



# State of New Hampshire

## Banking Department

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Peter C. Hildreth  
Bank Commissioner

Robert A. Fleury  
Deputy Bank Commissioner

## SMALL LOAN LENDER FORM 399-A-AR

### 2008 NH 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 Small Loan Lender 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. All Small Loan Lenders licensed in accordance with NH RSA 399-A during any period of time during the preceding calendar year must complete and file this report with the department on or before March 31<sup>st</sup> of the ensuing year. All 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", "O", 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 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 loans were made. 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. Round dollar amounts to the nearest whole number.
9. Schedule 1: Information about loans should be provided for transactions made during the calendar year 2008. The figures in the three columns should reflect the company's **small loans made 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.** Do not double count loan transactions. For each small loan, first select whether the transaction was a title loan, a payday loan or another type of small loan and include the loan in the selected category. Add up the total of the three types of loans for the 4<sup>th</sup> line on Schedule 1. The last line on Schedule 1 should reflect only what is actually outstanding (for all types of loans) on the books of the lender on December 31, 2008.
10. Definitions:
  - a. "Gross Revenue" means all revenue from whatever source received by the licensee on NH loans before any expenses are deducted.
  - b. "NH Loans" means loans made 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.
  - c. "Title Loan" means a loan, other than a purchase money loan that is secured by the title to a motor vehicle, and that is made for a period of 60 days or less, and is to be paid back in a single payment, and that is made by a lender in the business of making title loans.
  - e. "Payday Loan" means a small, short-maturity loan on security, regardless of cancelability under Regulation E and regardless of any other law that may govern this transaction, in the form of a check, or any form of assignment of an interest in the account of an individual or individuals at a depository institution, or any form of assignment of income payable to an individual or individuals, or any payment authorization that allows a person to debit the account of an individual or individuals at a depository institution.

**SMALL LOAN LENDER**  
**2008 NH ANNUAL REPORT FORM 399-A-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: \_\_\_\_\_

Communications: \_\_\_\_\_  
(Tel. no.) (Fax no.) (Cell) (E-mail Address)

**5. SCHEDULE 1: 2008 SMALL LOAN REPORT: Include small loans made 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 Loans	Total Dollar Amount of NH Loans	Total Gross Revenue from NH Loans
Title loans made (funded) during 2008		\$	\$
Payday loans made (funded) during 2008		\$	\$
All other types of small loans made (funded) during 2008		\$	\$
Total (of above) all types of small loans made during 2008		\$	\$
<b>Total (all types) of Loans Outstanding at December 31, 2008</b>		\$	\$

6. Does the licensee make title loans? Yes  No  . If "Yes", enter the total number of NH automobile repossessions and/or impoundments for reporting period: \_\_\_\_\_

**Please note that pursuant to NH RSA 399-A:4,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 small loan 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 to 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 \_\_\_\_\_