

CONSUMER LOAN STANDARD RATE OF CHARGE REPORT
QUARTERLY REPORT AS OF 12/31/2017

PURSUANT TO ARIZONA REVISED STATUTES § 6-609(D), THE ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS PRESENTS THIS REPORT OF THE STANDARD ANNUAL PERCENTAGE RATE OR RANGE OF ANNUAL PERCENTAGE RATES REPORTED BY CONSUMER LENDER LICENSEES FOR THE FOLLOWING TYPES OF LOANS:

LOAN TYPE 1: A FIVE HUNDRED DOLLAR UNSECURED CONSUMER LOAN, PAYABLE IN TWELVE EQUAL MONTHLY INSTALLMENTS.

LOAN TYPE 2: A TWENTY-FIVE HUNDRED DOLLAR CONSUMER LOAN SECURED BY A MOTOR VEHICLE, PAYABLE IN THIRTY-SIX EQUAL MONTHLY INSTALLMENTS.

LOAN TYPE 3: A NINE THOUSAND DOLLAR CONSUMER LOAN SECURED IN FULL BY REAL PROPERTY, PAYABLE IN ONE HUNDRED TWENTY EQUAL MONTHLY INSTALLMENTS. (NO POINTS)

LOAN TYPE 4: A CONSUMER REVOLVING LOAN ACCOUNT WITH AN AGREED ON CREDIT LIMIT OF THREE THOUSAND DOLLARS.

LOAN TYPE 5: A HOME EQUITY REVOLVING LOAN ACCOUNT WITH AN AGREED ON CREDIT LIMIT OF TEN THOUSAND DOLLARS.

NAME OF CONSUMER LENDER LICENSEES	LOAN TYPE 1	LOAN TYPE 2	LOAN TYPE 3	LOAN TYPE 4	LOAN TYPE 5
	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
ACCESSONE MED CARD, INC.	-	-	-	-	-
ADIR FINANCIAL, LLC	N/A	N/A	N/A	N/A	N/A
AJEVA LLC	9.99% - 29.99%	N/A	N/A	N/A	N/A
ALLY FINANCIAL INC.	N/A	N/A	N/A	N/A	N/A
ASPEN FINANCIAL SOLUTIONS, INC.	-	-	-	-	-
ATLANTIC FINANCIAL, INC.	8.99%-19.99%	N/A	N/A	18.99%	N/A
AUTOGRAVITY CORPORATION	N/A	N/A	N/A	N/A	N/A
AVANT OF ARIZONA, LLC	N/A	N/A	N/A	N/A	N/A
CARFINANCE.COM LLC	N/A	N/A	N/A	N/A	N/A
CASHCALL, INC.	N/A	N/A	N/A	N/A	N/A
CENTURY SUPPORT SERVICES, LLC	N/A	N/A	N/A	N/A	N/A
CHECK INTO CASH	36%	N/A	N/A	N/A	N/A
CLEARSPRING	N/A	N/A	N/A	N/A	N/A

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CLIMB INVESTCO LLC	7.59% - 20.49%	N/A	N/A	N/A	N/A
COGNITION LENDING CORPORATION	N/A	N/A	N/A	N/A	N/A
COMMONBOND LENDING, LLC	N/A	N/A	N/A	N/A	N/A
CONFIDENT FINANCIAL SOULTIONS, INC.	9.99% - 36%	9.99% - 36%	N/A	N/A	N/A
CREDIT CORP SOLUTIONS INC.	N/A	N/A	N/A	N/A	N/A
CREDIT KARMA OFFERS, INC.	N/A	N/A	N/A	N/A	N/A
CREDIT SHOP INCORPORATION	N/A	N/A	N/A	N/A	N/A
CREDITME, LLC	N/A	N/A	N/A	N/A	N/A
DELMARVA	-	-	-	-	-
DISCOUNTRATELOANS.COM	36%	0.3599	N/A	N/A	N/A
DIVERSITY MANAGEMENT, INC.	N/A	N/A	N/A	N/A	N/A
DOMUSO INC.	10% - 30%	N/A	N/A	N/A	N/A
EARNEST OPERATIONS LLC	N/A	N/A	N/A	N/A	N/A
EDVISORS NETWORK, INC.	N/A	N/A	N/A	N/A	N/A
FCC FINANCE, LLC	N/A	N/A	N/A	N/A	N/A
FCNH INC.	>10% \$500-5,000	N/A	N/A	N/A	N/A
FINCO HOLDING CORP.	35.5% - 36%	35.5% - 36%	N/A	N/A	N/A
FINFIT OPS, LLC	N/A	N/A	N/A	N/A	N/A
FIRST INVESTORS FINANCIAL SERVICES, INC. OF TEXAS (FN)	N/A	7% - 24%	N/A	N/A	N/A
FLAGSHIP CREDIT ACCEPTANCE LLC	N/A	N/A	N/A	N/A	N/A
FOURSIGHT	N/A	N/A	N/A	N/A	N/A
FRONTERA FINANCIAL LLC	36.00%	26.40%	24.00%	24.00%	N/A
GREAT RIVERS COMMUNITY	11.92% - 12.004%	Not Offered	Not Offered	Not Offered	Not Offered
HEALTH FIRST FINANCIAL LLC	0% - 6%	N/A	N/A	0% - 6%	N/A
INGLENOOK FINANCIAL, INC.	-	-	-	-	-

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INVESTMENT EVOLUTION CORPORATION	N/A	N/A	N/A	N/A	N/A
IRC'S CENTER FOR ECONOMIC OPPORTUNITY	7.25%-20%	7.25%-20%	N/A	N/A	N/A
J.J. BEST & COMPANY	N/A	N/A	N/A	N/A	N/A
KASHABLE LLC	6% - 36%	N/A	N/A	N/A	N/A
LENDIFY FINANCIAL LLC	N/A	N/A	N/A	N/A	N/A
LENDINGCLUB CORPORATION	N/A	N/A	N/A	N/A	N/A
LENDINGPOINT LLC	N/A	N/A	N/A	N/A	N/A
LENDMARK FINANCIAL SERVICES, LLC	35.99%	35.99%	N/A	N/A	N/A
LOANDEPOT.COM, LLC #2	N/A	N/A	N/A	N/A	N/A
LOANME, INC./REDO LENDING	N/A	N/A	N/A	N/A	N/A
LOANME, INC. #1/REDO LENDING	NONE	NONE	NONE	NONE	NONE
LOYALTY LENDING LLC	N/A	N/A	N/A	5.99%	N/A
MERITIZE LENDING LLC	-	-	-	-	-
MONEYMART, INC. #3	N/A	N/A	N/A	N/A	N/A
MONEYLION OF ARIZONA LLC	N/A	N/A	N/A	N/A	N/A
MURNIKE HAYES	N/A	N/A	N/A	N/A	N/A
NAVIENT SOLUTIONS, LLC	0%	0%	0%	0%	0%
NETCREDIT LOAN SERVICES LLC	N/A	N/A	N/A	N/A	N/A
NEW CREDIT AMERICA LLC	9.99%	N/A	N/A	N/A	N/A
NISSAN SIGNATURE DIRECT FINANCE LLC	-	-	-	-	-
OMNI FINANCIAL OF NEVADA, INC.	-	-	-	-	-
ONEMAIN CONSUMER LOAN, INC.	N/A	25.91%-28.85%	N/A	N/A	N/A
ONEMAIN CONSUMER LOAN, INC. #2	35.99%	35.99%	N/A	N/A	N/A
ONEMAIN FINANCIAL GROUP, LLC	36.00%	28.78%	N/A	N/A	N/A
ONEMAIN FINANCIAL OF ARIZONA, INC.	35.99%	29.74%-30.83%	N/A	N/A	N/A
ONEMAIN FINANCIAL SERVICES, INC.	N/A	35.99%	N/A	N/A	N/A

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Oportun, Inc.	-	-	-	-	-
PARAMOUNT EQUITY MORTGAGE, LLC	N/A	N/A	N/A	N/A	N/A
PAYOFF.COM INC.	N/A	N/A	N/A	N/A	N/A
PERSONAL ENERGY FINANCE, INC.	-	-	-	-	-
PRESTAMOS EXPRESS LLC	-	-	-	-	-
PRESTIGE FINANCIAL SERVICES, INC. #1	N/A	N/A	N/A	N/A	N/A
PRIZM FINANCIAL COMPANY, LLC	-	-	-	-	-
REDBRICK FINANCIAL GROUP, INC.	N/A	N/A	11.95%	N/A	N/A
RELIABLE CREDIT ASSOCIATION, INC. (WA)	N/A	N/A	21.54% - 33.82%	N/A	N/A
RISE CREDIT OF ARIZONA, LLC	0%	0%	0%	0%	0%
RTO FINANCE LLC	N/A	N/A	N/A	N/A	N/A
SANTANDER CONSUMER USA INC. #3	N/A	N/A	N/A	N/A	N/A
SCRATCH FINANCIAL LLC	5.9% - 28.9%	N/A	N/A	N/A	N/A
SEG CORT LLC #1	9.50%	N/A	N/A	N/A	N/A
SEG CORT LLC #2	9.50%	N/A	N/A	N/A	N/A
SHOGUN ENTERPRISES INC.	N/A	N/A	N/A	N/A	N/A
SIMPLE PATH FINANCIAL LLC	N/A	N/A	N/A	N/A	N/A
SIXUP LENDING LLC	N/A	N/A	N/A	N/A	N/A
SKY BRIDGE FINANCIAL LLC	N/A	N/A	N/A	N/A	N/A
SOLAR MOSAIC, INC.	N/A	N/A	N/A	N/A	N/A
SONARIZ FINANCIAL & MORTGAGE, INC.	18%-36%	18%-36%	N/A	N/A	N/A
SOUTHWEST FINANCIAL SERVICES OF ARIZONA, INC.	18%-36%	18%-36%	N/A	N/A	N/A
SOUTHWEST FINANCIAL OF PHOENIX, INC.	18%-36%	18%-36%	N/A	N/A	N/A
SPRUCE LENDING, INC.	N/A	N/A	N/A	6.99% - 14.99%	N/A
SQUARE CAPITAL, LLC	9%-20%	N/A	N/A	N/A	N/A

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STILT INC.	N/A	N/A	N/A	N/A	N/A
TTY, LLC	-	-	-	-	-
TUITION OPTIONS LLC	-	-	-	-	-
UPGRADE LONAS, INC. (FN)	N/A	N/A	N/A	N/A	N/A
UPSTART NETWORK, INC.	-	-	-	-	-
VARO MONEY, INC.	N/A	N/A	N/A	10% - 26%	N/A
VCI LOAN SERVICES, LLC	N/A	N/A	N/A	N/A	N/A
WESTLAKE DIRECT, LLC	N/A	5% - 35.99%	N/A	N/A	N/A

N/A: LICENSEE DOES NOT OFFER THIS TYPE OF LOAN.

POINTS: PREPAID FINANCE CHARGES CHARGED IN CONNECTION WITH A HOME EQUITY REVOLVING LOAN ACCOUNT.

ALL CHARGES ARE EXPRESSED AS AN ANNUAL PERCENTAGE RATE (APR) AS DEFINED IN THE FEDERAL CONSUMER CREDIT PROTECTION ACT. (15 U.S.C. SECTION 1606).

DATE: January 23, 2018

CLRATES