Print Form

SCHEDULE L
CFLL REPORT ON
NON-TRADITIONAL, ADJUSTABLE RATE AND MORTGAGE LOAN PRODUCTS

COMPANY NAME: _____

LICENSE NUMBER: _____

NMLS NUMBER: _____

CONTACT PERSON: _____ TELEPHONE NUMBER: _____

1. During calendar year 2013, did you make or arrange non-traditional mortgage products or adjustable rate mortgage products as defined by the Guidance?

a. Made non-traditional mortgage products?	Yes [ ]	No [ ]
b. Arranged non-traditional mortgage products?	Yes [ ]	No [ ]
c. Made adjustable rate mortgage products?	Yes [ ]	No [ ]
d. Arranged adjustable rate mortgage products?	Yes [ ]	No [ ]

If the answer is “yes” to any of the above, complete items 1 through 4 of the Non-Traditional, Adjustable Rate and Mortgage Loan Survey below.

If the answer is “no” to all of the above, complete item 1 of the Non-Traditional, Adjustable Rate and Mortgage Loan Survey below.

SCHEDULE L
(Continuation)
CFLL REPORT ON NON-TRADITIONAL, ADJUSTABLE RATE AND MORTGAGE LOAN PRODUCTS

1. **License Information** (to be completed by all respondents)	
CFLL License Number:	
Licensee name:	
Name of Person Who Prepared this Survey:	
Preparer's Title:	
Telephone Number:	
Email address:	

2. Does your company offer non-traditional mortgage products? (Place an "x" in the appropriate category) (If "yes"complete remaining survey)	Yes	
	No	
	If yes:	
3. If "yes" are they retained on the books or sold? (Place an "x" in one or both categories)	Retained	
	Sold	

4. Provide the dollar volume in thousands and number of loans retained as of December 31, 2013, and the dollar volume in thousands and number of loans sold over the 12 month period ending December 31, 2013. For loans with multiple non-traditional characteristics, include them in each applicable category.	**Retained (Number of Loans)**	**Retained (Dollar Amount in thousands)**	**Sold (Number of Loans)**	**Sold (Dollar Amount in thousands)**
a. Interest-only Mortgage Loan				
b. Payment Option ARM				
c. Reduced Documentation				
d. Simultaneous Second-lien Loan				
e. Home Equity Line of Credit				
f. Covered Loans				
g. Adjustable Rate Mortgage Loans				
5. All Loans (Non-Traditional and Traditional)				

SCHEDULE L
(Continuation)

Definitions	
a. Interest-only Mortgage Loan	A nontraditional mortgage in which, for a specified number of years (e.g., three or five years), the borrower is required to pay only the interest due on the loan, during which time the interest rate may fluctuate or may be fixed. After the interest-only period, the rate may be fixed or fluctuate based on the prescribed index and payments include both principal and interest.
b. Payment Option ARM	A nontraditional mortgage that allows the borrower to choose from a number of different payment options. For example, each month, the borrower may choose a minimum payment option based on a "start" or introductory interest rate, an interest-only payment option based on the fully indexed interest rate, or a fully amortizing principal and interest payment option based on a 15-year or 30-year loan term, plus any required escrow payments. The minimum payment option can be less than the interest accruing on the loan, resulting in negative amortization. The interest-only option avoids negative amortization but does not provide for principal amortization. After a specified number of years, or if the loan reaches a certain negative amortization cap, the required monthly payment amount is recast to require payments that will fully amortize the outstanding balance over the remaining loan term.
c. Reduced Documentation	A loan feature that is commonly referred to as "low doc/no doc", "no income/no asset", "stated income" or "stated assets." For mortgage loans with this feature, an institution sets reduced minimal documentation standards to substantiate the borrower's income and assets.
d. Simultaneous Second-lien Loan	A lending arrangement where either a closed-end second-lien or a home equity line of credit (HELOC) is originated simultaneously with the first lien mortgage loan, typically in lieu of a higher down payment.
e. Home Equity Line of Credit	An open-end loan, usually recorded as a second mortgage, that permits borrowers to obtain cash advances based on an approved line of credit.
f. Covered Loans	Covered loan (under Section 4970 of the Financial Code) – a consumer loan in which the original principal balance of the loan does not exceed the most current conforming loan limit for a single-family first mortgage loan established by Fannie Mae and where one of the following conditions are met: a) the APR at consummation will exceed by more than 8 percentage points the yield on Treasury securities having comparable maturity periods on the 15th day of the month immediately preceding the month in which the loan application is received, or b) the total points and fees payable by the consumer at or before closing will exceed 6% of the total loan amount.
g. Adjustable Rate Mortgage Loans (ARMS)	An adjustable rate mortgage loan that has one or more of the following characteristics: (1) low initial payments based on a fixed introductory rate that expires after a short period and then adjusts to a variable index rate plus a margin for the remaining term of the loan; (2) very high or no limits on how much the payment amount or the interest rate may increase ("payment or rate caps") on reset dates; (3) limited or no documentation of borrower's income; (4) product features likely to result in frequent refinancing to maintain an affordable monthly payment; and/or (5) substantial prepayment penalties and/or prepayment penalties that extend beyond the initial fixed interest rate period. As an example of item (1) above, ARMs known as "2/28" loans feature a fixed rate for two years and then adjust to a variable rate for the remaining 28 years, and the spread between the initial fixed interest rate and the fully indexed interest rate in effect at loan origination typically ranges from 300 to 600 basis points.
5. All Loans (Non-Traditional and Traditional)	All mortgage loans whether non-traditional or traditional.

SCHEDULE M
ADDITIONAL LOAN INFORMATION

1. Please answer the following questions in connection with the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act): (Information regarding the SAFE Act can be found on our website at www.dbo.ca.gov)

A. Did you make, arrange or service any residential mortgage loans as defined by the SAFE Act? Yes ☐ No ☐

B. How many mortgage loan originators did you employ as of 12/31/13 for this activity? _____

C. Indicate the NMLS Unique Identifier Number _____

2. Under the authority of your California Finance Lenders license, please indicate which of the following type(s) of loan programs were provided to applicants during the calendar year:

A. Consumer First mortgage loans (1-4 units)	Yes ☐	No ☐
B. Consumer unsecured loans	Yes ☐	No ☐
C. Consumer personal property loans	Yes ☐	No ☐
D. Automobiles and other motor vehicles	Yes ☐	No ☐
E. Auto title loans	Yes ☐	No ☐
F. Affordable Credit-Building Opportunity loans	Yes ☐	No ☐
G. Commercial real estate loans	Yes ☐	No ☐
H. Commercial unsecured loans	Yes ☐	No ☐
I. Commercial business equipment	Yes ☐	No ☐
J. Commercial automobiles and other motor vehicles	Yes ☐	No ☐
K. Accounts Receivable Financing	Yes ☐	No ☐
L. Other CFLL Activity (describe below)	Yes ☐	No ☐

_____

_____

_____

3. The following questions are in connection with the California Foreclosure Reduction Act and the single point of contact requirement in Civil Code Section 2323.7.

A. During the calendar year, did you foreclose on 175 or fewer residential real properties containing no more than four dwelling units that are located in California? Yes ☐ No ☐

B. Provide your total number of foreclosures initiated during the calendar year 2013 on residential real properties located in California, containing no more than four dwelling units. _____

C. Provide your total number of foreclosures that resulted in the sale of residential real properties located in California, containing no more than four dwelling units, during the calendar year. _____

SCHEDULE N
SCHEDULE OF LOAN ACTIVITY
AS OF DECEMBER 31, 2013

	Unsecured		Personal Property Loans		Automobiles and Other Motor Vehicles		Auto Title Loans		Other Security (non-real estate)	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A. Consumer Loans Serviced:										
1. Loans outstanding prior year at 12/31/12										
2. Loans outstanding at year end 12/31/13										
3. Loans with one or more past due payments which are past due 30 or more days at 12/31/13										
4. During calendar year 2013, provide the following:										
b. Number of loans charged one or more late fees										
c. Total late fees collected										
d. Total number of repossessions conducted										
e. Total number of loans reinstated										
f. Total number of loans collateral redeemed										
g. Total collateral sales resulting in a deficiency balance										
h. Total collateral sales resulting in a suplus balance										
i. Total charge-offs										
5. Average contracted term of loan (in months)										

SCHEDULE N
(Continuation)
SCHEDULE OF LOAN ACTIVITY
AS OF DECEMBER 31, 2013

B. Schedule of Other Consumer Loans Made (must be completed by any licensee who originated consumer loans not under the California Finance Lenders Law.)

Total Number of Loans Made	Total Principal Amount of Other Loans Made
	$

Provide the name of the agency and your license number that authorizes you to originate other consumer loans:

Name of Agency	License Number

C. Schedule of Other Commercial Loans Made (must be completed by any licensee who originated commercial loans not under the California Finance Lenders law.)

Total Number of Loans Made	Total Principal Amount of Other Loans Made
	$

SCHEDULE O (CONFIDENTIAL)
DEFAULT RATES BY TYPE OF LOAN
AS OF DECEMBER 31, 2013

			NUMBER OF LOANS PAST DUE				PERCENTAGE OF LOANS PAST DUE			
Security Type	Total Number of Charge-Offs	Total Number of Loans Outstanding	Current Loan	1 Payment Past Due	2 Payments Past Due	3 or More Payments Past Due	Current Loan	1 Payment Past Due	2 Payments Past Due	3 or More Payments Past Due
Consumer Loans Under $2,500										
1. Unsecured Loans										
2. Personal Property (Household items) .										
3. Automobiles And Other Vehicles										
4. Auto Title Loans . . .										
5. Wage Assignment . .										
6. Other Security										
7. Totals	0	0	0	0	0	0	0	0	0	0
Consumer Loans $2,500 to $4,999										
8. Unsecured Loans . .										
9. Personal Property (Household items) .										
10. Automobiles And Other Vehicles										
11. Auto Title Loans . .										
12. Wage Assignment .										
13. Other Security . . .										
14. Totals	0	0	0	0	0	0	0	0	0	0

SCHEDULE O (CONFIDENTIAL)
DEFAULT RATES BY TYPE OF LOAN
AS OF DECEMBER 31, 2013

			NUMBER OF LOANS PAST DUE				PERCENTAGE OF LOANS PAST DUE			
Security Type	Total Number of Charge-Offs	Total Number of Loans Outstanding	Current Loan	1 Payment Past Due	2 Payments Past Due	3 or More Payments Past Due	Current Loan	1 Payment Past Due	2 Payments Past Due	3 or More Payments Past Due
Consumer Loans $5,000 to $9,999										
15. Unsecured Loans .										
16. Personal Property (Household items) .										
17. Automobiles And Other Vehicles . . .										
18. Auto Title Loans . .										
19. Wage Assignment .										
20. Other Security . . .										
21. Totals	0	0	0	0	0	0	0	0	0	0
Consumer Loans $10,000 or More										
22. Unsecured Loans .										
23. Personal Property (Household items) .										
24. Automobiles And Other Vehicles . . .										
25. Auto Title Loans . .										
26. Wage Assignment .										
27. Other Security . . .										
28. Totals	0	0	0	0	0	0	0	0	0	0

SCHEDULE G by Loan Type
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY		**UNSECURED LOANS**	
	Annualized Rate of Charge	Number of Loans	Principal Amount
Loans under $2,500			
1a.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month		$
	Alternate Rates:		
2a.	1.6% Per Month		
3a.	Federal Reserve Bank Rate plus 10%		
	Other Rates:		
4a.	Up to 14.999 APR		
5a.	15.000 to 19.999 APR		
6a.	20.000 to 24.999 APR		
7a.	25.000 to 29.999 APR		
8a.	30.000 to 34.999 APR		
9a.	35.000 to 39.999 APR		
10.1a	40.000 to 69.999 APR		
10.2a	70.000 to 99.999 APR		
10.3a	100.000 or More APR		
12.a	Total Loans Made (*sum of lines 1a thru 10.3a)* .	0	$ 0.00
Loans $2,500 to $4,999			
13a.	Up to 14.999 APR		$
14a.	15.000 to 19.999 APR		
15a.	20.000 to 24.999 APR		
16a.	25.000 to 29.999 APR		
17a.	30.000 to 34.999 APR		
18a.	35.000 to 39.999 APR		
19.1a	40.000 to 69.999 APR		
19.2a	70.000 to 99.999 APR		
19.3a	100.000 or More APR		
21a.	Total Loans Made (*sum of line 13a thru 19.3a*) .	0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY			**UNSECURED LOANS**	
	Annualized Rate of Charge		Number of Loans	Principal Amount
Loans $5,000 to $9,999				
22a.	Up to 14.999	APR		$
23a.	15.000 to 19.999	APR		
24a.	20.000 to 24.999	APR		
25a.	25.000 to 29.999	APR		
26a.	30.000 to 34.999	APR		
27a.	35.000 to 39.999	APR		
28.1a	40.000 to 69.999	APR		
28.2a	70.000 to 99.999	APR		
28.3a	100.000 or More	APR		
30.a	Total Loans Made (*sum of line 22a thru 28.3a*) .		0	$ 0.00
Loans $10,000 and Over				
31a.	Up to 14.999	APR		$
32a.	15.000 to 19.999	APR		
33a.	20.000 to 24.999	APR		
34a.	25.000 to 29.999	APR		
35a.	30.000 to 34.999	APR		
36a.	35.000 to 39.999	APR		
37.1a	40.000 to 69.999	APR		
37.2a	70.000 to 99.999	APR		
37.3a	100.000 or More	APR		
39a.	Total Loans Made (*sum of line 31a thru 37.3a*)		0	$ 0.00
40a.	**Total Consumer Loans Made** (*sum of lines 12a, 21a, 30a, & 39a*)		0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY

	Annualized Rate of Charge	PERSONAL PROPERTY (HOUSEHOLD ITEMS) Number of Loans	Principal Amount
Loans under $2,500			
1b.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month		$
	Alternate Rates:		
2b.	1.6% Per Month		
3b.	Federal Reserve Bank Rate plus 10%		
	Other Rates:		
4b.	Up to 14.999 APR		
5b.	15.000 to 19.999 APR		
6b.	20.000 to 24.999 APR		
7b.	25.000 to 29.999 APR		
8b.	30.000 to 34.999 APR		
9b.	35.000 to 39.999 APR		
10.1b	40.000 to 69.999 APR		
10.2b	70.000 to 99.999 APR		
10.3b	100.000 or More APR		
12b.	Total Loans Made (*sum of lines 1b thru 10.3b)* .	0	$ 0.00
Loans $2,500 to $4,999			
13b.	Up to 14.999 APR		$
14b.	15.000 to 19.999 APR		
15b.	20.000 to 24.999 APR		
16b.	25.000 to 29.999 APR		
17b.	30.000 to 34.999 APR		
18b.	35.000 to 39.999 APR		
19.1b	40.000 to 69.999 APR		
19.2b	70.000 to 99.999 APR		
19.3b	100.000 or More APR		
21b.	Total Loans Made (*sum of line 13b thru 19.3b*)	0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY			**PERSONAL PROPERTY (HOUSEHOLD ITEMS)**	
	Annualized Rate of Charge		Number of Loans	Principal Amount
Loans $5,000 to $9,999				
22b.	Up to 14.999	APR		$
23b.	15.000 to 19.999	APR		
24b.	20.000 to 24.999	APR		
25b.	25.000 to 29.999	APR		
26b.	30.000 to 34.999	APR		
27b.	35.000 to 39.999	APR		
28.1b	40.000 to 69.999	APR		
28.2b	70.000 to 99.999	APR		
28.3b	100.000 or More	APR		
30b.	Total Loans Made (*sum of line 22b thru 28.3b*)		0	$ 0.00
Loans $10,000 and Over				
31b.	Up to 14.999	APR		$
32b.	15.000 to 19.999	APR		
33b.	20.000 to 24.999	APR		
34b.	25.000 to 29.999	APR		
35b.	30.000 to 34.999	APR		
36b.	35.000 to 39.999	APR		
37.1b	40.000 to 69.999	APR		
37.2b	70.000 to 99.999	APR		
37.3b	100.000 or More	APR		
39b.	Total Loans Made (*sum of line 31b thru 37.3b*)		0	$ 0.00
40b.	**Total Consumer Loans Made** (*sum of lines 12b, 21b, 30b, & 39b*)		0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY

	Annualized Rate of Charge	AUTOMOBILES AND OTHER MOTOR VEHICLES Number of Loans	Principal Amount
Loans under $2,500			
1c.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month		$
	Alternate Rates:		
2c.	1.6% Per Month		
3c.	Federal Reserve Bank Rate plus 10%		
	Other Rates:		
4c.	Up to 14.999 APR		
5c.	15.000 to 19.999 APR		
6c.	20.000 to 24.999 APR		
7c.	25.000 to 29.999 APR		
8c.	30.000 to 34.999 APR		
9c.	35.000 to 39.999 APR		
10.1c	40.000 to 69.999 APR		
10.2c	70.000 to 99.999 APR		
10.3c	100.000 or More APR		
12c.	Total Loans Made (*sum of lines 1c thru 10.3c)* .	0	$ 0.00
Loans $2,500 to $4,999			
13c.	Up to 14.999 APR		$
14c.	15.000 to 19.999 APR		
15c.	20.000 to 24.999 APR		
16c.	25.000 to 29.999 APR		
17c.	30.000 to 34.999 APR		
18c.	35.000 to 39.999 APR		
19.1c	40.000 to 69.999 APR		
19.2c	70.000 to 99.999 APR		
19.3c	100.000 or More APR		
21c.	Total Loans Made (*sum of line 13c thru 19.3c*) .	0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY			**AUTOMOBILES AND OTHER MOTOR VEHICLES**	
	Annualized Rate of Charge		Number of Loans	Principal Amount
Loans $5,000 to $9,999				
22c.	Up to 14.999	APR		$
23c.	15.000 to 19.999	APR		
24c.	20.000 to 24.999	APR		
25c.	25.000 to 29.999	APR		
26c.	30.000 to 34.999	APR		
27c.	35.000 to 39.999	APR		
28.1c	40.000 to 69.999	APR		
28.2c	70.000 to 99.999	APR		
28.3c	100.000 or More	APR		
30c.	Total Loans Made (*sum of line 22c thru 28.3c*)		0	$ 0.00
Loans $10,000 and Over				
31c.	Up to 14.999	APR		$
32c.	15.000 to 19.999	APR		
33c.	20.000 to 24.999	APR		
34c.	25.000 to 29.999	APR		
35c.	30.000 to 34.999	APR		
36c.	35.000 to 39.999	APR		
37.1c	40.000 to 69.999	APR		
37.2c	70.000 to 99.999	APR		
37.3c	100.000 or More	APR		
39c.	Total Loans Made (*sum of line 31c thru 37.3c*) .		0	$ 0.00
40c.	**Total Consumer Loans Made** (*sum of lines 12c, 21c, 30c, & 39c*)		0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY		**AUTO TITLE LOANS**	
	Annualized Rate of Charge	Number of Loans	Principal Amount
Loans under $2,500			
1d.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month		$
	Alternate Rates:		
2d.	1.6% Per Month		
3d.	Federal Reserve Bank Rate plus 10%		
	Other Rates:		
4d.	Up to 14.999 APR		
5d.	15.000 to 19.999 APR		
6d.	20.000 to 24.999 APR		
7d.	25.000 to 29.999 APR		
8d.	30.000 to 34.999 APR		
9d.	35.000 to 39.999 APR		
10.1d	40.000 to 69.999 APR		
10.2d	70.000 to 99.999 APR		
10.3d	100.000 or More APR		
12d.	Total Loans Made (*sum of lines 1d thru 10.3d)* .	0	$ 0.00
Loans $2,500 to $4,999			
13d.	Up to 14.999 APR		$
14d.	15.000 to 19.999 APR		
15d.	20.000 to 24.999 APR		
16d.	25.000 to 29.999 APR		
17d.	30.000 to 34.999 APR		
18d.	35.000 to 39.999 APR		
19.1d	40.000 to 69.999 APR		
19.2d	70.000 to 99.999 APR		
19.3d	100.000 or More APR		
21d.	Total Loans Made (*sum of line 13d thru 19.3d*) .	0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY			**AUTO TITLE LOANS**	
	Annualized Rate of Charge		Number of Loans	Principal Amount
Loans $5,000 to $9,999				
22d.	Up to 14.999	APR		$
23d.	15.000 to 19.999	APR		
24d.	20.000 to 24.999	APR		
25d.	25.000 to 29.999	APR		
26d.	30.000 to 34.999	APR		
27d.	35.000 to 39.999	APR		
28.1d	40.000 to 69.999	APR		
28.2d	70.000 to 99.999	APR		
28.3d	100.000 or More	APR		
30.	Total Loans Made (*sum of line 22d thru 28.3d*) .		0	$ 0.00
Loans $10,000 and Over				
31d.	Up to 14.999	APR		$
32d.	15.000 to 19.999	APR		
33d.	20.000 to 24.999	APR		
34d.	25.000 to 29.999	APR		
35d.	30.000 to 34.999	APR		
36d.	35.000 to 39.999	APR		
37.1d	40.000 to 69.999	APR		
37.2d	70.000 to 99.999	APR		
37.3d	100.000 or More	APR		
39d.	Total Loans Made (*sum of line 31d thru 37.3d*)		0	$ 0.00
40d.	**Total Consumer Loans Made** (*sum of lines 12d, 21d, 30d, & 39d*)		0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY		**WAGE ASSIGNMENTS**	
	Annualized Rate of Charge	Number of Loans	Principal Amount
Loans under $2,500			
1e.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month		$
	Alternate Rates:		
2e.	1.6% Per Month		
3e.	Federal Reserve Bank Rate plus 10%		
	Other Rates:		
4e.	Up to 14.999 APR		
5e.	15.000 to 19.999 APR		
6e.	20.000 to 24.999 APR		
7e.	25.000 to 29.999 APR		
8e.	30.000 to 34.999 APR		
9e.	35.000 to 39.999 APR		
10.1e	40.000 to 69.999 APR		
10.2e	70.000 to 99.999 APR		
10.3e	100.000 or More APR		
12e.	Total Loans Made (*sum of lines 1e thru 10.3e)* .	0	$ 0.00
Loans $2,500 to $4,999			
13e.	Up to 14.999 APR		$
14e.	15.000 to 19.999 APR		
15e.	20.000 to 24.999 APR		
16e.	25.000 to 29.999 APR		
17e.	30.000 to 34.999 APR		
18e.	35.000 to 39.999 APR		
19.1e	40.000 to 69.999 APR		
19.2e	70.000 to 99.999 APR		
19.3e	100.000 or More APR		
21e.	Total Loans Made (*sum of line 13e thru 19.3e*) .	0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY			**WAGE ASSIGNMENTS**	
	Annualized Rate of Charge		Number of Loans	Principal Amount
Loans $5,000 to $9,999				
22e.	Up to 14.999	APR		$
23e.	15.000 to 19.999	APR		
24e.	20.000 to 24.999	APR		
25e.	25.000 to 29.999	APR		
26e.	30.000 to 34.999	APR		
27e.	35.000 to 39.999	APR		
28.1e	40.000 to 69.999	APR		
28.2e	70.000 to 99.999	APR		
28.3e	100.000 or More	APR		
30e.	Total Loans Made (*sum of line 22e thru 28.3e*) .		0	$ 0.00
Loans $10,000 and Over				
31e.	Up to 14.999	APR		$
32e.	15.000 to 19.999	APR		
33e.	20.000 to 24.999	APR		
34e.	25.000 to 29.999	APR		
35e.	30.000 to 34.999	APR		
36e.	35.000 to 39.999	APR		
37.1e	40.000 to 69.999	APR		
37.2e	70.000 to 99.999	APR		
37.3e	100.000 or More	APR		
39e.	Total Loans Made (*sum of line 31e thru 37.3e*) .		0	$ 0.00
40e.	**Total Consumer Loans Made** (*sum of lines 12e, 21e, 30e, & 39e*)		0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY		**OTHER SECURITY**	
	Annualized Rate of Charge	Number of Loans	Principal Amount
Loans under $2,500			
1f.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month		$
	Alternate Rates:		
2f.	1.6% Per Month		
3f.	Federal Reserve Bank Rate plus 10%		
	Other Rates:		
4f.	Up to 14.999 APR		
5f.	15.000 to 19.999 APR		
6f.	20.000 to 24.999 APR		
7f.	25.000 to 29.999 APR		
8f.	30.000 to 34.999 APR		
9f.	35.000 to 39.999 APR		
10.1f	40.000 to 69.999 APR		
10.2f	70.000 to 99.999 APR		
10.3f	100.000 or More APR		
12f.	Total Loans Made (*sum of lines 1f thru 10.3f*) . .	0	$ 0.00
Loans $2,500 to $4,999			
13f.	Up to 14.999 APR		$
14f.	15.000 to 19.999 APR		
15f.	20.000 to 24.999 APR		
16f.	25.000 to 29.999 APR		
17f.	30.000 to 34.999 APR		
18f.	35.000 to 39.999 APR		
19.1f	40.000 to 69.999 APR		
19.2f	70.000 to 99.999 APR		
19.3f	100.000 or More APR		
21f.	Total Loans Made (*sum of line 13f thru 19.3f*) . .	0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY			**OTHER SECURITY**	
	Annualized Rate of Charge		Number of Loans	Principal Amount
Loans $5,000 to $9,999				
22f.	Up to 14.999	APR		$
23f.	15.000 to 19.999	APR		
24f.	20.000 to 24.999	APR		
25f.	25.000 to 29.999	APR		
26f.	30.000 to 34.999	APR		
27f.	35.000 to 39.999	APR		
28.1f	40.000 to 69.999	APR		
28.2f	70.000 to 99.999	APR		
28.3f	100.000 or More	APR		
30f.	Total Loans Made (*sum of line 22f thru 28.3f*) . .		0	$ 0.00
Loans $10,000 and Over				
31f.	Up to 14.999	APR		$
32f.	15.000 to 19.999	APR		
33f.	20.000 to 24.999	APR		
34f.	25.000 to 29.999	APR		
35f.	30.000 to 34.999	APR		
36f.	35.000 to 39.999	APR		
37.1f	40.000 to 69.999	APR		
37.2f	70.000 to 99.999	APR		
37.3f	100.000 or More	APR		
39f.	Total Loans Made (*sum of line 31f thru 37.3f*)		0	$ 0.00
40f.	**Total Consumer Loans Made** (*sum of lines 12f, 21f, 30f, & 39f*)		0	$ 0.00

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY

	Annualized Rate of Charge	TOTAL OF ALL LOANS (Transfer totals to Schedule G) Number of Loans	Principal Amount
Loans under $2,500			
1.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month	0	$ 0.00
	Alternate Rates:		
2.	1.6% Per Month	0	0.00
3.	Federal Reserve Bank Rate plus 10%	0	0.00
	Other Rates:		
4.	Up to 14.999 APR	0	0.00
5.	15.000 to 19.999 APR	0	0.00
6.	20.000 to 24.999 APR	0	0.00
7.	25.000 to 29.999 APR	0	0.00
8.	30.000 to 34.999 APR	0	0.00
9.	35.000 to 39.999 APR	0	0.00
10.1	40.000 to 69.999 APR	0	0.00
10.2	70.000 to 99.999 APR	0	0.00
10.3	100.000 or More APR	0	0.00
12.	Total Loans Made (*sum of lines 1 thru 10.3)*	0	$ 0.00
Loans $2,500 to $4,999			
13.	Up to 14.999 APR	0	$ 0.00
14.	15.000 to 19.999 APR	0	0.00
15.	20.000 to 24.999 APR	0	0.00
16.	25.000 to 29.999 APR	0	0.00
17.	30.000 to 34.999 APR	0	0.00
18.	35.000 to 39.999 APR	0	0.00
19.1	40.000 to 69.999 APR	0	0.00
19.2	70.000 to 99.999 APR	0	0.00
19.3	100.000 or More APR	0	0.00
21.	Total Loans Made (*sum of line 13 thru 19.3*)	0	$ 0.00

Transfer all numbers and amounts to Schedule G, page 16.

SCHEDULE G by Loan Type
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2013

CONSUMER LOANS ONLY			**TOTAL OF ALL LOANS (Transfer totals to Schedule G)**	
	Annualized Rate of Charge		Number of Loans	Principal Amount
Loans $5,000 to $9,999				
22.	Up to 14.999	APR	0	$ 0.00
23.	15.000 to 19.999	APR	0	0.00
24.	20.000 to 24.999	APR	0	0.00
25.	25.000 to 29.999	APR	0	0.00
26.	30.000 to 34.999	APR	0	0.00
27.	35.000 to 39.999	APR	0	0.00
28.1	40.000 to 69.999	APR	0	0.00
28.2	70.000 to 99.999	APR	0	0.00
28.3	100.000 or More	APR	0	0.00
30.	Total Loans Made (*sum of line 22 thru 28.3*)		0	$ 0.00
Loans $10,000 and Over				
31.	Up to 14.999	APR	0	$ 0.00
32.	15.000 to 19.999	APR	0	0.00
33.	20.000 to 24.999	APR	0	0.00
34.	25.000 to 29.999	APR	0	0.00
35.	30.000 to 34.999	APR	0	0.00
36.	35.000 to 39.999	APR	0	0.00
37.1	40.000 to 69.999	APR	0	0.00
37.2	70.000 to 99.999	APR	0	0.00
37.3	100.000 or More	APR	0	0.00
39.	Total Loans Made (*sum of line 31 thru 37.3*)		0	$ 0.00
40.	**Total Consumer Loans Made** (*sum of lines 12, 21, 30, & 39*) . **(A)**		0	$ 0.00

NOTE : **(A)** Totals must equal Schedule E, line 7 and Schedule F, line 27.

Transfer all numbers and amounts to Schedule G, page 17.