

NOTIFICATION TO COMMISSIONER OF BUSINESS OVERSIGHT OF FINDER REGISTRATION
(Required under Section 22375 of the Financial Code)

Instructions:

- The finder registration form may be obtained from the following offices of the Department of Business Oversight and from the Web site at www.dbo.ca.gov. The office locations are:

320 W. 4th Street, Suite 750
One Sansome Street, Suite 600
1515 K Street, Suite 200
1350 Front Street, Room 2034

Los Angeles, CA 90013
San Francisco, CA 94104
Sacramento, CA 95814
San Diego, CA 92101

- Questions regarding completing and filing a finder registration form should be directed to 1-866-275-2677.
- Completed finder registration forms must be filed with the Los Angeles Office.
- Within 15 calendar days from the receipt of the finder registration form, the Commissioner of Business Oversight (Commissioner) shall inform the licensee in writing, that the registration is complete and the finder is accepted to participate in the program or rejected, and if rejected, the reason(s) for rejection; or that the registration is deficient and specify what information is required to complete the registration.

1. Name of Licensee:

2. Licensee's Business Address:

3. CFLL License Number:

4. Name of Finder:

5. Finder's Main Business Address:

6. Have you entered into a written agreement with the finder as required under Section 22376 of the Financial Code? Yes No

7. Does the written agreement include a provision that the finder agrees to comply with all regulations established by the Commissioner concerning the activities of finders as required under Section 22376 of the Financial Code? Yes No

8. Does the written agreement include a provision that the finder agrees to provide the Commissioner access to all of the finder's books and records pertaining to the finder's operations under the agreement with the licensee?
Yes No

9. Provide the following information for an employee of the finder who is knowledgeable about, and has the authority to execute, the contract governing the business relationship between the finder and the licensee:

Name: _____

Address: _____

Telephone Number: _____

Email: _____

10. Complete Exhibit A identifying the business addresses of all locations at which the finder will perform the services described in Section 22372, subdivision (a), of the Financial Code. Any subsequent locations or changes to locations must be reported to the Commissioner in accordance with Title 10, of the California Code of Regulations, Section 1600.

11. Complete Exhibit B providing the name, title, physical business location, telephone number, and email of each employee responsible for the activities of the finder at each of its locations.

12. Complete Exhibit C identifying the services and activities that the finder will perform for the licensee at the finder's physical location for business.

13. Attach a copy of the written agreement with the finder, marked as Exhibit D.

The licensee has duly caused this registration to be signed on its behalf by the undersigned, thereunto duly authorized.

The undersigned, on behalf of the licensee, acknowledges that this registration and all exhibits thereto 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 registration, including all exhibits attached thereto, or filed therewith, and know the contents thereof, and that the statements therein are true and correct.

(Licensee)

Executed at _____
(City, County, and State)

(Signature of Declarant)

Date _____

(Typed Name of Declarant)

(Title)

EXHIBIT C

Licensee Name: _____

License No: _____

Services that a finder may perform for the licensee at the finder's physical location for business in accordance with Section 22372, subdivision (a), of the Financial Code. Please check the box for the type of services that the finder will perform for the licensee:

- Distributing, circulating, using, or publishing preprinted brochures, flyers, factsheets, or other written materials relating to loans that the licensee may make or negotiate and that have been reviewed and approved in writing by the licensee prior to their being distributed, circulated, or published.
- Providing written factual information about loan terms, conditions, or qualification requirements to a prospective borrower that has been either prepared by the licensee or reviewed and approved in writing by the licensee. A finder may discuss that information with a prospective borrower in general terms, but may not provide counseling or advice to a prospective borrower.
- Notifying a prospective borrower of the information needed in order to complete a loan application without providing counseling or advice to a prospective borrower.
- Entering information provided by the prospective borrower on a preprinted or electronic application form or onto a preformatted computer database without providing counseling or advice to a prospective borrower.
- Assembling credit applications and other materials obtained in the course of a credit application transaction for submission to the licensee.
- Contacting the licensee to determine the status of a loan application.
- Communicating a response that is returned by the licensee's automated underwriting system to a borrower or a prospective borrower.
- Obtaining a borrower's signature on documents prepared by the licensee, delivering the final copies of the documents to the borrower, and returning the signed original documents to the licensee.

Services or activities that a finder shall not engage in accordance with Section 22372, subdivision (b), of the Financial Code:

1. Providing counseling or advice to a borrower or prospective borrower.
2. Providing loan-related marketing material that has not previously been approved by the licensee to a borrower or a prospective borrower.
3. Interpreting or explaining the relevance, significance, or effect of any of the marketing materials or loan documents the finder provides to a borrower or prospective borrower.

A person who performs any of the following activities is a broker within the meaning of Section 22004 of the Financial Code and is required to obtain a broker's license:

1. Negotiating the price, length, or any other loan term between a licensee and a prospective borrower.
2. Advising either a prospective borrower or a licensee as to any loan term.
3. Offering information pertaining to a single prospective borrower to more than one licensee, except that, if a licensee has declined to offer a loan to a prospective borrower and has so notified that prospective borrower in writing, the person may then offer information pertaining to a single prospective borrower to another licensee with which it has a finder's agreement.
4. Personally contacting or providing services to a borrower or prospective borrower at any place other than a finder's physical location for business.

Completed by: _____
(Name and Title)

(Date Completed)