

CERTIFICATE OF REGISTRATION

Pursuant to California Civil Code section 1789.25 of the Credit Services Act, you are hereby issued a Certificate of Registration relative to:

Blue Water Credit, LLC

ISSUANCE OF THIS NOTICE DOES NOT MEAN THAT THE STATE OF CALIFORNIA APPROVES, RECOMMENDS, OR ENDORSES THIS CREDIT SERVICES ORGANIZATION, AND DOES NOT CONSTITUTE AN OPINION THAT THE ORGANIZATION OR ITS METHOD OF BUSINESS ARE IN COMPLIANCE WITH CALIFORNIA LAW, FEDERAL LAW, OR THE LAWS OF ANY OTHER STATE.

This Certificate of **Registration expires on December 31, 2019**. You are responsible for filing a new registration with this office prior to the expiration of the current one. The renewal fee is \$100. You will not be sent a renewal reminder. Pursuant to Civil Code section 1789.25(c), you are also responsible for notifying this office within 30 days of any changes that occur relative to the information you have provided this office. Any changes in the corporate name or address or in the identify of persons owning, directly or indirectly, more than 10 per cent of the organization require 30 days' advance notice and approval by this office. This Certificate of Registration shall be made available for inspection upon request by a potential purchaser.

Effective Date: January 1, 2019



WENDY LIRA
Staff Services Analyst

For XAVIER BECERRA
Attorney General

Xavier Becerra
Attorney General

State of California
DEPARTMENT OF JUSTICE



600 WEST BROADWAY, SUITE 1800
SAN DIEGO, CA 92101
P.O. BOX 85266
SAN DIEGO, CA 92186-5266

Public: (619) 738-9000
Telephone: (619) 738-9312
Facsimile: (619) 645-2012

January 3, 2019

Jeff and Natalie Sipes
Blue Water Credit, LLC
300 Harding Blvd., Suite #206
Roseville, CA 95678

RE: Credit Services Organization Registration - 2019

Dear Mr. and Mrs. Sipes:

We have completed our review of your firm's credit service organization application. Based on the material submitted, we have prepared and enclosed your 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 this registration **expires on December 31, 2019**. Your firm must submit a new filing prior to that date, if you wish to continue conducting business 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,

A handwritten signature in cursive script, appearing to read "Wendy Lira".

Wendy Lira
Staff Services Analyst

For XAVIER BECERRA
Attorney General