



State of New Hampshire

Banking Department

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Peter C. Hildreth
Bank Commissioner

Robert A. Fleury
Deputy Bank Commissioner

DEBT ADJUSTER FORM 399-D-AR

2008 ANNUAL REPORT - GENERAL INSTRUCTIONS

1. Information provided in this form is aggregated and an analysis is published by the New Hampshire Bank Commissioner in his Annual Report to the Governor and Executive Council. The accuracy of the information is also important because it will be used by the New Hampshire Banking Department ("the department") if assessment calculations are needed.
2. A Debt Adjuster who surrenders its license during the 2008 calendar year must file this annual report form, along with a NH License Surrender Form, within 15 days from the date the company ceases business in New Hampshire.
3. Debt Adjusters who continue to be licensed in accordance with NH RSA 399-D or whose license expired on December 31, 2008 and who were licensed during any period of time during 2008 must complete and file this report with the department on or before March 31st of the ensuing year. Annual reports for calendar year 2008 must be received by the department on or before the close of business on Tuesday, March 31, 2009.
4. All items on the form must be completed; do not leave any blanks. Reports with blanks are incomplete and will be deemed as "not filed" for purposes of any penalty. If an item is not applicable to the type of business conducted by the licensee, enter "N/A", "none", "0", or "zero".
5. **SAVE YOUR CALCULATIONS.** Work papers used to calculate and compile the information required by this form must be retained and made available upon request or when the licensee is examined by the department.
6. This report must be filed if a license was held for a portion of the reporting year and must be filed even if no contracts, services and products were sold. The original report, signed under penalty of unsworn falsification pursuant to NH RSA 641:3, must be physically delivered to the department; we cannot accept fax transmissions of reports. Failure to file the annual report or late filing of the annual report results in a statutory penalty of \$25 per day for each day the report is overdue.
7. No fee is required to file this annual report.
8. Information in this report must be provided for the amount of debt adjustment business conducted by the licensee from all business locations in New Hampshire and from any other location or method, including the Internet, with consumers located in New Hampshire during calendar year 2008. Amounts of reported business should include all debt adjustment contracts, services and products sold in NH and/or all debt adjustment contracts, services and products sold to consumers located in NH.
9. Definitions:
 - a. "Gross Revenue" means all revenue from whatever source received by the licensee on NH debt adjustment business before any expenses are deducted.
 - b. "Debt adjustment" means:
 - (i) providing debt management advice or counseling to consumers for direct or indirect compensation; or
 - (ii) creating debt management plans for consumers for direct or indirect compensation; or
 - (iii) negotiating with debtors on behalf of consumers for direct or indirect compensation; or
 - (iv) receiving, for a fee or compensation and as agent of a debtor, money or evidences thereof for the purpose of distributing such money or evidences thereof among creditors in full or partial payment of obligations of the debtor.
 - c. "NH debt adjustment" services include all debt adjustment contracts, services and products sold by the licensee from all business locations in New Hampshire and also includes debt adjustment contracts, services and products provided at any other location or method, including the Internet, to persons located in NH, during calendar year 2008.
10. Round dollar amounts to the nearest whole number.
11. Schedule 1: The three columns should reflect the company's debt adjustment business conducted in NH or with NH consumers. Include each NH debt adjustment contract, service or product entered into or sold by the company during 2008 only once on the first line of Schedule 1. The second line of Schedule 1 should reflect money, or evidences thereof, held by the licensee pursuant to NH contracts or billings on December 31, 2008.

DEBT ADJUSTER
2008 NH ANNUAL REPORT FORM 399-D-AR
Reporting Period: January 1, 2008 through December 31, 2008

1. Legal name of licensee: _____

2. Trade Name (if applicable): _____

3. Licensee's federal tax ID number: _____ 2008 NH principal office license number: _____

4. Contact person regarding this report (this must be the company's duly authorized person who affirms the accuracy, signs and files this report)

Name: _____ Title: _____

5 Communications: _____

(Tel. no.) (Fax no.) (Cell) (E-mail Address)

6 SCHEDULE 1: 2008 DEBT ADJUSTER REPORT - The information provided in this report must reflect the total amount of debt adjustment business conducted by the licensee from all business locations in New Hampshire and from any other location or method, including the Internet, with consumers located in New Hampshire. (Round dollar amounts to the nearest whole number)

Category	Total Number of NH Contracts	Total Dollar Value of NH Contracts	Total Number of Other Debt Adjustment Services & Products	Total Dollar Value of Other Debt Adjustment Services and Products Provided	Gross Revenue from NH Debt Adjustment Business (include contracts and other services and products)
2008 NH Debt Adjustment Business		\$		\$	\$
Number & Monetary value of NH contracts, or billings for services and products, outstanding on December 31, 2008		\$		\$	

7. Enter the number of NH debt adjustment contracts that went into default during the reporting period: _____.

Please note that pursuant to NH RSA 399-D:15,VII, all persons licensed by the NH Banking Department must report and amend their filing(s) for any material changes (including but not limited to change in owners, officers, directors, managers including NH branch managers, address, form of organization, contact information, FYE, etc.) to the documents and records on file with the department. The report of an amendment must be filed within 30 days of the event that requires the filing of an amendment.

AFFIRMATION

The information provided in this report reflects the total amount of debt adjustment business conducted by the licensee during 2008 from all business locations in New Hampshire and from any other location or method, including the Internet, with consumers located in New Hampshire.

I subscribe and affirm, under penalty of perjury and under penalty of Unsworn Falsification pursuant to NH RSA 641:3, that the statements made in this report have been examined by me and to the best of my knowledge and belief are true, correct and complete, and that I am duly authorized to submit this report and execute this affirmation. I understand that any misrepresentation made to the department may result in denial or revocation of the license to which this form relates.

I acknowledge on behalf of the licensee that the licensee will retain work papers and other documents used in the preparation of this report and that the licensee will make such records available to the department upon request or examination.

Date: _____

For _____
(Print or type Licensee's name)

By _____
(Print or type name of the authorized signatory)

Signature _____
(Signed under penalty of Unsworn Falsification pursuant to NH RSA 641:3)

Title _____