

**CCFPL DEBT SETTLEMENT SERVICES ANNUAL REPORT
FOR THE CALENDAR YEAR [REPORT YEAR]**

ANNUAL REPORT INSTRUCTIONS

PLEASE READ THESE INSTRUCTIONS CAREFULLY BEFORE COMPLETING

WHO MUST FILE THE REPORT

Every registrant who is registered under the California Consumer Financial Protection Law (CCFPL) as of December 31 is required to file an annual report with the Commissioner. THIS ANNUAL REPORT IS REQUIRED BY CALIFORNIA CODE OF REGULATIONS, TITLE 10, SECTION 1041.

Every registrant who offered or provided debt settlement services to California residents in the prior calendar year must file this annual report. An annual report is required each year **even if the registrant did not provide any debt settlement services or did not engage in any activities under the registration in the calendar year.**

There is no fee to file the annual report.

PERIOD COVERED BY THE REPORT/DUE DATE

The report is due on or before March 15, and the reporting period is the preceding calendar year (January 1 – December 31). No extension of the filing date will be granted, except as provided in section 1041, subdivision (c), of the regulations.

PENALTY FOR FAILURE TO FILE THE REPORT

Failure to file the annual report by the due date will result in summary revocation of your registration and penalties pursuant to Financial Code section 90012(c)(1).

REQUIREMENT FOR THE REPORT

California Code of Regulations, title 10, sections 1041 and 1042, specify the information that registrants providing or offering debt settlement services must report annually to the Commissioner.

The individual annual reports filed with the Commissioner shall not be made available to the public for inspection under Government Code section 7929.000, subdivisions (b) and (d).

THE REPORT FORM

The report must be submitted on this form and all fields must be completed. If a category is not applicable, enter "0." All items requesting dollar amounts should be rounded to the nearest dollar. Do not add ".00" to represent rounding to the nearest dollar. Do not round items to the nearest thousand or million dollars. Do not round intermediate calculations.

Registrants must electronically file the annual report through the Department of Financial Protection and Innovation's (DFPI) website via the Self-Service portal. To sign in or register for a portal account, go to DFPI's [webpage](#).

COMPANIES WITH MULTIPLE BUSINESS LOCATIONS

Registrants conducting business at more than one (1) business location must prepare and submit one report consolidating all information related to the debt settlement services offered or provided to California residents from all locations.

VERIFICATION

The annual report must be verified and submitted by an authorized officer of the registrant.

OTHER ANNUAL REPORT REQUIREMENTS

- ALL QUESTIONS MUST BE ANSWERED. If you have nothing to report for any question, please enter zero (“0”).
- Any changes to the “Designated Email” filed with DFPI must be made through the DOCQNET Self-Service Portal.
- To help you compile the information required in this report, you may wish to print a copy of the [blank form](#).

QUESTIONS REGARDING THIS REPORT

If you have any questions or need technical assistance with this report, please email the Supervision and Registration of New Covered Persons program at CCFPL.Inquiries@dfpi.ca.gov or call 1-866-275-2677.

**CCFPL DEBT SETTLEMENT SERVICES ANNUAL REPORT
FOR THE CALENDAR YEAR [REPORT YEAR]**

ANNUAL REPORT

For registrants offering or providing debt settlement services to California residents
January 1, [Report Year] – December 31, [Report Year]

REGISTRANT'S IDENTIFYING AND CONTACT INFORMATION

Registrant's Legal Name	<input type="text"/>
DBA / Fictitious Business Name	<input type="text"/>
Mailing Address	
Street	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value="(pull-down menu)"/>
Zip	<input type="text"/>
NMLS ID	<input type="text"/>
Registration #	<input type="text"/>
Designated E-mail filed with DFPI	<input type="text"/>
Business Phone Number (###-##-####)	<input type="text"/>
Website Address	<input type="text"/>
Name of Designated Contact Person	<input type="text"/>

TYPE OF ORGANIZATION

- Corporation
- Limited Liability Company (LLC)
- General Partnership
- Limited Partnership
- Individual/Sole Proprietor
- Other (Please Describe)

DEBT SETTLEMENT SERVICES INFORMATION

The following definitions apply when completing the annual report:

“Debt Settlement Services” includes providing advice, or offering to act or acting as an intermediary, including, but not limited to, offering debt negotiation, debt reduction, or debt relief services between a consumer and one or more of the consumer’s creditors in connection with a consumer’s non-mortgage debt, if the primary purpose of that advice or action is to obtain a settlement for less than the full amount of the debt, or a reduction in the interest rate or payment amount associated with a consumer’s debts; or advising, encouraging, assisting, or counseling a consumer to accumulate funds in an account for future payment of a reduced amount of debt to one or more of the consumer’s creditors.

“California resident” includes every individual who is in this state for other than a temporary or transitory purpose or every individual domiciled in this state who is outside the state for a temporary or transitory purpose.

1. Did you provide any debt settlement services to California residents in the prior calendar year?
 - Yes
 - No

If you answered “Yes” to the above question, please answer each of the following questions:

2. Total gross income from debt settlement services provided to California residents in the prior calendar year \$
3. Total number of California residents who had an existing contract for debt settlement services in effect at any time during the prior calendar year.
4. Total number of debts for all California residents who contracted for debt settlement services:
5. Total dollar amount of debt, based on total debt balances upon execution of the contracts, for all California residents who contracted for debt settlement services: \$
6. Total dollar amount of charges paid by all California residents during their contract terms: (“Charges” include all amounts contracted for or received by a person in connection with the person’s provision of debt settlement services to a consumer) \$
7. Total number of debts for all California residents who, over the contract term, accepted a settlement with a creditor and made at least one payment pursuant to that settlement:
8. For the debts included in question 7 above, please provide the following information:
 - a. Average amount owed for the settled debts at contract execution: \$
 - b. Average settlement amount, based on the total of all payments due, for the settled debts under the settlement agreements: \$
 - c. Average amount of time (days) between contract execution and the first payment made under settlement.

ANNUAL REPORT VERIFICATION

I, the undersigned, state that I am an authorized officer of the registrant listed below and that I have read and signed the report filed herewith and knowing the contents thereof. I certify that this annual report is true and exact to the best of my knowledge.

Registrant's Legal Name

(auto populated from above)

Date (mm/dd/yyyy):

(auto populated)

Name of Authorized Officer/Declarant:

Title of Authorized Officer/Declarant:

Phone Number (###-###-####):

Phone Number Extension (if applicable):

E-mail Address: