	100.000 or More APR		
38.	Variable Rates Based on Index		
39.	Total Loans Made (*sum of line 31 thru 38*)		$
40.	**Total Consumer Loans Made** (*sum of lines 12, 21, 30, & 39*) **. (A)**		$

Go to Schedule E, Line 7 | Go to Schedule F, Line 27

NOTE : **(A)** Totals must equal Schedule E, line 7 and Schedule F, line 27.

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2008
(Round to Nearest Dollar - Omit Cents)

COMMERCIAL LOANS ONLY

	Annualized Rate of Charge	Number of Loans	Principal Amount
41.	Up to 14.999 APR		$
42.	15.000 to 19.999 APR		
43.	20.000 to 24.999 APR		
44.	25.000 to 29.999 APR		
45.	30.000 to 34.999 APR		
46.	35.000 to 39.999 APR		
47.1	40.000 to 99.999 APR		
47.2	100.000 or More APR		
48.	Variable Rates Based on Index		
49.	**Total Commercial Loans Made** (*sum of lines 41 thru 48*) **. (B)**		$
	Go to Schedule E, Line 9 / Go to Schedule F, Line 34		
50.	**Total Loans Made - All Categories** (*sum of lines 40 & 49*) **. (C)**		$
	Go to Schedule E, Line 10 / Go to Schedule F, Line 35		

NOTE **: (B)** Totals must equal Schedule E, line 9 and Schedule F, line 34.
(C) Totals must equal Schedule E, line 10 and Schedule F, line 35.

SCHEDULE H
CREDIT INSURANCE
GENERAL INFORMATION

1. Give name(s) of insurance company(ies) underwriting your credit insurance.

   Name: _____
   Address: _____

2. Is (are) the insurance company(ies) described in Item 1 above a parent corporation, affiliated company, or in any other manner connected with the licensee reporting: Yes [ ] No [ ]

   If answer to Item 2 is ***Yes,*** please explain:

   _____

3. Credit insurance premiums charged per year per hundred dollars of initial indebtedness:

Single Premium	Credit Life	Joint Coverage
$ _____	Personal Property	$ _____
$ _____	Real Property	$ _____
	Credit Disability	
$ _____	Personal Property	$ _____
$ _____	Real Property	$ _____
	Credit Loss-of-Income	
$ _____	Personal Property	$ _____
$ _____	Real Property	$ _____

4. Is the credit insurance premium deducted from the loan proceeds? Yes [ ] No [ ]

   If the answer is ***No,*** please explain:

   _____

5. Are the credit insurance premiums that have been collected from the borrowers remitted in total to the carrier? Yes [ ] No [ ]

   If the answer is ***No,*** please explain:

   _____

6. What is the age limit to qualify for credit insurance?

	Minimum	Maximum
Credit Life	_____	_____
Credit Disability	_____	_____
Credit Loss-of-Income	_____	_____

7. Does the credit disability policy contain a "14-day" non-retroactive provision? Yes [ ] No [ ]

   If the answer is ***No,*** please explain:

   _____

8. List exclusions from coverage, if any:

   _____
   _____

SCHEDULE I
SALE OF LOANS TO INSTITUTIONAL INVESTORS AND LOANS SERVICED FOR CALENDAR YEAR 2008

(Round to Nearest Dollar - Omit Cents)

1. Loans Sold (Pursuant to Sections 22340, 22340.1, 22600 and 22600.1 Financial Code):

   Report only those loans originated under your California Department of Corporations' CFL license(s), or purchased from an institutional lender, or another licensee pursuant to Division 9 of California Financial Code, and subsequently sold to institutional investors as defined in the California Financial Code.

No. of Loans Sold	Dollar Value of Loans Sold	Dollar Amount of Loans Sold Retained for Servicing	Servicing Fees Earned
_____	$ _____	$ _____	$ _____

Are these loans sold to institutional investors? Yes ☐ No ☐

Did you sell any of those loans to affiliated companies? Yes ☐ No ☐

Are trust accounts established for those loans serviced? Yes ☐ No ☐

2. Loans Serviced Under the CFL License (This would include all loans originated, purchased or sold):

   Report all loans you service as of December 31, 2008

Loan Type	Number of Loans	Balance	Servicing Fees Earned
Real Estate Secured	_____	$ _____	$ _____
Non-Real Estate Secured	_____	$ _____	$ _____

SCHEDULE J
OTHER BUSINESS ACTIVITIES AND COVERED LOANS

(Round to Nearest Dollar - Omit Cents)

A. OTHER BUSINESS ACTIVITIES:

This Schedule is to be completed on ***any*** activities conducted at the licensed location(s) in addition to the making and/or brokering of loans pursuant to your California Finance Lender licenses.

1.

Sale of Insurance Products	Insurer	2008 Revenue
Credit Life Insurance		$
Credit Disability Insurance		
Credit Loss of Income Insurance		
Accidental Death & Dismemberment		
Personal Property Insurance		
Real Estate Loan Insurance		
Others (*auto, whole life, etc.*)		

2. OTHER SERVICES PROVIDED (*Examples: loan servicing, leasing, automobile contracts, etc.*)

Description of Services Provided	2008 Revenue	License Authority (If Applicable)
	$	

3. BUSINESS CONDUCTED PURSUANT TO THE COMMODITY BROKERS LAW OF 1990 (*Example: Sale and/or financing of precious metals or other commodities*)

Describe Activity	2008 Revenue	License Authority (If Applicable)
	$	

4. OTHER BUSINESS ACTIVITY CONDUCTED AT LICENSED LOCATION (*If not included in Parts 1, 2, or 3 above.*)

Describe Activity	2008 Revenue	License Authority (If Applicable)
	$	

5. List any other licenses held by licensee issued by State of California departments or agencies:

Name of License	Name of Agency	License No.

SCHEDULE J
(Continuation)
OTHER BUSINESS ACTIVITIES AND COVERED LOANS
(Round to Nearest Dollar - Omit Cents)

B. COVERED LOANS:

This section must be completed by those licensees who have made '*covered loans*" as defined in Section 4970(b)(1) of the Financial Code

Number of Covered Loans	Principal Amount
	$

SCHEDULE K

DIRECTORY OF DIRECTORS, OFFICERS, BRANCH MANAGERS AND ANY PERSON OWNING OR CONTROLLING (directly or indirectly) 10% OR MORE INTEREST OR EQUITY SECURITIES

(Please Type or Print Clearly)

Name of Licensee: _____ CFL File No. _____

For updating the Department's licensee files, please complete the following directory for ***ALL*** directors, officers, branch managers and any person (as defined in Section 22008 of the California Financial Code) holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, directly or indirectly controlling 10 percent or more of the outstanding equity securities. If the person was required to be included in the initial application or in a subsequent report of a changes in personnel, the person should be included in this directory.

A self-designed form may be used to substitute this schedule if any licensee has more than 21 directors, officers, branch managers and any person holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, dierctly or indirectly controlling 10 percent or more of the outstanding equity securities. A self-designed form should contain at a minimum the following information.

In addition to this directory, please submit a Statement of Identity and Questionnaire (SIQ) for those individuals who did not submit the SIQ to the Department previously. The SIQ form is available at the Department's internet website at "www.corp.ca.gov".

FULL NAME			POSITION HELD OR TO BE HELD	% OF OWNERSHIP	BUSINESS ADDRESS (Street, City, State & Zip Code)	DATE OF BIRTH	DRIVERS LICENSE NO. AND STATE
FIRST	MIDDLE	LAST					

SCHEDULE K
(Continuation)
DIRECTORY OF OFFICERS, DIRECTORS, MANAGERS AND ANY PERSON OWNING OR CONTROLLING (directly or indirectly) 10% OR MORE INTEREST OR EQUITY SECURITIES
(Please Type or Print Clearly)

Name of Licensee: _____ CFL File No. _____

FULL NAME			POSITION HELD OR TO BE HELD	% OF OWNERSHIP	BUSINESS ADDRESS (Street, City, State & Zip Code)	DATE OF BIRTH	DRIVERS LICENSE NO. AND STATE
FIRST	MIDDLE	LAST					