



## Consumer Lender Annual Report

### Instructions

Do not add to or otherwise modify the composite annual report form. Any supporting documentation to this report must take the form of addenda or attachments to this document.

The purpose of the report is to provide a summary of information regarding the Consumer Loan Business conducted in this state. If a company or affiliate operates more than one licensed office, one composite report for all such licenses in this state under the same ownership or control shall be filed.

#### GENERAL

- A. Arizona Revised Statutes Title 6, Chapter 5, Article 1, requires this report to be submitted to the Superintendent on or before October 1, of each year.
- B. If the licensee fails to file the annual report within the specified time, unless an extension is approved by the Superintendent in writing prior to the due date of the annual report, the Superintendent may assess a civil penalty for such failure in an amount not to exceed five dollars per day. The licensee shall pay the penalty to the Superintendent within thirty days of the assessment.
- C. At the time of making its annual report to the Superintendent, each licensee shall also submit the licensee's standard rate of charge report.
- D. Make copies for your records and send the original to:  
Arizona Department of Financial Institutions  
Licensing Division  
2910 North 44th Street, Suite 310  
Phoenix, Arizona 85018  
(602) 771-2800
- E. The report should be typed to insure readability and avoid any delays in reviewing and processing your annual report.
- F. The report submitted to the Superintendent must not be a reproduction, originals only.
- G. The report must balance. For the report to balance the following items must be adhered to:
  - 1 Line 13 must equal line 18.
  - 2 Line 49 must equal line 17d.
  - 3 Line 45 must equal line 43.
  - 4 Line 50 must equal line 7c.
  - 5 Line 55 must equal line 7.
  - 6 Line 58g must equal line 56g.
  - 7 Line 57g must equal line 55g.
  - 8 Check your math for accuracy.

#### AFFIDAVIT

The affidavit must be executed by a duly authorized officer/owner of the licensee.



## Consumer Lender Annual Report

### Schedule Explanations

#### **Schedule A**

- #1: Enter the name of the licensee as it appears on the consumer lender license. If the licensee uses any other name(s) please indicate this on an attached addenda.
- #2: Enter the license number as it appears on the consumer lender license.
- #3: If applicable, enter the DBA/Trade name used by your company to transact business in Arizona. This DBA/Trade name should appear on the consumer lender license.
- #4: List the address of your corporate office.
- #5: Please state the name, title, phone number and email address of the person filling out the annual report. If further information is requested, then the Department will contact this person.

#### **Schedule B**

The purpose of this schedule is to furnish a balance sheet, of the licensee's assets, liabilities and equities, to the Superintendent at the end of the statutorily mandated reporting period, June 30th of each year. If the licensee needs to clarify any information on Schedule B, please attach a separate addenda.

#### **Schedule C**

The purpose of this schedule is to show all income derived or produced by the consumer lender operations. Income derived from other than consumer lender operations should be reported under line 23 and related expenses should be reported under line 41 and have sufficient detail in attached addenda to identify the make up of these two lines.

#### **Schedule D**

The purpose of this schedule is to reconcile changes in retained earning from the last reporting period to the present period.

#### **Schedule E**

The purpose of this schedule is to provide for the reporting of all assets used and useful in the loan business which may or may not be recorded on the books of the licensee.

#### **Schedule F**

The analysis of charges is covered in the required submission by the licensee of the Consumer Loan Standard Rate of Charge Report (see instructions for the reporting of the standard rate of charges report).

#### **Schedule G**

The purpose of this schedule is to indicate the type, quantity and dollar amount of outstanding loans with the licensee as of the June 30th reporting date.

#### **Schedule H**

The purpose of this schedule is to list all delinquent accounts over 30 days past due. Loan reporting must be done both by dollar amount and by total number of delinquencies per category per loan type.

#### **Schedule I**

This schedule is designed to show not only the number and dollar amount of loans in the process of legal remedy but also the type of remedy sought.

#### **Schedule J**

This schedule provides the total number and amount of loans made during the current reporting period and how many of those loans had insurance sold with them as indicated.



### Consumer Lender Annual Report

To: Superintendent of Financial Institutions, State of Arizona

Before you begin, review instructions and this report

NOTE: Where space is insufficient to provide an adequate response to the items addressed in this report please attach a supplemental page. This form must be completed for each licensee. If the licensee has more than one office, all required information should be compiled and reported.

For The Period Ending June 30, \_\_\_\_\_

#### 1. Schedule A - General

1. Name of Licensee:	2. License #: CL-
3. DBA (if applicable):	
4. Address (corporate office location):	
5. Name of Contact Person, Title, Phone # and Email address:	

#### 2. Schedule B - Balance Sheet

Balance Sheet as of June 30, \_\_\_\_\_

Assets		Liabilities	
6. Cash		14. Accounts and notes payable:	
7. Gross receivable on Consumer Lender Loans:		15. Bonds and long term notes	
a) Less: Unearned Charges or Interest		16. Other liabilities:	
b) Less: Reserve for Bad Debt		17. Capital/owners equity:	
c) Net Receivable		a) Net Worth (if individual or partnership)	
8. All Other Receivable		b) Preferred Stock	
9. Land, Bldgs & Leasehold Improvements (Net)		c) Outstanding Common Stock	
10. Furniture, Fixtures and Equipment (Net)		d) Retained Earnings	
11. Deferred Charges or Prepaid Expenses		e) Other	
12. Other Assets:		f) Total Capital/Owners Equity	
13. Total Assets		18. Total Liabilities and Equities	

#### Brief Balance Sheet - Previous Reporting Period

Total Assets	
Total Liabilities	
Total Capital/Owners Equity	
Retained Earnings	



<b>3. Schedule C - Statement of Income and Expenses</b>	
For the period of July 1, _____ to June 30, _____	
<b>A. Income</b>	
19. Earned Charges or Interest	
20. Delinquency Charges Collected	
21. Recovery of Previously Charged Off Accounts	
22. Interest on Bank Balances	
23. Other Income	
24. Total Gross Income (items 19 through 23)	
<b>B. Expenses</b>	
25. Advertising	
26. Auditing	
27. Bad Debt/Loan Losses	
28. Depreciation	
29. Sundry Expense	
30. Insurance and Fidelity Bond	
31. Legal Fees	
32. Interest Expense	
33. Postage	
34. Stationery and Supplies/Printing	
35. Rent	
36. Salaries	
37. Supervision and Administration	
38. Taxes	
39. Telephone	
40. Travel	
41. Other Expenses of Conducting Business	
42. Total Expenses of Conducting Business (add 25 - 41)	
43. Net Earnings (line 24 minus line 42)	
<b>4. Schedule D - Reconciliation of Surplus or Net Earnings With The Balance Sheet</b>	
For the period of July 1, _____ to June 30, _____	
44. Retained Earnings (beginning of period)	
45. Net Earnings - All Business Activities (YTD)	
46. Other Adjustments:	
47. Dividends Paid During Period	(      )
48. Other Charges To Retained Earnings for the Period	(      )
49. Retained Earnings Balance At End of Current Reporting Period (add lines 44 through 48)	



**5. Schedule E - Analysis of Assets Used and Useful in Business**

50. Net Receivables (same as line 7c)	
51. Furniture, Fixtures and Equipment (Gross)	
a) Less accumulated depreciation	(        )
b) Furniture, Fixtures and Equipment (Net)(same as line 10)	
52. Land, Buildings and Leasehold Improvements (Gross)	
a) Less accumulated depreciation	(        )
b) Land, Buildings and Leasehold Improvements (Net)(same as line 9)	
53. Working Capital:	
54. Total Assets Used and Useful (lines 50 + 51b + 52b)	

**6. Schedule F - Analysis of Charges**

An analysis of the licensee's charges is covered in the submission by the licensee of the rates and charges in the Consumer Loan Standard Rate of Charge Report.

**7. Schedule G - Analysis of Consumer Loans**

Analysis of Loans by Size	Closed End Less Than \$10M	Consumer Revolver Less Than \$10M	Home Equity Revolver \$10M to \$25M	TOTAL
<b>55. Total Outstanding Loans by Amount and Type:</b>				
a) \$1,000 or Less				
b) \$1,001 to \$2,500				
c) \$2,501 to \$5,000				
d) \$5,001 to \$10,000				
e) \$10,001 to \$15,000				
f) \$15,001 to \$25,000				
g) Total Loans (Must tie to Line 7)				
<b>56. Number of Loans by Amount and Type:</b>				
a) \$1,000 or Less				
b) \$1,001 to \$2,500				
c) \$2,501 to \$5,000				
d) \$5,001 to \$10,000				
e) \$10,001 to \$15,000				
f) \$15,001 to \$25,000				
g) Total Number of Loans				
<b>Analysis of Loans by Security</b>				
<b>57. Total Amount of Loans Based in Whole or in Larger Part On:</b>				
a) Chattel Mortgages or Household Goods				
b) Automobiles				
c) Real Estate				
d) Other Chattels				
e) Unsecured Notes				
f) Other Consideration				
g) Total (same as line 55g)				
<b>58. Number of Loans Made Based in Whole or in Larger Part On:</b>				
a) Chattel Mortgages or Household Goods				
b) Automobiles				
c) Real Estate				
d) Other Chattels				
e) Unsecured Notes				
f) Other Consideration				
g) Total (Same as line 56g)				



**8. Schedule H - Analysis of Delinquent Accounts**

By Dollar Amount	Closed End	Consumer Revolver	Home Equity Revolver	TOTAL
<b>59. Analysis of Delinquent Loans by Amount:</b>				
a) Loans 30 to 60 Days Past Due				
b) Loans 61 to 90 Days Past Due				
c) Loans Over 90 Days Past Due				
d) Total Amount of Loans Past Due				
<b>60. Analysis of Delinquent Loans by Number:</b>				
a) Loans 30 to 60 Days Past Due				
b) Loans 61 to 90 Days Past Due				
c) Loans Over 90 Days Past Due				
d) Total Number of Loans Past Due				
<b>61. Total Amount Charged Off During Reporting Period</b>				

**9. Schedule I - Analysis of Actions, Repossessions and Sales of Chattels**

	Total Number of Accounts	Total Amount of Accounts
<b>62. Law Suits For Recovery of Delinquent Accounts:</b>		
a) Pending at Close of Previous Reporting Period (Last Report)		
b) Instituted During Current Reporting Period		
c) Judgments Secured During Current Reporting Period		
d) Settled/Disposed of During Current Reporting Period		
e) Balance Pending Close of Current Reporting Period (a+b-c-d)		
<b>63. Wage Assignments Filed During Current Reporting Period</b>		
<b>64. Repossession of Security by Licensee:</b>		
<b>a) By Legal Process:</b>		
1) Household Goods		
2) Automobiles		
3) Real Estate		
4) Other		
5) Total		
<b>b) By Voluntary Surrender:</b>		
1) Household Goods		
2) Automobiles		
3) Real Estate		
4) Other		
5) Total		
<b>c) Total Repossessions for Current Reporting Period</b>		



10. Schedule J - Analysis of Insurance Sales

	Number of Accounts	Amount of Accounts
65. Loans Made During This Reporting Period		
66. Credit Life Insurance:		
a) Loans Made With Life Insurance Sold		
b) Net Premiums Collected After Refunds on Prepaid Loans		
c) Claims Paid During Current Reporting Period		
d) Insurance Premium Income for Current Reporting Period		
e) Dividends Received From Ins. Carrier for Current Reporting Period		
f) Total Income From the Sale of Credit Life Insurance (66d+66e).		
67. Credit Accident and Health Insurance:		
a) Loans Made With Accident and Health Insurance Sold		
b) Net Premiums Collected After Refunds on Prepaid Loans		
c) Claims Paid During Current Reporting Period		
d) Insurance Premium Income for Current Reporting Period		
e) Dividends Received from Ins. Carrier for Current Rept'g Period		
f) Total Income from the Sale of Credit Accident and Health Ins.		
68. Personal Property Insurance:		
a) Loans Made With Property Insurance Sold		
b) Net Premiums Collected After Refunds on Prepaid Loans		
c) Claims Paid During Current Reporting Period		
d) Insurance Premium Income for Current Reporting Period		
e) Dividends Received from Ins. Carrier for Current Rept'g Period		
f) Total Income from the Sale of Personal Property Insurance.		
69. Total Non-Filing Insurance Collected This Reporting Period		
a) Loans Made With Non-Filing Insurance Sold		
b) Net Premiums Collected After Refunds on Prepaid Loans		
c) Claims Paid During Current Reporting Period		
d) Insurance Premium Income for Current Reporting Period		
e) Dividends Received from Ins. Carrier for Current Rept'g Period		
f) Total Income from the Sale of Non-Filing Insurance.		



**11. Affidavit:**

State of \_\_\_\_\_  
County of \_\_\_\_\_

I \_\_\_\_\_ as \_\_\_\_\_ swear or affirm that I have executed this form  
Print Name Print Official Title

before a Notary Public, of my own free will and:

- (a) I have read and understand the items and instructions on this form;
- (b) My answers (including attachments) are true and complete to the best of my knowledge;
- (c) I understand that I am subject to administrative, civil or criminal penalties if I give false or misleading answers;
- (d) I understand the affidavit must be executed by a duly authorized officer/owner of the licensee.

Signature of individual: \_\_\_\_\_ Date (MM/DD/YYYY) \_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_  
Date Month Year

Print Notary Public name: \_\_\_\_\_ Notary Public signature: \_\_\_\_\_

Notary Appointment Expires (MM/DD/YYYY): \_\_\_\_\_ Notary seal here



## DFI Standard Rate of Charge Report Consumer Lender

### 1. Identifying Information:

Name of Licensee:	License #:	Effective Date:
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### 2. Standard Rate of Charge Information:

Pursuant to A.R.S. §6-609, standard rate of charge or range of rates in effect on the following prescribed types of loans are:

Loan Type	Rate/Range *
\$500/12 Month Installment Loan Unsecured	
\$2,500/36 Month Installment Loan/Secured by a Motor Vehicle	
\$9,000/120 Month Installment Loan/Fully Secured by Real Property	
A consumer revolving loan account with an agreed on credit limit of three thousand dollars (\$3,000)	
A home equity revolving loan account with an agreed on credit limit of ten thousand dollars (\$10,000)	
Prepaid finance charges or points charged in connection with a home equity revolving loan account with an agreed on credit limit of ten thousand dollars (\$10,000)	

\*Rates are expressed as an Annual Percentage Rate (A.P.R.) as defined by the Federal Consumer Credit Protection Act, 15 United States Code, Section 1606.

Print Name		Title
Signature		Date
		Email Address