

BROWN THOMAS K  
Form 3  
November 06, 2017

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

|   |         |          |  |  |  |  |
|---|---------|----------|--|--|--|--|
| 1. Name and Address of Reporting Person * |         |          | 2. Date of Event Requiring Statement                       |  | 3. Issuer Name <b>and</b> Ticker or Trading Symbol |  |
| Â SECOND CURVE CAPITAL LLC                |         |          | (Month/Day/Year)<br>11/03/2017                             |  | CONSUMER PORTFOLIO SERVICES INC [CPSS]             |  |
| (Last)                                    | (First) | (Middle) | 4. Relationship of Reporting Person(s) to Issuer           |  |  | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| 350 5TH AVENUE, SUITE 4730,Â              |         |          | (Check all applicable)                                     |  |  |  |
| (Street)                                  |         |          | ___ Director   |  | __X__ 10% Owner                                    |  |
| NEW YORK,Â NYÂ 10118                      |         |          | ___ Officer  |  | ___ Other  |  |
| (City)                                    | (State) | (Zip)    | (give title below)   |  | (specify below)                                    |  |
|   |         |          | 6. Individual or Joint/Group Filing(Check Applicable Line) |  |  |  |
|   |         |          | ___ Form filed by One Reporting Person                     |  |  |  |
|   |         |          | __X__ Form filed by More than One Reporting Person         |  |  |  |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security<br>(Instr. 4) | 2. Amount of Securities Beneficially Owned<br>(Instr. 4) | 3. Ownership Form:<br>Direct (D)<br>or Indirect (I)<br>(Instr. 5) | 4. Nature of Indirect Beneficial Ownership<br>(Instr. 5)        |
|------------------------------------|--|---|---|
| Common Stock, no par value         | 2,229,884  | I   | By advisory clients of Second Curve Capital, LLC <sup>(1)</sup> |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security<br>(Instr. 4) | 2. Date Exercisable and Expiration Date<br>(Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security | 4. Conversion or Exercise | 5. Ownership Form of | 6. Nature of Indirect Beneficial Ownership<br>(Instr. 5) |
|---|---|--|---------------------------|----------------------|--|
|---|---|--|---------------------------|----------------------|--|

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| Date Exercisable | Expiration Date | (Instr. 4) | Amount or Number of Shares | Price of Derivative Security | Derivative Security: Direct (D) or Indirect (I) |
|------------------|-----------------|------------|----------------------------|------------------------------|---|
|                  |                 | Title      |                            |                              |   |

## Reporting Owners

| Reporting Owner Name / Address  | Relationships |           |         |       |
|---|---------------|-----------|---------|-------|
|   | Director      | 10% Owner | Officer | Other |
| SECOND CURVE CAPITAL LLC<br>350 5TH AVENUE, SUITE 4730<br>NEW YORK, NY 10118                        | ^             | ^ X       | ^       | ^     |
| BROWN THOMAS K<br>C/O SECOND CURVE CAPITAL, LLC<br>350 5TH AVENUE, SUITE 4730<br>NEW YORK, NY 10118 | ^             | ^ X       | ^       | ^     |

## Signatures

Second Curve Capital LLC,  
By: /s/ Thomas K. Brown, 11/06/2017  
Managing Member

\_\_Signature of Reporting Person Date

/s/ Thomas K. Brown 11/06/2017

\_\_Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

These securities may be deemed to be beneficially owned by Second Curve Capital, LLC and Thomas K. Brown. Second Curve Capital, LLC is the investment manager of Second Curve Partners, LP, Second Curve Partners II, LP, Second Curve Partners International, Ltd., Second Curve Opportunity Fund, LP, Second Curve Vision Fund, LP, Second Curve Vision Fund International, Ltd. Thomas K. Brown is (1) the managing member of Second Curve Capital, LLC. Each such Reporting Person disclaims beneficial ownership of the reported securities except to the extent of his or its pecuniary interest therein, and this report shall not be deemed an admission that such Reporting Person is the beneficial owner of the securities for purposes of Section 16 of the Securities Exchange Act of 1934, as amended, or for any other purpose

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.