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Banking Department

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SMALL LOAN LENDER FORM 399-A-AR

GENERAL INSTRUCTIONS

1. Information provided in this form is aggregated with similar license types 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 2013 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 31st of the ensuing year.
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. It is not sufficient to try to re-create the work papers at examination.
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 originated, brokered or made. The original report, signed under penalty of unsworn falsification pursuant to NH RSA 641:3, must be delivered to the department by hand or by mail, or completed via our on-line reporting mechanism; 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. If any information reported on the annual report is discovered to be inaccurate, the entity must file an amended report immediately. Amended annual reports can NOT be submitted using the on-line form. The form must be printed and delivered to the department.

10. Definitions:

“**Gross Revenue**” means all revenue from whatever source received by the licensee on NH loans before any expenses are deducted. This does not include repayment of principal.

“**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.

“**Payday Loan**” means a short-maturity, secured or unsecured loan, other than a title loan. A payday loan is a type of small loan.

“**Small Loan**” means a loan of \$10,000 or less in which charges, interest, and fees are greater than 10% per annum. The term does not include a loan for the purpose of financing a motor vehicle or real estate.

“**Title Loan**” means a loan, other than a purchase money loan that is secured by the title to a motor vehicle, that is made for a period of 60 days or less; is to be paid back in a single payment; and that is made by a lender in the business of making title loans. A title loan can also be any loan that is secured, substantially equivalent to a title loan, and designated as a title loan by rule or order of the commissioner. A title loan is a type of small loan.

SPECIFIC SCHEDULE INSTRUCTIONS

SCHEDULE 1:

1. Complete Schedule 1 for all new contracts entered into during 2013.
2. Include small loans made by the licensee from all business locations in New Hampshire regardless of where the consumer is located.
3. Include small loans made from any location or method, including the Internet, with consumers located in New Hampshire.
4. Identify loans as either title loans, payday loans, or other small loans. Do not double count the same loan in multiple categories.
5. Do not include any renewals of a title loan as a new loan. A renewal is based off the original contract, so identify the loan only once as of when the initial contract was written.
6. Gross revenue should be identified accordingly:
 - a. Next to each categorized small loan (i.e. title loan, payday loan, or other small loan), include gross revenue from the origination of such loan, but do not include any interest or other servicing revenue.
 - b. Any gross revenue earned from the servicing of loans should be identified as “**Gross Revenue from any other source earned in connection with NH small loan activity**”
 - c. Interest earned on loans made (funded) in a prior year should be identified as “**Gross Revenue from any other source earned in connection with NH small loan activity**”
 - d. **Any other** gross revenue that is not included in the top half of Schedule 1 should be identified as “**Gross Revenue from any other source earned in connection with NH small loan activity**”.
7. Outstanding loans should include ANY loan that remains unpaid, not just loans initiated in 2013.
8. Title loans that are not yet paid in full and in renewal status would be included in the outstanding loan data.
9. The “Small Loans of all types outstanding” should reflect only what is actually outstanding (for all types of loans) on the books of the lender on December 31.
10. “Small Loans of all types outstanding” should include all outstanding loans, not just 2013 loans that remain outstanding.
11. The dollar amount of outstanding loans should be reported as the principal amount of the loan(s) that remains outstanding as of December 31.

SCHEDULE 2:

1. Complete Schedule 2 if you offer title loans.
2. A repossession (or impoundment) is reported once a vehicle is physically removed from the consumer’s possession (i.e. not just when paperwork is filed or sent).

SMALL LOAN LENDER NH ANNUAL REPORT FORM 399-A-AR

Reporting Period: January 1, 2013 through December 31, 2013

Legal name of licensee: _____

Trade name (if applicable): _____

Licensee's federal tax ID number: _____ 2013 NH principal office license number: _____

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

Name: _____ Title: _____

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

SCHEDULE 1: SMALL LOANS MADE DURING 2013 AND OUTSTANDING AS OF DECEMBER 31, 2013:
 (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 2013		\$	\$
Payday loans made (funded) during 2013		\$	\$
All other types of small loans made (funded) during 2013		\$	\$
Gross Revenue from any other source earned in connection with NH small loan activity			\$
Total (of above) all types of small loans made during 2013		\$	\$
Small Loans of all types outstanding at December 31, 2013		\$	

SCHEDULE 2: TITLE LOAN REPOSSESSION ACTIVITY DURING 2013:

Enter the 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 2013 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 _____