

# CREDIT SERVICES ORGANIZATION REGISTRATION APPLICATION

JUS 8906 (Rev. 12/2018)

**NOTICE:** Filing false or fraudulent information through this form or any related attachments can violate criminal and civil laws.

Mail completed original application to:

Department of Justice  
Attorney General's Office  
Attn: Credit Services Organization Registration  
600 West Broadway, Suite 1800  
San Diego, CA 92101

For more information, please visit:

<http://oag.ca.gov/consumers/general/csoform>

or email: [CSO.Registration@doj.ca.gov](mailto:CSO.Registration@doj.ca.gov)

Please include \$100 filing fee  
made payable to: Department of Justice

INSTRUCTIONS: ANSWER ALL ITEMS COMPLETELY; ATTACH ADDITIONAL SHEETS OF PAPER AS NEEDED.

1. Name of Credit Services Organization ("Applicant")

\_\_\_\_\_

Legal Name

2. Has the Applicant, any owner, or any manager of the Applicant been affiliated with any other Credit Services Organization or credit repair company, whether by employment, ownership, or acquisition?  Yes  No

If "Yes",

\_\_\_\_\_

Previous Business Name

\_\_\_\_\_

Previous Business Address

3. Date the Applicant will first advertise, or cause to be advertised, in any manner, the services of the Credit Services Organization [Civ. Code, 1789.13 (i)]

\_\_\_\_\_

--OR--

If Applicant has already engaged in any of these activities, date of first activity:

\_\_\_\_\_

Business Start Date

4. Type of ownership:

Sole Proprietorship     Corporation     Limited Liability Company

Partnership     Other \_\_\_\_\_

If Applicant is a corporation or other business entity, is the Applicant in good standing with the California Secretary of State?

Yes  No

If "No", please explain.

\_\_\_\_\_

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If Applicant is a corporation or other business entity registered in a state other than California, is the Applicant in good standing with the state in which the corporation or business entity is registered?

Yes  No

If "No", please explain. \_\_\_\_\_

If Applicant is a corporation or other business entity registered in another state, list the state in which it is registered \_\_\_\_\_

5. Applicant's principal place of business and contact information (must be a physical location, not a PO Box, private mail drop or virtual address):

Street \_\_\_\_\_

City, State and Zip Code \_\_\_\_\_

Country \_\_\_\_\_

Phone Number \_\_\_\_\_

Fax Number \_\_\_\_\_

Email \_\_\_\_\_

List all business URLs [websites] \_\_\_\_\_

6. Applicant's mailing address (if different from No. 5):

Street \_\_\_\_\_

City, State and Zip Code \_\_\_\_\_

Country \_\_\_\_\_

7. Provide contact information for the primary contact person completing this application:

Name \_\_\_\_\_

Position/Title \_\_\_\_\_

Street \_\_\_\_\_

City, State and Zip Code \_\_\_\_\_

Country \_\_\_\_\_

Phone Number \_\_\_\_\_

Fax Number \_\_\_\_\_

Email \_\_\_\_\_

8. Provide complete information for all fictitious business names/DBA(s) related to Applicant's Credit Services Organization operations. Attach additional pages if necessary; attach a copy of the fictitious business name statement for each listed DBA.

a) \_\_\_\_\_  
Fictitious Business Name/DBA

\_\_\_\_\_ County Where Filed

b) \_\_\_\_\_  
Fictitious Business Name/DBA

\_\_\_\_\_ County Where Filed

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9. Provide complete information for all other business locations related to Applicant's Credit Services Organization operations, not previously listed, including associated business name(s)/DBA(s) listed in Question 8. Attach additional pages if necessary.

Business Name(s)/DBA(s)

Street

City, State and Zip Code Country

Phone Number Fax Number Email

List All Business URLs [Websites]

10. Total number of business locations: \_\_\_\_\_

11. Provide complete information for each owner and principal of the Applicant. "Owner" means a person, corporation or other business entity that owns or controls 10 percent or more of the net income of the Applicant. "Principal" means an owner, an officer of a corporation, a general partner of a partnership, or a sole proprietor of a sole proprietorship. Attach additional pages if necessary.

a)

Name Title

Residence Address

City, State and Zip Code Country

Phone Number Fax Number Email

Driver's License or Equivalent Personal ID State Date of Birth

Social Security Number or Other National ID State of Country of Issuance

b)

Name Title

Residence Address

City, State and Zip Code Country

Phone Number Fax Number Email

Driver's License or Equivalent Personal ID State Date of Birth

Social Security Number or Other National ID State of Country of Issuance

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12. Provide information for each manager associated with the Applicant. "Manager" means any person with supervisory responsibility for any other person. Attach additional pages if necessary.

a)

Name \_\_\_\_\_ Title \_\_\_\_\_

Business Address \_\_\_\_\_

City, State and Zip Code \_\_\_\_\_ Country \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_ Email \_\_\_\_\_

Driver's License or Equivalent Personal ID \_\_\_\_\_ State \_\_\_\_\_ Date of Birth \_\_\_\_\_

b)

Name \_\_\_\_\_ Title \_\_\_\_\_

Business Address \_\_\_\_\_

City, State and Zip Code \_\_\_\_\_ Country \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_ Email \_\_\_\_\_

Driver's License or Equivalent Personal ID \_\_\_\_\_ State \_\_\_\_\_ Date of Birth \_\_\_\_\_

13. Has any judgment, including a stipulated judgment, order, bankruptcy, plea of nolo contendere, or any criminal conviction, ever been entered against the Applicant, any owner, or principal, or any other Credit Services Organization owned or managed by any owner or principal of the Applicant, or the Applicant itself?

Include in your answer anyone listed in Question 11. Disclosures about marital dissolution, child support and child custody proceedings are not required. You are not required to disclose citations for parking, motor vehicle or local offenses under code or ordinance for which the sole penalty imposed was a fine of \$250 or less.

Yes  No

If "Yes", then provide the following information for each such person:

Name of Person \_\_\_\_\_

Name of the Court or Administering Agency Rendering the Judgment, Order or Conviction \_\_\_\_\_

Address of the Court or Administering Agency \_\_\_\_\_

Docket Number \_\_\_\_\_ Date of Judgment or Order \_\_\_\_\_

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Describe the Nature of the Case/Judgment:

Attach Additional Pages if Necessary

14. a) Make full and complete disclosure of any litigation commenced against the Applicant:

Attach Additional Pages if Necessary

- b) Make full and complete disclosure of any consumer complaint made to or filed with the Attorney General or any other governmental authority of this state, any other state, or the federal government, or the Better Business Bureau or similar organization, whether the complaint is resolved or unresolved, which complaint relates to the operation of the Applicant. For each complaint, describe the complaint, including, if applicable, the resolution of the complaint. Attach additional pages if necessary. For renewals of a CSO, please provide only those complaints filed since your previous CSO application was accepted for filing.

- c) If there is no information required to be disclosed pursuant to 14 (a) or (b), then sign the following statement:

I, \_\_\_\_\_, declare under penalty of perjury under the laws of the State of California that I am not aware of any litigation that has been commenced or any unresolved complaint relating to the operation of the organization has been filed with the Attorney General or any other governmental authority of this state, any other state, or the federal government. [Civ. Code, 1789.25.]

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15. Describe all methods of advertising used by the Applicant. Attach additional pages if necessary.
16. State law requires every business that owns, licenses, or maintains personal information about a California resident to implement and maintain reasonable security procedures and practices appropriate to the nature of the information and to protect the personal information from unauthorized access, destruction, use, modification, or disclosure. (Cal. Civ. Code, 1798.81.5.) Personal information includes but is not limited to name, Social Security number, driver's license number and financial account number. Describe the Applicant's (1) technical, (2) physical and (3) administrative safeguards currently in place to maintain reasonable security of collected and stored personal information. Attach additional pages if necessary.
17. Attach copies of the following:
- a) All advertisements, including any online advertisements;
  - b) All direct mail advertisements;
  - c) Transcripts of all radio or television advertisements;
  - d) All sales presentations materials;
  - e) All sales scripts, including telephone sales and sales training materials;
  - f) Audio recordings of sales calls and servicing calls. (If the number of calls is voluminous, please contact our office concerning preferred methods to provide a random sample of call recordings.);
  - g) All documents provided to prospective buyers, including:
    - i. Contracts as required by Civil Code section 1789.16;
    - ii. Notice of Cancellation as required by Civil Code section 1789.16;
    - iii. Information Statement as required by Civil Code section 1789.14-15;
    - iv. All other documents a buyer is required to sign.
  - h) A copy of a recent (not more than three months old) financial statement, such as a Balance Sheet, of the CSO, together with a statement of any material changes in the financial condition of the CSO from the date thereof. That financial statement shall either be audited or be signed under penalty of perjury by one of the seller's officers, directors, trustees or general or limited partners. The declaration under penalty of perjury shall indicate that to the best of the signatory's knowledge and belief the information in the financial statement is true and accurate, the date of signature and the location where signed shall also be indicated. Provided, however, that if a CSO is a subsidiary of another corporation which is permitted by generally accepted accounting standards to prepare financial statements on a consolidated basis, the above information may be submitted in the same manner for the parent if the corresponding financial statement of the CSO is also provided and the parent absolutely and irrevocably has agreed to guarantee all obligation of the CSO. Please do not send bank statements.

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18. Describe the credit services that the Applicant plans to offer or does offer, including the overall service or types of services, disclosure of whether Applicant requests or requires any power-of-attorney over buyers; whether Applicant requests or requires use of any PINs or login information to any online account or database that is designated for the use by the buyer and the relative timing of any payment by buyer and the services offered by Applicant. Attach additional pages if necessary.

19. Check the appropriate box:

I have submitted a copy of the required bond to the Secretary of State and have enclosed a copy.

--OR--

I have not submitted a copy of the bond to the Secretary of State. I will notify the Department of Justice when I have. I understand that this application will not be reviewed until confirmation of a properly filed bond or deposit is received.

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All Principals (Owners, Officers, Directors, Members, Partners, or Sole Proprietors) of the CSO must date, sign, fill in the city and state where they sign and print their name. All corporations, partnerships, or trusts having an investment in the filer must have a duly authorized officer of the owning corporation, partnership, or trust date, sign and print their name below and fill in the city and state where signed. All signatures must be original. A faxed, photocopied, or stamped signature is not acceptable because this is a legal document signed under penalty or perjury.

Original signatures may be on separate copies of this verification page.

**I/we declare under penalty of perjury under the laws of the State of California that all of the information provided in answer to items 1-19, of the Credit Services Organization Registration Application, and any attached additional information, are true and correct.**

1.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Position/Title

\_\_\_\_\_  
City, State

\_\_\_\_\_  
Date

2.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Position/Title

\_\_\_\_\_  
City, State

\_\_\_\_\_  
Date

3.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Position/Title

\_\_\_\_\_  
City, State

\_\_\_\_\_  
Date

4.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Position/Title

\_\_\_\_\_  
City, State

\_\_\_\_\_  
Date

5.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Position/Title

\_\_\_\_\_  
City, State

\_\_\_\_\_  
Date



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**Credit Services Organization****Privacy Notice on Data Collection Form****As Required by Civil Code § 1798.17****Privacy Notice**

**Collection and Use of Personal Information.** The Public Rights Division in the Department of Justice collects the information requested on this form as authorized by Government Code sections 11180, 11181, and 11182, and California Civil Code section 1789.10 et seq. The Public Rights Division uses this information in its review of the application to register as a Credit Services Organization. (Civil Code section 1789.25.) We may also use this information to investigate alleged misconduct and in any law enforcement action based on that misconduct.

In addition, any personal information collected by state agencies is subject to the limitations in the Information Practices Act and state policy. The Department of Justice's general privacy policy is available at <http://oag.ca.gov/privacy-policy>.

**Providing Personal Information.** All the personal information requested in the form must be provided, including but not limited to dates of birth, social security numbers, and all information required in Civil Code section 1789.25 (a) (2) including name, complete business addresses, telephone numbers, and addresses and driver's license numbers of any and all person who directly or indirectly own or control 10 percent or more of the outstanding shares of stock in the credit services organization. If this information is not provided, your application cannot be reviewed.

**Access to Your Information.** You may review the records maintained by the Public Rights Division in the Department of Justice that contain your personal information, as permitted by the Information Practices Act. See below for contact information.

**Possible Disclosure of Personal Information.** In order to process your registration application, we may need to share the information you give us with other government agencies. This may include sharing any personal information you gave us. We may also need to share the information to further any investigation of any claim against you by any other government agency. In addition, some of your information, including the name of the business and the business's address, may be available and searchable on our website.

In order to process your registration application and to further any investigation of any claim against you by any other government agency, we may need to share the information you give us with government agencies, including but not limited to, the Federal Trade Commission, the US Department of Justice, the Consumer Financial Protection Bureau, District Attorney's Offices, and City Attorney's Offices.

The information you provide may also be disclosed in the following circumstances:

- With other persons or agencies where necessary to perform their legal duties, and their use of your information is compatible and complies with state law, such as for investigations or for licensing, certification, or regulatory purposes;
- To another government agency as required by state or federal law;
- In response to a Public Records Act Request, as allowed by the Information Practices Act;
- To another government agency as required by state or federal law;
- In response to a court or administrative order, a subpoena, or a search warrant.

**Contact Information.** For questions about this notice or access to your records, you may contact the Credit Services Organization Administrator at [CSO.Registration@doj.ca.gov](mailto:CSO.Registration@doj.ca.gov) or call (619) 738-9000.