



**State of Rhode Island  
Office of the Secretary of State**

**Fee: \$50.00**

Division Of Business Services  
148 W. River Street  
Providence RI 02904-2615  
(401) 222-3040

**Foreign Business Corporation  
Annual Report**

*Filing Period: February 1 - May 1*

*In accordance with R.I.G.L. 7-1.2-1501(e), each corporation failing or refusing to file its annual report within thirty (30) days after the time prescribed by law (R.I.G.L. 7-1.2-1501(c&d)) is subject to a penalty fee of \$25.00.*

**ANNUAL REPORT YEAR - ENTER THE CURRENT YEAR 2025:** 2025

**1. Corporate ID No.** 000796266

**2. Name of Corporation** SOUTH BAY ACCEPTANCE CORPORATION

**3. Street Address Principal Business Office:**

No. and Street: 10751 DEERWOOD PARK BLVD  
SUITE 200

City or Town: JACKSONVILLE State: FL Zip: 32256 Country: USA

**4. Business Phone No.**

**5. State of Incorporation**

State: CA

**NAICS CODE**

Enter the six digit NAICS Code that best describes the primary business conducted by the entity. Download the list of codes [here](#). More information on [NAICS](#) can be found online.

522291

**6. Brief Description of the Character of Business Conducted in Rhode Island**

INSURANCE PREMIUM FINANCE

**7. Names and Addresses of the Officers and Directors:**

**All officers and directors must be listed.**

<b>Title</b>	<b>Individual Name</b> First, Middle, Last, Suffix	<b>Address</b> Address, City or Town, State, Zip Code, Country
PRESIDENT	RICHARD S. KAHLBAUGH	10751 DEERWOOD PARK BLVD. STE 200 JACKSONVILLE, FL 32256 USA
TREASURER	MICHAEL VRBAN	10751 DEERWOOD PARK BLVD. STE. 200 JACKSONVILLE, FL 32256 USA
SECRETARY	JOHN G SHORT	10751 DEERWOOD PARK BLVD STE 200 JACKSONVILLE, FL 32256 USA
CFO	EDWARD J PENA	10751 DEERWOOD PARK BLVD. STE. 200 JACKSONVILLE, FL 32256 USA
CFO	EDWARD J PENA	10751 DEERWOOD PARK BLVD. STE. 200 JACKSONVILLE, FL 32256 USA
DIRECTOR	RICHARD S. KAHLBAUGH	10751 DEERWOOD PARK BLVD. STE 200 JACKSONVILLE, FL 32256 USA
DIRECTOR	MICHAEL VRBAN	10751 DEERWOOD PARK BLVD. STE. 200 JACKSONVILLE, FL 32256 USA

#### 8. Shares Authorized and Issued

Class of Stock	Series of Stock	Par Value Per Share	Total Authorized Shares <i>Number of Shares</i>	Total Issued and Outstanding <i>Num of Shares</i>
CWP		\$100.0000	890.00	890

**9. This report must be executed on behalf of the corporation by an authorized representative. If the corporation is in the hands of a receiver or trustee, this report must be executed on behalf of the corporation by the receiver or trustee.**

**Signed this 10 Day of April, 2025 at 1:04:22 PM.** *This electronic signature of the individual or individuals signing this instrument constitutes the affirmation or acknowledgement of the signatory, under penalties of perjury, that this instrument is that individual's act and deed or the act and deed of the corporation, and that the facts stated herein are true, as of the date of the electronic filing, in compliance with R.I. Gen. Laws § 7-1.2.*

By RICHARD S. KAHLBAUGH  
Signature of Authorized Representative of the Corporation

Form No. 630  
Revised 09/07