



**REGULATED LENDER and PAYDAY LENDER ANNUAL
REPORT FILING REQUIREMENTS for 2017 ACTIVITY**

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

➡ **Filing Deadline May 31, 2018** ⬅

The 2018 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](#). Please review the information carefully as some sections have changed. **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, 2018**, 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 2019 during the annual renewal process beginning November 1, 2018, 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 via email at: 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>

IDAHO 2017 ANNUAL REPORT

Complete this form **ONLY** for Idaho activity conducted in 2017

Due By May 31, 2018

Consumer Purpose Lending-Lending made primarily for personal, family or household use to Idaho residents.	Home/Main Office NMLS ID# _____ <i>Complete only if you maintain your Idaho license on NMLS</i>	
Mortgage Lenders: Activity to be reported consists only of subordinate lien loans on a primary residence located in Idaho.	Licensee Name & Home/Main Office License # _____ _____	
Mortgage Servicers: Activity to be reported consists of first party and third party mortgage servicing of residential properties located in Idaho regardless of occupancy type (owner, 2nd home, investment).	Send the completed Annual Report Form to the Idaho Department of Finance at ICC.mail@finance.idaho.gov, fax #208-332-8086 or mail to PO Box 83720, Boise, Idaho 83720-0031.	
1. TOTAL REGULATED CONSUMER LOANS MADE IN 2017:	\$\$\$ Dollar Amount	## Number of Accounts
A. Secured by (do not include single payment Title Loans reported in Section 5 below)		
Residential Real Property (subordinate lien only):	\$ _____	# _____
Other (car, boat, RV, furniture, etc.):	\$ _____	# _____
B. Unsecured (do not include Payday Loans reported in Section 4 below)		
Credit Card:	\$ _____	# _____
Other (signature, etc.):	\$ _____	# _____
2. TOTAL REGULATED CONSUMER LOANS THAT, IN 2017, RESULTED IN:	\$\$\$ Dollar Amount	## Number of Accounts
A. Repossession:	\$ _____	# _____
B. Foreclosure:	\$ _____	# _____
3. IDAHO RESIDENTIAL FIRST MORTGAGE LOANS SERVICED:	\$\$\$ Dollar Amount	## Number of Accounts
A. Total FIRST MORTGAGE loans being serviced as of December 31, 2017 (regardless of loan originating firm)	\$ _____	# _____
B. Total FIRST MORTGAGE loans being serviced that were delinquent or in default as of December 31, 2017 (regardless of loan originating firm)	\$ _____	# _____
C. Total SUBORDINATE LIEN MORTGAGE loans being serviced as of December 31, 2017 (regardless of loan originating firm)	\$ _____	# _____
D. Total SUBORDINATE LIEN MORTGAGE loans being serviced that were delinquent or in default as of December 31, 2017 (regardless of loan originating firm)	\$ _____	# _____

4. SHORT-TERM PAYDAY LOANS* MADE IN 2017:	5. SHORT-TERM VEHICLE TITLE LOANS** MADE IN 2017:
•Total dollar amount loaned in 2017: \$ _____	•Total dollar amount loaned in 2017: \$ _____
•Total number of payday loans made in 2017: # _____	•Total number of initial 30-day title loans made in 2017: _____
•Smallest loan made: \$ _____	•Total number of loans refinanced/renewed in 2017: _____
•Largest loan made: \$ _____	•Smallest title loan made: \$ _____
•Current fee charged on \$100 loaned per 14-day period: \$ _____	•Largest title loan made: \$ _____
•Average loan term in days: _____	•Current finance charge on \$100 loaned per 30-day
•Number of loans renewed in 2017: _____	Period: \$ _____
•Number of returned NSF checks in 2017: _____	•Total number of vehicles repossessed in 2017: _____
•Total number of lawsuits filed against payday loan borrowers in 2017: _____	•Total number of vehicles sold after repossession in 2017: _____
•Total number of payday loans rescinded by next business day per Idaho Code §28-46-413(12): _____	•Total number of lawsuits filed against title loan borrowers in 2017: _____
•Total number of extended payment plans entered into in 2017: _____	•Total number of title loans rescinded by next business day per Idaho Code §28-46-506(2): _____
•Total number of extended payment plans successfully completed in 2017: _____	
* Short-term consumer loans of \$1,000 or less plus fees, secured by the borrower's personal check or the electronic equivalent.	** 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.

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 and/or servicing activity of the above-named lender for the period January 1, 2017, through December 31, 2017.

Signature: _____ Phone: _____

Printed Name: _____ Fax: _____

Title: _____ Date: _____

Email: _____