

DEPARTMENT OF BUSINESS OVERSIGHT

Ensuring a Fair and Secure Financial Services Marketplace for all Californians



**INSTRUCTIONS FOR COMPLETING THE 20XX ANNUAL REPORT
FOR LICENSEES PARTICIPATING IN THE AFFORDABLE CREDIT BUILDING
OPPORTUNITIES PROGRAM**

WHO MUST FILE THE REPORT: Every licensee under the California Finance Lenders Law approved by the Commissioner of Business Oversight to participate in the Affordable Credit-Building Opportunities (ACBO) pilot program shall file the annual report. The annual report shall include information on all business conducted under the ACBO pilot program.

NO BUSINESS OR INACTIVE LICENSES: An annual report shall be filed even if no business was conducted under the license in 20XX. If no business was conducted under the ACBO pilot program during the calendar year 20XX, complete question numbers 1 through 10 and Verification section only. Include a statement at the bottom of the Verification section that "**No business was conducted under the ACBO pilot program during the calendar year 20XX.**" "No business" means no loans were made under the ACBO pilot program in 20XX.

WHEN IS THE REPORT DUE/ PENALTY FOR FAILURE TO FILE THE REPORT: The report is due on or before **March 15, 20XX**. **No extension of the filing date shall be granted.** Failure to file the report may result in summary revocation of the California Finance Lenders Law license(s).

WHAT IS THE PURPOSE OF THE ANNUAL REPORT: The information reported in the annual report shall be aggregated into a consolidated report and the annual consolidated report shall be posted on the Commissioner of Business Oversight's Internet Web site at www.dbo.ca.gov by July 1, 2015, as required under Financial Code Section 22380, subdivision (a).

WHERE TO FILE THE REPORT:

DEPARTMENT OF BUSINESS OVERSIGHT
Financial Services Division
320 West Fourth Street, Suite 750
Los Angeles, CA 90013

THE ANNUAL REPORT FORM: The information must be submitted on the annual report form prescribed by the Department of Business Oversight (Form CFL 1606.1). **ALL AMOUNTS MUST BE ROUNDED TO THE NEAREST WHOLE DOLLAR.** Do not add ".00" to represent rounding to the nearest dollar. In addition, do not round items to the nearest thousand or million dollars, or round intermediate calculations. The annual report is electronically scanned and therefore the information must be **TYPED** in the annual report form, and the **ORIGINAL** signed copy of the annual report shall be filed with the Department of Business Oversight.

COMPLETENESS & ACCURACY: The annual report shall be rejected by the Department of Business Oversight and returned to the licensee if the information provided is incomplete or incorrect. All questions and schedules must be completed. If any schedule is inapplicable, indicate

"Not Applicable" at the top of the page. The following schedules provide space to report on the activities of seven finders. Attach a supplemental page(s) if more space is needed or if more than seven finders were used. All information provided in the annual report is subject to verification. Accordingly, due care should be exercised in the completion of the report.

PERIOD COVERED BY THE REPORT: The reporting period is either (1) January 1, 20XX to December 31, 20XX, or (2) the effective date of approval to participate in the ACBO pilot program in 20XX to December 31, 20XX.

If any loans were made under the ACBO pilot program during the year 20XX, Schedules A through I must be completed. The following schedules provide space to report activities associated with seven finders. If no loans were made in 20XX, state "None" on the applicable schedules.

SCHEDULE A (SCHEDULE OF APPLICATIONS TAKEN AND LOANS MADE BY SIZE): All loan applications taken and loans made must be scheduled in Section A. Multiple loans made to the same borrower are to be reported as separate loans transactions. Do not include loans that were not made under the ACBO pilot program. Report percentages to the nearest whole percentage (e.g. report .457 as 46, not 45.7 or 46%)

SCHEDULE B (SCHEDULE OF LOANS BY INCOME DISTRIBUTION OF CENSUS TRACTS AND BORROWERS WITH BANK ACCOUNTS): Schedule loans by the following income distribution of census tracts as defined under the federal Community Reinvestment Act (12 U.S.C. 2901) and the Federal Financial Institutions Examination Council:

If the Median Family Income % is < 50%, then the Income Level is **Low**.

If the Median Family Income % is >= 50% and < 80%, then the Income Level is **Moderate**.

If the Median Family Income % is >= 80% and < 120%, then the Income Level is **Middle**.

If the Median Family Income % is >= 120%, then the Income Level is **Upper**.

If the Median Family Income % is 0%, then the Income Level is **Not Known**.

Information on income distribution of census tract may be found at <http://www.ffiec.gov/> and <http://www.ffiec.gov/census/default.aspx>

SCHEDULE C & D (SCHEDULE OF LATE FEES CHARGED DURING THE YEAR BY SIZE & SCHEDULE OF LOANS MADE BY LOAN PURPOSE).

SCHEDULE E (SCHEDULE OF LOANS BY RATE CHARGES): Report loans in Schedules E-1, E-2 & E-3 based on annual percentage rate (APR) calculated in accordance with Federal Reserve Board Regulation Z. Do not report loans in these schedules using the agreed upon contract rate.

SCHEDULE F (SCHEDULE OF LOAN PERFORMANCE): Report loans based on the number of payments past due. Do not report loans based on recency of payment.

SCHEDULE G (SCHEDULE OF LOANS MADE BY LANGUAGE AND CREDIT EDUCATION PROGRAM OR SEMINAR OFFERED): In column A, report the number of borrowers who were offered a credit education program or seminar in the same language in which the loan was negotiated. If known, report in column B the number of borrowers who attended the offered credit education program or seminar.

SCHEDULE H (SCHEDULE OF FINDERS BY LOCATION): Report all finders utilized during the calendar year 20XX.

SCHEDULE I (RECOMMENDATIONS FOR IMPROVING THE PILOT PROGRAM): Provide any comments or information to help improve the program.

COMPANIES WITH MULTIPLE LOCATIONS: Companies with multiple locations shall prepare one annual report consolidating the information of all locations into the report.

ANNUAL REPORT FORM AVAILABLE ON THE INTERNET: The annual report form is available in Adobe Acrobat format at the Department of Business Oversight's website. The form may be accessed by clicking on **Applications and Forms** on the Department of Business Oversight's homepage at "www.dbo.ca.gov", and then clicking on **California Finance Lenders**.

The form may be downloaded from the Department of Business Oversight's website; however, **THE REPORT CANNOT BE FILED ELECTRONICALLY**. If the report is downloaded, it must be printed and submitted to the Department in paper form. Please be sure to include your license number on the annual report to prevent any delays in processing your annual report.

VERIFICATION: The Verification section must be completed in accordance with the instructions by the licensed individual, a general partner if the licensee is a partnership, or a corporate officer if the licensee is a corporation. The Verification must include an original signature on the **original** copy of the annual report filed with the Department of Business Oversight. **Incomplete Verification or a missing signature in the Verification shall result in rejection and return of the annual report to the licensee.**

FEE: No fee is required to file the Annual Report.

PUBLIC INSPECTION: The Department of Business Oversight shall prepare an annual consolidated report that aggregates the information received from each annual report submitted by licensees for the designated year. The annual consolidated report shall be available to the public.

FOR ASSISTANCE AND INFORMATION REGARDING THE ANNUAL REPORT: Contact the Department of Business Oversight at **1-866-275-2677**.

DEPARTMENT OF BUSINESS OVERSIGHT



Ensuring a Fair and Secure Financial Services Marketplace for all Californians

To: COMMISSIONER OF BUSINESS OVERSIGHT, STATE OF CALIFORNIA

**ANNUAL REPORT FOR
CALIFORNIA FINANCE LENDERS LAW LICENSEES ENGAGED IN BUSINESS UNDER THE
AFFORDABLE CREDIT-BUILDING OPPORTUNITIES (ACBO) PILOT PROGRAM
FOR THE YEAR ENDED DECEMBER 31, 20XX**

THIS REPORT IS REQUIRED UNDER SECTIONS 22349.2 AND 22357 OF THE FINANCIAL CODE.

(PLEASE READ THE ATTACHED INSTRUCTIONS CAREFULLY BEFORE COMPLETING THE ANNUAL REPORT.)

1. Name of licensee (as shown on the license): _____

2. License number: _____

3. Business phone number: () _____

4. Fax number: () _____

5. Website address: _____

6. Total number of licensed locations at which business was conducted under the ACBO pilot program as of December 31, 20XX: _____

7. Total number of finders used during the calendar year: _____

8. Total number of finder locations used during the calendar year: _____

9. Business was conducted under the ACBO pilot program during the calendar year 20XX: YES
 NO

10. Disclose by finder, the licensee’s relationship, including ownership or other financial relationship, and business arrangement with each finder.

**SCHEDULE A
SCHEDULE OF APPLICATIONS TAKEN AND LOANS MADE BY SIZE
FOR THE CALENDAR YEAR 20XX**

A-1(a) Total Number of Application Taken and Loans Made Using A Finder

Finder	Number of Applications Taken	Number of Loans Made	Total Principal Amount of Loans Made
1. _____	_____	_____	\$ _____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____
7. _____	_____	_____	_____
Totals	=====	=====	\$ =====

A-1(b) Number of Applications Taken and Loans Made Without Using A Finder

	Number of Applications Taken	Number of Loans Made	Total Principal Amount of Loans Made
Totals	=====	=====	\$ =====

A-2(a) Number of Loans Made By Loan Size Using A Finder

Finder	Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Total Loans Made
1.				
2.				
3.				
4.				
5.				
6.				
7.				
Totals				

A-2(b) Number Of Loans Made By Loan Size Without Using A Finder

	Principal Balance \$ 250 – 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Total Loans Made
Totals				

A-3(a) Number of Borrowers Who Obtained More Than One Loan Using A Finder

Finder	Number of Borrowers Who Obtained More Than One Loan	Number of Borrowers With Credit Scores that Increased Over the Previous Loan	Percentage of Borrowers With Increased Credit Scores (e.g., .458=46)	Average Size of Increase In Credit Scores (Include Only Borrowers With Increased Scores)	Average Size of Increase/Decrease In Credit Scores For All Borrowers
1.				%	
2.					
3.					
4.					
5.					
6.					
7.					
Totals				%	

A-3(b) Number of Borrowers Who Obtained More Than One Loan Without Using A Finder

	Number of Borrowers Who Obtained More Than One Loan	Number of Borrowers With Credit Scores that Increased Over the Previous Loan	Percentage of Borrowers With Increased Credit Scores (e.g., 458=46)	Average Size of Increase In Credit Scores (Include Only Borrowers With Increased Scores)	Average Size of Increase/Decrease In Credit Scores For All Borrowers
Totals	_____	_____	_____ %	_____	_____

**SCHEDULE B
SCHEDULE OF LOANS BY INCOME DISTRIBUTION OF CENSUS TRACTS
AND BORROWERS WITH BANK ACCOUNTS
FOR CALENDAR YEAR 20XX**

B-1(a) Number of Loans By Income Distribution of Census Tract Using A Finder

Finder	Low	Moderate	Middle	Upper	Not Known	Total Loans Made
1. _____	_____	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____	_____	_____
6. _____	_____	_____	_____	_____	_____	_____
7. _____	_____	_____	_____	_____	_____	_____
Totals	_____	_____	_____	_____	_____	_____

B-1(b) Number of Loans By Income Distribution of Census Tract Without Using A Finder

	Low	Moderate	Middle	Upper	Not Known	Total Loans Made
Totals	_____	_____	_____	_____	_____	_____

B-2(a) Number Of Loans Made To Borrowers With Bank Account(s) Using A Finder

Finder	Number With Bank Account(s)	Number Without Bank Account(s)	Number of Borrowers Who Obtained More Than One Loan	Number of Borrowers With a Bank Account and Also Use Check-Cashing Services	Number of Borrowers With a Bank Account and Also Use Payday Loan Services
1.					
2.					
3.					
4.					
5.					
6.					
7.					
Totals					

B-2(b) Number Of Loans Made To Borrowers With Bank Account(s) Without Using A Finder

	Number With Bank Account(s)	Number Without Bank Account(s)	Number of Borrowers Who Obtained More Than One Loan	Number of Borrowers With a Bank Account and Also Use Check-Cashing Services	Number of Borrowers With a Bank Account and Also Use Payday Loan Services
Totals					

SCHEDULE C
SCHEDULE OF LATE FEES CHARGED DURING THE YEAR BY SIZE
FOR CALENDAR YEAR 20XX

C-1(a) Number Of Loans Made Using A Finder In Which Late Fee(s) Were Charged

Finder	Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Total Loans Made
1.				
2.				
3.				
4.				
5.				
6.				
7.				
Totals				

C-1(b) Number Of Loans Made Without Using A Finder In Which Late Fee(s) Were Charged

Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Total Loans Made
Totals			

C-2(a) Number Of Late Fees Charged On Loans Made Using A Finder

Finder	Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Total Loans Made
1.				
2.				
3.				
4.				
5.				
6.				
7.				
Totals				

C-2(b) Number Of Late Fees Charged On Loans Made Without Using A Finder

	Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Total Loans Made
Totals				

C-3(a) Dollar Amount of Late Fees Collected On Loans Made Using A Finder

Finder	Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Total Late Fees in Dollars
1. _____ \$	_____	_____	_____	\$ _____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____
6. _____	_____	_____	_____	_____
7. _____	_____	_____	_____	_____
Totals \$	_____	_____	_____	\$ _____

C-3(b) Dollar Amount of Late Fees Collected On Loans Made Without Using A Finder

	Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Total Late Fees in Dollars
Totals	\$ _____	_____	_____	\$ _____

C-4(a) Average Number of Late Fees Charged Per Loan Made Using A Finder

Finder	Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 – 2,499	Overall Average
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____
6.	_____	_____	_____	_____
7.	_____	_____	_____	_____
Totals	_____	_____	_____	_____

C-4(b) Average Number of Late Fees Charged Per Loan Made Without Using A Finder

	Principal Balance \$ 250 - 499	Principal Balance \$ 500 - 1,499	Principal Balance \$1,500 - 2,499	Overall Average
Totals	_____	_____	_____	_____

C-5(a) Percentage Of Loans Made With Late Fees Using A Finder

Finder	Principal Balance \$ 250 – 499	%	Principal Balance \$ 500 – 1,499	%	Principal Balance \$1,500 - 2,499	%	Overall Percentage
1.	_____	%	_____	%	_____	%	_____ %
2.	_____		_____		_____		_____
3.	_____		_____		_____		_____
4.	_____		_____		_____		_____
5.	_____		_____		_____		_____
6.	_____		_____		_____		_____
7.	_____		_____		_____		_____
Totals	_____		_____		_____		_____

C-5(b) Percentage Of Loans Made With Late Fees Without Using A Finder

	Principal Balance \$ 250 - 499		Principal Balance \$ 500 – 1,499		Principal Balance \$1,500 - 2,499		Overall Percentage
Totals	%		%		%		%

**SCHEDULE D
SCHEDULE OF LOANS MADE BY LOAN PURPOSE
FOR CALENDAR YEAR 200XX**

D-1(a) Number Of Loans Made By Loan Purpose Using A Finder

Finder	Medical	Other Emergency	Vehicle Repair	Vehicle Purchase	To Pay Bills	To Consolidate Debt	To Build or Repair Credit	Purchase Goods or Services Other Than a Vehicle	Other
1. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
6. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
7. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
TOTALS	=====	=====	=====	=====	=====	=====	=====	=====	=====

D-1(b) Number Of Loans Made By Loan Purpose Without Using A Finder

	Medical	Other Emergency	Vehicle Repair	Vehicle Purchase	To Pay Bills	To Consolidate Debt	To Build or Repair Credit	Purchase Goods or Services Other Than a Vehicle	Other
TOTALS	=====	=====	=====	=====	=====	=====	=====	=====	=====

**SCHEDULE E
SCHEDULE OF LOANS BY RATE CHARGES
FOR CALENDAR YEAR 20XX**

E-1(a) Number of Loans Made Between \$250 - \$499 Using a Finder

Finder	Number of Loans Made Per Annual Percentage Rate (APR)								Total Loans Made
	Up to 14.99%	15.00% - 19.99%	20.00% - 24.99%	25.00% - 29.99%	30.00% - 34.99%	35.00% - 39.99%	40.00% - 49.99%	50.00% or more	
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									
13.									
14.									
15.									
Totals									

E-1(b) Number of Loans Made Between \$250 - \$499 Without Using a Finder

Number of Loans Made Per Annual Percentage Rate (APR)									Total Loans Made
Up to 14.99%	15.00% - 19.99%	20.00% - 24.99%	25.00% - 29.99%	30.00% - 34.99%	35.00% - 39.99%	40.00% - 49.99%	50.00% or more		
Totals									

E-2(a) Number of Loans Made Between \$500 - \$1,499 Using a Finder

Finder	Number of Loans Made Per Annual Percentage Rate (APR)								
	Up to 14.99%	15.00% - 19.99%	20.00% - 24.99%	25.00% - 29.99%	30.00% - 34.99%	35.00% - 39.99%	40.00% - 49.99%	50.00% or more	Total Loans Made
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									
13.									
14.									
15.									
Totals									

E-2(b) Number of Loans Made Between \$500 - \$1,499 Without Using a Finder

Number of Loans Made Per Annual Percentage Rate (APR)								
Up to 14.99%	15.00% - 19.99%	20.00% - 24.99%	25.00% - 29.99%	30.00% - 34.99%	35.00% - 39.99%	40.00% - 49.99%	50.00% or more	Total Loans Made

E-3(a) Number of Loans Made Between \$1,500 - \$2,499 Using a Finder

Finder	Number of Loans Made Per Annual Percentage Rate (APR)								
	Up to 14.99%	15.00% - 19.99%	20.00% - 24.99%	25.00% - 29.99%	30.00% - 34.99%	35.00% - 39.99%	40.00% - 49.99%	50.00% or more	Total Loans Made
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									
13.									
14.									
15.									
Totals									

E-3(b) Number of Loans Made Between \$1,500 - \$2,499 Without Using a Finder

Number of Loans Made Per Annual Percentage Rate (APR)									
Up to 14.99%	15.00% - 19.99%	20.00% - 24.99%	25.00% - 29.99%	30.00% - 34.99%	35.00% - 39.99%	40.00% - 49.99%	50.00% or more	Total Loans Made	
Totals									

**SCHEDULE F
SCHEDULE OF LOAN PERFORMANCE
AS OF YEAR END 20XX**

F-1(a) Number of Loans (using a Finder) With Past Due Payments and Percentage of Loans with Past Due Payments

Finder	NUMBER OF LOANS OUTSTANDING	NUMBER OF LOANS PAST DUE				PERCENTAGE OF LOANS PAST DUE			
		Current Loan	1 Payment Past Due	2 Payments Past Due	3 or more Payments Past Due	Current Loan	1 Payment Past Due	2 Payments Past Due	3 or more Payments Past Due
1.	_____	_____	_____	_____	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____	_____	_____	_____	_____
6.	_____	_____	_____	_____	_____	_____	_____	_____	_____
7.	_____	_____	_____	_____	_____	_____	_____	_____	_____
8.	_____	_____	_____	_____	_____	_____	_____	_____	_____
9.	_____	_____	_____	_____	_____	_____	_____	_____	_____
10.	_____	_____	_____	_____	_____	_____	_____	_____	_____
11.	_____	_____	_____	_____	_____	_____	_____	_____	_____
12.	_____	_____	_____	_____	_____	_____	_____	_____	_____
13.	_____	_____	_____	_____	_____	_____	_____	_____	_____
14.	_____	_____	_____	_____	_____	_____	_____	_____	_____
15.	_____	_____	_____	_____	_____	_____	_____	_____	_____
Totals	_____	_____	_____	_____	_____	_____	_____	_____	_____

F-1(b) Number of Loans (not using a Finder) with Past Due Payments and Percentage of Loans with Past Due Payments

NUMBER OF LOANS OUTSTANDING	NUMBER OF LOANS PAST DUE				PERCENTAGE OF LOANS PAST DUE			
	Current Loan	1 Payment Past Due	2 Payments Past Due	3 or more Payments Past Due	Current Loan	1 Payment Past Due	2 Payments Past Due	3 or more Payments Past Due
Totals	_____	_____	_____	_____	_____	_____	_____	_____

SCHEDULE G
SCHEDULE OF LOANS MADE BY LANGUAGE AND CREDIT EDUCATION PROGRAM OR SEMINAR OFFERED
FOR THE CALANDER YEAR 20XX

G-1(a) Number of Loans Made Using a Finder (For columns A and B see instructions.)

LANGUAGE IN WHICH THE LOAN WAS NEGOTIATED ORALLY OR IN WRITING

Finder	English		Spanish		Chinese		Tagalog		Vietnames _e		Korean		
	A	B	A	B	A	B	A	B	A	B	A	B	
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
Totals													

G-1(b) Number of Loans Made Without Using a Finder (For columns A and B see instructions.)

	English		Spanish		Chinese		Tagalog		Vietnames _e		Korean	
	A	B	A	B	A	B	A	B	A	B	A	B
Totals												

**SCHEDULE I
RECOMMENDATIONS FOR IMPROVING THE PILOT PROGRAM**

Please provide any comments or information to help improve the program.

VERIFICATION

State of _____)

County of _____)

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

_____ and I have read and signed the report and know the contents of the information filed herewith. I certify that the statistical information provided in this annual report is to the best of my knowledge true and exact.

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

(A) IF LOCATED IN CALIFORNIA OR IN 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) Phone Number: () _____

(Name and Title, type or print) Fax Number: () _____

E-mail Address: _____

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

Date _____, _____ _____
(Month/Day) (Year) Signature of Affiant

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

(State) Subscribed and sworn to before me on

_____, _____
(Month/Date) (Year)

(Seal)

Notary Public in and for said County and State

Phone Number: () _____ Fax Number: () _____

E-mail Address: _____