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**2021 ANNUAL REPORT INSTRUCTIONS**

All companies who maintained a Supervised Lender license in 2021 are required to complete the 2021 Supervised Lender Annual Report on or before June 1, 2022 pursuant to § 5-2-304(2), C.R.S. Please be aware that you may also be required to submit one or more Appendices.

**IMPORTANT NOTE:** The 2021 Annual Report and Appendices must be submitted electronically, via the Licensing Community portal. The General Mailings contact for each supervised lender should have a login for the portal.

The Supervised Lender Annual Report, Appendices, Instructions, and related materials can be found on the 2021 Annual Report webpage: [coag.gov/uniform-consumer-credit-code/2021-supervised-lender-annual-report/](https://coag.gov/uniform-consumer-credit-code/2021-supervised-lender-annual-report/) and will also be available within the Licensing Community portal.

Upon logging into the portal, select “UCCC” up top and then select “Annual Report.” The 2021 Supervised Lender Annual Report and Appendices will be available for download on the right-hand side of the screen (or on the 2021 Annual Report webpage referenced above). Depending on the web browser used the licensee may encounter a pop-up window to download or save the file(s) or the files should be accessible in the “Downloads” folder found in the File Explorer function.

The 2021 Supervised Lender Annual Report and Appendices are in spreadsheet format. The 2021 Supervised Lender Annual Report and applicable Appendices should be submitted in the same spreadsheet format as it has been provided. Please do not modify or convert it to another format (e.g. .pdf).

Please input your answers directly into the spreadsheet. You will be able to use the tab function to navigate between input fields. Note that answers of “0” may be reflected as a dash (“-”) on the input field. Use the “save as” function to rename the file name and ensure you retain a copy for your records. You may password protect the spreadsheet(s) at your discretion. The contact information for the person who is authorizing the Annual Report should be completed, however, a signature (e.g. wet or e-sign) is **not** required.

After completing and saving the 2021 Supervised Lender Annual Report, you should upload the files within the Licensing Community portal. Upon logging into the portal, select “UCCC” up top and then select “Annual Report.” Each supervised lender license the General Mailings

contact represents will be available. Choose the license number for which you wish to submit an Annual Report and select “Submit Annual Report.”

- Select “Upload Files” or drag and drop your saved file for the 2021 Supervised Lender Annual Report.
- Repeat for each associated supporting document (Appendices)
- Once the 2021 Supervised Lender Annual Report and Appendices have been uploaded, select “Submit Annual Report” to submit the files.
- You should receive a confirmation message that the documents were uploaded successfully.
- Please send questions to [uccc@coag.gov](mailto:uccc@coag.gov).

The 2021 Supervised Lender Annual Report including all required Appendices are due on or before June 1, 2022 pursuant to § 5-2-304(2), C.R.S. If a licensee fails to file the 2021 Supervised Lender Annual Report by July 15, 2022, its supervised lender master license and all branch licenses will automatically expire pursuant to § 5-2-304(3), C.R.S.

Please ensure the 2021 Supervised Lender Annual Report and all Appendices are completed based on the company’s business activities in Colorado for the calendar year 2021. Supervised Lenders are encouraged to refer to the 2021 Annual Report Instructions in conjunction with completing the 2021 Supervised Lender Annual Report and Appendices.

## **2021 SUPERVISED LENDER ANNUAL REPORT**

### ***Supervised Lender Information:***

Please complete using your company’s full legal name, all trade names, supervised lender master license #, and the number of total active licenses in 2021. Include any branch locations that were active for any period of time in 2021. If you had more than one active location, you must complete Appendix A – Branch Locations. Refer to the instructions for Appendix A – Branch Locations for more information.

### ***Verification of Proof of Financial Responsibility:***

All licensees must maintain adequate financial responsibility at all times and licensees must demonstrate satisfactory proof of the licensee’s financial responsibility on the 2021 Supervised Lender Annual pursuant to § 5-2-304(2), C.R.S. You may wish to review the Administrator’s Rule 9(b), 4 CCR 902-1, for further information regarding financial responsibility.

You must determine the required amount of financial responsibility based on your supervised lending activity in 2021. Supervised lending activity includes supervised loans originated and taken by assignment. A supervised loan is a consumer loan with an annual percentage rate in excess of 12% (§ 5-1-301(47), C.R.S.). The amount of financial responsibility required to be maintained per licensed location is indicated below. Note the maximum amount of financial responsibility is \$25,000 per licensed location and the aggregate dollar amount required for all licensed locations need not exceed \$250,000.

<b>Amount Financed of Supervised Loans Made and Taken by Assignment</b>	<b>Amount of Financial Responsibility per Licensed Location</b>
0 to \$500,000	\$15,000
\$500,001 to \$1,000,000	\$20,000
>\$1,000,000	\$25,000

The amount financed of supervised loans is the sum of the following questions from the 2021 Supervised Lender Annual Report Appendixes as indicated below. Note that if your company had more than one active license, you will need to complete Appendix A, including the calculation of the amount financed of supervised lending activity per licensed location.

<b>Appendix</b>	<b>Supervised Loan Question #</b>
B – Deferred Deposit/Payday Loans	1
C – Alternative Charges Loans	2
D – Contracts For Purchase	1
E – Mortgage Supervised Loans	1, 2, 6, and 7
F- Other Supervised Loans	1, 2, 10, and 11

Licenses that maintain adequate financial responsibility do not need to submit additional documentation (e.g., continuation certificate). Licensees that do not have adequate financial responsibility must submit supporting documentation regarding changes to their financial responsibility (e.g., additional original surety bond with power of attorney, original surety bond rider with power of attorney, etc.).

### ***Supervised Loan Information:***

All licensees are required to answer all of the following questions in this section. Questions 1–5 ask the licensee if they “engage in the business of” a specific category of supervised lending in the calendar year 2021. For purposes of completing this Annual Report, “engaging in the business of” includes the origination of the transaction and/or the servicing of the transaction, prior to default. However, supervised loans that are purchased, acquired, or otherwise taken by assignment after they are in default should not be reported on the Annual Report.

An answer of “Yes” represents the licensee actually engaged in the business of the supervised loan category in 2021. If the licensee did not engage in the business of (i.e. originations and/or servicing) the supervised loan category in 2021, answer “No”. An answer of “Yes” to questions #1 – 5 requires the licensee to complete the corresponding Appendix. Be sure to only include a supervised loan in one Appendix. DO NOT report a transaction on multiple Appendixes.

1. **Deferred Deposit/Payday Loans:** A deferred deposit or payday loan is a loan subject to UCCC Article 3.1 (i.e., the Deferred Deposit Loan Act). A deferred deposit loan is defined in § 5-3.1-102(3) C.R.S. as a consumer loan whereby the lender, for a fee, finance charge, or other consideration, does the following: (a) Accepts a dated instrument from the consumer as sole security for the loan and no other collateral; (b) Agrees to hold the instrument for a period of time prior to negotiation or deposit of the instrument; and (c) Pays to the consumer, credits to the consumer's account, or pays to another person on the consumer's behalf the amount of the instrument, less finance charges permitted by § 5-3.1-105, C.R.S.

2. **Alternative Charges Loans:** An alternative charges loan is a loan subject to § 5-2-214, C.R.S. An alternative charges loan is a supervised loan in which the amount financed is not more than one thousand dollars. It has a minimum loan term of 90 days and a maximum term of 12 months. It is payable in substantially equal installments at equal periodic intervals. In lieu of the finance charge allowed by § 5-2-201 C.R.S., the lender may use the alternative charges authorized by § 5-2-214(1), C.R.S.
3. **Contracts for Purchase:** Contracts for purchase are pawn loans subject to § 29-11.9-101, C.R.S. A contract for purchase means a contract entered into between a pawnbroker and a consumer pursuant to which money is advanced to the consumer by the pawnbroker on the delivery of tangible personal property by the consumer on the condition that the consumer, for a fixed price and within a fixed period of time, to be no less than thirty days, has the option to cancel said contract.
4. **Mortgage supervised loans:** Mortgage supervised loans consist of junior lien mortgage loans with an APR or Cap Rate in excess of 12%. Do not include mortgage transactions for commercial, agricultural, or business purposes.
5. **Other supervised loans:** Other supervised loans consist of a wide range of applicable supervised loans. For the purposes of completing this report, any supervised loan not specifically identified in questions 1 - 4 (above) and its corresponding Appendix, should be reported here. DO NOT include transactions in this Appendix that have already been included in another Appendix.

§ 5-1-301(47) “Supervised loan” means a consumer loan, including a loan made pursuant to a revolving credit account, in which the rate of the finance charge exceeds twelve percent per year as determined according to the provisions on finance charges contained in § 5-2-201, C.R.S.

A variable rate loan with a Cap Rate that exceeds 12% APR should be included as a supervised loan, even if the origination rate and/or current rate is below 12% APR.

<b>APPENDIX A – BRANCH LOCATIONS</b>
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Complete Appendix A if you had any branch locations active for any period of time in 2021. You may use multiple pages as needed or provide a list of branch locations that contains the information required on the Appendix.

The amount financed of supervised loans would be the sum of the following questions from the 2021 Supervised Lender Annual Report Appendixes:

<b>Appendix</b>	<b>Supervised Loan Question #</b>
B – Deferred Deposit/Payday Loans	1
C – Alternative Charges Loans	2
D – Contracts For Purchase	1
E – Mortgage Supervised Loans	1, 2, 6, and 7
F- Other Supervised Loans	1, 2, 10, and 11

## APPENDIX B – DEFERRED DEPOSIT/PAYDAY LOANS

Appendix B is required for deferred deposit/payday loans subject to UCCC Article 3.1, the Deferred Deposit Loan Act. Please be aware the Deferred Deposit Loan Act was revised effective February 1, 2020 due to the passage of Proposition 111 to limit the authorized charges to an annual percentage rate of 36%.

A deferred deposit loan is defined in § 5-3.1-102(3), C.R.S. as a consumer loan whereby the lender, for a fee, finance charge, or other consideration, does the following: (a) Accepts a dated instrument from the consumer as sole security for the loan and no other collateral; (b) Agrees to hold the instrument for a period of time prior to negotiation or deposit of the instrument; and (c) Pays to the consumer, credits to the consumer's account, or pays to another person on the consumer's behalf the amount of the instrument, less finance charges permitted by section § 5-3.1-105, C.R.S.

For the purposes of completing Appendix B:

- “Performing” means loans that remained in an active or current status, even if one or more payments were made late.
- “Delinquent” means loans where payment has not been made in at least one month.
- “Non-performing” means loans where a default event has occurred. This includes, but is not limited to, charged-off, assignment to a collection agency or attorney, and loan satisfaction by accelerating the balance after a right to cure.

### ***Deferred Deposit/Payday Loans - Originations in 2021:***

This section pertains to all deferred deposit/payday loans that were originated in 2021.

- Question 3.c. asks for the average contracted total monthly maintenance fees. This includes the total contracted amount of all monthly maintenance fees and not just the amount charged per month.

### ***Deferred Deposit/Payday Loans - Performing Loans that Paid in Full or were Refinanced in 2021:***

This section pertains to all deferred deposit/payday loans that were paid in full or refinanced in 2021. Include deferred deposit/payday loans that were originated in prior years if they were “performing”. Do not include deferred deposit/payday loans that were “non-performing”, even if they were paid or otherwise satisfied in 2021.

- Question 8 asks for the average actual amounts collected on the loan. Question 8.c. asks for the average contracted total monthly maintenance fees. Include the total contracted amount of monthly maintenance fees and not just the amount charged per month.
- Question 10 asks for the actual annual percentage rate (APR) of deferred deposit/payday loans paid in full or refinanced. This means the average APR of deferred deposit/payday loans based on the loans’ actual payment history.

### ***Deferred Deposit/Payday Loans - Outstanding and Non-Performing:***

This section pertains to deferred deposit/payday loans that are “performing” and outstanding (question 11) or “non-performing” (questions 12-17). These questions are not limited to deferred deposit/payday loans originated in 2021 and may include loans originated in prior years.

- Question 11 asks for the number and dollar amount (balance) of deferred deposit/payday loans that are outstanding as of December 31, 2021. Include all deferred deposit/payday loans that are open and active including loans that were originated in prior years if they are performing. Do not include deferred deposit/payday loans that are non-performing.
- Question 12 asks for deferred deposit/payday loans that were delinquent as of December 31, 2021. Include deferred deposit/payday loans originated in prior years.

## **APPENDIX C – ALTERNATIVE CHARGES LOANS**

Appendix C is specific to alternative charges loans subject to § 5-2-214, C.R.S. An alternative charges loan is a supervised loan where the amount financed is not more than one thousand dollars. It has a minimum loan term of 90 days and a maximum term of 12 months. It is payable in substantially equal installments at equal periodic intervals. In lieu of the finance charge allowed by § 5-2-201, C.R.S., the lender may charge the alternative charges authorized by § 5-2-214(1), C.R.S.

For the purposes of completing Appendix C:

- “Performing” means loans that remained in an active or current status, even if one or more payments was made late.
- “Delinquent” means loans where payment has not been made in at least one month.
- “Non-performing” means loans where a default event has occurred. This includes, but is not limited to, loans that have been charged-off and assigned to a collection agency or attorney.

### ***Alternative Charges Loans - Originations in 2021:***

This section pertains to all alternative charges loans that were originated in 2021.

- Questions 4.b and 5.b ask for the maximum and average contracted total monthly installment handling charge. This includes the total contracted amount of all monthly installment handling charges contracted and not just the amount charged per month.

### ***Alternative Charges Loans - Performing Loans that Paid in Full or were Refinanced in 2021:***

This section pertains to all alternative charges loans that were paid in full or refinanced in 2021. Alternative Charges loans that were originated in prior years should be included if they were performing. Do not include alternative charges loans that were in a “non-performing” status that were satisfied in 2021.

- Question 12 asks for the average actual amounts collected. Question 12.b. asks for the average actual total monthly maintenance fees. This includes all monthly maintenance fees actually collected in each loan and not just the amount collected per month.
- Question 14 asks for the actual annual percentage rate (APR) of alternative charges loans paid in full or refinanced. This is the average APR of alternative charges loans based on the loans' actual payment history.

***Alternative Charges Loans - Outstanding and Non-Performing Loans:***

This section pertains to alternative charges loans that are “performing” and outstanding (question 15) or “non-performing” (questions 16-22). These questions are not limited to alternative charges loans originated in 2021 and may include loans originated in prior years.

- Question 15 asks for the number and dollar amount (balance) of alternative charges loans that are outstanding as of December 31, 2021. Alternative charges loans that were originated in prior years should be included if they are performing. Do not include alternative charges loans that are “non-performing”.
- Question 16 asks for alternative charges loans that were “delinquent” as of December 31, 2021. This may include alternative charges loans originated in prior years.

**APPENDIX C - LARGER LENDER SUPPLEMENT**

The Larger Lender Supplement sections are to be completed by those lenders who originated Alternative Charge Loans with \$5 million or more in total amount financed in 2021 (including refinanced loans) as reported in question #2. Lenders with less than this amount are **not** required to complete the following sections.

**APPENDIX C - LARGER LENDER SUPPLEMENT**

**i. Applications and loans made in 2021**

This section pertains to all recorded applications for alternative charges loans over 2021, and splits responses into quarterly periods. In each case quarters are mentioned, the dates will be:

1. Quarter one: January 1st - March 31st
  2. Quarter two: April 1st - June 30th
  3. Quarter three: July 1st - September 30th
  4. Quarter four: October 1st - December 31st
- Question 23 asks for the number of consumers who applied for alternative charges loans in each quarter. All consumers who completed an application or on whose behalf an application was completed should be included with the exception of consumers who had an outstanding alternative charge loan at the time of application and were seeking to refinance that loan. This should count unique consumers rather than unique applications, such that a consumer who applied for more than one loan in a

quarter is counted only once. If a consumer applied for loans in multiple quarters, the consumer should be counted in each quarter in which an application was submitted unless the application was to refinance an existing loan. This same approach to counting unique consumers should be followed in responding to questions 24 and 25.

- Question 24 asks for the number of consumers who applied for alternative charges loans and were not approved for the loan in each quarter. This should include all consumers who completed an application or on whose behalf an application was completed but were not approved, and should not include consumers who completed an application, were approved and chose not to take the loan.
- Question 25 asks for the number of consumers to whom alternative charges loans were made in each quarter. This should count unique consumers rather than unique loans, such that a consumer who received more than one loan in a quarter is counted only once.
- Question 26 asks for the number of alternative charge loans made and the dollar amount financed in each quarter. This should include all alternative charges loans made in a quarter including refinances and including instances in which more than one loan was made to a single consumer.
- Question 27 asks for the number of alternative charge loans and dollar amount financed in each quarter where the consumer had an outstanding alternative charges loan at the time of origination including refinances. This should not include consumers who had only other credit products at time of origination apart from alternative charges loans.
- Question 28 asks for the number of alternative charge loans and dollar amount financed in each quarter where the consumer had repaid an alternative charge loan within thirty days of origination. This should not include consumers who had repaid only other credit products within thirty days of origination apart from alternative charges loans.

## **APPENDIX C - LARGER LENDER SUPPLEMENT**

### **ii. Annual loan performance**

This section pertains to all alternative charges loans which were outstanding as of January 1st, 2021 and asks for certain information about the performance of these loans across the year.

- Question 29 asks the number of loans and the outstanding balance of status of these loans at the start of 2021 divided into subcategories based upon their status as of January 1<sup>st</sup>. Loans that were in a charged off status as of January 1, 2021, should not be included.



- Questions 30 and 31 ask for the outcome or status of the loans in each of these groups at the end of 2021. In responding to questions 30 to 31 do not include loans originated after December 31, 2020. The terms “performing,” “delinquent,” and “non-performing” have the same meaning as for all other parts of Appendix C. If a loan that was outstanding as of January 1, 2021, was refinanced one or more times during the course of 2021, report on the status of the last refinanced loan as of the end of 2021.
- Question 32 asks about refinancing activity in 2021 with respect to loans that were outstanding as of January 1, 2021 by the loans’ status as of that date. A refinancing can be for an amount larger than, equal to, or smaller than the amount owed as of the time of the refinance and may or may not extend the term of the loan. Instances in which a consumer was granted a rate reduction or other concession without changing the loan term or amount owed should not be counted as a refinancing.
- Questions 33 and 34 ask with respect to consumers with outstanding loans as of January 1, 2021, the number of consumers from whom late fees and NSF fees were collected one, two, or three or more times in 2021 divided into subcategories based upon the status of the consumers’ loans as of January 1<sup>st</sup>.

<p><b>APPENDIX C - LARGER LENDER SUPPLEMENT</b>  <b>iii. Quarterly loan performance</b></p>
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This section pertains to all alternative charge loans originated in the first and second quarters of 2021 and seeks certain information regarding the performance of these loans during 2021.

- Questions 35 and 36 ask about the number of alternative charge loans originated in the first and second quarters and the amount financed on those loans divided into subcategories based upon their status as of the end of 2021. Alternative charges loans originated in this time period should be included in this section, including a loan originated in this time period as a refinance of a preexisting loan. If a loan was originated in the first quarter and refinanced in the first or second quarter, report only one loan for the first quarter and the amount financed for the first loan originated during this time period. If a loan was originated during the second quarter and refinanced in that quarter report only one loan for that quarter and the amount of the first loan originated in the quarter. For loans that were originated during the first or second quarter and refinanced at any point in time during 2021, report the status of the refinanced loan as of the end of 2021. Loans that were over 60 days past due and were charged off, assigned to a collection agency should be included in the “Over 60 days past due” category.
- For questions 37 and 38 report the number of loans originated in the first or second quarter of 2021 with respect to which late fees and/or NSF fees were collected over the course of 2021 and the total dollar amount of such fees collected.

- For question 39 report the number of loans originated in the first or second quarter of 2021 which were refinanced one or more times in 2021. Include refinances that occurred in the first or second quarter of 2021 with respect to loans originated in those quarters.

## APPENDIX D – CONTRACTS FOR PURCHASE

Appendix D is specific to contracts for purchase (traditional pawn loans) subject to § 29-11.9-101, C.R.S. A contract for purchase means a contract entered into between a pawnbroker and a consumer pursuant to which money is advanced to the consumer by the pawnbroker on the delivery of tangible personal property by the consumer on the condition that the consumer, for a fixed price and within a fixed period of time, to be no less than thirty days, has the option to cancel said contract.

### ***Contracts for Purchase (Traditional Pawn Loans) - Originations in 2021:***

This section pertains to all contracts for purchase (traditional pawn loans) that were originated in 2021.

### ***Contracts for Purchase (Traditional Pawn Loans) that were paid, refinanced, or where the collateral was realized in 2021:***

This section pertains to all contracts for purchase (traditional pawn loans) that were paid in full, refinanced, or where the collateral was realized in 2021. Include contracts for purchase that were originated in prior years.

## APPENDIX E – MORTGAGE SUPERVISED LOANS

Appendix E is specific to mortgage supervised loans consisting of junior lien loans with an APR or Cap Rate in excess of 12%. Do not include mortgage transactions for commercial, agricultural, or business purposes.

For the purposes of completing Appendix E:

- “Performing” means loans that remained in an active or current status, even if one or more payments was made late.
- “Delinquent” means loans where payment has not been made in at least one month.
- “Non-performing” means loans where a default event has occurred. This includes, but is not limited to, charged-off, foreclosure, assignment to a collection agency or attorney, termination of credit limit, and loan satisfaction by accelerating the balance after a right to cure.

### ***Mortgage Supervised Loans - Originations in 2021:***

This section pertains to mortgage supervised loans that were originated in 2021 consisting of junior lien loans where either the APR or the Cap Rate exceeds 12%.

A variable rate loan with a Cap Rate that exceeds 12% APR should be included as a supervised loan, even if the origination rate and/or current rate is below 12% APR.

- Question #3 pertains to mortgage supervised loans originated to active members of the military. These transactions should also be included in either question #1 or #2.

***Mortgage Supervised Loans - Taken by Assignment in 2021:***

This section pertains to mortgage supervised loans that were taken by assignment in 2021 consisting of junior lien refinances where either the APR or the Cap Rate exceeds 12%. For purposes of completing Appendix E, taken by assignment includes transactions acquired for the purpose of servicing the account and is not limited to ownership of the account.

A variable rate loan with a Cap Rate that exceeds 12% APR should be included as a supervised loan, even if the origination rate and/or current rate is below 12% APR.

***Mortgage Supervised Loans - Outstanding and Non-Performing Transactions:***

This section pertains to mortgage transactions that are “performing” and outstanding (question 10) or “non-performing” (questions 11-17).

- Questions #10 – 15 includes loans originated prior to 2021.
- Question #14 pertains to lawsuits filed against consumers. Include lawsuits filed against consumers who originated the transaction in Colorado but have since moved to another state.
- Questions #16 & 17 are specific to amounts collected in 2021.

**APPENDIX F – OTHER SUPERVISED LOANS**

Appendix F includes any supervised loan, subject to the Uniform Consumer Credit Code, and that has not been reported in Appendixes B - E. DO NOT include transactions in this Appendix that have already been included in another Appendix.

§ 5-1-301(47) "Supervised loan" means a consumer loan, including a loan made pursuant to a revolving credit account, in which the rate of the finance charge exceeds twelve percent per year as determined according to the provisions on finance charges contained in § 5-2-201, C.R.S.

A variable rate loan with a Cap Rate that exceeds 12% APR should be included as a supervised loan, even if the origination rate and/or current rate is below 12% APR.

For the purposes of completing Appendix F:

- “Performing” means loans that remained in an active or current status, even if one or more payments may have been made late.
- “Delinquent” means loans where payment has not been made in at least one month.

- “Non-performing” means loans where an extreme default event has occurred. This includes, but may not be limited to, loans that have been charged-off, assigned to a collection agency or attorney, credit limit being terminated, and loan satisfaction by accelerating the balance after a right to cure.

***Other Supervised Loans - Originations in 2021:***

This section pertains to other supervised loans that were originated in 2021.

- Question #3 pertains to mortgage supervised loans originated to active members of the military. These transactions should also be included in either question #1 or #2.

***Other Supervised Loans - Taken by Assignment in 2021:***

This section pertains to other supervised loans that were taken by assignment in 2021. For purposes of completing this Appendix, taken by assignment includes transactions acquired for the purpose of servicing the account and is not limited to ownership of the account.

***Other Supervised Loans - Outstanding and Non-Performing:***

This section pertains to other consumer supervised loans that are “performing” and outstanding (question 15) or “non-performing” (questions 16-20).

- Questions #15 – 18 includes loans originated prior to 2021.
- Question #18 pertains to lawsuits filed against consumers. Include lawsuits filed against consumers who originated the transaction in Colorado but have since moved to another state.
- Questions #19 – 20 are specific to amounts collected in 2021.

**APPENDIX F - LARGER LENDER SUPPLEMENT**

The Larger Lender Supplement sections are only to be completed by those lenders who made or took by assignment more than \$5 million total amount financed of other supervised loans (including refinances) in 2021. Supervised lenders who made or took by assignment less than \$5 million total amount finances of other supervised loans should **not** complete the following sections.

**APPENDIX F -LARGER LENDER SUPPLEMENT**

**i. Other Supervised Loan Applications and Loans Made or Taken by Assignment in 2021**

This section pertains to applications completed and loans made or taken by assignment in 2021. Secured and unsecured other supervised loans should be reported separately. Where questions require reporting into quarterly periods in each case the quarters are calendar quarters.

Where questions require reporting based upon credit score tiers, you should use the FICO score obtained in connection with the application. If you sought to obtain a FICO score with respect to an application but no score was returned by the consumer reporting agency from

which you sought the score, you should indicate that the consumer did not have “No credit score.” If you did not seek to obtain a FICO score with respect to an application, you should indicate that the “Credit score unknown.” If you obtained more than one FICO score with respect to an application during the origination process (e.g. if you obtained scores from more than one consumer reporting agency or with respect to more than one co-borrower) you should determine the credit score tier for that application based upon the score you used in making a credit decision (which could be an average score).

- Questions 22 and 23 ask about applications for secured and unsecured other supervised loans submitted by, or on behalf of, a consumer by quarter of submission and credit tier. Questions 24 and 25 ask about decisions to deny an application for secured and unsecured other supervised loans by quarter of decision and credit tier. Questions 26 and 27 ask about secured and unsecured other supervised loans made by quarter of decision and credit tier. If an application was received in one quarter and either a denial or an origination occurred in a subsequent quarter, you may report the denial or the origination either with respect to the quarter in which the application was received or the quarter in which the action occurred so long as you do so on a consistent basis. For questions 22 through 27 do **NOT** include applications to refinance an existing other supervised loan, denials with respect to such applications, or refinanced loans made. A refinancing can be for an amount larger than, equal to, or smaller than the amount owed as of the time of the refinance and may or may not extend the term of the loan.
- Questions 28 and 29 ask about other supervised loans taken by assignment by quarter and credit tier. With respect to loans taken by assignment, if you obtained information with respect to the FICO score of the applicant at the time the loan was originated you should use that score to determine the credit tier. If you did not obtain such a credit score but did obtain or seek to obtain a FICO score prior to taking the assignment you should use that credit score to determine the credit tier (including the tier “no credit score” if you sought and were unable to obtain a FICO score). If you did not obtain or seek to obtain a credit score in connection with the assignment you should report the credit score as “unknown.”
- Questions 30 and 31 ask about refinances of secured and unsecured other supervised loans by quarter and credit tier. If you obtained or sought to obtain a FICO score in connection with the refinancing, you should use that score in reporting the credit tier (including the tier “no credit score” if you sought and were unable to obtain a FICO score). If you did not obtain or seek to obtain a FICO score in connection with the refinancing but did obtain such a score in connection with the loan being refinanced or an earlier loan made to the consumer you should use that score in reporting the credit tier. If a loan was refinanced more than once in a quarter, you should count each instance as a separate refinancing.
- Questions 32 and 33 ask about the amount refinanced of secured and unsecured other supervised loans made or taken by assignment by quarter and credit tier. Do **NOT** include refinances for purposes of these questions.

- Questions 34 and 35 ask about the distribution of secured and unsecured other supervised loans made or taken by assignment in 2021 by loan size and credit score at time of origination. You should include refinancing in answering this question. With respect to loans taken by assignment and refinances you should determine the credit tier in the same manner as specified with respect to questions 28 and 30. For refinances include the total amount of the new loan.
- Questions 36 and 37 ask about the average APR of secured and unsecured other supervised loans made or taken by assignment in 2021 by loan size and credit score at time of origination. You should include refinances in answering this question. You should calculate the average to two decimal points (e.g. 17.75%). With respect to loans taken by assignment and refinances you should determine the credit tier in the same manner as specified with respect to questions 28 and 30.

<p><b>APPENDIX F - LARGER LENDER SUPPLEMENT</b></p> <p><b>ii. Annual Performance</b></p>
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This section asks about the status of unsecured and secured other supervised loans as of January 1, 2021, by FICO score at origination. For each discrete status and FICO score category, the section then asks about the status of the loans as of December 31, 2021.

In placing loans in credit score tiers, you should follow the same instructions as for part (i).

- Questions 38 and 39 ask about the status of unsecured and secured other supervised loans as of January 1, 2021, by FICO score. Loans should be placed into one of four mutually exclusive categories: (i) current; (ii) 1-29 days past due; (iii) 30-59 days past due; and (iv) 60 or more days past due. Loans that were in a charged off status as of January 1, 2021, should not be included.
- Questions 40 and 41 ask about the status, as of December 31, 2021, of those unsecured and secured other supervised loans which were current as of January 1<sup>st</sup> by FICO score at time of origination. Questions 42 and 43 ask about the status, as of December 31, 2021, of those unsecured and secured other supervised loans which were 1-29 days past due as of January 1<sup>st</sup> by FICO score at time of origination. Questions 44 and 45 ask about the status, as of December 31, 2021, of those unsecured and secured other supervised loans which were 30-59 days past due as of January 1<sup>st</sup> by FICO score at time of origination. Question 46 and 47 ask about the status, as of December 31, 2021, of those unsecured and secured other supervised loans which were 60 or more days past due as of January 1<sup>st</sup> by FICO score at time of origination. If a loan that was current or in one of the delinquency statuses as of January 1<sup>st</sup> was refinanced during the course of 2021, you should report on the status of the refinanced loan (or most recent refinance) as of December 31, 2021.

## APPENDIX F – LARGER LENDER SUPPLEMENT

### iii. Performance of Quarterly Vintages

This section seeks more detailed information with respect to the performance of unsecured and secured other supervised loans made or taken by assignment during the first calendar quarter of 2021. Certain questions ask about unsecured and secured other supervised loans made or taken by assignment during the second calendar quarter of 2021.

- Questions 48 and 49 ask about the status, as of December 31, 2021, of unsecured and secured other supervised loans made or taken by assignment during the first quarter of 2021 by FICO score at time of origination. You should include refinances made during the quarter. If a loan made or taken by assignment during the first quarter was refinanced during the course of 2021 (including a refinance that occurred during the first quarter), you should report on the loan status as of December 31, 2021 of the refinanced (or most recent refinance) of the loan that was made or taken by assignment in the first quarter. In placing loans in credit score tiers, you should follow the same instruction as for part (i).
- Questions 50 and 51 ask about the status, as of December 31, 2021, of unsecured and secured other supervised loans made or taken by assignment during the second quarter of 2021 by FICO score at time of origination. Follow the instructions for questions 48 and 49 in responding to this question.
- Questions 52 and 53 ask about the number of times unsecured and secured other supervised loans made or taken by assignment during the first quarter of 2021 (including loans that were refinances of a preexisting loan) were refinanced during the course of 2021 by FICO score at time of origination. If a loan made or taken by assignment in the first quarter was also refinanced in that quarter, you should include such refinances in responding to the question. In placing loans in credit score tiers, you should follow the same instruction as for part (i).
- Questions 54 and 55 ask about the number of unsecured and secured other supervised loans made or taken by assignment during the first quarter of 2021 from which late or NSF fees were collected during the course of 2021 and the dollar amount of those fees collected by FICO score at time of origination. You should include in the number of loans those made during the quarter that were refinances of preexisting loans. If a loan made or taken by assignment during the first quarter of 2021 (including refinances made during that quarter) was refinanced during the course of 2021 and late or NSF fees were collected from the refinanced loan, you should include those fees in the dollar amount shown. In placing loans in credit score tiers, you should follow the same instruction as for part (i).