



The Law Offices of Steven C. Vondran

Extreme Service – Excellent Results!

CALIFORNIA FINANCE LENDERS LAW APPLICATION

MENU OF LEGAL SERVICES

If you are applying for the California Finance Lenders License, chances are there will be other legal services you need. Sure, you can try to tackle some of these items on your own, but why waste you time, and what if you get it wrong? My services are professional and inexpensive enough that it just makes sense to have an attorney do the job.

MENU OF CFL LEGAL SERVICES

- INCORPORATION SERVICES (S-CORP / C-CORP/ LLC)** **\$699**
(Service comes with Bylaws, Operating Agreements, Corporate Kit).
- PARTNERSHIP AGREEMENTS** **\$899**
(Friends stay friends when a Partnership agreement is in place).
- AGENT FOR SERVICE OF PROCESS** **\$100 Annual**
- CORPORATE AMENDMENTS**
(When you change or add officers, directors, or partners, etc. you are required under the CFL laws to notify the California Department of Corporation. We can handle any routine filing you may need to make with the DOC for a flat rate per filing. Why spend your valuable time doing legal housecleaning?).
\$150
- WEBSITES COMPLIANCE: INCLUDING PRIVACY POLICIES; TERMS OF SERVICE AND INTERNET MARKETING COMPLIANCE**
(If you are like most CFL's, you are going to have a website, and perhaps a blog. In California, all commercial websites are required to have, maintain, and follow their privacy policies. Do you know what's required to be in these policies? What are the common privacy complaints? Get set

up with a lawyer who served as a Privacy Consultant to perhaps the largest credit bureau on the planet, Experian, before he became a California licensed attorney).

\$145/hr.

BRANCH OFFICE CONSULTING

(Under the CFL each office needs a new application. In addition, do not overlook the fact that setting up a friend, broker or business associate to run a branch office may unwittingly create an implied partnership which may have unintended and drastic consequences. Think it through before you make the decision).

\$145/hr.

BROKER AGREEMENTS

(If you are going to pay brokers to generate business for your company, you will need a legal agreement with them).

\$450

DRAFTING CONSUMER CONTRACTS AND DISCLOSURES

(In California, in many circumstances the Usury laws do not apply. But that does not mean it is a free haven for you to take advantage of people. Consumer lawyers are on the hunt for mistakes from CFL lenders who engage in over-reaching and unlawful tactics. Have a California lawyer review or draft your consumer agreements and disclosures required under the Truth in Lending Act (Reg Z) and Equal Credit Opportunity Act (Reg B.) In addition, your Contract may want to include a consumer arbitration clause. There are many things you need to know about these contract as well. We can explain them to you and draft your consumer agreements).

\$145/hr.

REPOSSESSION

(CFL's are permitted to take a secured interest in real and personal property. Certain restrictions apply of course. If and when the borrower refuses to make payments as agreed, it may be time to take action and reposes the collateral that secured the loan. In these instances you may need to send the borrower a "*notice to cure letter*" or a "*notice of sale*" letter). We have an attractive flat-rate for these services).

\$275

ARBITRATION OF DISPUTES / LITIGATION

(Inevitably, at some point, some Consumer lawyer will want to take you to task and challenge some aspect of your CFL loan operation. When this happens, you will need a good attorney on your side to fight for you. If your consumer contract contained an arbitration provision, then you will likely end up in front of an arbitrator arguing the dispute. We have experience litigating claims and have also been highly successful in arbitration. In the event arbitration or litigation is required, our hourly rates are as follows:

\$145/hour pre-arbitration / \$175/hour in front of the arbitrator or judge

CALL MY ATTORNEY SERVICE

(In the day-to-day running of your business, legal questions will present themselves. The average person scans the resources in their own mind and makes a decision. Being that the average person does not read up on law all day long, their decisions are often just based upon a hunch and not legal principles. When faced with a pressing question, why not call your lawyer and see what he thinks? If nothing else, maybe you get a different perspective, and at best, a business saving piece of legal advice. **By advancing a \$1,000 retainer up front, you will be in a position to call on the fly with your question and receive, in most cases, an instant response.** In some cases, some legal research will be required. I have found that the best money spent on lawyers is the money you spend up-front, in an effort to obtain sound legal advice that will hopefully keep you out of problems in the first place).

\$1,000 retainer (goes in Client Trust account) \$145/hour

If there are services you need that are not on this list, please let us know. We are happy to tailor services to your needs.

For More Information Contact:

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