

DEPARTMENT OF BUSINESS OVERSIGHT



PLEASE READ THE ATTACHED INSTRUCTIONS CAREFULLY BEFORE COMPLETING THE REPORT.

To: COMMISSIONER OF BUSINESS OVERSIGHT, STATE OF CALIFORNIA

**ANNUAL REPORT
LICENSEES ENGAGED IN BUSINESS UNDER THE
CALIFORNIA FINANCE LENDERS LAW (CFL)
(Finance Lender and Broker)
For the Year Ended December 31, 2013**

**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 (1/2014), hereby incorporated by reference, to the Department of Business Oversight. The Change of Address form must be received by the Department of Business Oversight ten (10) days prior to the date of your move, or the Department of Business Oversight may assess an administrative penalty of \$500. The Change of Address form is available on the Department's website at www.dbo.ca.gov.

SCHEDULE A
(Continuation)
GENERAL INFORMATION

4. Office Hours: _____

a) License Number for Main Office: _____

b) NMLS Number (if applicable): _____

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

7. Total number of licenses held at December 31, 2013: _____

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

9. Person preparing the Annual Report:

Signature

Name & Title (Typed)

Phone No.: (_____) _____

Email address: _____

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 of licensee as shown on the license*)

and I have read and signed the 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 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

Name and Title (Typed)

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

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

at _____
(City)

Name and Title (Typed)

Subscribed and sworn to before me on

_____, _____
(Month / Day) (Year)

(SEAL)

Notary Public in and for said County and State

TABLE OF SCHEDULES TO BE COMPLETED

The following schedules in the annual report must be completed:

A. If you are licensed as a **CFL LENDER**, complete:

SCHEDULE	SCHEDULE
A	G
VERIFICATION	H
B-1	I
B-1(a)	J
B-2	K
C-1	L
C-2	M
C-3	N
E	O
F	

B. If you are licensed as a **CFL BROKER**, complete:

SCHEDULE	SCHEDULE
A	C-2
VERIFICATION	C-3
B-1	D
B-1(a)	J
B-2	K
C-1	L and M

C. If you are licensed as both a **CFL LENDER and CFL BROKER**, complete all schedules.

D. If any schedule is inapplicable, indicate “Not Applicable” at the top of the schedule.

E. The Verification section must be completed. AN UNSIGNED OR INCOMPLETE VERIFICATION WILL NOT BE ACCEPTED, AND WILL RESULT IN REJECTION AND RETURN OF THE ANNUAL REPORT TO THE LICENSEE.

F. If no business was conducted under the license(s) during the year, complete Schedules A through C-3, Schedule K and Verification section only. The remaining pages need not be submitted. “No business” means no loans were made, refinanced, or brokered in the calendar year, and no loan payment or broker fee was received during the year. Include the following statement at the bottom of the Verification section, “No business was conducted under the license(s) during the calendar year 2013.”

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

H. For purposes of completing the 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, 2013**

Name of Licensee: _____

CFL License No. _____

ASSETS

- | | | |
|---|----|--|
| 1. Cash | \$ | |
| 2. Investments | | |
| 3. CFL Loans Receivables (<i>must equal Schedule B-2, line 6</i>) | | |
| 4. Other Receivables (<i>must equal Schedule B-2, line 14</i>) | | |
| 5. Reserves and Withholds by Banks and Finance Companies | | |
| 6. Fixed Assets (Less: <i>Accumulated Depreciation</i> \$ _____)
(Fixed assets include land, buildings, equipment, furniture and fixtures, automobiles, and leasehold improvements, less accumulated depreciation.) | | |
| 7. Prepaid Expenses and Deferred Charges | | |
| 8. Commissions Receivable | | |
| 9. Other Assets | | |
| 10. Total Assets (<i>sum of lines 1 thru 9 and must equal line 22</i>) | \$ | |

LIABILITIES AND NET WORTH

- | | | |
|---|----|--|
| 11. Loans and Notes Payable from Third Parties | \$ | |
| 12. Loans and Notes Payable from Parents and 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 (<i>sum of lines 11 thru 19</i>) | \$ | |
| 21. Net Worth (<i>line 10 less line 20 must equal Schedule B-1(a), line 10, 13, 14, or 19</i>) | \$ | |
| 22. Total Liabilities and Net Worth (<i>add lines 20 & 21 and must equal line 10</i>) | \$ | |

SCHEDULE B-1
(Continuation)
REQUEST FOR CONFIDENTIAL TREATMENT

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

CFLL 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 Authorized Person

Name (typed): _____

Position: _____

**SCHEDULE B-1(a)
CALCULATION OF NET WORTH
AS OF DECEMBER 31, 2013**

Name of Licensee: _____

CFLR 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 through 4*) \$ _____
- 6. Retained Earnings at 01/01/13 \$ _____
- 7. Adjustments to Retained Earnings _____
- 8. Net Income or Loss (*from Schedule C-1, line 23*) _____
- 9. Retained Earnings at 12/31/13 (*sum of lines 6 through 8*) _____
- 10. **Total Net Worth** (*sum of lines 5 and 9 and must equal Schedule B-1, line 21*) \$ _____

FOR PARTNERSHIP ONLY:

11. Partnership Capital Accounts:

Name (General Partners)	Percentage	Amount
		\$ _____

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

FOR INDIVIDUALS, TRUSTEES, AND OTHERS:

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

FOR LIMITED LIABILITY COMPANY:

- 15. Members' Contributions _____
- 16. Members' Draws _____
- 17. Members' Equity _____
- 18. Net Income (Loss) (*from Schedule C-1, line 23*) _____
- 19. Total Members' Equity (*sum of lines 15 - 18 and must equal Schedule B-1, line 21*) \$ _____

**SCHEDULE B-2
ANALYSIS OF LOANS AND RECEIVABLES OUTSTANDING
AS OF DECEMBER 31, 2013**

CALIFORNIA FINANCE LENDERS LOAN RECEIVED:

(may include outstanding receivables originated under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender laws)

Aggregate Balance

1. Consumer Loans	\$	
2. Commercial Loans		
3. Subtotal (<i>sum of lines 1 and 2</i>)	\$	
4. Less: Unearned Pre-computed Charges		()
5. Less: Allowance for Bad Debts		()
6. Net California Finance Lenders Loans Receivables (<i>sum of lines 3 thru 5 and must equal Schedule B-1, line 3</i>)	\$	

OTHER RECEIVABLES NOT SUBJECT TO THE CFLL:

(See instructions for Schedule B-2 for classification of receivables)

Aggregate Balance

7. Sales Contracts	\$	
8. Leases (<i>True leases</i>)		
9. Factoring		
10. Others		
11. Subtotal (<i>sum of lines 7 and 10</i>)	\$	
12. Less: Unearned Pre-computed Charges		()
13. Less: Allowance for Bad Debts		()
14. Net Other Receivables (<i>sum of lines 11 thru 13, and must equal Schedule B-1, line 4</i>)	\$	

**SCHEDULE C-1
STATEMENT OF INCOME AND EXPENSES
FOR CALENDAR YEAR 2013**

INCOME

- | | | |
|---|----|--|
| 1. Gross Income from CFLL Loans and CFLL Brokered Loans <i>from Schedule C-2, line 16</i>) . REPORT ONLY CFLL GROSS INCOME ON THIS LINE | \$ | |
| 2. Gross Income from All Other Business and Sources <i>(from Schedule C-3, line 7)</i> | | |
| 3. Total Gross Income <i>(sum of lines 1 and 2)</i> | \$ | |

EXPENSES

- | | | |
|--|----|--|
| 4. Loss on Loans Receivable | \$ | |
| 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. Advertising and Promotions | | |
| 16. Other Expenses | | |
| 17. Total Expenses before Interest and Income Taxes <i>(sum of lines 4 thru 16)</i> | \$ | |
| 18. Income or (loss) before Interest and Income Taxes <i>(line 3 less line 17)</i> | \$ | |
| 19. Interest Paid to Bona Fide Third Parties | | |
| 20. Interest Paid to Parent Company and Affiliates | | |
| 21. Income or (Loss) before Income Taxes <i>(subtract lines 19 and 20 from line 18)</i> | \$ | |
| 22. Provision for Income Taxes | | |
| 23. Net Income or (Loss) <i>(line 21 less line 22)</i> | \$ | |

(If the licensee is incorporated, the Net Income or Loss amount in line 23 must agree with Schedule B-1(a), line 8.)

SCHEDULE C-2
ANALYSIS OF INCOME RECEIVED FROM CFLL LENDERS AND BROKERS LOANS
FOR CALENDAR YEAR 2013

	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 and Loan Fees	_____	_____	_____
6. Commissions from Brokering CFLL Consumer Loans (from Schedule D, line 8)	_____	_____	_____
7. Other income	_____	_____	_____
8. Total Consumer Loans Income (sum of lines 1 thru 7)	\$ <u>_____</u>	\$ <u>_____</u>	\$ <u>_____</u>
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 CFLL Commercial Loans (from Schedule D, line 13)			_____
14. Other Income			_____
15. Total Commercial Loan Income (sum of lines 9 thru 14)			\$ <u>_____</u>
16. Total Gross Income from CFLL Loans and Brokered Loans (sum of lines 8, Column 3 and line 15, and must equal Schedule C-1, line 1)			\$ _____

**SCHEDULE C-3
ANALYSIS OF INCOME RECEIVED FROM OTHER BUSINESS AND SOURCES
FOR CALENDAR YEAR 2013**

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 (<i>describe below</i>)	_____
7. Total Income from All Other Business and Sources (<i>sum of lines 1 through 6, and must equal Schedule C-1, line 2</i>)	\$ <u>_____</u>

Describe source(s) of other income reported on lines 1 through 6:

**SCHEDULE D
SCHEDULE OF BROKERED LOANS
FOR CALENDAR YEAR 2013**

A. SCHEDULE OF CFLL BROKERED LOANS (e.g., to any lender licensed under the CFLL)

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 through 7 and must equal Schedules C-2, line 6, column 3)			\$ _____	\$ _____
8a Residential Mortgage Loans Brokered (see Schedule D instructions to complete this section)		_____	_____	_____
LIST COMMERCIAL LOANS BROKERED ONLY:				
9. _____	_____	_____	\$ _____	\$ _____
10. _____	_____	_____	_____	_____
11. _____	_____	_____	_____	_____
12. _____	_____	_____	_____	_____
13. Total Commercial Loans Brokered (sum of lines 9 thru 12, and must equal Schedules C-2, line 13)			\$ _____	\$ _____
14. Total Loans Brokered (sum of lines 8 and 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.

B. SCHEDULE OF OTHER BROKERED LOANS (e.g., to any lender not licensed under the CFLL)

	Total Number of Loans Brokered	Total Principal Amount of Loans Brokered	Total Amount of Commissions Received
TOTALS		\$ _____	\$ _____

Provide the name of the government agency and your broker license number authorizing you to broker other loans identified Section B: Government Agency: _____ License Number: _____

**SCHEDULE E
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY SIZE OF LOAN
FOR CALENDAR YEAR 2013**

CONSUMER LOANS ONLY

<u>Loans of</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
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 (<i>Sum of lines 1 through 6</i>) . Totals must equal Schedule F, line 27 and Schedule G, line 40.)	_____	\$ _____

COMMERCIAL LOANS ONLY

8. \$ 5,000 or More	_____	\$ _____
9. Total Commercial Loans Made. (Totals must equal Schedule F, line 34 and Schedule G, line 49.) .	_____	\$ _____
10. Total Loans Made - All Categories (<i>sum of lines 7 and 9</i>) . 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 2013

CONSUMER LOANS

Type of Security	Number of Loans	Principal Amount
<u>Loans Under \$2,500</u>		
1. Unsecured	_____	\$ _____
2. Personal Property (<i>household items</i>)	_____	_____
3.1 Automobiles and Other Motor Vehicles	_____	_____
3.2 Auto Title Loans	_____	_____
4. Wage Assignment	_____	_____
5. Other Security	_____	_____
6. Total Loans Made (<i>sum of lines 1 thru 5</i>)	=====	\$ =====
<u>Loans \$2,500 to \$4,999</u>		
7. Unsecured	_____	\$ _____
8. Personal Property (<i>household items</i>)	_____	_____
9.1 Automobiles and Other Motor Vehicles	_____	_____
9.2 Auto Title Loans	_____	_____
10. Wage Assignment	_____	_____
11. Other Security	_____	_____
12. Total Loans Made (<i>sum of lines 7 thru 11</i>)	=====	\$ =====
<u>Loans \$5,000 to \$9,999</u>		
13. Unsecured	_____	\$ _____
14. Personal Property (<i>household items</i>)	_____	_____
15.1 Automobiles and Other Motor Vehicles	_____	_____
15.2 Auto Title Loans	_____	_____
16. Wage Assignment	_____	_____
17. Real Property	_____	_____
18. Other Security	_____	_____
19. Total Loans Made (<i>sum of lines 13 thru 18</i>)	=====	\$ =====

SCHEDULE F
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans \$10,000 or More</u>		
20. Unsecured	_____	\$ _____
21. Personal Property (<i>Household Items</i>)	_____	_____
22.1 Automobiles and Other Motor Vehicles	_____	_____
22.2 Auto Title Loans	_____	_____
23. Wage Assignment	_____	_____
24. Real Property	_____	_____
25. Other Security	_____	_____
26. Total Loans Made (<i>sum of lines 20 through 25</i>)	=====	\$ =====
27. Total Consumer Loans Made (<i>sum of lines 6, 12, 19, & 26</i>) . Totals must equal Schedule E, line 7 and 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 (<i>Sum of lines 28 through 33</i>) . Totals must equal Schedule E, line 9 and Schedule G, line 49.)	=====	\$ =====
35. Total Loans Made - All Categories (<i>sum of lines 27 and 34</i>) . Totals must equal Schedule E, line 10 and Schedule G, line 50.)	=====	\$ =====

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY	TOTAL OF ALL LOANS (From Schedule G by Loan Type)	
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 69.999 APR		
10.2 70.000 to 99.999 APR		
10.3 100.000 or More APR		
12. Total Loans Made (sum of lines 1 thru 10.3)		\$
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 69.999 APR		
19.2 70.000 to 99.999 APR		
19.3 100.000 or More APR		
21. Total Loans Made (sum of line 13 thru 19.3)		\$

This page must agree with Schedule G by Loan Type, Total of All Loans on page 45.

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY			TOTAL OF ALL LOANS (From Schedule G by Loan Type)	
<u>Annualized Rate of Charge</u>			<u>Number of Loans</u>	<u>Principal Amount</u>
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 69.999	APR		_____
28.2	70.000 to 99.999	APR		_____
28.3	100.000 or More	APR		_____
30.	Total Loans Made (<i>sum of line 22 thru 28.3</i>)			\$ _____
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 69.999	APR		_____
37.2	70.000 to 99.999	APR		_____
37.3	100.000 or More	APR		_____
39.	Total Loans Made (<i>sum of line 31 thru 37.3</i>)			\$ _____
40.	Total Consumer Loans Made (<i>sum of lines 12, 21, 30, & 39</i>) . (A)			\$ _____

This page must agree with Schedule G by Loan Type, Total of All Loans on page 46.

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 CHARGED
FOR CALENDAR YEAR 2013
(Round to Nearest Dollar - Omit Cents)

COMMERCIAL LOANS ONLY

TOTAL OF ALL LOANS

<u>Note Rate or Contract Rate</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
41. Up to 14.999	_____	\$ _____
42. 15.000 to 19.999	_____	_____
43. 20.000 to 24.999	_____	_____
44. 25.000 to 29.999	_____	_____
45. 30.000 to 34.999	_____	_____
46. 35.000 to 39.999	_____	_____
47.1 40.000 to 69.999	_____	_____
47.2 70.000 to 99.999	_____	_____
47.3 100.000 or More	_____	_____
48. Variable Rates Based on Index	_____	_____
49. Total Commercial Loans Made (<i>Sum of lines 41 through 48</i>) . Totals must equal Schedule E, line 9 and Schedule F, line 34	=====	\$ =====
50. Total Loans Made - All Categories (<i>Sum of lines 40 & 49</i>) . Totals must equal Schedule E, line 10 and Schedule F, line 35	=====	\$ =====

**SCHEDULE H
CREDIT INSURANCE
GENERAL INFORMATION**

1. Provide the name(s) and address(s) of insurance company(s) underwriting your credit insurance.

Name: _____

Address: _____

2. Is the insurance company(s) named in item 1 above a parent corporation, affiliated company, or in any other manner connected with you: Yes [] No []

If the answer to item 2 is "yes", explain the relationship:

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", explain how the credit insurance proceeds are paid:

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

If the answer is "no", provide an explanation:

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", provide an explanation:

8. List exclusions from coverage, if any:

SCHEDULE I
SALE OF LOANS TO INSTITUTIONAL INVESTORS AND LOANS SERVICED
FOR CALENDAR YEAR 2013

1. Loans Sold Pursuant to Financial Code Sections 22340, 22340.1, 22600 or 22600.1:

A. Report only those loans originated under your California Finance Lenders license(s), or purchased from an institutional lender or from another licensee pursuant to Division 9 of the Financial Code, and subsequently sold to institutional investors.

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 [<input type="checkbox"/>] No [<input type="checkbox"/>]	
Did you sell any of those loans to affiliated companies?		Yes [<input type="checkbox"/>] No [<input type="checkbox"/>]	
Are trust accounts established for those loans serviced?		Yes [<input type="checkbox"/>] No [<input type="checkbox"/>]	

B Loans Sold Under Other Authority

Report only those loans originated under your California Finance Lenders license(s), or purchased from an institutional lender or from another licensee pursuant to Division 9 of the Financial Code that were sold, but not sold under the authority of the California Finance Lenders Law.

No. of Loans Sold	Dollar Value of Loans Sold	(License Number)
	\$ _____	_____
Please state under which authority the loans were sold: _____		

2. Loans Serviced Under the California Finance Lenders License (includes all loans originated, purchased or sold):

Report all loans you serviced as of December 31, 2013

Loan Type	Number of Loans	Balance	Servicing Fees Earned
Residential Real Estate Secured		\$ _____	\$ _____
All Other Loans		\$ _____	\$ _____

**SCHEDULE J
OTHER BUSINESS ACTIVITIES AND COVERED LOANS**

A. OTHER BUSINESS ACTIVITIES:

Schedule J must be completed for **any** other activities conducted at the licensed locations(s), in addition to making and/or brokering loans under your California Finance Lender license(s).

1. SALE OF INSURANCE PRODUCTS	Insurer	2013 Revenue
Credit Life Insurance	_____	\$ _____
Credit Disability Insurance	_____	_____
Accidental Death & Dismemberment	_____	_____
Personal Property Insurance	_____	_____
Real Estate Loan Insurance	_____	_____
Others (<i>auto, whole life, etc.</i>)	_____	_____

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

Description of Services Provided	2013 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	2013 Revenue	License Authority (If Applicable)
_____	\$ _____	_____
_____	_____	_____

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

Describe Activity	2013 Revenue	License Authority (If Applicable)
_____	\$ _____	_____
_____	_____	_____

5. LIST ANY OTHER LICENSES ISSUED BY STATE OF CALIFORNIA GOVERNMENT AGENCIES AND HELD BY THE LICENSEE:

Name of License	Name of Agency	License Number
_____	_____	_____
_____	_____	_____
_____	_____	_____

