

STATE OF CALIFORNIA – DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
**APPLICATION FOR A LICENSE UNDER THE CALIFORNIA
DEFERRED DEPOSIT TRANSACTION LAW**
DFPI-CDDTL 2020 Long Form (Rev. 10-20)



(Department of Financial Protection and Innovation Use Only)

Fee Paid \$ _____

File No. _____

Receipt No. _____

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 Financial Protection and Innovation) must be filed in the Los Angeles office of the Department of Financial Protection and Innovation, located at 320 West 4th Street, Suite 750, Los Angeles, CA 90013-2344.

The Department of Financial Protection and Innovation 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 Financial Protection and Innovation 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 Financial Protection and Innovation 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)

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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
(Date)

State of _____.

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)

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(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
Trust

Limited Liability Company
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)

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(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)

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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.

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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 Financial Protection and Innovation 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 Financial Protection and Innovation 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 Financial Protection and Innovation 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 Financial Protection and Innovation 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.

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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(j). 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.

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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 Financial Protection and Innovation, 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 Financial Protection and Innovation 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 Financial Protection and Innovation 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.

Executed at _____

Date _____

(Applicant)

(Signature of Declarant)

(Typed Name)

(Title)

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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.

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BEFORE THE DEPARTMENT OF
FINANCIAL PROTECTION AND INNOVATION
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 Financial Protection and Innovation 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 Financial Protection and Innovation 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 Financial Protection and Innovation 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 Financial Protection and Innovation 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 Financial Protection and Innovation 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.

EXHIBIT B

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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 Financial Protection and Innovation of the State of California, at the Los Angeles office of the Department of Financial Protection and Innovation.
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 Financial Protection and Innovation of the State of California, at the Los Angeles office of the Department of Financial Protection and Innovation.
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

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EXHIBIT C

File No., if applicable

Licensee (Company Name)

(Insert Department of Financial Protection and Innovation 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 Financial Protection and Innovation 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

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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 _____

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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? Yes No
(Including a woman's maiden name)
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.

EXHIBIT C

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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.

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 Financial Protection and Innovation 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)

By _____
(Name of Licensee)

(Signature)

(Title)

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*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 Financial Protection and Innovation 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 Financial Protection and Innovation, or an accurate copy of the form may be used by applicant.

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**TO THE COMMISSIONER OF FINANCIAL PROTECTION
AND INNOVATION 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 Financial Protection and Innovation 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 _____

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 Financial Protection and Innovation.

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 Financial Protection and Innovation 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 Financial Protection and Innovation upon request.
5. That the applicant will file with the Commissioner of Financial Protection and Innovation 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 Financial Protection and Innovation 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)

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)

DFPI's Privacy Notice on Collection

DFPI Collects and Uses Personal Information: The DFPI collects the information requested on this form as authorized by Chapter 1 of Title 10 of the California Code of Regulations. The DFPI uses this information to process applications related to entities authorized to engage in business under the Financial Institutions Law. Use of the personal information DFPI collects is subject to limitations contained in the Information Practices Act of 1977 and other applicable state and federal laws.

Providing Personal Information Is Mandatory: When providing information or documents, please do not include unrequested personal information such as a Social Security number, driver's license number, or financial information.

DFPI May Disclose Your Personal Information: We may share your personal information with other federal and state financial institution regulators, or any law enforcement agency. Your personal information may also be disclosed:

- In response to a Public Records Act request, as allowed by the Information Practices Act.
- To another governmental agency as required by state or federal law.
- In response to a court order or administrative order, a subpoena or a search warrant.

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