



**2008 Regulated Lender  
Annual Report to the  
Office of Consumer Credit  
Commissioner**

## Annual Report Cover Page

1. Indicate licensee's method of accounting.

- Cash       Accrual       Other: \_\_\_\_\_

2. This report is for:

- Single License—License No. \_\_\_\_\_

- Multiple Licenses—# of Licenses: \_\_\_\_\_

*(Attach a list of all licenses if you are submitting an annual report form that has not been barcoded with your licensing information.)*

3. Does the licensee participate in any way in writing or procuring insurance in connection with regulated loans?

- No       Yes—Complete Schedule G, Credit Insurance Sales.

4. Has there been any significant (5% or more) change in ownership, management, or form of organization during the report year?

- No       Yes—If not previously reported to this agency, attach an explanation.

5. Indicate all applicable types of business transacted, serviced, or brokered by licensee.

**Home Loans**

- Purchase money—secondary lien       Refinance with no cash out       Home equity—first lien  
 Home improvement       Home equity—secondary lien       First mortgage

**Consumer Loans**

- Secured consumer installment loans under Chapter 342, Subchapter E  
 Small loans under Chapter 342, Subchapter F  
 Payday loans under Chapter 342, Subchapter F

**Extensions of Credit**

- Retail installment sales under Chapter 345       Manufactured housing financing under Chapter 347  
 Revolving accounts under Chapter 346       Motor vehicle retail installment contracts under Chapter 348

**Other**

- Pawn transactions under Chapter 371       Insurance Sales (non-credit insurance)

Other: \_\_\_\_\_

6. Is any business transacted by someone other than the licensee in the licensed location(s)?

- No       Yes—Indicate type of business: \_\_\_\_\_

7. Please report the number of offices and states in which doing business.

**Licensee:** No. of offices \_\_\_\_\_ in \_\_\_\_\_ states.      **Affiliates:** No. of offices \_\_\_\_\_ in \_\_\_\_\_ states.

8. During the report year, has the licensee or any affiliate had a license denied, suspended or revoked?

- No       Yes—Attach a complete explanation.

9. During the report year, has the licensee, any affiliate, or any agent thereof made a financial settlement with any person as a result of any claim relating to any extension of credit or collection activity?

- No       Yes—Attach a report to explain any settlement in excess of \$5,000.

10. During the report year, has the licensee, any affiliate, or any agent thereof been subject to binding arbitration with relation to any loan, extension of credit, or collection activity?

- No       Yes—Attach a report detailing any Texas-based settlement or claims paid.

Who in your office can the OCCC contact regarding this report?

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Mailing Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Fax number



2008 Regulated Loan Annual Report  
to the  
Office of Consumer Credit Commissioner

Office of  
Consumer  
Credit  
Commissioner

**False or materially incomplete answers are grounds for revocation or suspension of license.**

## Licensee's Statement of Verification

The undersigned hereby swears (or affirms) that all statements made in this report or any attachment hereto are true, correct, and complete.

**WARNING:** *The Texas Penal Code, Section 37.10, provides that a false entry in this form is a third degree felony offense punishable by not more than ten (10) years in prison or not more than one (1) year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.*

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Signature

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Printed Name

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Title

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Date



# SCHEDULE A: Balance Sheet

## Assets (Figures are company-wide)

- 1. Cash (company-wide) .....
- 2. Regulated loans receivable for Chapter 342.E transactions in Texas .....
- 3. Regulated loans receivable for Chapter 342.F transactions in Texas.....
- 4. Regulated loans receivable for Chapter 342.G transactions in Texas.....
- 5. Motor vehicle retail installment accounts receivable for Chapter 348 transactions in Texas.....
- 6. Other mortgage loans receivable, including home equity (company-wide).....
- 7. Other loans receivable (company-wide) .....
- 8. Other business assets (company-wide) .....
- 9. Total Assets .....**

## Liabilities and Owner's Equity (Figures are company-wide)

- 10. Warehouse line of credit/borrowed funds for lending (company-wide) .....
- 11. Other liabilities (company-wide) .....
- 12. Total Liabilities.....**
- 13. Owner's equity (company-wide).....
- 14. Total Liabilities and Owner's Equity .....**

If the equity does not equal or exceed the net assets requirement and the business is a:

- **Proprietorship or general partnership:** attach owner's personal financial statement(s) to demonstrate adequate net assets.
- **Corporation:** if a more current corporate financial statement shows adequate net assets, attach that report and explain any variances between that statement and Schedule A.

**Net assets requirement is \$25,000 per license—whether active or inactive—issued after October 1, 1967 (\$15,000 if issued to the current license holder prior to that date).**

# SCHEDULE B: Statement of Income and Expenses

## Income (Figures are company-wide)

- 1. Interest earned on Chapter 342.E loans in Texas .....
- 2. Acquisition and installment account handling charges earned on Chapter 342.F loans in Texas.....
- 3. Regulated loan income from Chapter 342.G & Home Equity loans in Texas.....
- 4. Motor vehicle time price differential from Chapter 348 transactions in Texas .....
- 5. Other business income .....
- 6. Total Income .....**

## Expenses (Figures are company-wide)

- 7. Bad debts incurred in connection with Texas regulated loan activity .....
- 8. Salaries incurred in connection with Texas regulated loan activity .....
- 9. Interest incurred in connection with Texas regulated loan activity .....
- 10. Other expenses incurred in connection with Texas regulated loan activity .....
- 11. Other business expense (company-wide).....
- 12. Total Expenses .....**
- 13. Net income before taxes (company-wide) .....
- 14. Federal income taxes (company-wide) .....
- 15. Net Income (Loss).....**



# SCHEDULE C: Loans Receivable Balances (Net of Unearned Charges)



	No. of loans receivable	Amount loaned
1. Consumer installment loans (Chapter 342.E) .....	_____	\$ _____
2. Small loans (Chapter 342.F) .....	_____	\$ _____
3. Payday loans (Chapter 342.F).....	_____	\$ _____
4. Home equity loans (secondary mortgage).....	_____	\$ _____
5. Home equity loans (first lien mortgage).....	_____	\$ _____
6. Home improvement or purchase money loans (secondary mortgage, Chapter 342.G) .....	_____	\$ _____
7. Other mortgage loans .....	_____	\$ _____
8. Revolving credit, open end/triparty accounts (Chapter 346).....	_____	\$ _____
9. Motor vehicle retail installment accounts (Chapter 348) .....	_____	\$ _____
<b>10. Total.....</b>	<b>_____</b>	<b>\$ _____</b>

# SCHEDULE D: Loans Made (Net of Interest or Other Finance Charges)



	No. of loans made	Amount loaned
1. Consumer installment loans (Chapter 342.E) .....	_____	\$ _____
2. Small loans (Chapter 342.F) .....	_____	\$ _____
3. Payday loans (Chapter 342.F).....	_____	\$ _____
4. Home equity loans (secondary mortgage).....	_____	\$ _____
5. Home equity loans (first lien mortgage).....	_____	\$ _____
6. Home improvement or purchase money loans (secondary mortgage, Chapter 342.G) .....	_____	\$ _____
7. Other mortgage loans .....	_____	\$ _____
8. Revolving credit, open end/triparty accounts (Chapter 346).....	_____	\$ _____
9. Motor vehicle retail installment accounts (Chapter 348) .....	_____	\$ _____
<b>10. Total.....</b>	<b>_____</b>	<b>\$ _____</b>
11. Percentage of loans retained .....	_____ %	



# SCHEDULE E: Brokered Loans (Net of Interest or Other Finance Charges) Attach list of companies (see instructions)



	No. of loans brokered	Amount brokered
<b>Mortgage Loans</b>		
1. Home equity loans (secondary mortgage).....	_____	\$ _____
2. Home equity loans (first lien mortgage).....	_____	\$ _____
3. Home improvement or purchase money loans (secondary mortgage, Chapter 342.G) .....	_____	\$ _____
4. Other mortgage loans .....	_____	\$ _____
<b>Consumer Loans</b>		
5. Payday loans (Chapter 342.F).....	_____	\$ _____
6. Other loans .....	_____	\$ _____
<b>7. Total.....</b>	<b>_____</b>	<b>\$ _____</b>

# SCHEDULE F: Delinquency and Collections



	Number	Amount	Number	Amount
1. 60-89-day accounts .....	_____	\$ _____	_____	\$ _____
2. 90-day accounts .....	_____	\$ _____	_____	\$ _____
3. Repossession of collateral.....	_____	\$ _____	_____	\$ _____
4. Proceeds from sales of collateral.....	_____	\$ _____	_____	\$ _____
5. Suits filed .....	_____	\$ _____	_____	\$ _____



## SCHEDULE G: Credit Insurance Sales



	Non-filing insurance	Involuntary unemployment
1. Number of policies sold.....	_____	_____
2. Percentage of eligible loans covered.....	_____ %	_____ %
3. Net premiums.....	\$ _____	\$ _____
4. Number of paid claims.....	_____	_____
5. Amount of claims paid.....	\$ _____	\$ _____
6. Net insurance income/retained premium.....	\$ _____	\$ _____

	Credit life	Credit A&H	Property
1. Number of policies sold.....	_____	_____	_____
2. Percentage of eligible loans covered.....	_____ %	_____ %	_____ %
3. Net premiums.....	\$ _____	\$ _____	\$ _____
4. Number of claims paid.....	_____	_____	_____
5. Amount of claims paid.....	\$ _____	\$ _____	\$ _____
6. Net insurance income/retained premium.....	\$ _____	\$ _____	\$ _____

## SCHEDULE H: Ancillary Products



	Non-credit insurance*	Motor club memberships	Thrift club memberships	Miscellaneous*
1. Number sold.....	_____	_____	_____	_____
2. Net premiums.....	\$ _____	\$ _____	\$ _____	\$ _____
3. Number of claims paid.....	_____	_____	_____	_____
4. Amount of claims paid.....	\$ _____	\$ _____	\$ _____	\$ _____

\*Please identify type of non-credit insurance or other miscellaneous products sold. If there is more than one kind, please list and report separately.

## SCHEDULE I: Escheat Account



1. Funds remitted to State of Texas.....	\$ _____
2. Escheat account balance, end of year.....	\$ _____