

XAVIER BECERRA
Attorney General

State of California
DEPARTMENT OF JUSTICE



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December 28, 2020

Jeff Sipes
Blue Water Credit, LLC
311 Judah Street, Suite 200
Roseville, CA 95678

RE: Credit Services Organization Registration – 2021

Dear Mr. Sipes:

We have completed our review of your firm's Credit Services Organization application. Based on the material submitted, we have prepared and enclosed a registration certificate. Please be advised that a certificate of registration is issued after receipt and examination of the information and documents required by Civil Code section 1789.25. Issuance of a certificate of registration does not in any way constitute an approval by this office of any advertising or materials submitted to us, nor does it constitute an opinion that any such advertising or any methods of business that may be employed by the registrant are in compliance with California law, federal law, or the laws of any other state.

Please be aware that all Credit Services Organization registrations lapse on December 31st of the year they are issued. Therefore, this registration expires on **December 31, 2021**. You must submit a new filing if your firm wishes to continue conducting business next year as a registered credit services organization in California.

You should also be aware that Civil Code section 1789.25(c) requires that you notify this office in writing within 30 days after a change in any of the information or documents submitted with your registration application, and that 30 days' advance notice and acceptance by this office is required before changing the corporate name or address, or in those owning more than 10 percent of the shares of the corporation.

Sincerely,

Gayle S. Weller

GAYLE S. WELLER
Associate Governmental Program Analyst

For XAVIER BECERRA
Attorney General