

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 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 Applications Received	Number Of Loans Made	Total Principal Amount Of Loans Made
1. _____	_____	_____	\$ _____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____
7. _____	_____	_____	_____
Totals	_____	_____	\$ _____

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

	Number Of Applications Received	Number Of Loans Made	Total Principal Amount Of Loans Made
Totals	_____	_____	\$ _____

A-2(a) Number Of Loans Made By Size Of Loan 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. _____	_____	_____	_____	_____	_____
Totals	_____	_____	_____	_____	_____

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

	Principal Balance \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499	Total Loans Made
Totals					

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

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

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

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

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

Finder	Term Length 90 – 119 Days	Term Length 120 - 179 Days	Term Length 180 - 269 Days	Term Length 270 - 359 days	Term Length ≥360 Days	Total Loans Made
1.						
2.						
3.						
4.						
5.						
6.						
7.						
Totals						

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

	Term Length 90 – 119 Days	Term Length 120 - 179 Days	Term Length 180 - 269 Days	Term Length 270 - 359 Days	Term Length ≥360 Days	Total Loans Made
Totals						

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.				
Totals				

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
Totals				

**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.						
Totals						

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
Totals						

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.					
Totals					

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
Totals					

**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.					
Totals					

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

	Principal Balance \$ 300 – 499	Principal Balance \$ 500 - 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499	Total Loans Made
Totals					

C-2(a) Number Of Late Fees Assessed On 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 Number Of Late Fees
1.					
2.					
3.					
4.					
5.					
6.					
7.					
Totals					

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

	Principal Balance \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499	Total Number of Late Fees
Totals					

C-3(a) Total Dollar Amount Of Late Fees Assessed On 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 Amount of Late Fees In Dollars
1.					
2.					
3.					
4.					
5.					
6.					
7.					
Totals					

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

	Principal Balance \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499	Total Amount of Late Fees In Dollars
Totals					

C-4(a) Average Number Of Late Fees Assessed Per Loan 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	Overall Average
1.					
2.					
3.					
4.					
5.					
6.					
7.					
Totals					

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

	Principal Balance \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499	Overall Average
Totals					

C-5(a) Percentage Of Loans Assessed Late Fees (Loan 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		Overall Percentage
1.		%		%		%		%	
2.		%		%		%		%	
3.		%		%		%		%	
4.		%		%		%		%	
5.		%		%		%		%	
6.		%		%		%		%	
7.		%		%		%		%	
Totals									

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

	Principal Balance \$ 300 – 499		Principal Balance \$ 500 - 999		Principal Balance \$ 1,000 – 1,499		Principal Balance \$ 1,500 – 2,499		Overall Percentage
Totals		%		%		%		%	

**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 Emergency	Vehicle Repair	Vehicle Purchase	To Pay Bills	To Consolidate Debt	To Build or Repair Credit	Purchase Goods or Services Other Than a Vehicle	For Other Than Personal, Family or Household Purposes	Other
1.										
2.										
3.										
4.										
5.										
6.										
7.										
TOTALS										

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

Medical	Other Emergency	Vehicle Repair	Vehicle Purchase	To Pay Bills	To Consolidate Debt	To Build or Repair Credit	Purchase Goods or Services Other Than a Vehicle	For Other Than Personal, Family or Household Purposes	Other
TOTALS									

**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. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
Totals	=====	=====	=====	=====	=====	=====	=====	=====	=====

E-1(b) Number Of Loans Made Between \$300 - \$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
_____	_____	_____	_____	_____	_____	_____	_____	_____
Totals	=====	=====	=====	=====	=====	=====	=====	=====

**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. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
Totals	=====	=====	=====	=====	=====	=====	=====	=====	=====

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. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
Totals	=====	=====	=====	=====	=====	=====	=====	=====	=====

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	
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
Totals	=====	=====	=====	=====	=====	=====	=====	=====	=====

**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. _____	_____	_____	_____	_____	_____	_____	_____	_____	_____
Totals	_____	_____	_____	_____	_____	_____	_____	_____	_____

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
_____	_____	_____	_____	_____	_____	_____	_____	_____
Totals	_____	_____	_____	_____	_____	_____	_____	_____

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

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

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 \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499	Principal Balance \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499

Totals

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

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

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 \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499	Principal Balance \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499
_____	_____	_____	_____	_____	_____	_____	_____
Totals	=====	=====	=====	=====	=====	=====	=====

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

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

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 Balance \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499	Principal Balance \$ 300 – 499	Principal Balance \$ 500 – 999	Principal Balance \$ 1,000 – 1,499	Principal Balance \$ 1,500 – 2,499
_____	_____	_____	_____	_____	_____	_____	_____
Totals	=====	=====	=====	=====	=====	=====	=====

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. _____	_____	_____
Totals	_____	_____

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
Totals	_____	_____

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.																						
Totals																						

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	
Totals																						

**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 Borrowers Who Applied for A Refinance Loan	Percentage Of Borrowers Who Applied For A Refinance Loan	%	Number Of Borrowers Who Obtained One or More Refinance Loans	Percentage Of Borrowers Who Refinanced A Loan	%	Total Principal Amount Of Refinance Loans Made
1. _____	_____	_____	%	_____	_____	%	_____
2. _____	_____	_____		_____	_____		_____
3. _____	_____	_____		_____	_____		_____
4. _____	_____	_____		_____	_____		_____
5. _____	_____	_____		_____	_____		_____
6. _____	_____	_____		_____	_____		_____
7. _____	_____	_____		_____	_____		_____
Totals	_____	_____	%	_____	_____	%	_____

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

Number Of Borrowers Who Applied For A Refinance Loan	Percentage Of Borrowers Who Applied For A Refinance Loan	%	Number Of Borrowers Who Obtained One or More Refinance Loans	Percentage Of Borrowers Who Refinanced A Loan	%	Total Principal Amount Of Refinance Loans Made
_____	_____		_____	_____		_____
Totals	_____	%	_____	_____	%	_____

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.						
Totals		%		%		%

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
Totals		%		%		%

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

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

SCHEDULE J
RECOMMENDATIONS FOR IMPROVING THE PILOT PROGRAM

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

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: _____