

3. If you do not have a physical location in Michigan, describe below how you will conduct business in Michigan: *(Attach additional sheet if necessary)*

4. If applicant will be conducting business over the Internet, please list web addresses used. Describe precautions to protect personal privacy and the security of business information. *(Attach additional sheet if necessary)*

Checklist—Use this checklist to ensure that all items are included to constitute a complete filing. Incomplete filings will be returned without review.

- | | |
|---|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> FIS 2041 Branch Activity List for DPSPs listing all branch offices where applicant will conduct business. <input type="checkbox"/> FIS 2050 Entity Application Disclosure, page 1—All applicants must list a Michigan Resident Agent, the person on which process is served in Michigan. <input type="checkbox"/> On FIS 2050 Entity Application Disclosure, page 2—List for applicant ALL officers of the corporation, members of the Board of Directors of the corporation including Board of Trustees, Executive Committee, and any other controlling persons; partners; sole proprietor; stockholders of 10% or more; members if company is organized as a limited liability company. <input type="checkbox"/> For each above person, attach form FIS 2051 Affiliation Disclosure with original signature . <input type="checkbox"/> If applicant has any whole or partial controlling and subsidiary entity relationships (form FIS 2040 page 1 questions 2a and 2b), attach a chart showing all such entity relationships. Include the entire chain of ownership. Provide all information requested in instruction for lines 2a and 2b. <i>Note: This requirement is waived if applicant is a wholly owned subsidiary of a publicly traded U.S. corporation.</i> <input type="checkbox"/> For questions 1-4 on form FIS 2051, if any response was "Yes," further documentation must be attached. See form FIS 2051 for detailed instructions. | <ul style="list-style-type: none"> <input type="checkbox"/> FIS 2053 Financial Statement Disclosure—You may submit an independently audited financial statement (must be less than 6 months old) in lieu of page 2 of form FIS 2053. The audit must be accompanied by an opinion prepared by a CPA and must include all of the items listed on page 2 of form FIS 2053. <input type="checkbox"/> If any of the assets in the financial statement are pledged to secure payment of liabilities, you must attach a report stating kind and total of assets pledged, amount of indebtedness secured, and the name of the pledges. <input type="checkbox"/> All applicants must submit a Surety Bond. Page 3 of this form (FIS 2040) is the bond form prescribed by the Director. Fill in all blanks to complete this form. Do not alter any bond form wording. <input type="checkbox"/> FIS 2042 Fee Calculation for DPSPs. Check the DIFS website (www.michigan.gov/difs) to assure you are using the most recent version of FIS 2042. Determine total fee amount due. Attach check or money order for amount due, payable in US Dollars to: State of Michigan-DIFS. <input type="checkbox"/> A return transcript of applicant's most recent Federal income tax return (can be obtained by completing IRS form 4506-T, available at www.irs.gov) <input type="checkbox"/> When checklist is complete, sign the verification below before a notary public. <input type="checkbox"/> Make a copy for your records. Send your original filing as instructed below. |
|---|--|

Contact DIFS at 1-877-999-6442 toll-free if you have questions regarding the application process

Verification	Certification of Notary Public
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I swear under penalties of perjury that the information above and attached is true, accurate and complete.

Signature	Date signed
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Signer's name and title *(typed or printed)*

Authority: 2005 PA 244, The Deferred Presentment Service Transactions Act. Failure to complete or submit this form, false statements, or omissions may result in rejection of your application, denial of a license, revocation of a license if issued, and other civil and criminal action.

State of _____ County of _____

On this _____ day of _____, 20____, before me, the undersigned notary, personally appeared _____,

personally known to me, or proved to me through government-issued documentary evidence in the form of to be the person(s) who signed the preceding document in my presence and who swore or affirmed to me that the signature is voluntary and the document truthful.

Filing Instructions Be sure that all checklist items are completed and attached. Send to our office:

By Mail to: DIFS – Consumer Finance
PO Box 30220
Lansing, MI 48909-7720

Signature of Notary Public

Bond Number _____

Bond-Deferred Presentment Service Provider

Complete and attach this form with original signatures to your application form as instructed on the application checklist.
This bond remains in full force and effect for all locations from which Principal conducts Deferred Presentment activity in the State of Michigan.

KNOW ALL PERSONS BY THESE PRESENTS, That _____

of _____, State of _____ as PRINCIPAL and

_____ of _____ as SURETY are held and firmly bound unto the People of the State of Michigan, for the use of said State and of any person or persons who may have a cause of action against the above principal under the provisions of 2005 PA 244, as amended,

in the sum of \$ _____, lawful money of the United States, to be paid to the Director of the Department of Insurance and Financial Services of the State of Michigan on behalf of the People of the State of Michigan, or its assigns, for payment to be well and truly made, we bind ourselves, our heirs, executors, administrators, successors, and legal representatives, jointly and severally, firmly by these presents.

Whereas, the above bounden principal has received, or is about to receive, a license from the Director, Department of Insurance and Financial Services of said State of Michigan authorizing the PRINCIPAL to engage in the business of Deferred Presentment Service Transactions under the provisions of 2005 PA 244, as amended.

The condition of this obligation is such, that if the said principal will conform to and comply with each and every provision of the act and all rules and regulations lawfully promulgated thereunder by the Director, Department of Insurance and Financial Services of the State of Michigan, and will pay to said State and to such person or persons, any and all moneys that may become due or owing to said State and to such person or persons from the obligor, principal, and by virtue of the provisions of said 2005 PA 244, as amended, then this obligation shall be void, otherwise it is to remain in full force and effect.

This bond shall be effective _____ and shall be in force for the term ending September 30, 20 _____.

This bond may be continued in force for an additional term or terms by suitable continuation certificates executed by the surety *with* the approval of the Director, pursuant to such regulations as may hereafter be provided.

Signed, sealed and dated this day, _____, 20_____.

In the presence of:

Witness

Witness

name of the pledges

Principal

Principal

Surety

Surety

Page 2 is a continuation sheet to list additional branches, duplicate as necessary to complete your filing.

Initial Branch Office Listing for Deferred Presentment Service Provider Licensee Applicants

Use this form to: Initially list branch offices. Complete all fields for each branch office.

To initially license a branch: Check "License a Branch Office" box and enter name and FEIN as it appears on your application forms. Complete all fields for each branch office (branch name and address). You must enter an actual street address. If branch has a number or other branch identifier, include it in the branch name field. Each branch license will be issued in the branch name you enter. Attach form FIS 2042 Fee Calculation for Deferred Presentment Service Provider with payment for each branch listed below.

(Check Box) This is a request for initial branch office license(s) pending approval of applicant's license application.

Name of Applicant as entered on form FIS 2040	Tax ID Number (FEIN)								
	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:12.5%; border: 1px solid black;"> </td> <td style="width:12.5%; border: 1px solid black;"> </td> <td style="width:12.5%; border: 1px solid black;"> </td> <td style="width:12.5%; border: 1px solid black;"> </td> <td style="width:12.5%; border: 1px solid black;"> </td> <td style="width:12.5%; border: 1px solid black;"> </td> <td style="width:12.5%; border: 1px solid black;"> </td> <td style="width:12.5%; border: 1px solid black;"> </td> </tr> </table>								

Action (Check Box) <input type="checkbox"/> License a Branch Office	Branch Manager Name	
		Branch Office Name
Branch Telephone Number with Area Code		Street Address
Branch Email Address		City State Zip

Action (Check Box) <input type="checkbox"/> License a Branch Office	Branch Manager Name	
		Branch Office Name
Branch Telephone Number with Area Code		Street Address
Branch Email Address		City State Zip

Action (Check Box) <input type="checkbox"/> License a Branch Office	Branch Manager Name	
		Branch Office Name
Branch Telephone Number with Area Code		Street Address
Branch Email Address		City State Zip

Filing your completed Initial Branch List

Applicants filing for initial branches attach to your application filing and send to DIFS:

Certification: I certify that the information given in and attached to this application is true, complete and correct to the best of my knowledge and belief.

Signature Date Signed

Signer's Name and Title (typed or printed)

By Mail to:
 DIFS – Consumer Finance
 PO Box 30220
 Lansing, MI 48909-7720

Authority: 2005 PA 422. Failure to complete or submit this information, false statements, or omissions may result in rejection of your application, denial of a license, revocation of a license if issued, and other civil and criminal action.



Michigan Department of Insurance and Financial Services

DIFS is an equal opportunity employer/program.
 Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.
 Visit DIFS online at: www.michigan.gov/difs Phone DIFS toll-free at: 877-999-6442

This page is a continuation sheet to list additional initial branches, duplicate as necessary to complete your filing.

Action (Check Box)	<input type="checkbox"/> License a Branch Office	Branch Manager Name			
<hr/>			Branch Office Name		

Branch Telephone Number with Area Code	Street Address			
<hr/>	<hr/>			
Branch Email Address	City	State	Zip	

Action (Check Box)	<input type="checkbox"/> License a Branch Office	Branch Manager Name			
<hr/>			Branch Office Name		

Branch Telephone Number with Area Code	Street Address			
<hr/>	<hr/>			
Branch Email Address	City	State	Zip	

Action (Check Box)	<input type="checkbox"/> License a Branch Office	Branch Manager Name			
<hr/>			Branch Office Name		

Branch Telephone Number with Area Code	Street Address			
<hr/>	<hr/>			
Branch Email Address	City	State	Zip	

Action (Check Box)	<input type="checkbox"/> License a Branch Office	Branch Manager Name			
<hr/>			Branch Office Name		

Branch Telephone Number with Area Code	Street Address			
<hr/>	<hr/>			
Branch Email Address	City	State	Zip	

Action (Check Box)	<input type="checkbox"/> License a Branch Office	Branch Manager Name			
<hr/>			Branch Office Name		

Branch Telephone number with Area Code	Street Address			
<hr/>	<hr/>			
Branch Email Address	City	State	Zip	

Action (Check Box)	<input type="checkbox"/> License a Branch Office	Branch Manager Name			
<hr/>			Branch Office Name		

Branch Telephone Number with Area Code	Street Address			
<hr/>	<hr/>			
Branch Email Address	City	State	Zip	

Entity Application Disclosure

Complete and attach this form to your application form as instructed on the application form.
Keep this information current by amending your application when information changes.

Note: If company keeps the official books, records and related documents in a location other than address 1, 2, or 3 below, please attach an explanation and give the address where such documents are maintained.

Name of Applicant including dba name(s) if applicable	Tax ID number (FEIN)

Address 1: Applicant's principal U.S. administrative office (must include street address) *check if address is:*
 Our primary mailing address

Number, street and floor or suite number

PO Box

City | State | Zip

Address 2: Company's primary office in Michigan (must include street address) *check if* Same as address 1
 This is our primary mailing address

Number, street and floor or suite number

PO Box

City | State | Zip

MI

Address 3: Primary mailing address (only if different than address 1 or 2)

Name

Number, street and floor or suite number

PO Box

City | State | Zip

Michigan Resident Agent * (person who accepts service of process on company's behalf)

Name

Number, street and floor or suite number

PO Box

City | State | Zip

* If applicant is a Corp., LLC, or LP, Michigan Resident Agent must be as filed with the Corporation Division of the State of Michigan Bureau of Commercial Services.

Deferred Presentment Service applicants: Provide a list of all branch office information on Form FIS 2041 Branch Activity List for DPSPs. Enter under "Address 2," the address of the primary office in Michigan where you provide deferred presentment business services to customers.

Money Transmission Service applicants: Maintain a list of authorized delegates and additional locations as instructed on Form FIS 2060.

All others: Attach a report listing all Michigan branch offices where applicant will conduct business. Give street address and name of manager for each branch location.

Contact person (person at this applicant business responsible for addressing inquiries from our office after issuance of a license)

Name and title	Telephone number (include area code)
Number, street and floor or suite number	Fax number (include area code)
PO Box	Company website address (URL) if applicable
City State Zip	Email address

1. Company is organized as the following type of business:

- Corporation
- Limited Liability Company (LLC)
- Limited Partnership (LP)
- General Partnership
- Sole Proprietorship
- Other (describe) _____



Please enter your 6-digit Michigan I.D. number:

Michigan Corporation ID number

Michigan Corporation information is available at:
www.michigan.gov/corporations

<p>2. Company state of organization:</p> <p><input type="checkbox"/> Michigan <input type="checkbox"/> Other (enter state of organization) _____</p>	<p>3. Company date of organization (mm/dd/yyyy):</p>
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PART 3:

1. Have you ever been convicted of, or are you currently charged with, committing a crime?

Yes No *If yes, attach the following to this Affiliation Disclosure:*

A written statement explaining the circumstances of each incident; a copy of the charging document; a copy of the official document that demonstrates resolution of the charges or any final judgment.

"Crime" includes a misdemeanor, felony or a military offense. Exclude misdemeanor traffic citations and juvenile offenses. "Convicted of" includes a finding of guilty by verdict of a judge or jury, having plead guilty or nolo contendere, or having been given probation, a suspended sentence or a fine.

2. Have you or any business in which you are or were an owner, partner, officer, director or member ever been involved in an administrative proceeding regarding any professional or occupational license (including unlicensed activity you were required to be licensed for)?

Yes No *If yes, attach the following to this Affiliation Disclosure:*

A written statement explaining the type of license and the circumstances of each incident; a copy of the hearing notice or other document that states charges and allegations; a copy of the official document that demonstrates resolution of the charges or any final judgment.

"Involved" means having a license suspended, revoked, canceled, terminated, or being assessed a fine, placed on probation or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding related to a professional or occupational license. It also means having a license application denied or withdrawal of an application to avoid a denial.

3. Are you presently or have you ever been a party to, or have you been found liable in, any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?

Yes No *If yes, attach the following to this Affiliation Disclosure:*

A written statement explaining the circumstances of each incident; a copy of the petition, complaint or other document that commenced the lawsuit or arbitration; a copy of the official document that demonstrates resolution of the charges or any final judgment.

4. Have you personally or has any business in which you have had an ownership interest (other than stock in a publicly traded company), or served as an officer or director, ever been declared bankrupt or filed for bankruptcy?

Yes No *If yes, attach the following to this Affiliation Disclosure:*

A written statement explaining the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy; a copy of the discharge of bankruptcy.

5. Do you hold any type of financial services license (such as insurance, securities, banking/finance) issued by another state?

Yes No *If yes, complete below. Attach additional page if necessary.*

State	License number	Type of license	Name of regulatory agency issuing license

6. Please describe your experience in the consumer financial services business. List all consumer financial service firms you have been employed by:

Consumer financial services includes but is not limited to: Mortgage brokering, mortgage lending; mortgage servicing; motor vehicle installment sales; credit card; sale of checks; regulatory loan; money transmission service; and deferred presentment service transactions. Attach additional pages if necessary.

7. Will your affiliation with the applicant company be your primary occupation or business activity?

Yes No If no, what is your primary occupation or business activity? _____

8. Please give your employment history for the past ten years. Account for all time and all employment experience. Include full and part-time work, self employment, military service, unemployment and full-time education. Start from the present time and work back 10 years. Attach additional pages if necessary.

Employer name	Location (city, state)	From		To		Position held
		month	year	month	year	
				Present		

9. Please list all firms, companies, corporations or other business organizations of which you are a director, officer, employee, partner, owner or member. Attach additional pages if necessary.

Name of business	Location (city, state)	Type of business	Position held

Filing Instructions

Be sure that all pages of this Affiliation Disclosure are completed and that any required supplemental information is attached. Check to be certain that the certification statement at the bottom of page 1 is signed. Include with applicant company's application filing, and (unless you are an affiliate of a corporate stockholder) send to our office:

By Mail to: DIFS – Consumer Finance
 PO Box 30220
 Lansing, MI 48909-7720

By Delivery to: DIFS - Consumer Finance
 530 W. Allegan Street
 7th Floor
 Lansing MI 48933

Authority: This form is a required attachment for a variety of DIFS application forms. It is authorized under the same public act as the application to which it is required to be attached. Failure to complete or submit this form, false statements, or omissions may result in rejection of your application, denial of a license, revocation of a license if issued, and other civil and criminal action.



Michigan Department of Insurance and Financial Services

DIFS is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Visit DIFS online at: www.michigan.gov/difs Phone DIFS toll-free at: 877-999-6442

Financial Statement Disclosure

File this form with your application. Report based on the fiscal year of the applicant immediately preceding the date of this application. Use financial data for the applicant or licensee, not the parent company.

You may submit an independently audited financial statement (must be less than 12 months old) in lieu of page 2 of form FIS 2053. The financial statement must be accompanied by an opinion prepared by a CPA and must include all of the items listed on page 2 of this form. Form FIS 2053 or an independently audited financial statement must be completed in accordance with Generally Accepted Accounting Principles. This page (1 of 2) must be completed, signed and accompany all filings.

Date of Financial Statement: (mm / dd / yy)

Licensees must maintain net worth requirements while engaging in the licensed business activities.

Name of Applicant	Tax ID number (FEIN) or SSN for individuals										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> <td style="width: 10%; height: 15px;"></td> </tr> </table>										

Entity type (choose one)

- Consumer Financial Services-Class I or II
- Deferred Presentment Provider
- Money Transmission Services Provider
- Mortgage Broker, Lender, Servicer
- Regulatory Loan Provider

Attention Consumer Financial Services Entities: The Director may, by order, establish a higher net worth requirement for new Class I and Class II licensees to assure safe and sound operation of the activities.

Attention Money Transmission Services Providers: Permissible Assets must be sufficient to cover outstanding payment instruments (Sections 31 and 32 of 2006 PA 250).

Consumer Financial Services entities and all Mortgage entities

Do NOT include these assets to compute net worth:

- (a) That portion of an applicant's assets pledged to secure obligations of any person other than the applicant.
- (b) Receivables from officers or, in the case of a corporate applicant other than a publicly traded company, stockholders of the applicant or persons in which the applicant's officers or stockholders have an interest, except that construction loan receivables secured by mortgages from related companies are not so excluded.
- (c) An amount in excess of the lower of the cost or market value of mortgage loans in foreclosure or real property acquired through foreclosure.
- (d) An investment shown on the balance sheet in joint ventures, subsidiaries, or affiliates that is greater than the market value of the investment.
- (e) Goodwill or value placed on insurance renewals or property management contract renewals or other similar intangible value.
- (f) Organization costs.

Verification	Certification of Notary Public
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I swear under penalties of perjury that the information above and attached is true, accurate, and complete.

Signature _____ Date signed _____

Signer's name and title (Typed or Printed) _____

Authority: This form is a required attachment to a variety of DIFS application forms. It is authorized under the same public act as the application which is required to be attached. Failure to complete or submit this form, false statements, or omissions may result in rejection of your application, denial of license, revocation of a license if issued, and other civil and criminal action.

Disclose net worth on page 2 of form FIS 2053 or attach an independently audited financial statement.

State of _____ County of _____

On this _____ day of _____, 20____, before me, the undersigned notary, personally appeared _____,

personally known to me, or proved to me through government-issued documentary evidence in the form of _____ to be the person(s) who signed the proceeding document in my presence and who swore or affirmed to me that the signature is voluntary and the document truthful.

Official seal and signature of notary



Michigan Department of Insurance and Financial Services

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 Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.
 Visit DIFS online at: www.michigan.gov/difs Phone DIFS toll-free at: 877-999-6442

Financial Statement Disclosure

You may submit an independently audited financial statement in lieu of page 2.

Page 1 must always be filed. See detailed instructions on page 1.

Name of Applicant	Tax ID number (FEIN) or SSN for individuals										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> <td style="width: 10%; height: 20px;"></td> </tr> </table>										

Complete entire statement. Use blank lines to itemize and describe other items. Attach additional pages if necessary. Place applicant name, tax ID number (FEIN) and fiscal year end in the upper right corner of all attachments.

ASSETS	LIABILITIES AND STOCKHOLDERS' / MEMBERS' EQUITY
<p>CURRENT ASSETS</p> <p>1. Cash _____</p> <p>2. Notes receivable _____</p> <p>3. Accounts receivable _____</p> <p>4. Mortgage loans and contracts receivable _____</p> <p>5. Stocks, bonds and other investments _____</p> <p>6. Furniture, fixtures and equipment _____</p> <p>7. Real estate and buildings _____</p> <p>Other assets (describe)</p> <p>8. _____</p> <p>9. _____</p> <p>10. _____</p> <p>11. _____</p> <p>12. _____</p> <p>13. _____</p> <p>14. _____</p> <p>15. _____</p> <p>16. _____</p> <p>17. _____</p> <p>18. Total Assets (add lines 1 through 17) _____</p>	<p>LIABILITIES</p> <p>19. Notes payable _____</p> <p>20. Accounts payable _____</p> <p>21. Mortgage loans and contracts payable _____</p> <p>Other liabilities (describe)</p> <p>22. _____</p> <p>23. _____</p> <p>24. _____</p> <p>25. _____</p> <p>26. _____</p> <p>27. Total Liabilities (add lines 19 through 26) _____</p> <p>STOCKHOLDERS' / MEMBERS' EQUITY</p> <p>28. Common stock _____</p> <p>29. Preferred stock _____</p> <p>30. Additional paid-in capital _____</p> <p>31. Retained earnings _____</p> <p>32. Members' equity _____</p> <p>33. _____</p> <p>34. _____</p> <p>35. _____</p> <p>36. Total Stockholders' / Members' Equity (add lines 28 through 35) _____</p> <p>37. Total Liabilities and Stockholders' / Members' Equity (add lines 27 and 36) _____</p>

NOTE: Total Assets (Line 18) = Total Liabilities (Line 27) + Total Stockholders'/Members' Equity (Line 36)

Are any of the assets in this financial statement pledged to secure payment of liabilities?

Yes **No** *If yes, attach a report stating kind and total of assets pledged, amount of indebtedness secured, and the name of the pledges*