whether to open safety defect investigations.

Estimated Annual Burden: The annual burden is estimated to be 84,218 hours. The estimated annual cost is $8,105,551.

Number of Respondents: 542.

Comments are invited on: Whether the proposed collection of information is necessary for the proper performance of the functions of the Department, including whether the information will have practical utility; the accuracy of the Department's estimate of the burden of the proposed information collection; ways to enhance the quality, utility and clarity of the information to be collected; and ways to minimize the burden of the collection of information on respondents, including the use of automated collection techniques or other forms of information technology.

Daniel C. Smith,

Associate Administrator for Enforcement.

[FR Doc. E7–22265 Filed 11–14–07; 8:45 am]

BILLING CODE 4910–59–P

DEPARTMENT OF TRANSPORTATION

Surface Transportation Board

[STB Finance Docket No. 35102]

Patriot Rail, LLC, Patriot Rail Holdings, LLC, and Patriot Rail Corp.—Control Exemption—Utah Central Railway Company

Patriot Rail, LLC (PRL) and its subsidiaries, Patriot Rail Holdings, LLC (PRH) and Patriot Rail Corp. (Patriot) (collectively, applicants), jointly have filed a verified notice of exemption to permit PRL, PRH, and Patriot to acquire control of Utah Central Railway Company (Utah Central) through Patriot's acquisition of 100% of the outstanding stock of Utah Central, pursuant to a Stock Purchase Agreement dated October 29, 2007 (Agreement).[1]

PRL is a noncarrier limited liability company that owns 51% of the stock of PRH. PRH is a noncarrier limited liability company that owns 100% of the stock of Patriot. Patriot is a noncarrier holding company that owns 100% of the stock of the Tennessee Southern Railroad Company, a Class III rail carrier, operating in Tennessee and Alabama, and 100% of the stock of Patriot Rarus Acquisition Corp., which owns 100% of the outstanding stock of Rarus Railway Company, a Class III rail carrier, operating in Montana.[2] Pursuant to the Agreement, Patriot will acquire direct control of Utah Central. PRL, through its control of PRH, and PRH, through its control of Patriot, will acquire indirect control of Utah Central. Utah Central is a Class III rail carrier that leases and operates a line of railroad from Union Pacific Railroad Company in the Ogden, UT area.[3] The trackage encompasses the former Denver, Rio Grande & Western Railroad main line trackage and appurtenances. Utah Central also acquired approximately 15 miles of trackage in the Ogden area.[4]

The transaction is scheduled to be consummated on or after the date that this notice becomes effective (which will occur on November 29, 2007).

Applicants state that: (i) The rail lines involved in this transaction do not connect with any rail lines now controlled, directly or indirectly, by PRL, PRH, or Patriot; (ii) the acquisition of control of Utah Central by PRL, PRH, and Patriot is not part of a series of anticipated transactions that would connect any of these railroads with each other or any railroad in their corporate family; and (iii) this transaction does not involve a Class I carrier. Therefore, this transaction is exempt from the prior approval requirements of 49 U.S.C. 11323. *See* 49 CFR 1180.2(d)(2).

Under 49 U.S.C. 10502(g), the Board may not use its exemption authority to relieve a rail carrier of its statutory obligation to protect the interests of its employees. Section 11326(c), however, does not provide for labor protection for transactions under sections 11324 and 11325 that involve only Class III rail carriers. Accordingly, the Board may not impose labor protective conditions here, because all of the carriers involved are Class III rail carriers.

If the verified notice contains false or misleading information, the exemption is void *ab initio.* Petitions to revoke the exemption under 49 U.S.C. 10502(d) may be filed at any time. The filing of a petition to revoke will not automatically stay the effectiveness of the exemption. Petitions for stay must be filed no later than November 21, 2007 (at least 7 days before the exemption becomes effective).

An original and 10 copies of all pleadings, referring to STB Finance Docket No. 35102, must be filed with the Surface Transportation Board, 395 E Street, SW., Washington, DC 20423–0001. In addition, a copy of each pleading must be served on Louis E. Gitomer, Esq., Law Offices of Louis E. Gitomer, 600 Baltimore Avenue, Suite 301, Towson, MD 21204.

Board decisions and notices are available on our Web site at *http://www.stb.dot.gov.*

Decided: November 8, 2007.

By the Board, David M. Konschnik, Director, Office of Proceedings.

Vernon A. Williams,

Secretary.

[FR Doc. E7–22212 Filed 11–14–07; 8:45 am]

BILLING CODE 4915–01–P

[1] The full version of the stock purchase agreement, as required by 49 CFR 1180.6(a)(7)(ii), concurrently was filed under seal along with a motion for protective order. A decision on the motion for protective order will be issued separately from this decision.

[2] *Patriot Rail, LLC and Patriot Rail Corp.—Control Exemption—Rarus Railway Company,* STB Finance Docket No. 35013 (STB served Apr. 11, 2007).

[3] *Utah Central Railway Company—Lease and Operation Exemption—Union Pacific Railroad Company,* STB Finance Docket No. 34051 (STB served Aug. 22, 2001).

[4] *Utah Central Railway Company—Acquisition and Operation Exemption—Boyer BDO, L.C. and City of Ogden, UT,* STB Finance Docket No. 34457 (STB served Feb. 6, 2004). By letter filed on November 7, 2007, counsel for applicants clarified that the location of the trackage is in the Ogden area.

DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network; Proposed Collection; Comment Request; Registration of Money Services Business—Accompanied by FinCEN Form 107, Registration of Money Services Business

AGENCY: Financial Crimes Enforcement Network (''FinCEN''), Treasury.

ACTION: Notice and request for comments.

SUMMARY: As part of its continuing effort to reduce paperwork and respondent burden, FinCEN invites comment on a proposed information collection contained in a revised form, Registration of Money Services Business, FinCEN Form 107. The form will be used by currency dealers or exchangers; check cashers; issuers of traveler's checks, money orders or stored value; sellers of traveler's checks, money orders or stored value; redeemers of traveler's checks, money orders or stored value; and money transmitters to register with the Department of the Treasury as required by statute. This request for comments is being made pursuant to the Paperwork Reduction Act of 1995, Public Law 104–13, 44 U.S.C. 3506(c)(2)(A).

DATES: Written comments are welcome and must be received on or before January 14, 2008.

ADDRESSES: Written comments should be submitted to: Office of Regulatory Policy and Programs Division, Financial Crimes Enforcement Network, Department of the Treasury, P.O. Box

39, Vienna, Virginia 22183, *Attention:* PRA Comments—MSB Registration-Form 107. Comments also may be submitted by electronic mail to the following Internet address: *regcomments@fincen.gov*, again with a caption, in the body of the text, ''Attention: PRA Comment—MSB Registration-Form 107.''

Inspection of comments: Comments may be inspected, between 10 a.m. and 4 p.m., in the FinCEN reading room in Vienna, VA. Persons wishing to inspect the comments submitted must request an appointment with the Disclosure Officer by telephoning (703) 905–5034 (Not a toll free call).

FOR FURTHER INFORMATION CONTACT: The FinCEN Regulatory helpline at (800) 949–2732 and select Option 1.

SUPPLEMENTARY INFORMATION:

Title: Registration of Money Services Business.

OMB Number: 1506–0013.

Form Number: FinCEN Form 107.

Abstract: The statute generally referred to as the ''Bank Secrecy Act,'' Titles I and II of Public Law 91–508, as amended, codified at 12 U.S.C. 1829b, 12 U.S.C. 1951–1959, and 31 U.S.C. 5311–5330, authorizes the Secretary of the Treasury, *inter alia*, to issue regulations requiring records and reports that are determined to have a high degree of usefulness in criminal, tax, and regulatory matters. Regulations implementing Title II of the Bank Secrecy Act (codified at 31 U.S.C. 5311–5330) appear at 31 CFR Part 103. The authority of the Secretary to administer the Bank Secrecy Act has been delegated to the Director of FinCEN.

Under 31 U. S. C. 5330 and its implementing regulations, money services businesses must register with the Department of the Treasury, maintain a list of their agents, and renew their registration every two years. Currently, money services businesses register by filing FinCEN Form 107, which is being revised, as explained below. The information collected on the revised form is required to comply with 31 U. S. C. 5330 and its implementing regulations. The information will be used to assist supervisory and law enforcement agencies in the enforcement of criminal, tax, and regulatory laws and to prevent money services businesses from being used by those engaging in money laundering. The collection of information is mandatory.

Money services businesses are advised that the draft form that appears at the end of this notice is presented only for purposes of soliciting public comment on the draft form. They should not use the draft form to register, renew, correct a prior report, or re-register with Treasury. A final version of the draft form will be made available at a later date. In the meantime, money services businesses can use the current FinCEN Form 107.

Current Actions: The current Form 107 and instructions are revised as follows: Part I, Item 1, of Form 107 is amended to read ''Indicate the type of filing by checking a, b, or d below (Check only one). If filing a *correction*, check ''c'' and either a, b, or d.'' The instructions are revised to read, ''Item 1—Check either box a, b, or d (only one) for the type of filing. If this report corrects an earlier filing, check box ''c'' and either box a, b, or d.'' In Part II, an asterisk has been added to items 3, 5, 6, 7, and 9, to indicate that these items are mandatory for a registration to be accepted as valid. Item 11, e-mail address, has been added to facilitate contacting the filer. All other current data elements, check boxes and the remaining forms instructions are unchanged.

Type of Review: Revision of currently approved collection report.

Affected public: Individuals, business or other for-profit institutions, and not-for-profit institutions.

Frequency: As required.

Estimated Burden: Reporting average of 30 minutes per response; recordkeeping average of 30 minutes per response.

Estimated number of respondents: 40,000.

Estimated Total Annual Burden Hours: 40,000 hours.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid OMB control number. Records required to be retained under the Bank Secrecy Act must be retained for five years. Generally, information collected pursuant to the Bank Secrecy Act is confidential, but may be shared as provided by law with regulatory and law enforcement authorities.

Request for Comments:

Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology; and (e) estimates of capital or start-up costs and costs of operation, maintenance and purchase of services to provide information.

Dated: November 8, 2007.

William F. Baity,

Deputy Director, Financial Crimes Enforcement Network.

Attachments: Registration of Money Services Business, FinCEN Form 107, and instructions.

BILLING CODE 4810–02–P

FinCEN Form 107

Effective January, 2008

Registration of Money Services Business

Please type or print. Always complete entire report.
See instructions for items marked with an asterisk (*).
Previous editions will not be accepted after July 31, 2008.

OMB No.1506-0013

Complete and send to: Enterprise Computing Center-Detroit, Attn: Money Services Business Registration, P. O. Box 33116, Detroit, MI 48232-0116

Part I Filing Information

1 Indicate the type of filing by checking a, b, or d below (Check only one). If filing a correction, check "c" **and** either a, b, or d.

a ☐ Initial registration b ☐ Renewal c ☐ Correcting a prior filing d ☐ Re-registration

2 If you checked item 1 d please indicate the reason(s). Check all that apply

a ☐ Re-registered under state law b ☐ More than 10 percent transfer of equity interest c ☐ More than 50 percent increase in agents

Part II Registrant Information

*3 Legal name of the money services business

4 Doing business as

*5 Address	*6 City	*7 State	8 ZIP Code
			–

*9 EIN (entity), SSN/ITIN (individual)	10 Telephone number (include area code)	11 E-mail address (If available)
	–	

Part III Owner or Controlling Person

12 Individual's last name, or organization's name	13 First name	14 Middle initial

15 Address

16 City	17 State	18 ZIP Code	19 Country (if other than US)
		–	

20 Telephone number - (include area code)	21 Date of birth	22 SSN/ITIN (individual), EIN (entity)
( ) –	___ / ___ / ___ (MM DD YYYY)	

23 Skip this item if you completed item 22.

If the owner or controlling person is an individual enter their form of identification, the ID number, and the issuing state or country.

a ☐ Driver's license/state ID b ☐ Passport c ☐ Alien registration d ☐ Other _____

e ID number _____ f Issuing state or country _____

Part IV Money Services and Product Information

24 States and/or territories where the registrant, its agents or branches are located. Check as many as apply. If you check either "All States" or "All States & Territories", do not check any other boxes.

a ☐ All States & Territories
b ☐ All States

☐ Alabama (AL)
☐ Alaska (AK)
☐ American Somoa (AS)
☐ Arizona (AZ)
☐ Arkansas (AR)
☐ California (CA)
☐ Colorado (CO)
☐ Connecticut (CT)
☐ Delaware (DE)
☐ District of Columbia (DC)
☐ Florida (FL)
☐ Georgia (GA)
☐ Guam (GU)
☐ Hawaii (HI)
☐ Idaho (ID)
☐ Illinois (IL)
☐ Indiana (IN)
☐ Iowa (IA)
☐ Kansas (KS)
☐ Kentucky (KY)
☐ Louisiana (LA)
☐ Maine (ME)
☐ Maryland (MD)
☐ Massachusetts (MA)
☐ Michigan (MI)
☐ Minnesota (MN)
☐ Mississippi (MS)
☐ Missouri (MO)
☐ Montana (MT)
☐ Nebraska (NE)
☐ Nevada (NV)
☐ New Hampshire (NH)
☐ New Jersey (NJ)
☐ New Mexico (NM)
☐ New York (NY)
☐ North Carolina (NC)
☐ North Dakota (ND)
☐ N. Mariana Isls. (MP)
☐ Ohio (OH)
☐ Oklahoma (OK)
☐ Oregon (OR)
☐ Pennsylvania (PA)
☐ Puerto Rico (PR)
☐ Rhode Island (RI)
☐ South Carolina (SC)
☐ South Dakota (SD)
☐ Tennessee (TN)
☐ Texas (TX)
☐ Utah (UT)
☐ Vermont (VT)
☐ Virgin Islands (VI)
☐ Virginia (VA)
☐ Washington (WA)
☐ West Virginia (WV
☐ Wisconsin (WI)
☐ Wyoming (WY)

Part IV (continued) 2

25 Enter the number of branches of the registrant. **Reminder: do not separately register each branch.** See instructions for an explanation of the term "branch".

26 Money services business activities of the registrant. Check as many as apply. See instructions for an explanation of the terms " issuer", "seller", "redeemer", "check casher", and "money transmitter".

a ☐ Issuer of traveler's checks
b ☐ Seller of traveler's checks
c ☐ Redeemer of traveler's checks
d ☐ Issuer of money orders
e ☐ Seller of money orders
f ☐ Redeemer of money orders
g ☐ Currency dealer or exchanger
h ☐ Check casher
i ☐ Money transmitter

27 Is any part of the registrant's money services business an informal value transfer system? See the explanation of "money transmitter" in the instructions. a ☐ Yes b ☐ No

28 Is any part of the registrant's money services business conducted as a mobile operation? a ☐ Yes b ☐ No

29 Enter the number of agents authorized to conduct each money services business activity. Do not include branches, or persons who are solely employees. See instructions for an explanation of the term "agent"

a Traveler's check sales
b Traveler's check redemption
c Money order sales
d Money order redemption
e Currency exchange or dealer
f Check cashing
g Money transmission

Part V Primary Transaction Account for MSB Activities

30 If the registrant has more than one transaction account for money services business activities check here. ☐
See instructions for an explanation of the term "transaction account".
The registrant's primary transaction account is the one that has the greatest annual dollar amount of money services business activity.
In items 30 through 35 enter information about the registrant's primary transaction account for money services business activities.

31 Name of financial institution where the primary transaction account is held

32 Address

33 City

34 State

35 ZIP Code

36 Primary transaction account number

Part VI Location of Supporting Documentation

If the supporting documentation is kept at the U.S. location reported in Part II check here ☐ and continue to Part VII.

37 Address

38 City

39 State

40 ZIP Code

Part VII Authorized Signature

I am authorized to file this form on behalf of the money services business listed in Part II. I declare that the information provided is true, correct and complete. I understand that the money services business listed in Part II is subject to the Bank Secrecy Act and its implementing regulations. See 31 CFR Part 103. The money services business listed in Part II maintains a current list of all agents, an estimate of its business volume in the coming year, and all other information required to comply with 31 U.S.C. 5330 and the regulations thereunder. **The signature of the owner, controlling person or authorized corporate officer is mandatory.**

41 Signature

42 Print name

43 Title

44 Date of signature ____ / ____ / ____ MM DD YYYY

FinCEN Form 107a **Registration of Money Services Business Instructions** **1**

General Information

Who Must Register

Generally each money services business must register with the Department of the Treasury. This form must be used by a money services business (also referred to as an MSB) to register. However, not all MSBs are required to register. For example, if you are an MSB solely because you are an agent of another MSB, you are not required to register. The discussion below will help you determine whether or not you are an MSB that is required to register. For more information visit **www.msb.gov**.

The term money services business includes:

1. Currency dealers or exchangers who exchange more than $1,000 for any one customer on any day.

2. Check cashers who cash checks totaling more than $1,000 for any one customer on any day.

3. Issuers of traveler's checks, money orders or stored value who issue more than $1,000 in traveler's checks, money orders or stored value for any one customer on any day.

4. Sellers of traveler's checks, money orders or stored value who sell more than $1,000 in traveler's checks, money orders or stored value for any one customer on any day.

5. Redeemers of traveler's checks, money orders or stored value who redeem more than $1,000 in traveler's checks, money orders or stored value for any one customer on any day.

6. Money transmitters.

7. U.S. Postal Service.

The following are not required to register:

1. A business that is an MSB solely because it serves as an agent of another MSB. For example, a supermarket corporation that sells money orders for an issuer of money orders is not required to register. This is true even if the supermarket corporation serves as an agent for two or more MSBs. However, an MSB that serves as an agent of another MSB and engages in MSB activities on its own behalf must register. For example, a supermarket corporation must register if, in addition to acting as an agent of the money order issuer, it provides check cashing or currency exchange services on its own behalf in an amount greater than $1,000 for any one person on any day.

2. The United States Postal Service, any agency of the United States, of any state, or of any political subdivision of any state.

3. At this time, persons are not required to register to the extent that they issue, sell or redeem stored value. If, however, a money services business provides money services in addition to stored value, the provision of stored value services does not relieve it of the responsibility to register, if required, as a provider of those other services.

For the regulatory definition of "money services business" see 31 CFR 103.11(n) and (uu).

The following terms are used in the form and instructions to describe a money services business.

1. An "agent" is a separate business entity from the issuer that the issuer authorizes, through written agreement or otherwise, to sell its instruments or, in the case of funds transmission, to sell its send and receive transfer services. A person who is solely an employee of the MSB is not an agent of that MSB.

2. A "branch" is an owned location of either an issuer or agent at which financial services are sold. An MSB should not separately register each of its branches. A mobile operation owned by an MSB is a branch of that MSB. The MSB's headquarters is not a branch. If the MSB has only one location, that location is not a branch.

3. A "check casher" is a person engaged in the business of providing cash to persons in return for a check.

4. A "currency dealer or exchanger" is a person who engages in the physical exchange of currency for retail customers.

5. "Informal value transfer system". See explanation of the term money transmitter.

6. An "issuer" is the business that is ultimately responsible for payment of money orders or travelers checks as the drawer of such instruments, or a money transmitter that has the obligation to guarantee payment of a money transfer.

7. A "money transmitter" is a person that engages as a business in the transfer of funds through a financial institution.
Generally, acceptance and transmission of funds as an integral part of the execution and settlement of a transaction other than the funds transmission itself (for example, in connection with the bona fide sale of securities) will not cause a person to be a money transmitter.
An "informal value transfer system" is a kind of money transmitter. An informal value transfer system includes any person who engages as a business in an informal money transfer system or any network of people who engage as a business in facilitating the transfer of money domestically or internationally outside of the conventional financial institutions system.

8. A "person" is an individual, a corporation, a partnership, a trust or estate, a joint stock company, an association, a syndicate, joint venture, or other unincorporated organization or group, an Indian Tribe (as that term is defined in the Indian Gaming Regulatory Act), and all entities cognizable as legal personalities.

9. A "redeemer" is a business that accepts instruments in exchange for currency or other instruments for which it is not the issuer. You are not a redeemer if you take the instruments in exchange for goods or general services, provided that the amount of cash returned is not more than $1,000 for any one customer on any day.

10. A "seller" is a business that issuers authorize, through written agreement or otherwise, to sell their instruments or their send and receive transfer services.

11. A "transaction account" is a deposit or account on which the depositor or account holder is permitted to make withdrawals by negotiable or transferable instrument, payment orders of withdrawal, telephone transfers, or other similar items for the purpose of making payments or transfers to third persons or others. Such terms include demand deposits, negotiable order of withdrawal accounts, savings deposit subject to automatic transfers, and share draft accounts. See 12 USC 461(b)(1)(c).

When to Register

Initial registration: File the form within 180 days after the date the business is established.

Renewal: Each MSB must renew its registration every two years, on or before December 31. See 31 CFR 103.41(b)(2). For example, if an MSB registered on October 15, 2003, it must file a renewal by December 31, 2004, and then every 24 months thereafter (on or before December 31, 2006, then December 31, 2008, etc.).

Correction: Use the form to correct a prior report. Complete Part I in its entirety and only those other entries that are being added or changed. Staple a copy of the prior report (or the acknowledgement from FCC-D if received) to the corrected report.

Re-registration: Refile a new registration form when one of the following events occurs:

1. a change in ownership requiring re-registration under state registration law;
2. more than 10 percent of voting power or equity interest is transferred (except certain publicly-traded companies) or;
3. the number of agents increases by more than 50 percent.

Where to Register

Send your completed form to:

Enterprise Computing Center - Detroit
Attn: Money Services Business Registration
P.O. Box 33116
Detroit, MI 48232-0116

The Enterprise Computing Center-Detroit (ECC-D) will send an acknowledgement of receipt to the registrant listed in Part II within approximately 60 days after the form is processed (See note below). ECC-D can respond to general questions over the phone at telephone (800) 800-2877.

General Instructions

NOTE: All items on FinCEN Form 107 should be completed fully and accurately. Items marked with an asterisk (*) must be completed for the registration to be accepted, processed, and recorded. Acknowledgement letters will not be provided if these items are not complete.

1. This form is available on the Financial Crimes Enforcement Network's web site for MSBs at www.msb.gov, or FinCEN's web site at www.fincen.gov, or by calling the IRS Forms Distribution Center at (800) 829-2437.

2. Unless there is a specific instruction to the contrary, leave blank any items that do not apply or for which information is not available.

3. Complete the form by providing as much information as possible.

4. Do not include supporting documents with this form.

5. Type or complete the form using block written letters.

6. Enter all dates in MM / DD / YYYY format where MM = month, DD = day, and YYYY = year. Precede any single number with a zero, *i.e.*, 01,02, etc.

7. List all U.S. telephone numbers with area code first and then the seven-digit phone number, using the format (XXX) XXX-XXXX

8. Always enter an individual's name as last name, first name, and middle initial (if known). If a legal entity is listed, enter its name in the last name field.

9. Enter identifying numbers starting from left to right. Do not include spaces, dashes, or other punctuation. Identifying numbers include social security number (SSN), employer identification number (EIN), individual taxpayer identification number (ITIN), alien registration number, driver's license/state identification, foreign national identification, and passport number.

10. Enter all Post Office ZIP Codes from left to right with at least the first five numbers, or with all nine (ZIP + 4) if known.

11. Addresses: Enter the permanent street address, city, two-letter state or territory abbreviation used by the U.S. Postal Service and ZIP Code (ZIP + 4 if known) of the individual or entity. A post office box number should not be used for an individual, unless no other address is available. For an individual, also enter any apartment number, suite number, or road or route number. If a P.O. Box is used for an entity, enter the street name, suite number, and road or route number. If the address of the individual or entity is in a foreign country, enter the city, province or state, postal code and the name of the country. Complete any part of the address that is known, even if the entire address is not known. If the address is in the United States leave country code blank.

Specific Instructions

Part I Filing Information

See "When to Register" in the General Information part of these instructions.

Item 1-- Check either box a, b, or d (only one) for the type of filing. If this report corrects an earlier filing, check box **"c" and** either box a, b, or d.

Item 2-- If you checked box 1d, please indicate the reason by checking boxes a, b, or c (check all that apply).

Part II Registrant Information

Item *3--Legal name of the money services business. Enter the full legal name of the registrant money services business as it is shown on the charter or other document creating the entity. For example, enter Good Hope Enterprises, Inc when the money services business is Good Hope Enterprises, Inc. If a sole proprietorship, enter the business name of the proprietorship.

Item 4-- Doing business as. If applicable, enter the separate doing business as name of the registrant. For example, enter in item 4, Joe's Check Cashing, when the money services business is Good Hope Enterprises, Inc., d b.a. Joe's Check Cashing.

Items *5, *6, *7 and 8-- Address. Enter the permanent address of the registrant.

Item *9--EIN (entity), SSN/ITIN (individual). If the registrant is an entity enter its employer identification number (EIN). If the registrant is an individual and a U. S. Citizen or an alien with a social security number, enter his/her SSN. If the registrant is an individual who is an alien and has an individual taxpayer identification number, enter his/her ITIN.

Item 10-- Telephone number. Enter the telephone number of the MSB listed in item 3.

Item 11-- E-mail address (Optional). If the MSB has an e-mail address please enter it here. An e-amil address may be used to contact the MSB should questions arise regarding their registeration.

Part III Owner or Controlling Person

General: Any person who owns or controls a money services business is responsibile for registering the MSB. Only one registration form is required for any business in any registration period. If more than one person owns or controls the business, they may enter into an agreement designating one of them to register the business. The designated owner or controlling person must complete Part III and provide the requested information. In addition, that person must sign and date the form as indicated in Part VII. Failure by the designated person to register the business does not relieve any other person who owns or controls the business of the liability for failure to register the business.

An "Owner or Controlling Person" includes the following:

Registrant Business	*Owner or Controlling Person*
Sole Proprietorship.	the individual who owns the business
Partnership.....	a general partner
Trust.....	a trustee
Corporation.....	the largest single shareholder

If two or more persons own equal numbers of shares of a corporation, those persons may enter into an agreement as explained above that one of those persons may register the business.

If the owner or controlling person is a corporation, a duly authorized officer of the owner-corporation may execute the form on behalf of the owner-corporation.

Item 12--Individual's last name, or organization's name. If the registrant is a publicly held corporation, it is sufficient to write "public corporation" in item 11. Where registrant is a public corporation, a duly authorized officer of the registrant must execute the form in Part VII.

Items 13 to 22--Enter the applicable information for the owner or controlling person. Their home address and phone number should not be used, unless a business address and phone number are unavailable.

Item 23--Identification information. If you completed item 22, you may omit this item. If you did not complete item 22, enter separately the form of identification, the ID number, and the issuing state or country. Do not provide "other" identification unless no driver's license/state ID, passport or alien registration number is available. "Other" identification includes any unexpired official identification that is issued by a governmental authority. If you check item 23d, give a brief description of the "other" identification.

Part IV Money Services and Product Information

Item 24--States and/or territories where the registrant, its agents or branches are located. Check the box(es) for any state, territory or district in which the money services business offers services through its branches and/or agents. If a service is offered on tribal lands, mark the box for the state, territory or district in which the tribal lands are located. If you checked either "All States" or "All States & Territories", do not check any other states or territories.

FinCEN Form 107 Registration of Money Services Business Instructions 3

Item 25--Enter the number of branches of the registrant. Enter the number of branches of the money services business at which one or more MSB activities are offered. If there are no branches, enter zero. See the General Information for an explanation of the term "branch".

Item 26--MSB activities of the registrant. Items 26a through 26i are MSB activities. Check the box of each MSB activity conducted by the registrant at its branches. See the General Information for an explanation of the terms "issuer", "seller", "redeemer", "check casher", and "money transmitter".

Item 27--Informal value transfer system. If any part of the registrant's money services business is an informal value transfer system, check yes. An informal value transfer system is a kind of money transmitter. See the General Information explanation of the term "money transmitter".

Item 28--Mobile operation. If any part of the registrant's money services business is conducted as a mobile operation, check yes. A mobile operation is one based in a vehicle. For example, a check cashing service offered from a truck is a mobile operation. For purposes of Item 25, each mobile operation should be counted as a separate branch.

Item 29--Number of agents. Enter the number of agents that the registrant has authorized to sell or distribute its MSB services. Do not count branches or any person who is solely an employee of the MSB. A bank is not an agent for this purpose. See the General Information for an explanation of the term "agent".

Part V Primary Transaction Account for MSB Activities

Item 30--Check the box if the registrant has more than one primary transaction account for money services business activities. Example: If the registrant is both an issuer of money orders and an issuer of traveler's checks and the registrant has separate clearing accounts for money orders and traveler's checks, the box should be checked.

Item 31--Name of the financial institution where the primary transaction account is held. Enter the name of the bank or other financial institution where the registrant has its primary transaction account. If you indicated that the registrant has more than one primary transaction account in Item 30, enter information about the account with the greatest money service activity transaction volume as measured by value in dollars. See the General Information for an explanation of the term "transaction account".

Items 32 to 35--Enter the permanent address for the financial institution.

Item 36--Primary transaction account number. Enter the primary transaction account number.

Part VI Location of Supporting Documentation

General: The registrant must retain for five (5) years certain information at a location within the United States. That information includes:

1. A copy of the registration form.

2. Annual estimate of the volume of the registrant's business in the coming year.

3. The following information regarding ownership or control of the business: the name and address of any shareholder holding more than 5% of the registrant's stock, any general partner, any trustee, and/or any director or officer of the business.

4. An agent list.

If the registrant has agents it must prepare and maintain a list of its agents. That agent list must be updated annually and retained by the business at the location in the United States reported on this registration form in Part II or Part VI. The agent list **should not** be filed with this registration form.

The agent list must include:

a. Each agent's name,

b. Each agent's address,

c. Each agent's telephone number,

d. The type of service(s) provided by each agent on behalf of the registrant,

e. A listing of the months in the immediately preceding 12 months in which the gross transaction amount of each agent with respect to financial products/services issued by the registrant exceeds $100,000,

f. The name and address of any depository institution at which each agent maintains a transaction account for the money services business activities conducted by the agent on behalf of the registrant,

g. The year in which each agent first became an agent of the registrant, and

h. The number of branches or subagents of each agent.

Items 37 to 40--If the supporting documentation is retained at a location other than the address listed in Part II, enter the location information in items 37 through 40.

Part VII Authorized Signature

Items 41 to 44--The owner or controlling person listed in Part III must sign and date the form as indicated in Part VII. If the owner or controlling person is a corporation, a duly authorized officer of the corporation must execute the form on behalf of the corporation. Enter the date this document was signed.

Penalties for failure to comply: Any person who fails to comply with the requirements to register, keep records, and/or maintain agent lists pursuant to 31 CFR 103.41 may be liable for civil penalties of up to $5,000 for each violation. Failure to comply also may subject a person to criminal penalties, which may include imprisonment for up to five (5) years and criminal fines. See 18 USC 1960. **Note: This registration does not satisfy any state or local licensing or registration requirements.**

Paperwork Reduction Act Notice.

The purposes of this form are to provide an effective and consistent means for money services businesses to register with the Financial Crimes Enforcement Network, and to assure maintenance of reports or records where such reports or records have a high degree of usefulness in criminal, tax, or regulatory investigations or proceedings. This report is required by law, pursuant to authority contained in Public Law 103-305; 31 USC 5330; 5 USC 301; 31 CFR 103. The information collected may be provided to those officers and employees of any constituent unit of the Department of the Treasury who have a need for the records in the performance of their duties. The records may be referred to any other department or agency of the United States, to any State, or Tribal Government. Public reporting and recordkeeping burden for this information collection is estimated to average 30 minutes per response, and includes time to gather and maintain data for the required report, review the instructions, and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing the burden, to the Office of Management and Budget Paperwork Reduction Project, Washington, DC 20503 *and* to the Paperwork Reduction Act; Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183-0039. The agency may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Privary Act Notice.

Pursuant to the requirements of Public Law 93-579 (Privacy Act of 1974), notice is hereby given that, in accordance with 5 U.S.C. 552a(e), the authority to collect information on **FinCEN Form 107** is Public Law 103-305; 31 USC 5330; 5 USC 301; 31 CFR 103. The Department of the Treasury may use and share the information with any other department or agency of the United States, to any State, or Tribal Government, or part thereof, upon the request of the head of such department or agency, or authorized State or Tribal Government official for use in a criminal, tax, or regulatory investigation or proceeding, and to foreign governments in accordance with an agreement, or a treaty. Disclosure of this information is mandatory. Civil and criminal penalties, including in certain circumstances a fine of not more than $5,000 per day and imprisonment of not more than five years, are provided for failure to file the form, supply information requested by the form, and for filing a false or fraudulent form. Disclosure of the social security number or taxpayer identification number is mandatory. The authority to collect is 31 CFR 103. The social security number/taxpayer identification number will be used as a means to identify the individual or entity who files the report.

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