

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 **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 type 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)

Signature of Affiant

at _____
(City)

Name and Title (Please type or print)

(State)

Subscribed and sworn to before me on

(SEAL)

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

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 must 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*) _____
- 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*) \$ _____

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*) \$ _____

FOR INDIVIDUALS, TRUSTEES, AND OTHERS:

- 14. Net Worth of Individuals, Trustees, and Others (*enter balance from 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)

<u>CALIFORNIA FINANCE LENDERS LOANS:</u> (A)	<u>Aggregate Balance</u>
1. Consumer Loans	\$ _____
2. Commercial Loans	_____
3. Subtotal (sum of lines 1 and 2)	\$ _____
4. Less: Unearned Pre-computed Charge	(_____)
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)	\$ _____

<u>OTHER RECEIVABLES NOT SUBJECT TO CFL LICENSING REQUIREMENTS OF COMMISSIONER OF CORPORATIONS:</u> (B)	<u>Aggregate Balance</u>
7. Sales Contracts	\$ _____
8. Leases (True leases)	_____
9. Factoring	_____
10. Others	_____
11. Subtotal (sum of lines 7 and 10)	\$ _____
12. Less: Unearned Pre-computed Charge	(_____)
13. Less: Allowance for Bad Debts	(_____)
14. Net Other Receivables (sum of lines 11 thru 13 and must equal 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

- | | |
|--|---|
| 1. Gross Income from CFL Loans and CFL Brokered Loans <i>from Schedule C-2, line 16</i> . REPORT ONLY CFL 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>) | \$ <u>_____</u> |

EXPENSES

- | | |
|--|-----------------|
| 4. Advertising and Promotion | \$ _____ |
| 5. Professional Audit and Accounting Service | _____ |
| 6. Insurance and Bond Premium | _____ |
| 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 (<i>sum of lines 4 thru 16</i>) | \$ <u>_____</u> |
| 18. Income or (loss) before Interest and Income Taxes (<i>line 3 less line 17</i>) | \$ <u>_____</u> |
| 19. Interest Paid to Bona Fide Third Parties | _____ |
| 20. Interest Paid to Parent Company and Affiliate | _____ |
| 21. Income or (Loss) before Income Taxes (<i>subtract lines 19 and 20 from line 18</i>) | \$ <u>_____</u> |
| 22. Provision for Income Taxes | _____ |
| 23. Net Income or (Loss) (<i>line 21 less line 22</i>) . (A) | \$ <u>_____</u> |

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)
<u>CFL LENDERS AND BROKERS LOANS:</u>			
<u>CONSUMER LOANS:</u>			
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 (<i>Loan Fees Charged by Lenders</i>)	_____	_____	_____
6. Commissions from Brokering CFL Consumer Loans (<i>from Schedule D, line 8</i>)	_____	_____	_____
7. Other income	_____	_____	_____
8. Total Consumer Loans Income (<i>sum of lines 1 thru 7</i>)	\$ _____	\$ _____	\$ _____
<u>COMMERCIAL LOANS:</u>			
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 (<i>from Schedule D, line 13</i>)			_____
14. Other Income			_____
15. Total Commercial Loan Income (<i>sum of lines 9 thru 14</i>)			\$ _____
16. Total Gross Income from CFL Loans and CFL Brokered Loans (<i>sum of lines 8 Column 3 & 15 and must equal Schedule C-1, line 1</i>)			\$

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 Collectec	\$	
2. Other Interest or Return on Investmen		
3. Collection from Charged Off Account		
4. Income from Credit Insurance		
5. Other Insurance Commission		
6. Other Income (<i>please explain below</i>)		
7. Total Income from All Other Business and Sources <i>sum of</i> <i>lines 1 thru 6 and must equal Schedule C-1, line 2</i>	\$	

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 (<i>sum of lines 1 thru 7 and must equal Scheduling C-2, line 6, column 3</i>)		=====	\$ =====	\$ =====

LIST COMMERCIAL LOANS BROKERED ONLY:				
9. _____	_____	_____	\$ _____	\$ _____
10. _____	_____	_____	_____	_____
11. _____	_____	_____	_____	_____
12. _____	_____	_____	_____	_____
13. Total Commercial Loans Brokered (<i>sum of lines 9 thru 12 and must equal Scheduling C-2, line 13</i>)		=====	\$ =====	\$ =====
14. Total Loans Brokered (<i>sum of lines 8 and 13</i>)		=====	\$ =====	\$ =====

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.

XX

B. SCHEDULE OF OTHER BROKERED LOANS (*This section must be completed by all licensees who have brokered loans to any lender not licensed under the California Finance Lenders Law*)

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

State the name of the agency and your broker license number for authority to broker other loans.

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 (<i>sum of lines 1 thru 6</i>) . (A)	=====	\$ =====

COMMERCIAL LOANS ONLY

8. \$ 5,000 or More.....	_____	\$ _____
9. Total Commercial Loans Made . (B)	=====	\$ =====
10. Total Loans Made - All Categories (<i>sum of lines 7 and 9</i>) . (C)	=====	\$ =====

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

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans Under \$2,500</u>		
1. Unsecured.....	_____	\$ _____
2. Personal Property (<i>household items</i>).....	_____	_____
3. Automobiles and Other Motor Vehicles.....	_____	_____
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. Automobiles and Other Motor Vehicles.....	_____	_____
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. Automobiles and Other Motor Vehicles.....	_____	_____
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 2008
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans \$10,000 and Over</u>		
20. Unsecured.....	_____	\$ _____
21. Personal Property (<i>household items</i>)	_____	_____
22. Automobiles and Other Motor Vehicles	_____	_____
23. Wage Assignment.....	_____	_____
24. Real Property.....	_____	_____
25. Other Security.....	_____	_____
26. Total Loans Made (<i>sum of lines 20 thru 25</i>)	=====	\$ =====
27. Total Consumer Loans Made (<i>sum of lines 6, 12, 19, & 26</i>) . (A)	=====	\$ =====

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 thru 33</i>) . (B)	=====	\$ =====
35. Total Loans Made - All Categories (<i>sum of lines 27 and 34</i>) . (C)	=====	\$ =====

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

<u>Annualized Rate of Charge</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans under \$2,500</u>		
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 (<i>sum of lines 1 thru 11</i>)	=====	\$ =====
<u>Loans \$2,500 to \$4,999</u>		
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 (<i>sum of line 13 thru 20</i>)	=====	\$ =====

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

		<u>Annualized Rate of Charge</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans \$5,000 to \$9,999</u>				
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)		=====	\$ =====
<u>Loans \$10,000 and Over</u>				
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)		=====	\$ =====

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

	<u>Annualized Rate of Charge</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
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 (<i>sum of lines 41 thru 48</i>) . (B)	_____	\$ _____
50.	Total Loans Made - All Categories (<i>sum of lines 40 & 49</i>) . (C)	_____	\$ _____

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 purchase 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? _____

Did you sell any of those loans to affiliated companies? _____

Are trust accounts established for those loans serviced? _____

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 *only* 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. <u>Sale of Insurance Products</u>	<u>Insurer</u>	<u>2008 Revenue</u>
Credit Life Insurance		\$ _____
Credit Disability Insurance		_____
Credit Loss of Income 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.*)

<u>Description of Services Provided</u>	<u>2008 Revenue</u>	<u>License Authority (If Applicable)</u>
	\$ _____	_____
	_____	_____
	_____	_____

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

<u>Describe Activity</u>	<u>2008 Revenue</u>	<u>License Authority (If Applicable)</u>
	\$ _____	_____
	_____	_____

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

<u>Describe Activity</u>	<u>2008 Revenue</u>	<u>License Authority (If Applicable)</u>
	\$ _____	_____
	_____	_____

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

<u>Name of License</u>	<u>Name of Agency</u>	<u>License No.</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

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, directly or indirectly controlling 10 percent or more of the outstanding equity securities. A self-designed form should contain 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 L
CFLR REPORT ON NON-TRADITIONAL, ADJUSTABLE RATE
AND MORTGAGE LOAN PRODUCTS

COMPANY NAME: _____

LICENSE NUMBER: _____

CONTACT PERSON: _____ PHONE NO: _____

1. During calendar year 2008, have you made or arranged non-traditional mortgage products or adjustable rate mortgage products as defined by the Guidance?

- | | | |
|--|---------|--------|
| a. Made non-traditional mortgage products? | Yes [] | No [] |
| b. Arranged non-traditional mortgage products? | Yes [] | No [] |
| c. Made adjustable rate mortgage products? | Yes [] | No [] |
| d. Arranged adjustable rate mortgage products? | Yes [] | No [] |

If the answer is YES to any of the above, please complete items 2 through 4.

If the answer is NO to all questions, there is no need to complete items 2 through 4.

2. Please describe on a separate page how you have implemented the best practices and explain whether and how you have put into effect the following internal controls or procedures during the reporting period:

- Adopted processes, policies and procedures to ensure compliance with the Guidance.
- Implemented a consumer complaint process to resolve consumer complaints involving loans covered by the Guidance.
- Educated employees and agents to help them understand how to apply the best practices.
- Designated a compliance officer to ensure compliance with the Guidance.

Compliance Officer's Name: _____

Address: _____

Phone: _____ E-mail: _____

3. Consumer complaint information:

- | | |
|---|-------|
| a. Number of consumer complaints received | _____ |
| b. Number of consumer complaints resolved | _____ |
| c. Number of consumer complaints unresolved | _____ |
| d. Number of Workout Arrangements* used for resolved complaints | _____ |

4. If any non-traditional mortgage loans or adjustable rate mortgage loans subject to the Guidance were made or arranged, the finance company shall submit information regarding these loan products on the form entitled "Non-traditional, Adjustable Rate and Mortgage Loan Survey". The survey form is provided on page 26 of the 2008 Annual Report Form.

*Workout Arrangement shall mean a modified or converted loan product with predictable payment requirements to help the financially-stressed borrower.

SCHEDULE L
(Continuation)
NON-TRADITIONAL, ADJUSTABLE RATE AND MORTGAGE LOAN SURVEY

1. License Information (to be completed by all respondents)	
Department of Corporations license number:	
Licensee name:	
Person who prepared this report:	
Preparer's title:	
Telephone number:	
Email address:	

2. Does your company offer non-traditional mortgage products? (Place an "x" in the appropriate category) (If "yes" complete remaining survey)	Yes	
	No	
3. If "yes" are they retained on the books or sold? (Place an "x" in one or both categories)	If yes:	
	Retained	
	Sold	

4. Please show the dollar volume in thousands and number of loans retained as of December 31, 2008, and the dollar volume in thousands and number of loans sold over the 12 month period ending December 31, 2008. For loans with multiple non-traditional characteristics include them in each category applicable.	Retained (Number of Loans)	Retained (Dollar Amount)	Sold (Number of Loans)	Sold (Dollar Amount)
a. Interest-only Mortgage Loan				
b. Payment Option ARM				
c. Reduced Documentation				
d. Simultaneous Second-lien Loan				
e. Home Equity Line of Credit				
f. Covered Loans				
g. Adjustable Rate Mortgage Loans				
5. All Loans (Non-Traditional and Traditional)				

**SCHEDULE L
(Continuation)**

Definitions

<p>a. Interest-only Mortgage Loan</p>	<p>A nontraditional mortgage on which, for a specified number of years (e.g., three or five years), the borrower is required to pay only the interest due on the loan during which time the rate may fluctuate or may be fixed. After the interest-only period, the rate may be fixed or fluctuate based on the prescribed index and payments include both principal and interest.</p>
<p>b. Payment Option ARM</p>	<p>A nontraditional mortgage that allows the borrower to choose from a number of different payment options. For example, each month, the borrower may choose a minimum payment option based on a "start" or introductory interest rate, an interest-only payment option based on the fully indexed interest rate, or a fully amortizing principal and interest payment option based on a 15-year or 30-year loan term, plus any required escrow payments. The minimum payment option can be less than the interest accruing on the loan, resulting in negative amortization. The interest-only option avoids negative amortization but does not provide for principal amortization. After a specified number of years, or if the loan reaches a certain negative amortization cap, the required monthly payment amount is recast to require payments that will fully amortize the outstanding balance over the remaining loan term.</p>
<p>c. Reduced Documentation</p>	<p>A loan feature that is commonly referred to as "low doc/no doc", "no income/no asset", "stated income" or "stated assets." For mortgage loans with this feature, an institution sets reduced or minimal documentation standards to substantiate the borrower's income and assets.</p>
<p>d. Simultaneous Second-lien Loan</p>	<p>A lending arrangement where either a closed-end second-lien or a home equity line of credit (HELOC) is originated simultaneously with the first lien mortgage loan, typically in lieu of a higher down payment.</p>
<p>e. Home Equity Line of Credit</p>	<p>An open-end loan, usually recorded as a second mortgage, that permits borrowers to obtain cash advances based on an approved line of credit.</p>
<p>f. Covered Loans</p>	<p>Covered loan (per 4970(FC)) - a consumer loan in which the original principal balance of the loan does not exceed the most current conforming loan limit for a single-family first mortgage loan established by Fannie Mae and where one of the following conditions are met:</p> <ul style="list-style-type: none"> a) the APR at consummation will exceed by more than 8 percentage points the yield on Treasury securities having comparable maturity periods on the 15th day of the month immediately preceding the month in which the loan application is received or b) the total points and fees payable by the consumer at or before closing will exceed 6% of the total loan amount.
<p>g. Adjustable Rate Mortgage Loans</p>	<p>An adjustable rate mortgage loan that has one or more of the following characteristics: (1) low initial payments based on a fixed introductory rate that expires after a short period and then adjusts to a variable index rate plus a margin for the remaining term of the loan; (2) very high or no limits on how much the payment amount or the interest rate may increase ("payment or rate caps") on reset dates; (3) limited or not documentation of borrower's income; (4) product features likely to result in frequent refinancing to maintain an affordable monthly payment; and/or (5) substantial prepayment penalties and/or prepayment penalties that extend beyond the initial fixed interest rate period. As an example of number (1) above, ARMs known as "2/28" loans feature a fixed rate for two years and then adjust to a variable rate for the remaining 28 years, and the spread between the initial fixed interest rate and the fully indexed interest rate in effect at loan origination typically ranges from 300 to 600 basis points.</p>