



IDAHO
DEPARTMENT OF FINANCE

C.L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

REGULATED LENDER and PAYDAY LENDER ANNUAL REPORT FILING REQUIREMENTS for 2015 ACTIVITY

**APPLIES TO LICENSEES with APPROVED LICENSES ON
NMLS ONLY**

➡ **Filing Deadline May 31, 2016** ⬅

The 2016 Regulated Lender and Payday Lender Annual Report filing period is currently in process. The Annual Report form may be found on the Department of Finance website at www.finance.idaho.gov in the Consumer Lender Forms Section. **Annual Report forms will not be mailed to licensees.** If you have any difficulty retrieving this form and instructions from the Department's website, please call: (208) 332-8002 option 5.

Licensees that do not have annual reports postmarked *and completed* by **May 31, 2016**, will be in violation of Idaho law (Idaho Code § 28-46-304 (2) and Idaho Code § 28-46-409 (2)), and the ability to renew their license(s) for 2017 during the annual renewal process beginning November 1, 2016, may be impacted.

Send the completed Annual Report Form to the Idaho Department of Finance at ICC.mail@finance.idaho.gov, fax #208-332-8066 or mail to PO Box 83720, Boise, Idaho 83720-0031.

If you have any questions, please contact the Licensing Section of the Consumer Finance Bureau at (208) 332-8002 option 5 or icc.mail@finance.idaho.gov.

CONSUMER FINANCE BUREAU
800 Park Blvd, Ste 200, Boise, ID 83712
Mail To: P.O. Box 83720, Boise ID 83720-0031
Phone: (208) 332-8002 Fax: (208) 332-8096
<http://finance.idaho.gov>

PROTECTING THE INTEGRITY OF IDAHO FINANCIAL MARKETS

IDAHO 2015 ANNUAL REPORT

Complete this form version **ONLY** if your company has an approved license on NMLS and your license shows an expiration date of December 31, 2016.

Due By May 31, 2016

Consumer Purpose Lending--lending made primarily for personal, family or household use to Idaho residents.

Mortgage Lenders: Activity to be reported consists only of subordinate lien loans on a primary residence located in Idaho.

Home/Main Office NMLS ID# _____
Licensee Name & Home/Main Office License # _____

Send the completed Annual Report Form to the Idaho Department of Finance at ICC.mail@finance.idaho.gov, fax #208-332-8066 or mail to PO Box 83720, Boise, Idaho 83720-0031.

<p>1. TOTAL REGULATED CONSUMER LOANS MADE IN 2015</p> <p><u>Secured by (do not include single payment Title Loans reported in Section 6 below)</u></p> <p>Residential Real Property:</p> <p>Other (car, boat, RV, furniture, etc.):</p> <p><u>Unsecured (do not include Payday Loans reported in Section 5 below)</u></p> <p>Credit Card:</p> <p>Other (signature, etc.):</p>	<p>\$\$\$ <u>Dollar</u> Amount \$\$\$</p> <p>\$ _____</p> <p>\$ _____</p> <p>\$ _____</p> <p>\$ _____</p>	<p>## <u>Number</u> of Accounts##</p> <p># _____</p> <p># _____</p> <p># _____</p> <p># _____</p>
<p>2. TOTAL REGULATED CONSUMER LOANS THAT, IN 2015, RESULTED IN:</p> <p>Repossession:</p> <p>Foreclosure:</p>	<p>\$\$\$ <u>Dollar</u> Amount \$\$\$</p> <p>\$ _____</p> <p>\$ _____</p>	<p>## <u>Number</u> of Accounts##</p> <p># _____</p> <p># _____</p>
<p>3. Total number of Regulated Consumer Loans made in 2015 that included credit insurance:</p>		<p># _____</p>
<p>4. Is the lender directly or indirectly controlled by any bank holding company, national or state bank, savings bank or association? If yes, indicate the name of the controlling institution below: _____</p> <p>Controlling Institution(s): _____</p> <p style="text-align: right;">_____ NO _____ YES</p>		
<p>5. Short-term Payday Loans* made in 2015:</p> <ul style="list-style-type: none"> •Total dollar amount loaned in 2015 \$ _____ •Total number of payday loans made in 2015 # _____ •Smallest loan made \$ _____ •Largest loan made \$ _____ •Current fee charged on \$100 loaned per 14-day period \$ _____ •Average loan term in days _____ •Number of loans renewed in 2015 _____ •Number of returned NSF checks in 2015 _____ •Total number of lawsuits filed against payday loan borrowers in 2015 _____ •Total number of payday loans rescinded by next business day per Idaho Code § 28-46-413(12) _____ •Total number of extended payment plans entered into in 2015 _____ •Total number of extended payment plans successfully completed in 2015 _____ <p>* Short-term consumer loans of \$1,000 or less plus fees, secured by the borrower's personal check or the electronic equivalent.</p>	<p>6. Short-term Vehicle Title Loans** made in 2015:</p> <ul style="list-style-type: none"> •Total dollar amount loaned in 2015 \$ _____ •Total number of initial 30-day title loans made in 2015 _____ •Total number of loans refinanced/renewed in 2015 _____ •Smallest title loan made \$ _____ •Largest title loan made \$ _____ •Current finance charge on \$100 loaned per 30-day period \$ _____ •Total number of vehicles repossessed in 2015 _____ •Total number of vehicles sold after repossession in 2015 _____ •Total number of lawsuits filed against title loan borrowers in 2015 _____ •Total number of title loans rescinded by next business day per Idaho Code § 28-46-506(2) _____ <p>** Consumer purpose loan of 30 days or less that is secured by a non-purchase money security interest in titled personal property and that is scheduled to be repaid in either a single installment or in multiple installments that are not fully amortized.</p>	

Certification of an owner, officer, partner or member: I HEREBY CERTIFY that the statements contained in this report or any attachments are true and correct, and represent the loan activity of the above-named lender for the period January 1, 2015, through December 31, 2015.

Signature: _____ Phone: _____

Printed Name: _____ Fax: _____

Title: _____ Date: _____

Email: _____