

COLORADO UNIFORM CONSUMER CREDIT CODE ("UCCC")

SUPERVISED LENDERS – 2015 ANNUAL REPORT

The data provided in this annual report is confidential.

Complete by June 1, 2016 and mail to:

Colorado Department of Law
 Uniform Consumer Credit Code
 Ralph L. Carr Colorado Judicial Center
 1300 Broadway, 6th Floor
 Denver, Colorado 80203
 Telephone: (720) 508-6012

LICENSEES WITH MULTIPLE LOCATIONS ARE REQUIRED TO FILE A COMPOSITE REPORT OF ALL LOCATIONS LICENSED BY THE COLORADO UCCC.

IF THIS IS A COMPOSITE REPORT, YOU MUST COMPLETE THE ATTACHED SCHEDULE A.

PLEASE MAKE SURE ALL INFORMATION IS TYPED OR PRINTED LEGIBLY.

NAME OF LICENSEE:
 (include all trade names)

Total # of Active Licenses in 2015: _____

Master License No.: _____

Branch License No(s): _____

Remember – a SUPERVISED LOAN is a consumer loan with an APR or Cap Rate in excess of 12%.

Note: Please round to nearest dollar amount.

Do not leave any blank spaces. Use "0", "none", or "N/A".

DO NOT ADD ADDITIONAL CATEGORIES

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
1. Total Supervised Loans made or taken by assignment (including servicing) in 2015. (AMOUNT FINANCED does not include finance charges.) Do not include loans for commercial, agricultural, or business purposes, consumer credit sales, consumer leases, or traditional residential first mortgages.	No. _____	\$ _____
a. Supervised Loans – total # and amount financed of loans in Question 1 that are <u>Open End/Revolving</u>	No. _____	\$ _____
b. Supervised Loans – total # and amount financed of loans in Question 1 that are <u>Closed End/Fixed Term</u> for amounts financed of:		
\$ 0 - 1,000	No. _____	\$ _____
\$ 1,001 - 3,000	No. _____	\$ _____
In excess of \$3,000	No. _____	\$ _____

The sum of Questions 1a and 1b must equal the number and amount financed reported for Question 1.

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- c. Average annual percentage rate (APR) and Cap Rate (if applicable) on **Supervised Loans** (Open End/Revolving) _____ % APR _____ % Cap Rate
- d. Average annual percentage rate (APR) on **Supervised Loans** (Closed End/Fixed Term) for amounts financed of:
- \$ 0 - 1,000 _____ % APR
- \$ 1,001 - 3,000 _____ % APR
- In excess of \$3,000 _____ % APR

e. Total number, amount financed, and average APR on **Supervised Loans** by collateral. (Use Cap Rate on Adjustable/Variable Rate loans.)

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>	<u>APR</u>
1. Unsecured – Signature only (<u>Open End/Revolving</u>)	No. _____	\$ _____	_____ %
2. Unsecured – Signature only (<u>Closed End/Fixed Term</u>)	No. _____	\$ _____	_____ %
3. Real estate (<u>Open End/Revolving</u>)	No. _____	\$ _____	_____ %
4. Real estate (<u>Closed End/Fixed Term</u>)	No. _____	\$ _____	_____ %
5. Household goods	No. _____	\$ _____	_____ %
6. Automobiles	No. _____	\$ _____	_____ %
7. Multiple collateralized loans	No. _____	\$ _____	_____ %
8. Mobile homes [only those <u>not</u> secured by real estate]	No. _____	\$ _____	_____ %
9. Other (describe below)	No. _____	\$ _____	_____ %

The sum of Questions 1e1 through 1e9 must equal the number and amount financed reported for Question 1.

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
2. Total Supervised Loans from Question 1 taken by assignment (including servicing) from other creditor's in 2015.	No. _____	\$ _____
3. Penetration rate (%) of products on Supervised Loans in Question 1.		
	<u>Single Premium</u>	<u>Monthly Premium</u>
a. Credit life insurance	_____ %	_____ %
b. Credit health and accident insurance	_____ %	_____ %
c. Property insurance (<u>Do not</u> include hazard insurance.)	_____ %	_____ %
d. Credit unemployment insurance	_____ %	_____ %
e. Guaranteed Automobile Protection (GAP)	_____ %	_____ %
f. Other (describe below)	_____ %	_____ %

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Complete the following information for all Consumer Credit Transactions.

4. Consumer Credit Transactions (Open and Closed End) <u>outstanding</u> as of December 31, 2015. (AMOUNT FINANCED <u>does not</u> include finance charges.)	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. _____	\$ _____
b. Consumer loans (§ 5-1-301(15), C.R.S.)	No. _____	\$ _____
c. Consumer credit sales (§ 5-1-301(11), C.R.S.)	No. _____	\$ _____
d. Consumer leases (§ 5-1-301(14), C.R.S.)	No. _____	\$ _____
5. Consumer Loans and Credit Sales made, serviced, or taken by assignment in 2015 subject to the Home Ownership and Equity Protection Act (HOEPA), 12 CFR § 1026.32. Federal Regulation Z – high rate/fee loans.	No. _____	\$ _____
6. Consumer Loans and Credit Sales made, serviced, or taken by assignment in 2015 subject to the Colorado Consumer Equity Protection Act (CCEPA), § 5-3.5-101(2), C.R.S. [See definition of “Covered Loan” for additional information.]	No. _____	\$ _____
7. Total Consumer Credit Sales and Leases made, purchased, or taken by assignment (including servicing) in 2015.	No. _____	\$ _____
Penetration rate (%) of products on Consumer Credit Sales and Leases in Question 7.	<u>Single Premium</u>	<u>Monthly Premium</u>
a. Credit life insurance	_____ %	_____ %
b. Credit health and accident insurance	_____ %	_____ %
c. Credit unemployment insurance	_____ %	_____ %
d. Guaranteed Automobile Protection (GAP)	_____ %	_____ %
e. Other (describe below)	_____ %	_____ %
8. Delinquencies (no payment for 90 days or more) as of <u>December 31, 2015</u> . (DOLLAR AMOUNT includes amount financed <u>and</u> finance charge.)	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
a. Supervised loans	No. _____	\$ _____
b. Consumer credit sales & leases	No. _____	\$ _____
9. Defaults and non-performing consumer credit transactions as of <u>December 31, 2015</u> . [Including: charged-off, assigned to collection agency or attorney, unpaid balance on repossessed collateral, accelerated balance, terminated credit limit, etc.]	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
a. Supervised loans	No. _____	\$ _____
b. Consumer credit sales & leases	No. _____	\$ _____
(The sum of Questions 9a and 9b must equal Question 9.)		
c. Number of lawsuits filed in 2015	No. _____	
d. Number of consumers filing bankruptcy in 2015	No. _____	
e. Number of repossessions in 2015	No. _____	
f. Dollar amount of NSF fees collected in 2015		\$ _____
10. Total transactions made in 2015 to active/military members or their dependents		
a. Supervised loans	No. _____	\$ _____
b. Consumer credit sales and leases	No. _____	\$ _____

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VERIFICATION OF PROOF OF FINANCIAL RESPONSIBILITY (Refer to table below.)

The financial responsibility on file with the UCCC is a:

_____ Surety Bond _____ Cash Assignment _____ Letter of Credit

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

The formula for financial responsibility is as follows:

1. Check the total amount financed of supervised loans in 2015. If you have a single license, this figure is your answer to Question 1 on the Annual Report. If you have multiple locations, these amounts financed are listed for the master and each branch license on Schedule A of the Annual Report. In the event the licensee has engaged in other types of supervised lending and has completed a separate annual report, please use the cumulative totals for each location. Compare this total to the chart below to determine the amount of financial responsibility needed:

<u>Total amount of supervised loans per licensed location in 2015</u>	<u>Financial responsibility amount required per license</u>
\$ 0 to \$500,000	\$15,000
\$500,001 to \$1,000,000	\$20,000
more than \$1,000,000	\$25,000

2. Add \$15,000, the minimum requirement, for each new branch license or pending application added in 2016.

or \$250,000 regardless of number of licensed locations or amount financed of supervised loans.

In comparing the amount of financial responsibility required with the total amount financed of supervised loans in 2015 per licensed location: (Check the appropriate box(es).)

- The dollar amount on record is adequate or exceeds the amount required.
- The dollar amount on record is being changed to \$ _____.
- The expiration date on our Letter of Credit is being extended to _____ (must extend to July 15, 2018).

Submit supporting documentation regarding changes to your financial responsibility with your annual report, i.e. new surety bond, bond rider and power of attorney, Letter of Credit extension, etc. Please provide original signed documents only. If no surety bond cancellation notices have been issued, continuation certificates are not required.

Because loan volume changes annually, you may wish to maintain the maximum amount of \$25,000 per licensed location (or \$250,000 for all locations) rather than adjusting the amount each year.

Other Activity:

Do you make, service, or take assignment of Deferred Deposit/Payday Loans pursuant to § 5-3.1-101, C.R.S.? ____ yes ____ no
If you answer yes, you must also complete and submit the Deferred Deposit/Payday Lenders 2015 Annual Report.

Do you make, service, or take assignment of Small Installment Loans pursuant to § 5-2-214, C.R.S.? ____ yes ____ no
If you answer yes, you must also complete and submit the Small Installment Lenders 2015 Annual Report.

These forms may be obtained at www.coag.gov/uccc or by contacting our office at (720) 508-6012

COMPLETE, SIGN, AND RETURN THIS FORM BY JUNE 1, 2016

Statements made herein are made under oath. False statements may be punishable as perjury in the second degree.

_____ (Signature of Officer/Member)		_____ (Name of Contact Person – Print legibly or type)	
_____ (Name of Officer/Member – Print legibly or type)		_____ (Email Address of Contact Person)	
_____ (Title of Officer/Member)	_____ (Date)	_____ (Phone Number)	_____ (Fax Number)

REPORTS FILED AFTER JULY 1, 2016 MAY BE SUBJECT TO A PENALTY OF \$5 PER DAY. IF A LICENSEE FAILS TO FILE AND PAY THE APPROPRIATE PENALTY BY JULY 15, 2016, ITS LICENSE(S) SHALL EXPIRE JULY 16, 2016. § 5-2-304(3), C.R.S.

COLORADO UNIFORM CONSUMER CREDIT CODE
2015 ANNUAL REPORT
SCHEDULE A

LICENSEES WITH MULTIPLE LOCATIONS COMPLETING A COMPOSITE REPORT MUST COMPLETE AND RETURN THIS SCHEDULE A WITH ITS ANNUAL REPORT.

Rule 9 of the Uniform Consumer Credit Code requires each licensee to maintain evidence of financial responsibility in an amount based on the volume of Colorado supervised loans in the prior calendar year, or the minimum amount for any new branch licenses.

Please itemize the total supervised loans in 2015 by licensed location:

1. TOTAL SUPERVISED LOANS IN 2015 AS REPORTED IN QUESTION 1 OF THE 2015 ANNUAL REPORT: No. _____ \$ _____

2. ITEMIZATION BY LICENSED LOCATION (Start with the master location, followed by branch locations in numeric order, i.e. branch 001, 002, 003, etc.):

<u>MASTER LIC #</u>	<u>BRANCH #</u>	<u>STREET ADDRESS OF LICENSED LOCATION</u>	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>	<u>DATE CLOSED</u>
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____
_____	_____	_____	No. _____	\$ _____	_____

TOTAL OF ITEMIZED ACTIVITY LISTED IN QUESTION 2 No. _____ \$ _____
 (SUM OF ITEMIZATION (QUESTION 2) MUST EQUAL NUMBER AND AMOUNT FINANCED LISTED IN QUESTION 1 ABOVE.)

IF YOU NEED ADDITIONAL LINES, PLEASE PHOTOCOPY THIS PAGE AND PROVIDE TOTAL OF ITEMIZATION ON LAST PAGE OF SCHEDULE A.

The amount of financial responsibility required for the master license and each active branch license is based on the amount financed of supervised loans in 2015 for each licensed location and the minimum amount required for any new licenses issued in the current calendar year.
 Submit supporting documentation regarding changes to your financial responsibility with your annual report.