

**WESTERN AVENUE SPECIAL  
SERVICE AREA #20  
(Morgan Park - Beverly Hills Business  
Association, Contractor)**

**Financial Statements**

**For the Years Ended  
December 31, 2017 and 2016**

**Western Avenue Special Service Area #20  
(Morgan Park - Beverly Hills Business  
Association, Contractor)**

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# Desmond & Ahern, Ltd.

CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

## **Independent Auditor's Report**

To the Board of Directors  
Western Avenue Special Service Area #20  
Morgan Park - Beverly Hills Business Association, Contractor  
Chicago, IL

We have audited the accompanying financial statements of Western Avenue Special Service Area #20 (a taxing district authorized by the City of Chicago), which comprise the statement of net position and governmental funds balance sheet as of December 31, 2017 and 2016, and the related statements of activities and governmental funds, revenues, expenditures and changes in fund balance, and statement of revenues and expenditures – budget and actual, for the years then ended, and the related notes to the financial statements.

### ***Management's Responsibility for the Financial Statements***

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### ***Auditor's Responsibility***

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our unmodified opinions for the years ending December 31, 2017 and 2016.

***Unmodified Opinion***

In our opinion, the financial statements referred to in the first paragraph present fairly, in all material respects, the financial position of Western Avenue Special Service Area #20 as of December 31, 2017 and 2016, and the results of its operations and changes in its fund balance for the year then ended in accordance with accounting principles generally accepted in the United States of America.

*Desmond J. Ahern, Ltd*

April 20, 2018  
Chicago, IL

**WESTERN AVENUE SPECIAL SERVICE AREA NUMBER 20  
(MORGAN PARK-BEVERLY HILLS BUSINESS ASSOCIATION, CONTRACTOR)  
STATEMENT OF NET POSITION AND GOVERNMENTAL FUNDS BALANCE SHEET  
As of December 31, 2017 and 2016**

	2017		2016	
	Governmental Funds	Adjustments	Governmental Funds	Adjustments
	Statement of Net Position		Statement of Net Position	
<b><u>Assets</u></b>				
<b>Current Assets</b>				
Cash and cash equivalents	\$ 174,243	\$ -	\$ 138,195	\$ -
Property tax receivable	189,509	13,425	189,509	7,208
Other receivables	7,518	-	13,455	-
<b>Total Assets</b>	\$ 371,270	\$ 13,425	\$ 341,159	\$ 7,208
<b><u>Liabilities</u></b>				
Accounts payable	\$ 3,837	\$ -	\$ 2,457	\$ -
Deferred Inflows				
Deferred property tax revenue	189,509	(189,509)	189,509	(189,509)
Fund Balance - unassigned	177,924	(177,924)	149,193	(149,193)
<b>Total Liabilities, Deferred Inflows and Fund Balance</b>	\$ 371,270		\$ 341,159	
<b>Net position, unrestricted</b>		\$ 380,858		\$ 345,910
Amount reported for governmental activities in the statement of net position are different because:				
Total fund balance - governmental funds		\$ 177,924		\$ 149,193
Property tax revenue is recognized in the period it is levied rather than when "available." A portion of the property tax is deferred as it is not available in the governmental funds.		202,934		196,717
Total net position - governmental activities		\$ 380,858		\$ 345,910

See independent auditor's report and notes to financial statements.

**WESTERN AVENUE SPECIAL SERVICE AREA NUMBER 20  
(MORGAN PARK-BEVERLY HILLS BUSINESS ASSOCIATION, CONTRACTOR)  
STATEMENT OF ACTIVITIES AND GOVERNMENTAL FUNDS, REVENUES,  
For the Years Ended December 31, 2017 and 2016**

	2017		2016	
	Governmental Funds	Adjustments	Governmental Funds	Adjustments
<b>Revenues</b>				
Property Taxes	\$ 175,823	\$ 6,217	\$ 182,040	\$ (9,878)
Interest income	10	-	10	-
Miscellaneous income	8,487	-	8,487	-
Total revenues	<u>184,320</u>	<u>6,217</u>	<u>190,537</u>	<u>(9,878)</u>
<b>Expenditures/Expenses</b>				
Program Costs				
Customer attraction	41,614	-	41,614	-
Public way maintenance	72,885	-	72,885	-
Total program expense	<u>114,499</u>	<u>-</u>	<u>114,499</u>	<u>-</u>
Administration				
Economic/business development	1,600	-	1,600	-
SSA management	11,736	-	11,736	-
Personnel	27,754	-	27,754	-
Total administration expense	<u>41,090</u>	<u>-</u>	<u>41,090</u>	<u>-</u>
Total expenditures/expenses	<u>155,589</u>	<u>-</u>	<u>155,589</u>	<u>-</u>
Change in Fund Balance/Net Position	28,731	6,217	34,948	(9,878)
Fund Balance/Net Position				
Beginning of year	<u>149,193</u>	<u>196,717</u>	<u>115,037</u>	<u>206,595</u>
End of year	<u>\$ 177,924</u>	<u>\$ 202,934</u>	<u>\$ 380,858</u>	<u>\$ 196,717</u>

Amounts reported for governmental activities in the statement of activities are different because:

Net change in fund balance - governmental funds	\$ 28,731	\$ 34,156
Property tax revenue is recognized in the year it is available rather than when it is levied for governmental funds	6,217	(9,878)
Net change in net position - governmental activities	<u>\$ 34,948</u>	<u>\$ 24,278</u>

See independent auditor's report and notes to financial statements.

**WESTERN AVENUE SPECIAL SERVICE AREA NUMBER 20  
(MORGAN PARK-BEVERLY HILLS BUSINESS ASSOCIATION, CONTRACTOR)  
STATEMENT OF REVENUES AND EXPENDITURES - BUDGET AND ACTUAL  
As of December 31, 2017 and 2016**

	2017			2016		
	Actual	Budget	Over (Under) Variance	Actual	Budget	Over (Under) Variance
<b>Revenues</b>						
Property Taxes	\$ 175,823	\$ 189,509	\$ (13,686)	\$ 182,301	\$ 202,306	\$ (20,005)
Interest income	10	-	10	9	-	9
Miscellaneous income	8,487	-	8,487	5,374	-	5,374
<b>Total revenues</b>	<b>184,320</b>	<b>189,509</b>	<b>(5,189)</b>	<b>187,684</b>	<b>202,306</b>	<b>(14,622)</b>
<b>Expenditures</b>						
<b>Programs</b>						
<b>1.00 Customer Attraction</b>						
1.01 Website	4,216	2,000	2,216	3,635	2,000	1,635
1.02 Special events	5,889	8,000	(2,111)	4,179	5,000	(821)
1.05 Decorative banners	3,200	2,500	700	9,161	8,645	516
1.06 Holiday decorations	25,355	33,500	(8,145)	25,320	32,500	(7,180)
1.07 Print materials	1,150	2,500	(1,350)	569	2,500	(1,931)
1.08 Display advertising	1,804	2,400	(596)	1,492	1,400	92
1.09 Public relations	-	12,950	(12,950)	-	-	-
1.10 Shoppers rebate program	-	2,000	(2,000)	18	2,000	(1,982)
<b>Total</b>	<b>41,614</b>	<b>65,850</b>	<b>(24,236)</b>	<b>44,374</b>	<b>54,045</b>	<b>(9,671)</b>
<b>2.00 Public Way Aesthetics</b>						
2.02 Landscaping	14,700	14,000	700	14,100	14,000	100
2.05 Streetscape elements	-	2,000	(2,000)	6,650	6,000	650
2.06 Public art	-	4,000	(4,000)	-	-	-
2.07 Sidewalk maintenance	58,185	60,000	(1,815)	44,600	53,650	(9,050)
2.09 Snow removal	-	-	-	4,192	7,397	(3,205)
<b>Total</b>	<b>72,885</b>	<b>80,000</b>	<b>(7,115)</b>	<b>69,542</b>	<b>81,047</b>	<b>(11,505)</b>
<b>4.00 Economic/Business Development</b>						
4.01 Site marketing	1,600	1,000	600	59	1,000	(941)
4.06 Strategic planning	-	500	(500)	1,000	500	500
4.08 Master planning	-	500	(500)	-	500	(500)
<b>Total</b>	<b>1,600</b>	<b>2,000</b>	<b>(400)</b>	<b>1,059</b>	<b>2,000</b>	<b>(941)</b>

See independent auditor's report and notes to financial statements.

WESTERN AVENUE SPECIAL SERVICE AREA NUMBER 20  
(MORGAN PARK-BEVERLY HILLS BUSINESS ASSOCIATION, CONTRACTOR)  
STATEMENT OF REVENUES AND EXPENDITURES - BUDGET AND ACTUAL (CONT.)  
As of December 31, 2017 and 2016

	2017			2016		
	Actual	Budget	Over (Under) Variance	Actual	Budget	Over (Under) Variance
<b>Expenditures (cont.)</b>						
6.00 SSA Management						
6.02 SSA Audit	\$ 3,000	\$ 3,300	\$ (300)	\$ 4,000	\$ 3,300	\$ 700
6.03 Bookkeeping	4,215	1,650	2,565	2,819	1,650	1,169
6.05 Office utilities	568	1,590	(1,022)	565	3,090	(2,525)
6.06 Office supplies	511	2,100	(1,589)	560	3,605	(3,045)
6.07 Office equipment lease/maintenance	767	515	252	113	515	(402)
6.08 Printing and copying	98	-	98	-	-	-
6.09 Postage	49	800	(751)	111	800	(689)
6.10 Meeting expense	17	1,500	(1,483)	353	1,545	(1,192)
6.11 Subscriptions/dues	934	250	684	374	260	114
6.12 Banking fees	-	700	(700)	45	700	(655)
6.15 Supplies/other	15	-	15	511	-	511
6.17 Liability/property insurance	1,562	1,500	62	1,348	1,500	(152)
Total	<u>11,736</u>	<u>13,905</u>	<u>(2,169)</u>	<u>10,799</u>	<u>16,965</u>	<u>(6,166)</u>
7.00 Personnel						
7.01 Executive Director	27,754	27,754	-	27,754	27,754	-
Total	<u>27,754</u>	<u>27,754</u>	<u>-</u>	<u>27,754</u>	<u>27,754</u>	<u>-</u>
8.00 Loss Collection						
8.01 Loss collection	-	-	-	-	20,495	(20,495)
Total	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>20,495</u>	<u>(20,495)</u>
Total Expenditures	<u>155,589</u>	<u>189,509</u>	<u>(33,920)</u>	<u>153,528</u>	<u>202,306</u>	<u>(48,778)</u>
Excess of Revenues over Expenditures	<u>\$ 28,731</u>	<u>\$ -</u>	<u>\$ 28,731</u>	<u>\$ 34,156</u>	<u>\$ -</u>	<u>\$ 34,156</u>

See independent auditor's report and notes to financial statements.



**WESTERN AVENUE SPECIAL SERVICE AREA #20  
(MORGAN PARK/BEVERLY HILLS BUSINESS ASSOCIATION, CONTRACTOR)  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2017 and 2016**

**Note 1 – Nature of Operations and Summary of Significant Accounting Policies**

**Organization**

The Western Avenue Special Service Area #20 (Organization) provides services on behalf of the City of Chicago (City) within a specified geographic area. These services include promotional and advertising, maintenance of the public way, safety and other functions. The SSA is exempt from federal income tax under the Internal Revenue Code.

Morgan Park - Beverly Hills Business Association (the Association), Contractor for Western Avenue Special Service Area #20 (Organization) is a not-for-profit corporation organized under the laws of the State of Illinois. The Organization was formed to revitalize the Morgan Park – Beverly Hills business district. The Organization is located within the boundaries of the City of Chicago.

**Nature of Reporting Entity**

Special Service Area #20 is a taxing district authorized by the City of Chicago located in Chicago, Illinois. Its scope of services is to fund various activities to improve and enhance the Special Service Area #20 commercial district. The SSA is funded by property taxes levied on properties within the SSA boundaries, which are collected by the Cook County Treasurer, and then distributed by the City of Chicago to the SSA.

Special Service Area #20 is governed by a Commission whose members are appointed by the Mayor of Chicago. The City of Chicago contracted with Morgan Park/Beverly Hills Business Association to perform administrative duties as the service provider for this SSA during the reporting period. Morgan Park/Beverly Hills Business Association is an Illinois not-for-profit corporation that is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code.

**Government-Wide and Fund Financial Statements**

The financial statements of the SSA have been prepared in conformity with accounting principles generally accepted in the United States of America as applied to governmental units, hereinafter referred to as GAAP (generally accepted accounting principles). The accepted standard-setting body for establishing governmental accounting and financial reporting principles is GASB (the Governmental Accounting Standards Board).

Government-Wide financial statements (Statement of Net Position and Statement of Activities) are prepared using the economic resources measurement focus and the accrual basis of accounting for all of the SSA's activities. The Fund Financial Statements, which focus on the SSA's governmental fund's current financial resources measurement, are prepared on the modified accrual basis.

The SSA accounts for its activities in one fund, its general fund.

**WESTERN AVENUE SPECIAL SERVICE AREA #20  
(MORGAN PARK - BEVERLY HILLS BUSINESS ASSOCIATION, CONTRACTOR)  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2017 and 2016**

**Note 1 – Nature of Operations and Summary of Significant Accounting Policies (cont.)**

Measurement Focus, Basis of Accounting and Financial Statement Presentation

The government-wide financial statements are reported using the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred regardless of the timing of related cash flows. Property taxes are recognized as revenues in the year in which they are levied.

The governmental fund financial statements are prepared on the modified accrual basis of accounting, with only current assets and liabilities included on the balance sheet. Under the modified accrual basis of accounting, revenues are recorded when susceptible to accrual, i.e., both measurable and available to finance expenditures of the current period. Available means collected within the current period or soon enough thereafter to be used to pay liabilities of the current period. Property taxes are susceptible to accrual and recognized as a receivable in the year levied. Revenue recognition is deferred unless the taxes are received within 60 days subsequent to year-end. Expenditures are recorded when the liability is incurred.

Fund Equity/Net Position

Governmental fund equity is classified as fund balance. Fund balance is further classified as non-spendable, restricted, committed, assigned or unassigned. Non-spendable fund balance cannot be spent because of its form. Restricted fund balance has limitations imposed by enabling legislation or an outside party. Committed fund balance is a limitation imposed by the SSA board through approval of resolutions. Assigned fund balances is a limitation imposed by a designee of the SSA board. Unassigned fund balance is the net resources in excess of what can be properly classified in one of the above four categories.

When both restricted and unrestricted fund balances are available for use, it is the SSA's policy to use restricted fund balances first, then unrestricted fund balances. Furthermore, committed fund balance is reduced first, followed by assigned amounts, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of those unrestricted fund balance classifications can be used.

For the government-wide financial statements, net position is reported as invested in capital assets net of related debt, restricted or unrestricted. Invested in capital assets, net of related debt, if applicable, is comprised of the net capital asset balance less any related debt. Restricted net position is when restrictions are placed on net assets from 1) externally imposed by creditors, grantors, contributors or laws or regulations of other governments or 2) imposed by law through constitutional provisions or enabling legislation. The remaining net position is classified as unrestricted.

**WESTERN AVENUE SPECIAL SERVICE AREA #20  
(MORGAN PARK/BEVERLY HILLS BUSINESS ASSOCIATION, CONTRACTOR)  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2017 and 2016**

**Note 1 – Nature of Operations and Summary of Significant Accounting Policies (cont.)**

Cash and Cash Equivalents

Cash and cash equivalents is defined as short-term liquid investments such as cash in banks, money markets and other financial instruments that can be reduced to cash in thirty days or less. The Organization maintains its cash in bank accounts, which, at times, may exceed the federally insured limits. The Organization has not experienced any losses in such accounts and believes it is not exposed to any significant credit risk on cash and cash equivalents. The Organization has established a separate checking account at Beverly Bank & Trust in Chicago, Illinois and all tax revenue funds are automatically deposited into this checking account.

Related Party Transactions

Western Avenue Special Service Area #20 shares office space, equipment and employees through its affiliation with Morgan Park/Beverly Hills Business Association.

Western Avenue Special Service Area #20 has no employees of its own but reimburses the Association for payroll and related costs of the individuals who may work on the program. It also reimburses the Association for a portion of its applicable operating expenses when incurred.

Use of Accounting Estimates

The preparation of financial statements in conformity with generally accepted accounting principles and government accounting standards board requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Special Service Area Agreement

The City of Chicago has established a special service area known and designated as “Western Avenue Special Service Area #20” to provide special services in addition to those services generally provided by the City. The Association has been designated as “Contractor” under terms of the agreement. The City has authorized a levy not to exceed 1.0% of the equalized assessed value of all property within the area to produce sufficient revenues to provide those special services.

The maximum amount to be paid to the Organization is the lesser of \$189,509 and \$172,423, or the amount of service tax funds collected during 2017 and 2016, respectively. For each subsequent period of the agreement, the maximum amount to be paid is the lesser of the budget for that year or the amount of service tax funds actually collected for the preceding tax year.

**Note 2 – Subsequent Events**

For the fiscal year ended December 31, 2017, the Organization has evaluated subsequent events through April 20, 2018, which is the date the financial statements were available to be issued. No subsequent events have been identified that are required to be disclosed at that date.

**WESTERN AVENUE SPECIAL SERVICE AREA #20  
(MORGAN PARK/BEVERLY HILLS BUSINESS ASSOCIATION, CONTRACTOR)  
SCHEDULE OF FINDINGS  
December 31, 2017 and 2016**

**Findings**

We have read and understand the necessary audit requirements contained in the Service Provider Agreement. Accordingly, based on our audit we noted no exceptions during the year ending December 31, 2016.

The following exception was noted during the year ending December 31, 2017 audit.

**Finding 2017-1**

***Criteria and Condition***

Sub-Contractor agreements entered into by the Contractor, lacked the requirements outlined in the City contract. The Sub-Contractor agreements were missing the following required provisions:

- Section 6.07(b) requires that contractors must include a provision in all subcontractor agreements requiring its subcontractors to pay the Base Wage to Covered Employees.
- Section 3.04 (b) requires contractor must incorporate all of Section 3.04 by reference in all agreements entered into which covers all nondiscrimination laws under Federal, State and City statutes.

***Auditor's Recommendation***

We Recommend that the Contractor complete contracts and develop policies and procedures to adhere to the Service Provider Agreement. Contracts should include all required aspects from the Agreement and be signed by both the Contractor and Subcontractor. Additionally, we recommend documenting oversight and progress of all sub-contractors to ensure all work is being performed as contracted.

***Contractor's Response***

Management will review subcontractors' agreements and will incorporate required provisions in future proposal requests per requirements in the Service Provider Agreement.



# Desmond & Ahern, Ltd.

CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

April 20, 2018

To the Board of Commissioners  
Western Avenue Special Service Area #20  
Morgan Park – Beverly Hills Business Association, Contractor  
Chicago, IL

Dear Commissioners,

We have audited the financial statements of Western Avenue Special Service Area #20 for the year ended December 31, 2017 and have issued our report thereon dated April 20, 2018. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated September 21, 2017. Professional standards also require that we communicate to you the following information related to our audit.

## Significant Audit Findings

### *Qualitative Aspects of Accounting Practices*

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Western Avenue Special Service Area #20 are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2017. We noted no transactions entered into by the Organization during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

The financial statement disclosures are neutral, consistent, and clear.

### *Difficulties Encountered in Performing the Audit*

We encountered no significant difficulties in dealing with management in performing and completing our audit.

*Corrected and Uncorrected Misstatements*

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. There were no significant material misstatements detected as a result of audit procedures.

*Disagreements with Management*

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

*Management Representations*

We have requested certain representations from management that are included in the management representation letter dated April 20, 2018.

*Management Consultations with Other Independent Accountants*

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Organization's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

*Other Audit Findings or Issues*

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

With respect to the supplementary information accompanying the financial statements, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with U.S. generally accepted accounting principles, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

\* \* \* \* \*

Western Avenue Special Service Area #20  
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This information is intended solely for the use of the Board of Directors and management of Western Avenue Special Service Area #20 and is not intended to be, and should not be, used by anyone other than these specified parties.

*Desmond & Ahern, Ltd*

April 20, 2018  
Chicago, IL



State of Illinois  
Department of Financial and Professional Regulation  
Division of Professional Regulation

LICENSE NO.  
**066.004348**  
065.018401 065.017629

The person, firm or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below

EXPIRES:  
**11/30/2018**

**PUBLIC ACCOUNTING FIRM  
BUSINESS CORPORATION**

**DESMOND & AHERN LTD  
10827 S WESTERN AVE  
CHICAGO, IL 60643**



*Bryan A. Schneider*

BRYAN A. SCHNEIDER  
SECRETARY

*Jay Stewart*

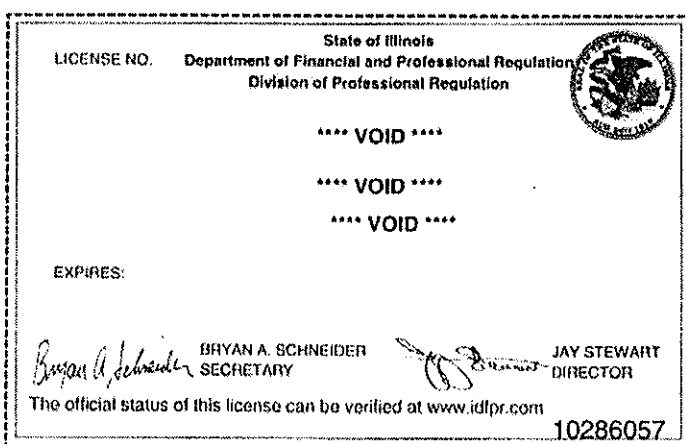
JAY STEWART  
DIRECTOR

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**10286057**

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For further reference, the Department is now providing a personal customer identification "Contact Number" which you may use in lieu of your social security number or FEIN number when contacting the Department. Your number is: 1748482



LICENSE NO. Department of Financial and Professional Regulation  
Division of Professional Regulation

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EXPIRES:

*Bryan A. Schneider*

BRYAN A. SCHNEIDER  
SECRETARY

*Jay Stewart*

JAY STEWART  
DIRECTOR

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**10286057**

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