

PHIL WEISER
Attorney General
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Chief Deputy Attorney General
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ERIC T. MEYER
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STATE OF COLORADO
DEPARTMENT OF LAW

RALPH L. CARR
COLORADO JUDICIAL CENTER
1300 Broadway, 6th Floor
Denver, Colorado 80203
Phone (720) 508-6010
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Consumer Protection Section
Consumer Credit Unit

2019 SUPERVISED LENDER ANNUAL REPORT

All companies who maintained a Supervised Lender license in 2019 are required to complete the 2019 Supervised Lender Annual Report by June 1, 2020 pursuant to § 5-2-304(2), C.R.S. The Supervised Lender Annual Report must be completed in its entirety. Please be aware that you may be required to complete one or more Appendix(es) based on your answers. If a licensee fails to file the 2019 Annual Report by July 15, 2020, its supervised lender license and all branch licenses will automatically expire pursuant to § 5-2-304(3), C.R.S. You are encouraged to refer to the 2019 Annual Report Instructions for assistance in completing the 2019 Supervised Lender Annual Report and Appendixes. The 2019 Supervised Lender Annual Report, Appendixes, and related information can be found at: www.coag.gov/licensing/uccc/2019-supervised-lender-annual-report/.

SUPERVISED LENDER INFORMATION

Name of Licensee: _____

Trade Names: _____

Master License #: _____

Number of Active Licenses in 2019: _____

If greater than one, complete Appendix A - Branch Locations.

VERIFICATION OF PROOF OF FINANCIAL RESPONSIBILITY

Provide the following information for the Financial Responsibility associated with your Supervised Lender License. Refer to the Instructions (title may change) for assistance.

The financial responsibility on file with the Consumer Credit Unit is a:

_____ Surety Bond _____ Cash Assignment _____ Letter of Credit

In the amount of \$ _____ Issued by _____ No. _____

_____ The dollar amount on record is adequate or exceeds the amount required.

_____ The dollar amount on record is being changed to \$ _____. Supporting documentation must be submitted.

_____ The expiration date on our Letter of Credit is being extended to _____ (must extend to July 15, 2022). Supporting documentation must be submitted.

If you have more than one form of financial responsibility, please provide information for all forms of financial responsibility below.

CONSUMER CREDIT AND RELATED TRANSACTIONS INFORMATION

You must answer all of the following questions. If you answer “Yes” to a question, you must complete the Appendix corresponding to the question. You should only include a consumer credit transaction in one Appendix. DO NOT report a transaction on multiple Appendixes. Refer to the Instructions and Definitions for assistance.

1. Did you engage in the business of deferred deposit/payday loans pursuant to § 5-3.1-101, C.R.S. et seq., in 2019? <i>If Yes, complete Appendix B – Deferred Deposit/Payday Loans.</i>	Yes	No
2. Did you engage in the business of alternative charges loans pursuant to § 5-2-214, C.R.S.? <i>If Yes, complete Appendix C – Alternative Charges Loans.</i>	Yes	No
3. Did you engage in the business of contracts for purchase (pawn loans) pursuant to § 29-11.9-101, C.R.S.? <i>If Yes, complete Appendix D – Contracts for Purchase.</i>	Yes	No
4. Did you engage in the business of mortgage transactions in 2019? <i>If Yes, complete Appendix E – Mortgage Transactions.</i>	Yes	No
5. Did you engage in the business of other consumer credit transactions? <i>If Yes, complete Appendix F – Other Consumer Credit Transactions.</i>	Yes	No

<p>6. Is business other than consumer credit transactions conducted at your licensed locations? <i>If Yes, provide a detailed description of all other products and services offered in 2019.</i></p>	<p>Yes No</p>
<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	

Statements made herein are made under oath.

Signature

Date

Title

Name and contact information of person we should contact with questions.

Name

Direct Phone Number

Email Address

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APPENDIX A – BRANCH LOCATIONS

If you had any active branch locations in 2019, you must list all locations below. Attach additional pages if needed. A list containing all the information below may be substituted but must include the amount financed of supervised loans for each location. Refer to the 2019 Annual Report Instructions for assistance. Appendix A (or an equivalent list) must be submitted with the 2019 Supervised Lender Annual Report, if you had any active branch locations in 2019. The 2019 Supervised Lender Annual Report and required Appendixes are due by June 1, 2020 pursuant to § 5-2-304(2), C.R.S. If a licensee fails to file the 2019 Supervised Lender Annual Report by July 15, 2020, its supervised lender license and all branch licenses will automatically expire pursuant to § 5-2-304(3), C.R.S. You are encouraged to refer to the 2019 Annual Report Instructions for assistance in completing the 2019 Supervised Lender Annual Report and Appendixes. The 2019 Supervised Lender Annual Report, Appendixes, and related information can be found at: www.coag.gov/licensing/uccc/2019-supervised-lender-annual-report/.

SUPERVISED LENDER INFORMATION

Name of Licensee: _____

Master License #: _____

BRANCH LOCATIONS

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

Branch License #: _____ Date Closed (if no longer open): _____

Branch Location Address: _____
Street Address City State Zip Code

Amount Financed in Supervised Loans: \$ _____

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APPENDIX B - DEFERRED DEPOSIT /PAYDAY LOANS

You must answer all the following questions. Answers of “0”, “none”, or “N/A” may be acceptable. You should only include a consumer credit transaction in one Appendix. DO NOT report a consumer credit transaction on multiple Appendixes. Refer to the 2019 Annual Report Instructions for assistance. This Appendix must be submitted in conjunction with the 2019 Supervised Lender Annual Report if you had applicable transactions. The 2019 Supervised Lender Annual Report and required Appendixes are due by June 1, 2020 pursuant to § 5-2-304(2), C.R.S. If a licensee fails to file the 2019 Supervised Lender Annual Report by July 15, 2020 its supervised lender license and all branch licenses will automatically expire pursuant to § 5-2-304(3), C.R.S. You are encouraged to refer to the 2019 Annual Report Instructions for assistance in completing the 2019 Supervised Lender Annual Report and Appendixes. The 2019 Supervised Lender Annual Report, Appendixes, and related information can be found at: www.coag.gov/licensing/uccc/2019-supervised-lender-annual-report/.

SUPERVISED LENDER INFORMATION

Name of Licensee: _____

Master License #: _____

DEFERRED DEPOSIT/PAYDAY LOANS ORIGINATIONS IN 2019

1. Did you originate deferred deposit/payday loans (pursuant to UCCC Article 5-3.1) on or after February 1, 2019?		Yes	No
	Number	Amount Financed	
2. Deferred deposit/payday loans made, arranged, purchased, or taken by assignment (including servicing). Includes refinances.	_____	\$ _____	
3. Number and amount financed of deferred deposit/payday loans in question 2 by amount financed.			
a. \$300.00 or less.	_____	\$ _____	
b. \$300.01 or more.	_____	\$ _____	

	Amount Financed	Finance Charge
4. Average contracted amount financed of deferred deposit/payday loans and total finance charges.	\$ _____	\$ _____
a. Average contracted origination/acquisition fee.		\$ _____
b. Average contracted 45% interest.		\$ _____
c. Average contracted total monthly maintenance fees.		\$ _____
5. Average contracted loan term of deferred deposit/payday loans.		_____ days
6. Average contracted annual percentage rate (APR) of deferred deposit/payday loans.		_____ %
7. Number of individual consumers to whom deferred deposit/payday loans were made.		_____

**DEFERRED DEPOSIT/PAYDAY LOANS
PERFORMING LOANS THAT PAID IN FULL OR WERE REFINANCED IN 2019**

8. Number of deferred deposit/payday loans paid in full or refinanced.	_____
a. Number of loans paid in full within 1 month of origination.	_____
b. Number of loans paid in full between 1-2 months of origination.	_____
c. Number of loans paid in full between 2-3 months of origination.	_____
d. Number of loans paid in full between 3-4 months of origination.	_____
e. Number of loans paid in full between 4-5 months of origination.	_____
f. Number of loans paid in full in excess of 5 months of origination.	_____

	Amount Financed	Finance Charge
9. Average actual amount financed and finance charges on deferred deposit/payday loans paid in full.	\$ _____	\$ _____
a. Average contracted origination/acquisition fee.		\$ _____
b. Average contracted 45% interest.		\$ _____
c. Average contracted total monthly maintenance fees.		\$ _____
10. Average actual loan term of deferred deposit/payday loans.		_____ days
11. Average actual annual percentage rate (APR) of deferred deposit/payday loans.		_____ %

**DEFERRED DEPOSIT/PAYDAY LOANS
OUTSTANDING AND NON-PERFORMING LOANS**

	Number	Dollar Amount
12. Deferred deposit/payday loans outstanding as of December 31, 2019. Include refinances and renewals.	_____	\$ _____
13. Delinquent deferred deposit/payday loans.	_____	\$ _____
14. NSF fees collected on deferred deposit/payday loans.		\$ _____
15. Deferred deposit/payday loans charged-off.		\$ _____
16. Recoveries of charged-off deferred deposit/payday loans.		\$ _____
17. Number of consumers filing bankruptcy with deferred deposit/payday loans.	_____	
18. Number of lawsuits initiated/filed on deferred deposit/payday loans.	_____	

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APPENDIX C - ALTERNATIVE CHARGES LOANS

You must answer all the following questions. Answers of “0”, “none”, or “N/A” may be acceptable. You should only include a consumer credit transaction in one Appendix. DO NOT report a consumer credit transaction on multiple Appendixes. Refer to the 2019 Annual Report Instructions for assistance. This Appendix must be submitted in conjunction with the 2019 Supervised Lender Annual Report if you had applicable transactions. The 2019 Supervised Lender Annual Report and required Appendixes are due by June 1, 2020 pursuant to § 5-2-304(2), C.R.S. If a licensee fails to file the 2019 Supervised Lender Annual Report by July 15, 2020, its supervised lender license and all branch licenses will automatically expire pursuant to § 5-2-304(3), C.R.S. You are encouraged to refer to the 2019 Annual Report Instructions for assistance in completing the 2019 Supervised Lender Annual Report and Appendixes. The 2019 Supervised Lender Annual Report, Appendixes, and related information can be found at: www.coag.gov/licensing/uccc/2019-supervised-lender-annual-report/.

SUPERVISED LENDER INFORMATION

Name of Licensee: _____

Master License #: _____

ALTERNATIVE CHARGES LOANS ORIGINATIONS IN 2019

1. Did you originate alternative charges loans pursuant to § 5-2-214, C.R.S prior to February 1, 2019?	Yes	No
2. Did you originate alternative charges loans via the internet?	Yes	No
	Number	Amount Financed
3. Alternative charges loans (§ 5-2-214, C.R.S.) made, purchased or taken by assignment. Include refinances.	_____	\$ _____
4. Number and amount financed of alternative charges loans in question 1 by amount financed.		
a. \$100.00 - \$300.00.	_____	\$ _____
b. \$300.01 - \$500.00.	_____	\$ _____

	Number	Amount Financed
c. \$501.01 - \$750.00.	_____	\$ _____
d. \$750.01 - \$1,000.00.	_____	\$ _____

5. Provide a description of the fees charged below.

	Amount Financed	Finance Charge
6. Maximum contracted amount financed and finance charge of alternative charges loans.	\$ _____	\$ _____
a. Maximum contracted acquisition charge.		\$ _____
b. Maximum contracted monthly installment account handling charge.		\$ _____
7. Average contracted alternative charges loans.	\$ _____	\$ _____
a. Average contracted acquisition charge.		\$ _____
b. Average contracted monthly installment account handling charge.		\$ _____
8. Maximum contracted loan term.		_____ days
9. Average contracted loan term.		_____ days
10. Average contracted annual percentage rate (APR).		_____ %

a. \$100.00 - \$300.00.	_____ %
b. \$300.01 - \$500.00.	_____ %
c. \$501.01 - \$750.00.	_____ %
d. \$750.01 - \$1,000.00.	_____ %
11. Number of individual consumers to whom alternative charges loans were made.	_____
a. Number of consumers with 3 or less loans.	_____
b. Number of consumers with 4 to 6 loans.	_____
c. Number of consumers with 7 to 9 loans.	_____
d. Number of consumers with 10 to 12 loans.	_____
e. Number of consumers with 13 or more loans.	_____

**ALTERNATIVE CHARGES LOANS
PERFORMING LOANS THAT PAID IN FULL OR WERE REFINANCED IN 2019**

12. Number of alternative charges loans refinanced.	_____
a. Number of loans refinanced within 1 month of origination.	_____
b. Number of loans refinanced between 1-2 months of origination.	_____
c. Number of loans refinanced between 2-3 months of origination.	_____
d. Number of loans refinanced between 3-4 months of origination.	_____
e. Number of loans refinanced between 4-5 months of origination.	_____
f. Number of loans refinanced between 5-6 months of origination.	_____
g. Number of loans refinanced in excess of 6 months of origination.	_____

13. Number of alternative charges loans paid in full.		_____
a. Number of loans paid in full within 1 month of origination.		_____
b. Number of loans paid in full between 1-2 months of origination.		_____
c. Number of loans paid in full between 2-3 months of origination.		_____
d. Number of loans paid in full between 3-4 months of origination.		_____
e. Number of loans paid in full between 4-5 months of origination.		_____
f. Number of loans paid in full between 5-6 months of origination.		_____
g. Number of loans paid in full in excess of 6 months of origination.		_____
	Amount Financed	Finance Charge
14. Average actual alternative charges loans.		\$ _____
a. Average actual acquisition fee.		\$ _____
b. Average actual monthly installment account handling charge.		\$ _____
15. Average actual loan term (include paid and refinanced loans).		_____ days
16. Average actual annual percentage rate (APR) (include paid and refinanced loans).		_____ %

**ALTERNATIVE CHARGES LOANS
OUTSTANDING AND NON-PERFORMING LOANS**

	Number	Balance
17. Alternative charges loans (§ 5-2-214, C.R.S.) outstanding as of December 31, 2019. Include refinances and renewals.	_____	\$ _____
18. Delinquent alternative charges loans.	_____	\$ _____
19. Late charges collected.		\$ _____
20. NSF fees collected.		\$ _____
21. Charged-off alternative charges loans.		\$ _____
22. Recoveries of charged-off alternative charges loans.		\$ _____
23. Number of consumers filing bankruptcy with alternative charges loans.	_____	
24. Number of lawsuits initiated/filed on alternative charges loans.	_____	

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**APPENDIX D – CONTRACTS FOR PURCHASE
(TRADITIONAL PAWN LOANS) PURSUANT TO § 29-11.9-101, C.R.S.**

You must answer all the following questions. Answers of “0”, “none”, or “N/A” may be acceptable. You should only include a consumer credit transaction in one Appendix. DO NOT report a consumer credit transaction on multiple Appendixes. Refer to the 2019 Annual Report Instructions for assistance. This Appendix must be submitted in conjunction with the 2019 Supervised Lender Annual Report if you had applicable transactions. The 2019 Supervised Lender Annual Report and required Appendixes are due by June 1, 2020 pursuant to § 5-2-304(2), C.R.S. If a licensee fails to file the 2019 Supervised Lender Annual Report by July 15, 2020, its supervised lender license and all branch licenses will automatically expire pursuant to § 5-2-304(3), C.R.S. You are encouraged to refer to the 2019 Annual Report Instructions for assistance in completing the 2019 Supervised Lender Annual Report and Appendixes. The 2019 Supervised Lender Annual Report, Appendixes, and related information can be found at: www.coag.gov/licensing/uccc/2019-supervised-lender-annual-report/.

SUPERVISED LENDER INFORMATION

Name of Licensee: _____

Master License #: _____

**CONTRACTS FOR PURCHASE (TRADITIONAL PAWN LOANS)
ORIGINATIONS IN 2019**

	Number	Amount Financed
1. Pawn loans (contracts for purchase pursuant to § 29-11.9-101, C.R.S.) made in 2019 (Includes Refinances).	_____	\$ _____
	Amount Financed	Finance Charge
2. Average contracted amount financed and finance charge.	\$ _____	\$ _____
3. Average contracted loan term.		_____ days
4. Provide a description of the fees charged (on the next page).		

5. Number of individual consumers to whom pawn loans were made.	_____
---	-------

**CONTRACTS FOR PURCHASE (TRADITIONAL PAWN LOANS)
THAT WERE PAID, REFINANCED, OR WHERE THE COLLATERAL WAS
REALIZED IN 2019**

6. Number of pawn loans paid in full.	_____
7. Number of pawn loans refinanced.	_____
8. Number of pawn loans satisfied by realizing collateral.	_____
9. Outstanding balance of pawn loans satisfied by realizing collateral.	\$ _____

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APPENDIX E – MORTGAGE TRANSACTIONS

You must answer all the following questions. Answers of “0”, “none”, or “N/A” may be acceptable. You should only include a consumer credit transaction in one Appendix. DO NOT report a consumer credit transaction on multiple Appendixes. Refer to the 2019 Annual Report Instructions for assistance. This Appendix must be submitted in conjunction with the 2019 Supervised Lender Annual Report if you have applicable transactions. The 2019 Supervised Lender Annual Report and required Appendixes are due by June 1, 2020 pursuant to § 5-2-304(2), C.R.S. If a licensee fails to file the 2019 Supervised Lender Annual Report by July 15, 2020 its supervised lender license and all branch licenses will automatically expire pursuant to § 5-2-304(3), C.R.S. You are encouraged to refer to the 2019 Annual Report Instructions for assistance in completing the 2019 Supervised Lender Annual Report and Appendixes. The 2019 Supervised Lender Annual Report, Appendixes, and related information can be found at: www.coag.gov/licensing/uccc/2019-supervised-lender-annual-report/.

SUPERVISED LENDER INFORMATION

Name of Licensee: _____

Master License #: _____

MORTGAGE TRANSACTIONS ORIGINATIONS IN 2019

1. Closed-end mortgage transactions.		
	Number	Amount Financed
a. First mortgage loans for acquisition purposes.	_____	\$ _____
b. First mortgage loan refinances.	_____	\$ _____
c. Junior lien mortgage loans for acquisition purposes.	_____	\$ _____
d. Junior lien mortgage loan refinances.	_____	\$ _____

	Number	Amount Financed
e. Junior lien mortgage loans with APR of 12% or below.	_____	\$ _____
f. Junior lien mortgage loans with APR greater than 12%.	_____	\$ _____
2. Open-end mortgage transactions.		
a. First mortgage loans.	_____	\$ _____
b. Junior lien mortgage loans with an APR and Cap Rate of 12% or below.	_____	\$ _____
c. Junior lien mortgage loans with APR or Cap Rate in excess of 12%.	_____	\$ _____
3. Consumer credit sales.		
a. Closed-end consumer credit sales (real estate secured).	_____	\$ _____
b. Open-end consumer credit sales (real estate secured).	_____	\$ _____
c. Closed-end consumer credit sales (not real estate secured).	_____	\$ _____
d. Open-end consumer credit sales (not real estate secured).	_____	\$ _____
4. Mortgage transactions to active military members or their dependents.		
a. First mortgage loans.	_____	\$ _____

	Number	Amount Financed
b. Junior lien mortgage transactions.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____
	APR	Cap Rate
5. APR's on mortgage transactions.		
a. Average APR for all closed-end first mortgage loans.	_____ %	
b. APR for all closed-end junior lien mortgage loans.	_____ %	
c. Average APR and Cap Rate for open-end first mortgage loans.	_____ %	_____ %
d. Average APR and Cap Rate for open-end junior lien mortgage loans.	_____ %	_____ %
e. Average APR for closed-end consumer credit sales.	_____ %	
f. Average APR and Cap Rate for open-end consumer credit sales.	_____ %	_____ %
	Number	Amount Financed
6. High-cost mortgage transactions subject to the Home Ownership and Equity Protection Act (HOEPA), 12 C.F.R. § 1026.32.	_____	\$ _____
7. Mortgage transactions subject to the Colorado Consumer Equity Protection Act (CCEPA) § 5-3.5-101(2), C.R.S.	_____	\$ _____

	Number	Amount Financed
8. Higher-priced mortgage transactions subject to 12 C.F.R. § 1026.35.	_____	\$ _____

MORTGAGE TRANSACTIONS TAKEN BY ASSIGNMENT IN 2019

	Number	Amount Financed
9. Closed-end mortgage transactions.	_____	\$ _____
a. First mortgage loans for acquisition purposes.	_____	\$ _____
b. First mortgage loan refinances.	_____	\$ _____
c. Junior lien mortgage loan for acquisition purposes.	_____	\$ _____
d. Junior lien mortgage loans refinances.	_____	\$ _____
e. Junior lien mortgage loans with APR of 12% or below.	_____	\$ _____
f. Junior lien mortgage loans with APR greater than 12%.	_____	\$ _____
10. Open-end mortgage transactions.		
a. First Mortgage Loans.	_____	\$ _____
b. Junior lien mortgage loans with an APR and Cap Rate of 12% or below.	_____	\$ _____
c. Junior lien mortgage loans with APR or Cap Rate in excess of 12%.	_____	\$ _____
11. Consumer credit sales.		

	Number	Amount Financed
a. Closed-end consumer credit sales (real estate secured).	_____	\$ _____
b. Open-end consumer credit sales (real estate secured).	_____	\$ _____
c. Closed-end consumer credit sales (not real estate secured).	_____	\$ _____
d. Open-end consumer credit sales (not real estate secured).	_____	\$ _____
12. High-cost mortgage transactions subject to the Home Ownership and Equity Protection Act (HOEPA), 12 C.F.R. § 1026.32.	_____	\$ _____
13. Mortgage transactions subject to the Colorado Consumer Equity Protection Act (CCEPA) § 5-3.5-101(2), C.R.S.	_____	\$ _____
14. Higher-priced mortgage transactions subject to 12 C.F.R. § 1026.35.	_____	\$ _____

**MORTGAGE TRANSACTIONS
OUTSTANDING AND NON-PERFORMING TRANSACTIONS**

	Number	Balance
15. Mortgage transactions outstanding as of December 31, 2019.	_____	\$ _____
a. First mortgage loans.	_____	\$ _____
b. Junior lien mortgage loans with APR 12% or less.	_____	\$ _____
c. Junior lien mortgage loans with APR in excess of 12%.	_____	\$ _____

	Number	Balance
d. Consumer credit sales	_____	\$ _____
16. Delinquent mortgage transactions as of December 31, 2019.		
a. First mortgage loans.	_____	\$ _____
b. Junior lien mortgage loans with APR 12% or less.	_____	\$ _____
c. Junior lien mortgage loans with APR in excess of 12%.	_____	\$ _____
d. Consumer credit sales	_____	\$ _____
17. Non-performing and charge-off consumer credit transactions in 2019.		
a. First mortgage loans.	_____	\$ _____
b. Junior lien mortgage loans with APR 12% or less.	_____	\$ _____
c. Junior lien mortgage loans with APR in excess of 12%.	_____	\$ _____
d. Consumer credit sales.	_____	\$ _____
e. Number of foreclosures.	_____	_____
f. Number of lawsuits filed against consumers.	_____	_____
g. Number of consumers filing bankruptcy.	_____	_____
18. Dollar amount of late charges collected.		\$ _____
19. Dollar amount of NSF fees collected.		\$ _____

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**APPENDIX F - OTHER CONSUMER CREDIT TRANSACTIONS
(SUBJECT TO THE UNIFORM CONSUMER CREDIT CODE)**

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SUPERVISED LENDER INFORMATION

Name of Licensee: _____

Master License #: _____

OTHER CONSUMER CREDIT TRANSACTIONS - ORIGINATIONS IN 2019

1. Closed-end consumer credit transactions.		
	Number	Amount Financed
a. Consumer loans with APR of 12% or below.	_____	\$ _____
b. Supervised loans with APR in excess of 12%.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____
2. Open-end consumer credit transactions.		
a. Consumer loans with APR and Cap Rate of 12% or below.	_____	\$ _____

	Number	Amount Financed
b. Supervised loans with APR or Cap Rate in excess of 12%.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____
3. Consumer credit transactions to active military members or their dependents.		
a. Consumer loans with APR of 12% or below.	_____	\$ _____
b. Supervised loans with APR in excess of 12%.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____
4. Consumer credit transactions by security.		
a. Unsecured.	_____	\$ _____
b. Motor Vehicle.	_____	\$ _____
c. Mobile Homes (not secured by real estate).	_____	\$ _____
d. Personal Property / Household Goods.	_____	\$ _____
e. Multiple collateral.	_____	\$ _____
f. Other (describe below).	_____	\$ _____

	Number	Gross Capitalized Cost
5. Consumer leases.	_____	\$ _____
6. Consumer leases to active military members or their dependents.	_____	\$ _____
7. APR's on consumer credit transactions.		
	APR	Cap Rate
a. Average APR on closed-end consumer loans with APR 12% or less.	_____ %	
b. Average APR on closed-end supervised loans with APR in excess of 12%.	_____ %	
c. Average APR on closed-end supervised loans by amount.		
i. \$ 0 - \$1,000	_____ %	
ii. \$ 1,001 - \$3,000	_____ %	
iii. \$ In excess of \$3,000	_____ %	
d. Average APR on closed-end consumer credit sales.	_____ %	
e. Average APR and Cap Rate for open-end consumer loans with APR 12 % or less.	_____ %	_____ %
f. Average APR and Cap Rate for open-end supervised loans with APR in excess of 12%.	_____ %	_____ %
g. Average APR and Cap Rate for open-end consumer credit sales.	_____ %	_____ %
8. Penetration rate of products on consumer credit transactions.		
a. Credit life insurance.		_____ %

b. Credit accident and health insurance.	_____ %
c. Involuntary unemployment insurance.	_____ %
d. Property Insurance.	_____ %
e. Guaranteed Automobile Protection (GAP).	_____ %
f. Other (describe below).	_____ %

**OTHER CONSUMER CREDIT TRANSACTIONS
TAKEN BY ASSIGNMENT IN 2019**

	Number	Amount Financed
9. Closed-end consumer credit transactions.		
a. Consumer loans with APR of 12% or below.	_____	\$ _____
b. Supervised loans with APR in excess of 12%.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____
10. Open-end consumer credit transactions.		
a. Consumer loans with APR and Cap Rate of 12% or below.	_____	\$ _____
b. Supervised loans with APR or Cap Rate in excess of 12%.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____

	Number	Gross Capitalized Cost
11. Consumer leases.	_____	\$ _____

OTHER CONSUMER CREDIT TRANSACTIONS OUTSTANDING AND NON-PERFORMING TRANSACTIONS

12. Consumer credit transactions outstanding as of December 31, 2019.

	Number	Balance
a. Consumer loans with APR 12% or less.	_____	\$ _____
b. Supervised loans with APR in excess of 12%.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____
d. Consumer leases.	_____	\$ _____

13. Delinquent consumer credit transactions as of December 31, 2019.
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a. Consumer loans with APR 12% or less.	_____	\$ _____
b. Supervised loans with APR in excess of 12%.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____
d. Consumer leases.	_____	\$ _____

14. Non-performing and charge-off consumer credit transactions in 2019.

a. Consumer loans with APR 12% or less.	_____	\$ _____
b. Supervised loans with APR in excess of 12%.	_____	\$ _____
c. Consumer credit sales.	_____	\$ _____

	Number	Balance
d. Consumer leases.	_____	\$ _____
e. Number of lawsuits filed against consumers	_____	_____
f. Number of consumers filing bankruptcy.	_____	_____
15. Dollar amount of late charges collected.		\$ _____
16. Dollar amount of NSF fees collected.		\$ _____
<p>If you answered "0", "None", or "N/A" to all the above questions, provide a detailed description of your business activities with Colorado consumers in 2019.</p>		

