

**DEPARTMENT OF BUSINESS OVERSIGHT***Ensuring a Fair and Secure Financial Services Marketplace for all Californians***INSTRUCTIONS FOR COMPLETING THE 20XX ANNUAL REPORT  
FOR LICENSEES PARTICIPATING IN THE PILOT PROGRAM FOR  
INCREASED ACCESS TO RESPONSIBLE SMALL DOLLAR LOANS**

**WHO MUST FILE THE REPORT:** Every licensee under the California Finance Lenders Law approved by the Commissioner of Business Oversight (Commissioner) to participate in the Pilot Program for Increased Access to Responsible Small Dollar Loans (RSDL pilot program) shall file the annual report. The annual report shall include information on all business conducted under the RSDL pilot program.

**NO BUSINESS OR INACTIVE LICENSES:** An annual report shall be filed even if no business was conducted under the license in 20XX. If no business was conducted under the RSDL pilot program during the calendar year 20XX, complete question numbers 1 through 10 and the Verification section only. Include a statement at the bottom of the Verification section that "**No business was conducted under the RSDL pilot program during the calendar year 20XX.**" "No business" means no loans were made under the RSDL pilot program in 20XX.

**FORMER PILOT PROGRAM FOR AFFORDABLE CREDIT-BUILDING OPPORTUNITIES:** Licensees that were approved by the Commissioner to participate in the former Pilot Program for Affordable Credit-Building Opportunities must report information on all business conducted under the pilot program during the calendar year ended December 31, 2013. The information shall be filed on the annual report form in Section 1606.1 of Title 10 of the California Code of Regulations.

**WHEN IS THE REPORT DUE/ PENALTY FOR FAILURE TO FILE THE REPORT:** The report is due on or before **March 15, 20XX**. **No extension of the filing date shall be granted. Failure to file the report may result in summary revocation of the California Finance Lenders Law license(s).**

**WHAT IS THE PURPOSE OF THE ANNUAL REPORT:** The information reported in the annual report is used to publish the Department of Business Oversight's *Annual Report - Operation of Finance Companies Participating in the Increased Access to Responsible Small Dollar Loans Program*. The annual consolidated report shall be posted on the Commissioner's Internet Web site at [www.dbo.ca.gov](http://www.dbo.ca.gov) by July 1, 2015, and by January 1, 2017, as required under Financial Code Section 22380, subdivision (a).

**WHERE TO FILE THE REPORT:**

DEPARTMENT OF BUSINESS OVERSIGHT  
Financial Services Division  
320 West Fourth Street, Suite 750  
Los Angeles, CA 90013

**THE ANNUAL REPORT FORM:** The information must be submitted on the annual report form prescribed by the Department of Business Oversight [Form CFL 1606 (01/14)]. **ALL AMOUNTS MUST BE ROUNDED TO THE NEAREST WHOLE DOLLAR.** Do not add ".00" to represent rounding to the nearest dollar. In addition, do not round items to the nearest thousand or million dollars, or round intermediate calculations. The annual report is electronically scanned and therefore the information must be **TYPED** in the annual report form, and the **ORIGINAL** signed copy of the annual report shall be filed with the Department of Business Oversight.

**COMPLETENESS & ACCURACY:** The annual report shall be rejected by the Department of Business Oversight and returned to the licensee if the information provided is incomplete or incorrect. All questions

and schedules must be completed. If any schedule is inapplicable, indicate "Not Applicable" at the top of the page. The following schedules provide space to report on the activities of seven finders. Attach a supplemental page(s) if more space is needed or if more than seven finders were used. All information provided in the annual report is subject to verification. Accordingly, due care should be exercised in the completion of the report.

**PERIOD COVERED BY THE REPORT:** The reporting period is either (1) January 1, 20XX to December 31, 20XX, or (2) the effective date of approval to participate in the RSDL pilot program in 20XX to December 31, 20XX.

**SCHEDULES A THROUGH J**

If any loans were made under the RSDL pilot program during the year 20XX, Schedules A through I must be completed. The following schedules provide space to report activities associated with seven finders. If no loans were made in 20XX, state "None" on the applicable schedules.

**SCHEDULE A (SCHEDULE OF APPLICATIONS RECEIVED AND LOANS MADE BY SIZE AND TERM):** All loan applications received and loans made must be scheduled in Section A. Multiple loans made to the same borrower should be reported as separate loans transactions. Do not include loans that were not made under the RSDL pilot program. Report percentages to the nearest whole percentage (e.g. report .457 as 46, not 45.7 or 46%). Report loans in Schedule A based on the terms of the loan at the time the loan was made. Report the distribution of loans per borrower in Schedule A-5, for those borrowers who obtained more than one program loan.

**SCHEDULE B (SCHEDULE OF LOANS BY INCOME DISTRIBUTION OF CENSUS TRACTS AND BORROWERS WITH BANK ACCOUNTS):** Schedule the number of loans by the income distribution of census tract of the borrowers at the time of the loan origination. Use the following federal Community Reinvestment Act (12 U.S.C. 2901) and the Federal Financial Institutions Examination Council:

If the Median Family Income % is < 50%, then the Income Level is **Low**.

If the Median Family Income % is >= 50% and < 80%, then the Income Level is **Moderate**.

If the Median Family Income % is >= 80% and < 120%, then the Income Level is **Middle**.

If the Median Family Income % is >= 120%, then the Income Level is **Upper**.

If the Median Family Income % is 0%, then the Income Level is **Not Known**.

Information on income distribution of census tract may be found at <http://www.ffiec.gov/> and <http://www.ffiec.gov/census/default.aspx>

Report in Schedule B-2 information on the number of borrowers who, at the time of the loan application, self-reported that they had or did not have a bank account, self-reported that they had a bank account and used check-cashing services, and self-reported that they had a bank account and used payday loan services.

**SCHEDULE C (SCHEDULE OF LATE FEES CHARGED DURING THE YEAR BY SIZE OF THE LOAN):** Report the number of loans in which late fees were assessed in Schedule C-1 and the number of late fees assessed on the loans in Schedule C-2, the total dollar amount of late fees assessed on the loans in Schedule C-3, the average number of late fees assessed per loan in Schedule C-4, and the percentage of loans that were assessed late fees in Schedule C-5.

**SCHEDULE D (SCHEDULE OF LOANS MADE BY LOAN PURPOSE):**

Report the primary purpose of the loans based on borrower responses at the time of the loan applications.

**SCHEDULE E (SCHEDULE OF LOANS BY RATE CHARGES):** Report loans in Schedules E-1, E-2, E-3 and E-4 based on annual percentage rate (APR) calculated in accordance with Federal Reserve Board Regulation Z. Do not report in these schedules the agreed upon contract rate of the loan.

**SCHEDULE F (SCHEDULE OF LOAN PERFORMANCE):** Report loan performance based on delinquencies in the account history, and not on the loan's current status. The information on the percentage of delinquent borrowers must be reported in the schedules by length of the delinquency and principal loan amount.

**SCHEDULE G (SCHEDULE OF LOANS MADE BY LANGUAGE AND CREDIT EDUCATION PROGRAM OR SEMINAR OFFERED):** Report under the appropriate language column, the number of loans negotiated orally or in writing in that language. The languages are English, Spanish, Chinese, Tagalog, Vietnamese, Korean, and Other. In column A, report the number of borrowers who were offered a credit education program or seminar in the same language in which the loan was negotiated. For example, if five loans were negotiated in English and all five borrowers were offered a credit education program or seminar in English, report "5" under the column labeled "English" and "5" in column A.

If known, report in column B the number of borrowers who attended the offered credit education program or seminar.

**SCHEDULE H (SCHEDULE OF FINDERS):** Report all finders utilized during the calendar year 20XX.

**SCHEDULE I (SCHEDULE OF REFINANCE LOANS):** For purposes of the RSDL pilot program, "refinance" means the replacement or revision of an existing loan contract with a borrower that results in an extension of additional principal to that borrower. A licensee shall not refinance a loan made under this pilot program, unless all of the following conditions are met at the time the borrower submits an application to refinance:

- (a) The borrower has repaid at least 60 percent of the outstanding principal remaining on his or her loan.
- (b) The borrower is current on his or her outstanding loan.
- (c) The licensee underwrites the new loan in accordance with paragraph (4) of subdivision (f) of Financial Code Section 22370.
- (d) If the loan proceeds of both the original loan and the refinance loan are to be used for personal, family, or household purposes, the borrower has not previously refinanced the outstanding loan more than once.

Loans made under the former Pilot Program for Affordable Credit-Building Opportunities and subsequently refinanced in compliance with the requirements for refinance under the RSDL pilot program, must be included in Schedule I of this annual report.

In Schedule I-2, the total number of borrowers who refinanced once, twice, or more than two times should equal the total number of borrowers who received one or more refinance loans in Schedule I-1.

**SCHEDULE J (RECOMMENDATIONS FOR IMPROVING THE RSDL PILOT PROGRAM):** Provide any comments or information to help improve the program.

**COMPANIES WITH MULTIPLE LOCATIONS:** Companies with multiple locations shall prepare one annual report consolidating the information of all locations into the report.

**ANNUAL REPORT FORM AVAILABLE ON THE INTERNET:** The annual report form is available in Adobe Acrobat format at the Department of Business Oversight's Web site. The form is accessed by clicking on **Applications and Forms** on the Department of Business Oversight's homepage at "www.dbo.ca.gov", and then clicking on **California Finance Lenders**.

The form may be downloaded from the Department of Business Oversight's Web site; however, THE REPORT CANNOT BE FILED ELECTRONICALLY. If the report is downloaded, it must be printed and submitted to the Department of Business Oversight in paper form. Please be sure to include your license number on the annual report to prevent any delays in processing your annual report.

**VERIFICATION:** The Verification section must be completed in accordance with the instructions by the licensed individual, a general partner if the licensee is a partnership, or a corporate officer if the licensee is a corporation. The Verification must include an original signature on the **original** copy of the annual report filed with the Department of Business Oversight. **Incomplete Verification or a missing signature in the Verification shall result in rejection and return of the annual report to the licensee.**

**FEE:** No fee is required to file the Annual Report.

**PUBLIC INSPECTION:** The Department of Business Oversight shall prepare an annual consolidated report that aggregates the information received from each annual report submitted by licensees for the designated year. The annual consolidated report shall be available to the public.

**FOR ASSISTANCE AND INFORMATION REGARDING THE ANNUAL REPORT:** Contact the Department of Business Oversight at **1-866-275-2677**.

**DEPARTMENT OF BUSINESS OVERSIGHT**

*Ensuring a Fair and Secure Financial Services Marketplace for all Californians*



**To: COMMISSIONER OF BUSINESS OVERSIGHT, STATE OF CALIFORNIA**

ANNUAL REPORT FOR  
CALIFORNIA FINANCE LENDERS LAW LICENSEES ENGAGED IN BUSINESS UNDER THE  
PILOT PROGRAM FOR INCREASED ACCESS TO RESPONSIBLE SMALL DOLLAR LOANS  
FOR THE YEAR ENDED DECEMBER 31, 20XX

THIS REPORT IS REQUIRED UNDER SECTIONS 22367 AND 22375 OF THE FINANCIAL  
CODE.

(PLEASE READ THE ATTACHED INSTRUCTIONS CAREFULLY BEFORE COMPLETING  
THE ANNUAL REPORT.)

1. Name of licensee (as shown on the license): \_\_\_\_\_

2. License number: \_\_\_\_\_

3. Business phone number: ( ) \_\_\_\_\_

4. Fax number: ( ) \_\_\_\_\_

5. Web site address: \_\_\_\_\_

6. Total number of licensed locations at which business was conducted under the pilot program as of  
December 31, 20XX: \_\_\_\_\_

7. Total number of finders used during the calendar year: \_\_\_\_\_

8. Total number of finder locations used during the calendar year: \_\_\_\_\_

9. Business was conducted under the pilot program during the calendar year 20XX:  YES  NO

10. Disclose by finder, the licensee’s relationship, including ownership or other financial relationship,  
and business arrangement with each finder.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**SCHEDULE A  
SCHEDULE OF APPLICATIONS RECEIVED AND LOANS MADE BY SIZE AND  
TERM  
FOR THE CALENDAR YEAR 20XX**

**A-1(a) Number Of Applications Received And Loans Made Using A Finder**

| Finder        | Number Of<br>Applications<br>Received | Number Of<br>Loans Made | Total Principal Amount Of<br>Loans Made |
|---------------|---------------------------------------|-------------------------|---|
| 1. _____      | _____                                 | _____                   | \$ _____                                |
| 2. _____      | _____                                 | _____                   | _____                                   |
| 3. _____      | _____                                 | _____                   | _____                                   |
| 4. _____      | _____                                 | _____                   | _____                                   |
| 5. _____      | _____                                 | _____                   | _____                                   |
| 6. _____      | _____                                 | _____                   | _____                                   |
| 7. _____      | _____                                 | _____                   | _____                                   |
| <b>Totals</b> | _____                                 | _____                   | \$ _____                                |

**A-1(b) Number Of Applications Received And Loans Made Without Using A Finder**

|               | Number Of<br>Applications<br>Received | Number Of<br>Loans Made | Total Principal<br>Amount Of Loans<br>Made |
|---------------|---------------------------------------|-------------------------|--|
| <b>Totals</b> | _____                                 | _____                   | \$ _____                                   |

**A-2(a) Number Of Loans Made By Size Of Loan Using A Finder**

| Finder        | Principal<br>Balance<br>\$ 300 – 499 | Principal<br>Balance<br>\$ 500 – 999 | Principal<br>Balance<br>\$ 1,000 –<br>1,499 | Principal<br>Balance<br>\$ 1,500 –<br>2,499 | Total Loans<br>Made |
|---------------|--------------------------------------|--------------------------------------|---|---|---------------------|
| 1. _____      | _____                                | _____                                | _____                                       | _____                                       | _____               |
| 2. _____      | _____                                | _____                                | _____                                       | _____                                       | _____               |
| 3. _____      | _____                                | _____                                | _____                                       | _____                                       | _____               |
| 4. _____      | _____                                | _____                                | _____                                       | _____                                       | _____               |
| 5. _____      | _____                                | _____                                | _____                                       | _____                                       | _____               |
| 6. _____      | _____                                | _____                                | _____                                       | _____                                       | _____               |
| 7. _____      | _____                                | _____                                | _____                                       | _____                                       | _____               |
| <b>Totals</b> | _____                                | _____                                | _____                                       | _____                                       | _____               |

**A—2(b) Number Of Loans Made By Size Of Loan Without Using A Finder**

|               | Principal<br>Balance<br>\$ 300 – 499 | Principal<br>Balance<br>\$ 500 –<br>999 | Principal<br>Balance<br>\$ 1,000 –<br>1,499 | Principal<br>Balance<br>\$ 1,500 –<br>2,499 | Total Loans<br>Made |
|---------------|--------------------------------------|---|---|---|---------------------|
| <b>Totals</b> |                                      |   |   |   |                     |

**A-3(a) Number Of Borrowers Who Obtained More Than One Loan Using A Finder**

| Finder        | Number Of<br>Borrowers<br>Who Obtained<br>More Than<br>One Loan | Number Of<br>Borrowers<br>With<br>Credit<br>Scores<br>That<br>Increased<br>Over The<br>Previous<br>Loan | Percentage Of<br>Borrowers With<br>Increased Credit<br>Scores<br>(e.g., .458=46) | Average Size<br>Of Increase In<br>Credit Scores<br>(Include Only<br>Borrowers<br>With Increased<br>Scores) | Average Size Of<br>Increase/Decrease<br>In Credit<br>Scores For All<br>Borrowers |
|---------------|---|---|--|--|--|
| 1.            |   |   |  | %  |  |
| 2.            |   |   |  |  |  |
| 3.            |   |   |  |  |  |
| 4.            |   |   |  |  |  |
| 5.            |   |   |  |  |  |
| 6.            |   |   |  |  |  |
| 7.            |   |   |  |  |  |
| <b>Totals</b> |   |   |  | %  |  |

**A-3(b) Number Of Borrowers Who Obtained More Than One Loan Without Using A Finder**

|               | Number Of<br>Borrowers<br>Who Obtained<br>More Than<br>One Loan | Number Of<br>Borrowers<br>With<br>Credit<br>Scores<br>That<br>Increased<br>Over The<br>Previous<br>Loan | Percentage Of<br>Borrowers With<br>Increased Credit<br>Scores<br>(e.g., .458=46) | Average Size<br>Of Increase In<br>Credit Scores<br>(Include Only<br>Borrowers<br>With Increased<br>Scores) | Average Size Of<br>Increase/Decrease<br>In Credit<br>Scores For All<br>Borrowers |
|---------------|---|---|--|--|--|
| <b>Totals</b> | _____   | _____   | _____ %  | _____  | _____  |

**A-4(a) Number Of Loans By Loan Term For Loans Made Using A Finder**

| Finder        | Term<br>Length<br>90 – 119<br>Days | Term<br>Length<br>120 - 179<br>Days | Term<br>Length<br>180 - 269<br>Days | Term<br>Length<br>270 - 359<br>days | Term<br>Length<br>≥360 Days | Total Loans<br>Made |
|---------------|------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-----------------------------|---------------------|
| 1. _____      | _____                              | _____                               | _____                               | _____                               | _____                       | _____               |
| 2. _____      | _____                              | _____                               | _____                               | _____                               | _____                       | _____               |
| 3. _____      | _____                              | _____                               | _____                               | _____                               | _____                       | _____               |
| 4. _____      | _____                              | _____                               | _____                               | _____                               | _____                       | _____               |
| 5. _____      | _____                              | _____                               | _____                               | _____                               | _____                       | _____               |
| 6. _____      | _____                              | _____                               | _____                               | _____                               | _____                       | _____               |
| 7. _____      | _____                              | _____                               | _____                               | _____                               | _____                       | _____               |
| <b>Totals</b> | =====                              | =====                               | =====                               | =====                               | =====                       | =====               |



**A-4(b) Number Of Loans By Loan Term For Loans Made Without Using A Finder**

|               | Term Length<br>90 – 119<br>Days | Term Length<br>120 - 179<br>Days | Term Length<br>180 - 269<br>Days | Term Length<br>270 - 359<br>Days | Term Length<br>≥360<br>Days | Total Loans<br>Made |
|---------------|---------------------------------|----------------------------------|----------------------------------|----------------------------------|-----------------------------|---------------------|
| <b>Totals</b> |                                 |                                  |                                  |                                  |                             |                     |

**A-5(a) Number Of Borrowers Who Obtained One Or More Loans Using A Finder**

| Finder        | Number Of Borrowers Who Obtained 2 Loans | Number Of Borrowers Who Obtained 3 Loans | Number Of Borrowers Who Obtained 4 Or More Loans | Total Number Of Borrowers Who Obtained More Than One Loan |
|---------------|--|--|--|---|
| 1.            |  |  |  |   |
| 2.            |  |  |  |   |
| 3.            |  |  |  |   |
| 4.            |  |  |  |   |
| 5.            |  |  |  |   |
| 6.            |  |  |  |   |
| 7.            |  |  |  |   |
| <b>Totals</b> |  |  |  |   |

**A-5(b) Number Of Borrowers Who Obtained One Or More Loans Without Using A Finder**

|               | Number Of Borrowers Who Obtained 2 Loans | Number Of Borrowers Who Obtained 3 Loans | Number Of Borrowers Who Obtained 4 Or More Loans | Total Number Of Borrowers Who Obtained More Than One Loan |
|---------------|--|--|--|---|
| <b>Totals</b> |  |  |  |   |

**SCHEDULE B**  
**SCHEDULE OF LOANS BY INCOME DISTRIBUTION OF CENSUS TRACTS**  
**AND BORROWERS WITH BANK ACCOUNTS**  
**FOR CALENDAR YEAR 20XX**

**B-1(a) Number Of Loans By Income Distribution Of Census Tract (Using A Finder)**

| Finder        | Low | Moderate | Middle | Upper | Not Known | Total Loans Made |
|---------------|-----|----------|--------|-------|-----------|------------------|
| 1.            |     |          |        |       |           |                  |
| 2.            |     |          |        |       |           |                  |
| 3.            |     |          |        |       |           |                  |
| 4.            |     |          |        |       |           |                  |
| 5.            |     |          |        |       |           |                  |
| 6.            |     |          |        |       |           |                  |
| 7.            |     |          |        |       |           |                  |
| <b>Totals</b> |     |          |        |       |           |                  |

**B-1(b) Number Of Loans By Income Distribution Of Census Tract (Without Using A Finder)**

|               | Low | Moderate | Middle | Upper | Not Known | Total Loans Made |
|---------------|-----|----------|--------|-------|-----------|------------------|
| <b>Totals</b> |     |          |        |       |           |                  |

**B-2(a) Number Of Loans Made To Borrowers With Bank Account (Loans Made Using A Finder)**

| Finder        | Number With Bank Account(s) | Number Without Bank Account(s) | Number Of Borrowers Who Obtained More Than One Loan | Number Of Borrowers With A Bank Account And Also Used Check-Cashing Services | Number Of Borrowers With A Bank Account And Also Used Payday Loan Services |
|---------------|-----------------------------|--------------------------------|---|--|--|
| 1.            |                             |                                |   |  |  |
| 2.            |                             |                                |   |  |  |
| 3.            |                             |                                |   |  |  |
| 4.            |                             |                                |   |  |  |
| 5.            |                             |                                |   |  |  |
| 6.            |                             |                                |   |  |  |
| 7.            |                             |                                |   |  |  |
| <b>Totals</b> |                             |                                |   |  |  |

**B-2(b) Number Of Loans Made To Borrowers With Bank Account (Loans Made Without Using A Finder)**

|               | Number With Bank Account(s) | Number Without Bank Account(s) | Number Of Borrowers Who Obtained More Than One Loan | Number Of Borrowers With A Bank Account And Also Used Check-Cashing Services | Number Of Borrowers With A Bank Account And Also Used Payday Loan Services |
|---------------|-----------------------------|--------------------------------|---|--|--|
| <b>Totals</b> |                             |                                |   |  |  |

**SCHEDULE C  
SCHEDULE OF LATE FEES CHARGED DURING THE YEAR BY SIZE OF LOAN  
FOR CALENDAR YEAR 20XX**

**C-1(a) Number Of Loans In Which Late Fees Were Assessed (Loans Made Using A Finder)**

| Finder        | Principal Balance \$ 300 – 499 | Principal Balance \$ 500 – 999 | Principal Balance \$ 1,000 - 1,499 | Principal Balance \$ 1,500 – 2,499 | Total Loans Made |
|---------------|--------------------------------|--------------------------------|------------------------------------|------------------------------------|------------------|
| 1.            |                                |                                |                                    |                                    |                  |
| 2.            |                                |                                |                                    |                                    |                  |
| 3.            |                                |                                |                                    |                                    |                  |
| 4.            |                                |                                |                                    |                                    |                  |
| 5.            |                                |                                |                                    |                                    |                  |
| 6.            |                                |                                |                                    |                                    |                  |
| 7.            |                                |                                |                                    |                                    |                  |
| <b>Totals</b> |                                |                                |                                    |                                    |                  |

**C-1(b) Number Of Loans In Which Late Fees Were Assessed (Loans Made Without Using A Finder)**

|               | Principal<br>Balance<br>\$ 300 – 499 | Principal<br>Balance<br>\$ 500 - 999 | Principal<br>Balance<br>\$ 1,000 –<br>1,499 | Principal<br>Balance<br>\$ 1,500 –<br>2,499 | Total Loans<br>Made |
|---------------|--------------------------------------|--------------------------------------|---|---|---------------------|
| <b>Totals</b> |                                      |                                      |   |   |                     |

**C-2(a) Number Of Late Fees Assessed On Loans Made Using A Finder**

| Finder        | Principal<br>Balance<br>\$ 300 – 499 | Principal<br>Balance<br>\$ 500 – 999 | Principal<br>Balance<br>\$ 1,000 -<br>1,499 | Principal<br>Balance<br>\$ 1,500 –<br>2,499 | Total<br>Number Of<br>Late Fees |
|---------------|--------------------------------------|--------------------------------------|---|---|---------------------------------|
| 1.            |                                      |                                      |   |   |                                 |
| 2.            |                                      |                                      |   |   |                                 |
| 3.            |                                      |                                      |   |   |                                 |
| 4.            |                                      |                                      |   |   |                                 |
| 5.            |                                      |                                      |   |   |                                 |
| 6.            |                                      |                                      |   |   |                                 |
| 7.            |                                      |                                      |   |   |                                 |
| <b>Totals</b> |                                      |                                      |   |   |                                 |

**C-2(b) Number Of Late Fees Assessed On Loans Made Without Using A Finder**

|               | Principal<br>Balance<br>\$ 300 – 499 | Principal<br>Balance<br>\$ 500 – 999 | Principal<br>Balance<br>\$ 1,000 –<br>1,499 | Principal<br>Balance<br>\$ 1,500 –<br>2,499 | Total<br>Number of<br>Late Fees |
|---------------|--------------------------------------|--------------------------------------|---|---|---------------------------------|
| <b>Totals</b> |                                      |                                      |   |   |                                 |

**C-3(a) Total Dollar Amount Of Late Fees Assessed On Loans Made Using A Finder**

| Finder        | Principal Balance<br>\$ 300 – 499 | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 –<br>1,499 | Principal Balance<br>\$ 1,500 –<br>2,499 | Total Amount of<br>Late Fees In<br>Dollars |
|---------------|-----------------------------------|-----------------------------------|--|--|--|
| 1.            |                                   |                                   |  |  |  |
| 2.            |                                   |                                   |  |  |  |
| 3.            |                                   |                                   |  |  |  |
| 4.            |                                   |                                   |  |  |  |
| 5.            |                                   |                                   |  |  |  |
| 6.            |                                   |                                   |  |  |  |
| 7.            |                                   |                                   |  |  |  |
| <b>Totals</b> |                                   |                                   |  |  |  |

**C-3(b) Total Dollar Amount Of Late Fees Assessed On Loans Made Without Using A Finder**

|               | Principal Balance<br>\$ 300 – 499 | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 –<br>1,499 | Principal Balance<br>\$ 1,500 –<br>2,499 | Total Amount of<br>Late Fees In<br>Dollars |
|---------------|-----------------------------------|-----------------------------------|--|--|--|
| <b>Totals</b> |                                   |                                   |  |  |  |

**C-4(a) Average Number Of Late Fees Assessed Per Loan Made Using A Finder**

| Finder        | Principal Balance<br>\$ 300 – 499 | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 –<br>1,499 | Principal Balance<br>\$ 1,500 –<br>2,499 | Overall<br>Average |
|---------------|-----------------------------------|-----------------------------------|--|--|--------------------|
| 1.            |                                   |                                   |  |  |                    |
| 2.            |                                   |                                   |  |  |                    |
| 3.            |                                   |                                   |  |  |                    |
| 4.            |                                   |                                   |  |  |                    |
| 5.            |                                   |                                   |  |  |                    |
| 6.            |                                   |                                   |  |  |                    |
| 7.            |                                   |                                   |  |  |                    |
| <b>Totals</b> |                                   |                                   |  |  |                    |

**C-4(b) Average Number Of Late Fees Assessed Per Loan Made Without Using A Finder**

|               | Principal Balance<br>\$ 300 – 499 | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 | Overall Average |
|---------------|-----------------------------------|-----------------------------------|---------------------------------------|---------------------------------------|-----------------|
| <b>Totals</b> |                                   |                                   |                                       |                                       |                 |

**C-5(a) Percentage Of Loans Assessed Late Fees (Loan Made Using A Finder)**

| Finder        | Principal Balance<br>\$ 300 – 499 | % | Principal Balance<br>\$ 500 – 999 | % | Principal Balance<br>\$ 1,000 - 1,499 | % | Principal Balance<br>\$ 1,500 – 2,499 | % | Overall Percentage |
|---------------|-----------------------------------|---|-----------------------------------|---|---------------------------------------|---|---------------------------------------|---|--------------------|
| 1.            |                                   | % |                                   | % |                                       | % |                                       | % |                    |
| 2.            |                                   | % |                                   | % |                                       | % |                                       | % |                    |
| 3.            |                                   | % |                                   | % |                                       | % |                                       | % |                    |
| 4.            |                                   | % |                                   | % |                                       | % |                                       | % |                    |
| 5.            |                                   | % |                                   | % |                                       | % |                                       | % |                    |
| 6.            |                                   | % |                                   | % |                                       | % |                                       | % |                    |
| 7.            |                                   | % |                                   | % |                                       | % |                                       | % |                    |
| <b>Totals</b> |                                   |   |                                   |   |                                       |   |                                       |   |                    |

**C-5(b) Percentage Of Loans Assessed Late Fees (Loan Made Without Using A Finder)**

|               | Principal Balance<br>\$ 300 – 499 | % | Principal Balance<br>\$ 500 - 999 | % | Principal Balance<br>\$ 1,000 – 1,499 | % | Principal Balance<br>\$ 1,500 – 2,499 | % | Overall Percentage |
|---------------|-----------------------------------|---|-----------------------------------|---|---------------------------------------|---|---------------------------------------|---|--------------------|
| <b>Totals</b> |                                   |   |                                   |   |                                       |   |                                       |   |                    |

**SCHEDULE D  
SCHEDULE OF LOANS MADE BY LOAN PURPOSE  
FOR CALENDAR YEAR 200XX**

**D-1(a) Number Of Loans Made By Loan Purpose Using A Finder**

| Finder        | Medical | Other<br>Emergency | Vehicle Repair | Vehicle<br>Purchase | To Pay Bills | To Consolidate<br>Debt | To Build<br>or Repair Credit | Purchase Goods<br>or Services<br>Other Than a<br>Vehicle | For Other Than<br>Personal, Family<br>or Household<br>Purposes | Other |
|---------------|---------|--------------------|----------------|---------------------|--------------|------------------------|------------------------------|--|--|-------|
| 1.            |         |                    |                |                     |              |                        |                              |  |  |       |
| 2.            |         |                    |                |                     |              |                        |                              |  |  |       |
| 3.            |         |                    |                |                     |              |                        |                              |  |  |       |
| 4.            |         |                    |                |                     |              |                        |                              |  |  |       |
| 5.            |         |                    |                |                     |              |                        |                              |  |  |       |
| 6.            |         |                    |                |                     |              |                        |                              |  |  |       |
| 7.            |         |                    |                |                     |              |                        |                              |  |  |       |
| <b>TOTALS</b> |         |                    |                |                     |              |                        |                              |  |  |       |

**D-1(b) Number Of Loans Made By Loan Purpose Without Using A Finder**

|               | Medical | Other<br>Emergency | Vehicle Repair | Vehicle Purchase | To Pay Bills | To Consolidate<br>Debt | To Build<br>or Repair Credit | Purchase Goods<br>or Services Other<br>Than a Vehicle | For Other Than<br>Personal, Family<br>or Household<br>Purposes | Other |
|---------------|---------|--------------------|----------------|------------------|--------------|------------------------|------------------------------|---|--|-------|
| <b>TOTALS</b> |         |                    |                |                  |              |                        |                              |   |  |       |

**SCHEDULE E  
SCHEDULE OF LOANS BY RATE CHARGES  
FOR CALENDAR YEAR 20XX**

**E-1(a) Number Of Loans Made Between \$300 - \$499 Using A Finder**

| Finder        | Number Of Loans Made Per Annual Percentage Rate (APR) |                 |                 |                 |                 |                 |                 |                | Total Loans Made |
|---------------|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|------------------|
|               | Up to 14.99%  | 15.00% - 19.99% | 20.00% - 24.99% | 25.00% - 29.99% | 30.00% - 34.99% | 35.00% - 39.99% | 40.00% - 49.99% | 50.00% or more |                  |
| 1. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 2. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 3. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 4. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 5. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 6. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 7. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| <b>Totals</b> | =====   | =====           | =====           | =====           | =====           | =====           | =====           | =====          | =====            |

**E-1(b) Number Of Loans Made Between \$300 - \$499 Without Using A Finder**

| Number Of Loans Made Per Annual Percentage Rate (APR) |                 |                 |                 |                 |                 |                 |                |       | Total Loans Made |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|-------|------------------|
| Up to 14.99%  | 15.00% - 19.99% | 20.00% - 24.99% | 25.00% - 29.99% | 30.00% - 34.99% | 35.00% - 39.99% | 40.00% - 49.99% | 50.00% or more |       |                  |
| _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____ | _____            |
| <b>Totals</b>   | =====           | =====           | =====           | =====           | =====           | =====           | =====          | ===== | =====            |



**SCHEDULE E  
SCHEDULE OF LOANS BY RATE CHARGES  
FOR CALENDAR YEAR 20XX**

**E-2(a) Number Of Loans Made Between \$500 - \$999 Using A Finder**

| Finder        | Number Of Loans Made Per Annual Percentage Rate (APR) |                 |                 |                 |                 |                 |                 |                | Total Loans Made |
|---------------|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|------------------|
|               | Up to 14.99%  | 15.00% - 19.99% | 20.00% - 24.99% | 25.00% - 29.99% | 30.00% - 34.99% | 35.00% - 39.99% | 40.00% - 49.99% | 50.00% or more |                  |
| 1. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 2. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 3. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 4. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 5. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 6. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 7. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| <b>Totals</b> | =====   | =====           | =====           | =====           | =====           | =====           | =====           | =====          | =====            |

**E-2(b) Number Of Loans Made Between \$500 - \$999 Without Using A Finder**

| Number Of Loans Made Per Annual Percentage Rate (APR) |                 |                 |                 |                 |                 |                 |                |                  |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|------------------|
| Up to 14.99%  | 15.00% - 19.99% | 20.00% - 24.99% | 25.00% - 29.99% | 30.00% - 34.99% | 35.00% - 39.99% | 40.00% - 49.99% | 50.00% or more | Total Loans Made |
| =====   | =====           | =====           | =====           | =====           | =====           | =====           | =====          | =====            |

**SCHEDULE E  
SCHEDULE OF LOANS BY RATE CHARGES  
FOR CALENDAR YEAR 20XX**

**E-3(a) Number Of Loans Made Between \$1,000 - \$1,499 Using A Finder**

| Finder        | Number Of Loans Made Per Annual Percentage Rate (APR) |                 |                 |                 |                 |                 |                 |                | Total Loans Made |
|---------------|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|------------------|
|               | Up to 14.99%  | 15.00% - 19.99% | 20.00% - 24.99% | 25.00% - 29.99% | 30.00% - 34.99% | 35.00% - 39.99% | 40.00% - 49.99% | 50.00% or more |                  |
| 1. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 2. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 3. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 4. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 5. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 6. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 7. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| <b>Totals</b> | =====   | =====           | =====           | =====           | =====           | =====           | =====           | =====          | =====            |

**E-3(b) Number Of Loans Made Between \$1,000 - \$1,499 Without Using A Finder**

| Number Of Loans Made Per Annual Percentage Rate (APR) |                 |                 |                 |                 |                 |                 |                |                  |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|------------------|
| Up to 14.99%  | 15.00% - 19.99% | 20.00% - 24.99% | 25.00% - 29.99% | 30.00% - 34.99% | 35.00% - 39.99% | 40.00% - 49.99% | 50.00% or more | Total Loans Made |
| _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| <b>Totals</b>   | =====           | =====           | =====           | =====           | =====           | =====           | =====          | =====            |

**SCHEDULE E  
SCHEDULE OF LOANS BY RATE CHARGES  
FOR CALENDAR YEAR 20XX**

**E-4(a) Number Of Loans Made Between \$1,500 - \$2,499 Using A Finder**

| Finder        | Number Of Loans Made Per Annual Percentage Rate (APR) |                 |                 |                 |                 |                 |                 |                | Total Loans Made |
|---------------|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|------------------|
|               | Up to 14.99%  | 15.00% - 19.99% | 20.00% - 24.99% | 25.00% - 29.99% | 30.00% - 34.99% | 35.00% - 39.99% | 40.00% - 49.99% | 50.00% or more |                  |
| 1. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 2. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 3. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 4. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 5. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 6. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| 7. _____      | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| <b>Totals</b> | _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |

**E-4(b) Number Of Loans Made Between \$1,500 - \$2,499 Without Using A Finder**

| Number Of Loans Made Per Annual Percentage Rate (APR) |                 |                 |                 |                 |                 |                 |                |                  |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|------------------|
| Up to 14.99%  | 15.00% - 19.99% | 20.00% - 24.99% | 25.00% - 29.99% | 30.00% - 34.99% | 35.00% - 39.99% | 40.00% - 49.99% | 50.00% or more | Total Loans Made |
| _____   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |
| <b>Totals</b>   | _____           | _____           | _____           | _____           | _____           | _____           | _____          | _____            |

**SCHEDULE F  
SCHEDULE OF LOAN PERFORMANCE  
AS OF YEAR END 20XX**

| <b>F-1(a) Number And Percentage Of Loans With At Least One Delinquency Lasting Between 7 – 29 Days For Loans Made Using A Finder</b> |   |                                   |                                       |                                       |   |                                   |                                       |                                       |
|--|---|-----------------------------------|---------------------------------------|---------------------------------------|---|-----------------------------------|---------------------------------------|---------------------------------------|
| Finder   | Number Of Loans With At Least One Delinquency |                                   |                                       |                                       | Percentage Of Loans With At Least One Delinquency |                                   |                                       |                                       |
|  | Principal Balance<br>\$ 300 – 499             | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 | Principal Balance<br>\$ 300 – 499                 | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 |
| 1. _____   | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 2. _____   | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 3. _____   | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 4. _____   | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 5. _____   | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 6. _____   | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 7. _____   | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| <b>Totals</b>  | =====   | =====                             | =====                                 | =====                                 | =====   | =====                             | =====                                 | =====                                 |

**F-1(b) Number And Percentage Of Loans With At Least One Delinquency Lasting Between 7 – 29 Days For Loans Made Without Using A Finder**

| Number Of Loans With At Least One Delinquency |                                   |                                       |                                       | Percentage Of Loans With At Least One Delinquency |                                   |                                       |                                       |
|---|-----------------------------------|---------------------------------------|---------------------------------------|---|-----------------------------------|---------------------------------------|---------------------------------------|
| Principal Balance<br>\$ 300 – 499             | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 | Principal Balance<br>\$ 300 – 499                 | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 |
| =====   | =====                             | =====                                 | =====                                 | =====   | =====                             | =====                                 | =====                                 |

**SCHEDULE F  
SCHEDULE OF LOAN PERFORMANCE  
AS OF YEAR END 20XX**

| <b>F-2(a) Number And Percentage Of Loans With At Least One Delinquency Lasting Between 30 – 59 Days For Loans Made Using A Finder</b> |   |                                   |                                       |                                       |   |                                   |                                       |                                       |
|---|---|-----------------------------------|---------------------------------------|---------------------------------------|---|-----------------------------------|---------------------------------------|---------------------------------------|
| Finder  | Number Of Loans With At Least One Delinquency |                                   |                                       |                                       | Percentage Of Loans With At Least One Delinquency |                                   |                                       |                                       |
|   | Principal Balance<br>\$ 300 – 499             | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 | Principal Balance<br>\$ 300 – 499                 | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 |
| 1. _____  | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 2. _____  | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 3. _____  | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 4. _____  | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 5. _____  | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 6. _____  | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| 7. _____  | _____   | _____                             | _____                                 | _____                                 | _____   | _____                             | _____                                 | _____                                 |
| <b>Totals</b>   | =====   | =====                             | =====                                 | =====                                 | =====   | =====                             | =====                                 | =====                                 |

**F-2(b) Number And Percentage Of Loans With At Least One Delinquency Lasting Between 30 – 59 Days For Loans Made Without Using A Finder**

| Number Of Loans With At Least One Delinquency |                                   |                                       |                                       | Percentage Of Loans With At Least One Delinquency |                                   |                                       |                                       |
|---|-----------------------------------|---------------------------------------|---------------------------------------|---|-----------------------------------|---------------------------------------|---------------------------------------|
| Principal Balance<br>\$ 300 – 499             | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 | Principal Balance<br>\$ 300 – 499                 | Principal Balance<br>\$ 500 – 999 | Principal Balance<br>\$ 1,000 – 1,499 | Principal Balance<br>\$ 1,500 – 2,499 |
| =====   | =====                             | =====                                 | =====                                 | =====   | =====                             | =====                                 | =====                                 |

**Totals**

**SCHEDULE F  
SCHEDULE OF LOAN PERFORMANCE  
AS OF YEAR END 20XX**

| <b>F-3(a) Number And Percentage Of Loans With At Least One Delinquency Lasting 60 Days Or More For Loans Made Using A Finder</b> |   |                                      |  |  |   |                                      |  |  |
|--|---|--------------------------------------|--|--|---|--------------------------------------|--|--|
|  | Number of Loans With At Least One Delinquency |                                      |  |  | Percentage of Loans With At Least One Delinquency |                                      |  |  |
|  | Principal<br>Balance<br>\$ 300 – 499          | Principal<br>Balance<br>\$ 500 – 999 | Principal<br>Balance<br>\$ 1,000 – 1,499 | Principal<br>Balance<br>\$ 1,500 – 2,499 | Principal<br>Balance<br>\$ 300 – 499              | Principal<br>Balance<br>\$ 500 – 999 | Principal<br>Balance<br>\$ 1,000 – 1,499 | Principal<br>Balance<br>\$ 1,500 – 2,499 |
| 1. _____   | _____   | _____                                | _____                                    | _____                                    | _____   | _____                                | _____                                    | _____                                    |
| 2. _____   | _____   | _____                                | _____                                    | _____                                    | _____   | _____                                | _____                                    | _____                                    |
| 3. _____   | _____   | _____                                | _____                                    | _____                                    | _____   | _____                                | _____                                    | _____                                    |
| 4. _____   | _____   | _____                                | _____                                    | _____                                    | _____   | _____                                | _____                                    | _____                                    |
| 5. _____   | _____   | _____                                | _____                                    | _____                                    | _____   | _____                                | _____                                    | _____                                    |
| 6. _____   | _____   | _____                                | _____                                    | _____                                    | _____   | _____                                | _____                                    | _____                                    |
| 7. _____   | _____   | _____                                | _____                                    | _____                                    | _____   | _____                                | _____                                    | _____                                    |
| <b>Totals</b>  | =====   | =====                                | =====                                    | =====                                    | =====   | =====                                | =====                                    | =====                                    |

**F-3(b) Number And Percentage Of Loans With At Least One Delinquency Lasting 60 Days Or More For Loans Made Without Using A Finder**

| Number Of Loans With At Least One Delinquency |                                      |   |  | Percentage Of Loans With At Least One Delinquency |                                      |  |  |
|---|--------------------------------------|---|--|---|--------------------------------------|--|--|
| Principal<br>Balance<br>\$ 300 – 499          | Principal<br>Balance<br>\$ 500 – 999 | Principal<br>Balance<br>\$ 1,000 –<br>1,499 | Principal<br>Balance<br>\$ 1,500 – 2,499 | Principal<br>Balance<br>\$ 300 – 499              | Principal<br>Balance<br>\$ 500 – 999 | Principal<br>Balance<br>\$ 1,000 – 1,499 | Principal<br>Balance<br>\$ 1,500 – 2,499 |
| _____   | _____                                | _____                                       | _____                                    | _____   | _____                                | _____                                    | _____                                    |
| <b>Totals</b>                                 | _____                                | _____                                       | _____                                    | _____   | _____                                | _____                                    | _____                                    |

**F-4(a) Loans With At Least One Delinquency Of Greater Than 7 Days For Loans Made Using A Finder**

| Finder        | Number Of Loans With At Least One Delinquency Of Greater Than 7 Days And Were Not Subsequently Brought Current | For Loans That Were Delinquent 7 days Or More, Average Number Of Times Borrowers Were Delinquent 7 Days Or More |
|---------------|--|---|
| 1. _____      | _____  | _____   |
| 2. _____      | _____  | _____   |
| 3. _____      | _____  | _____   |
| 4. _____      | _____  | _____   |
| 5. _____      | _____  | _____   |
| 6. _____      | _____  | _____   |
| 7. _____      | _____  | _____   |
| <b>Totals</b> | _____  | _____   |

**F-4(b) Loans With At Least One Delinquency Of Greater Than 7 Days For Loans Made Without Using A Finder**

|               | Number Of Loans With At Least One Delinquency Of Greater Than 7 Days And Were Not Subsequently Brought Current | For Loans That Were Delinquent 7 days Or More, Average Number Of Times Borrowers Were Delinquent 7 Days Or More |
|---------------|--|---|
| <b>Totals</b> | _____  | _____   |

**SCHEDULE G**  
**SCHEDULE OF LOANS MADE BY LANGUAGE AND CREDIT EDUCATION PROGRAM OR SEMINAR OFFERED**  
**FOR THE CALENDAR YEAR 20XX**

**G-1(a) Number Of Loans Made Using A Finder (For Columns A and B, See Instructions)**

LANGUAGE IN WHICH THE LOAN WAS NEGOTIATED ORALLY OR IN WRITING

| Finder        | English | A | B | Spanish | A | B | Chinese | A | B | Tagalog | A | B | Vietnamese | A | B | Korean | A | B | Other | A | B |
|---------------|---------|---|---|---------|---|---|---------|---|---|---------|---|---|------------|---|---|--------|---|---|-------|---|---|
|               |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 1.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 2.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 3.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 4.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 5.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 6.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 7.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 8.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 9.            |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| 10.           |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |
| <b>Totals</b> |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |

**G-1(b) Number Of Loans Made Without Using A Finder (See Instructions Before Completing)**

|               | English | A | B | Spanish | A | B | Chinese | A | B | Tagalog | A | B | Vietnamese | A | B | Korean | A | B | Other | A | B |
|---------------|---------|---|---|---------|---|---|---------|---|---|---------|---|---|------------|---|---|--------|---|---|-------|---|---|
| <b>Totals</b> |         |   |   |         |   |   |         |   |   |         |   |   |            |   |   |        |   |   |       |   |   |





**SCHEDULE I  
SCHEDULE OF REFINANCE LOANS  
FOR THE CALENDAR YEAR 20XX**

**I-1(a) Number Of Refinance Loans Made Using A Finder**

| Finder        | Number Of<br>Borrowers<br>Who<br>Applied for<br>A Refinance<br>Loan | Percentage<br>Of<br>Borrowers<br>Who<br>Applied For<br>A Refinance<br>Loan | Number Of<br>Borrowers<br>Who<br>Obtained<br>One or More<br>Refinance<br>Loans | Percentage<br>Of<br>Borrowers<br>Who<br>Refinanced<br>A Loan | Total<br>Principal<br>Amount Of<br>Refinance<br>Loans<br>Made |
|---------------|---|--|--|--|---|
| 1. _____      | _____   | %  | _____  | _____  | _____   |
| 2. _____      | _____   | _____  | _____  | _____  | _____   |
| 3. _____      | _____   | _____  | _____  | _____  | _____   |
| 4. _____      | _____   | _____  | _____  | _____  | _____   |
| 5. _____      | _____   | _____  | _____  | _____  | _____   |
| 6. _____      | _____   | _____  | _____  | _____  | _____   |
| 7. _____      | _____   | _____  | _____  | _____  | _____   |
| <b>Totals</b> | _____   | %  | _____  | %  | _____   |

**I-1(b) Number Of Refinance Loans Made Without Using A Finder**

| Number Of<br>Borrowers<br>Who Applied<br>For A<br>Refinance<br>Loan | Percentage<br>Of<br>Borrowers<br>Who<br>Applied For<br>A Refinance<br>Loan | Number Of<br>Borrowers<br>Who<br>Obtained<br>One or More<br>Refinance<br>Loans | Percentage<br>Of<br>Borrowers<br>Who<br>Refinanced<br>A Loan | Total<br>Principal<br>Amount Of<br>Refinance<br>Loans Made |
|---|--|--|--|--|
| _____   | %  | _____  | _____  | _____  |
| <b>Totals</b>   | %  | _____  | %  | _____  |

**I-2(a) Detail Of Refinance Loans For Loans Made Using A Finder**

| Finder        | Number Of Borrowers Who Refinanced Once | Percentage Of Borrowers Who Refinanced Once | Number Of Borrowers Who Refinanced Twice | Percentage Of Borrowers Who Refinanced Twice | Number Of Borrowers Who Refinanced More than Twice | Percentage Of Borrowers Who Refinanced More Than Twice |
|---------------|---|---|--|--|--|--|
| 1.            |   | %   |  | %  |  | %  |
| 2.            |   |   |  |  |  |  |
| 3.            |   |   |  |  |  |  |
| 4.            |   |   |  |  |  |  |
| 5.            |   |   |  |  |  |  |
| 6.            |   |   |  |  |  |  |
| 7.            |   |   |  |  |  |  |
| <b>Totals</b> |   | %   |  | %  |  | %  |

**I-2(b) Detail Of Refinance Loans For Loans Made Without Using A Finder**

|               | Number Of Borrowers Who Refinanced Once | Percentage Of Borrowers Who Refinanced Once | Number Of Borrowers Who Refinanced Twice | Percentage Of Borrowers Who Refinanced Twice | Number Of Borrowers Who Refinanced More Than Twice | Percentage Of Borrowers Who Refinanced More Than Twice |
|---------------|---|---|--|--|--|--|
| <b>Totals</b> |   | %   |  | %  |  | %  |

**I-3(a) Average Percentage Of Principal Paid Down, Late Fees Made, And Additional Principal Extended On Refinanced Loans Made Using A Finder**

| Finder        | Average<br>Percentage Of<br>Principal Paid<br>Down Before<br>Obtaining A<br>Refinance Loan | % | Average Number<br>Of Late Payments<br>Made On Loan<br>That Was<br>Refinanced | \$ | Average Amount Of<br>Additional Principal<br>Extended On<br>Refinance Loans |
|---------------|--|---|--|----|---|
| 1. _____      | _____  | % | _____  | \$ | _____   |
| 2. _____      | _____  |   | _____  |    | _____   |
| 3. _____      | _____  |   | _____  |    | _____   |
| 4. _____      | _____  |   | _____  |    | _____   |
| 5. _____      | _____  |   | _____  |    | _____   |
| 6. _____      | _____  |   | _____  |    | _____   |
| 7. _____      | _____  |   | _____  |    | _____   |
| <b>Totals</b> | _____  | % | _____  | \$ | _____   |

**I-3(b) Average Percentage Of Principal Paid Down, Late Fees Made, And Additional Principal Extended On Refinanced Loans Made Without Using A Finder**

|               | Average<br>Percentage Of<br>Principal Paid<br>Down Before<br>Obtaining A<br>Refinance Loan | % | Average<br>Number Of<br>Late Payments<br>Made On Loan<br>That Was<br>Refinanced | \$ | Average Amount<br>Of Additional<br>Principal<br>Extended On<br>Refinance Loans |
|---------------|--|---|---|----|--|
| <b>Totals</b> | _____  | % | _____   | \$ | _____  |

**SCHEDULE J**  
**RECOMMENDATIONS FOR IMPROVING THE PILOT PROGRAM**

Please provide any comments or information to help improve the program.

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**VERIFICATION**

State of \_\_\_\_\_)

County of \_\_\_\_\_)

I, the undersigned, state: That I am an officer, a general partner or the sole proprietor, or have a position of similar proprietary interest of *(Insert name as shown on the license)*

and I have read and signed the report and know the contents of the information filed herewith. I certify that the statistical information provided in this annual report is to the best of my knowledge true and exact.

***Complete Section (A) OR Section (B) as appropriate.***

**(A) IF LOCATED IN CALIFORNIA OR IN A STATE WHICH PERMITS A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS NOT NECESSARY.**

Date \_\_\_\_\_, \_\_\_\_\_ at \_\_\_\_\_, \_\_\_\_\_  
(Month/Day) (Year) (City) (State)

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.

\_\_\_\_\_  
(Signature of Declarant) Phone Number: ( ) \_\_\_\_\_

\_\_\_\_\_  
(Name and Title, type or print) Fax Number: ( ) \_\_\_\_\_

E-mail Address: \_\_\_\_\_

**(B) IF LOCATED OUTSIDE OF CALIFORNIA IN A STATE WHICH DOES NOT PERMIT A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS REQUIRED.**

Date \_\_\_\_\_, \_\_\_\_\_ Signature of Affiant  
(Month/Day) (Year)

at \_\_\_\_\_ Name and Title *(Please type or print)*  
(City)

\_\_\_\_\_  
(State) Subscribed and sworn to before me on

\_\_\_\_\_, \_\_\_\_\_  
(Month/Date) (Year)

(Seal)

\_\_\_\_\_  
Notary Public in and for said County and State

Phone Number: ( ) \_\_\_\_\_ Fax Number: ( ) \_\_\_\_\_

E-mail Address: \_\_\_\_\_