

# IDAHO 2020 ANNUAL REPORT

**Complete this form ONLY for Idaho activity conducted in 2020**

**Due By May 31, 2021**

Home/Main Office License # \_\_\_\_\_

Home/Main Office NMLS ID#: \_\_\_\_\_

Licensee Name: \_\_\_\_\_

**Send the completed Annual Report Form to the Idaho Department of Finance at ICC.mail@finance.idaho.gov, fax #208-332-8099 or mail to PO Box 83720, Boise, Idaho 83720-0031.**

Questions: Call 208-332-8002

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

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

**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).

**Student Loans:** Activity to be reported consists of student loans made to, or first party or third party serviced for, Idaho residents.

**1. TOTAL REGULATED CONSUMER LOANS MADE IN 2020:**

**\$\$\$ 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.):

\$ \_\_\_\_\_

# \_\_\_\_\_

Student Loans:

\$ \_\_\_\_\_

# \_\_\_\_\_

**2. TOTAL REGULATED CONSUMER LOANS THAT, IN 2020, RESULTED IN:**

**\$\$\$ Dollar Amount**

**## Number of Accounts**

A. Repossession:

\$ \_\_\_\_\_

# \_\_\_\_\_

B. Foreclosure:

\$ \_\_\_\_\_

# \_\_\_\_\_

**3. IDAHO LOANS SERVICED:**

**\$\$\$ Dollar Amount**

**## Number of Accounts**

A. Total **STUDENT LOANS** being serviced as of December 31, 2020 (regardless of loan originating firm)

\$ \_\_\_\_\_

# \_\_\_\_\_

B. Total non-mortgage **CONSUMER LOANS** (excluding Payday and Title Loans reported below) being serviced as of December 31, 2020

\$ \_\_\_\_\_

# \_\_\_\_\_

C. Total **FIRST MORTGAGE** loans being serviced as of December 31, 2020\*\*\* (regardless of loan originating firm)

\$ \_\_\_\_\_

# \_\_\_\_\_

D. Total **FIRST MORTGAGE** loans being serviced that were delinquent or in default as of December 31, 2020\*\*\* (regardless of loan originating firm)

\$ \_\_\_\_\_

# \_\_\_\_\_

E. Total **SUBORDINATE LIEN MORTGAGE** loans being serviced as of December 31, 2020\*\*\* (regardless of loan originating firm)

\$ \_\_\_\_\_

# \_\_\_\_\_

F. Total **SUBORDINATE LIEN MORTGAGE** loans being serviced that were delinquent or in default as of December 31, 2020\*\*\* (regardless of loan originating firm)

\$ \_\_\_\_\_

# \_\_\_\_\_

**\*\*\*All residential mortgage loan servicing requires a Mortgage Broker/Lender License under the Idaho Residential Mortgage Practices Act as of July 1, 2020. The Regulated Lender License is no longer applicable for this activity.**

4. SHORT-TERM PAYDAY LOANS* MADE IN 2020:	5. SHORT-TERM VEHICLE TITLE LOANS** MADE IN 2020:
•Total dollar amount loaned in 2020: \$ _____	•Total dollar amount loaned in 2020: \$ _____
•Total number of payday loans made in 2020: # _____	•Total number of initial 30-day title loans made in 2020: _____
•Smallest loan made: \$ _____	•Total number of loans refinanced/renewed in 2020: _____
•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 Period: \$ _____
•Number of loans renewed in 2020: _____	
•Number of returned NSF checks in 2020: _____	•Total number of vehicles repossessed in 2020: _____
•Total number of lawsuits filed against payday loan borrowers in 2020: _____	•Total number of vehicles sold after repossession in 2020: _____
•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 2020: _____
•Total number of extended payment plans entered into in 2020: _____	•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 2020: _____	
* 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, 2020, through December 31, 2020.

Signature: \_\_\_\_\_ Phone: \_\_\_\_\_

Printed Name: \_\_\_\_\_ Fax: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Email: \_\_\_\_\_