

APPENDIX C - ALTERNATIVE CHARGES LOANS

SUPERVISED LENDER INFORMATION

Name of Licensee: _____

Master License #: _____

ALTERNATIVE CHARGES LOANS - ORIGINATIONS IN 2020

		(Yes or No)
1. Were alternative charges loans (i.e. loans subject to (§ 5-2-214, C.R.S.) originated via the internet?	_____	_____
	<u>Number</u>	<u>Amount Financed</u>
2. Alternative charges loans (§ 5-2-214, C.R.S.) made, purchased or taken by assignment. (Include refinances).	_____	_____
3. Number and amount financed of alternative charges loans in question 2 by amount financed.	<u>Number</u>	<u>Amount Financed</u>
a. \$100.00 - \$300.00	_____	_____
b. \$300.01 - \$500.00	_____	_____
c. \$500.01 - \$750.00	_____	_____
d. \$750.01 - \$1,000.00	_____	_____
	<u>Amount Financed</u>	<u>Finance Charge</u>
4. Maximum contracted amount financed and finance charge.	_____	_____
a. Maximum contracted acquisition charge.		_____
b. Maximum contracted monthly installment account handling charge.		_____
	<u>Amount Financed</u>	<u>Finance Charge</u>
5. Average contracted alternative charges loans.	_____	_____
a. average contracted acquisition charge.		_____
b. average contracted monthly installment account handling charge.		_____
		<u>Days</u>
6. Maximum contracted loan term.		_____
7. Average contracted loan term.		_____
		<u>APR</u>
8. Average contracted annual percentage rate by amount financed.		_____
a. \$100.00 - \$ 300.00		_____
b. \$300.01 - \$500.00		_____
c. \$500.01 - \$750.00		_____
d. \$750.01 - \$1,000.00		_____
9. Number of individual consumers who originated alternative charges loans.	<u>Number</u>	
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 2020

10. Number of alternative charges loans refinanced.		<u>Number</u>
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.	_____	
11. Number of alternative charges loans paid in full.		<u>Number</u>

- 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

12. Average actual alternative charges loans.

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a. Average actual acquisition fee.

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b. Average actual monthly installment account handling charge.

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Days

13. Average actual loan term (include paid and refinanced loans).

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APR

14. Average actual annual percentage rate (include paid and refinanced loans)

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ALTERNATIVE CHARGES LOANS OUTSTANDING AND NON-PERFORMING

15. Alternative charges loans outstanding as of December 31, 2020.

Number

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Balance

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16. Delinquent alternative charges loans as of December 31, 2020.

Number

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Balance

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17. Late charges collected in 2020.

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18. NSF fees collected in 2020.

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19. Charged-off dollar amount in 2020.

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20. Recoveries of charged-off alternative charges loans in 2020.

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Number

21. Number of consumers filing bankruptcy in 2020.

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Number

22. Number of lawsuits initiated/filed against consumers in 2020.

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**APPENDIX F - OTHER SUPERVISED LOANS
TO THE UNIFORM CONSUMER CREDIT CODE)**

(SUBJECT

SUPERVISED LENDER INFORMATION

Name of Licensee:
Master License #:

OTHER SUPERVISED LOANS - ORIGINATIONS IN 2020

	<u>Number</u>	<u>Amount Financed</u>
1. Closed-end supervised loans with an APR or Cap Rate in excess of 12%.	<input type="text"/>	<input type="text"/>
2. Open-end supervised loans with an APR or Cap Rate in excess of 12%.	<input type="text"/>	<input type="text"/>
3. Supervised loans with an APR or Cap Rate in excess of 12% to active military members or their dependents.	<input type="text"/>	<input type="text"/>
4. Supervised loans by security.	<u>Number</u>	<u>Amount Financed</u>
a. Unsecured.	<input type="text"/>	<input type="text"/>
b. Motor Vehicle.	<input type="text"/>	<input type="text"/>
c. Personal Property / Household Goods.	<input type="text"/>	<input type="text"/>
d. Multiple Collateral.	<input type="text"/>	<input type="text"/>
e. Other (describe below).	<u>Number</u>	<u>Amount Financed</u>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
	<u>APR</u>	<u>Cap Rate</u>
5. Average APR and Cap Rate on closed-end supervised loans with an APR or Cap Rate in excess of 12%.	<input type="text"/>	<input type="text"/>
6. Total Number and total Amount Financed on closed-end supervised loans with an APR or Cap Rate in excess of 12% by loan amounts financed.	<u>Number</u>	<u>Amount Financed</u>
a. \$0 - \$1,000	<input type="text"/>	<input type="text"/>
b. \$1,001 - \$3,000	<input type="text"/>	<input type="text"/>
c. In excess of \$3,000	<input type="text"/>	<input type="text"/>
7. Average APR and Cap Rate on closed-end supervised loans with an APR or Cap Rate in excess of 12% by amount financed.	<u>APR</u>	<u>Cap Rate</u>
a. \$0 - \$1,000	<input type="text"/>	<input type="text"/>
b. \$1,001 - \$3,000	<input type="text"/>	<input type="text"/>
c. In excess of \$3,000	<input type="text"/>	<input type="text"/>
8. Average APR and Cap Rate on open-end supervised loans with an APR or Cap Rate in excess of 12%.	<input type="text"/>	<input type="text"/>
9. Penetration rate of products on consumer credit transactions.		<u>Percentage</u>
a. Credit Life Insurance.		<input type="text"/>
b. Credit accident and health insurance.		<input type="text"/>
c. Involuntary unemployment insurance.		<input type="text"/>
d. Property Insurance.		<input type="text"/>
e. Guaranteed Automobile Protection (GAP).		<input type="text"/>
f. Other (describe below).		<u>Percentage</u>
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>

OTHER SUPERVISED LOANS - TAKEN BY ASSIGNMENT IN 2020

	<u>Number</u>	<u>Amount Financed</u>
10. Closed-end supervised loans with an APR or Cap Rate in excess of 12%.	<input type="text"/>	<input type="text"/>
11. Open-end supervised loans with an APR or Cap Rate in excess of 12%.	<input type="text"/>	<input type="text"/>
	<u>APR</u>	<u>Cap Rate</u>
12. Average APR and Cap Rate on closed-end supervised loans with an APR or Cap Rate in excess of 12%.	<input type="text"/>	<input type="text"/>

13. Average APR and Cap Rate on closed-end supervised loans with an APR or Cap Rate in excess of 12% by amount financed.

a. \$0 - \$1,000

b. \$1,001 - \$3,000

c. In excess of \$3,000

APR

Cap Rate

14. Average APR and Cap Rate on open-end supervised loans with an APR or Cap Rate in excess of 12%.

OTHER SUPERVISED LOANS - OUTSTANDING AND NON-PERFORMING

15. Supervised loans with an APR or Cap Rate in excess of 12% outstanding as of December 31, 2020.

Number

Balance

16. Supervised loans with an APR or Cap Rate in excess of 12% delinquent as of December 31, 2020.

17. Supervised loans with an APR or Cap Rate in excess of 12% non-performing and/or charged-off in 2020.

18. Number of lawsuits filed against consumers on supervised loans with an APR or Cap Rate in excess of 12% in 2020.

19. Total dollar amount of all late charges collected on supervised loans with an APR or Cap Rate in excess of 12%.

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20. Total dollar amount of all NSF fees collected on supervised loans with an APR or Cap Rate in excess of 12%.

21. If you answered "0", "None", or "N/A" to all of the above questions, provide a detailed description (below) of your business activities with Colorado consumers in 2020.