

CONSUMER LOAN STANDARD RATE OF CHARGE REPORT
QUARTERLY REPORT AS OF 12/31/2016

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	LOAN TYPE 5
	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)	POINTS
AC AUTOPAY LLC	N/A	12% - 24%	N/A	N/A	N/A	N/A
ADIR FINANCIAL, LLC	N/A	N/A	N/A	N/A	N/A	N/A
AETHOS FUNDING, LLC	N/A	N/A	N/A	N/A	N/A	N/A
ALLY FINANCIAL INC.	N/A	N/A	N/A	N/A	N/A	N/A
ARETE INVESTMENT COMPANY LLC	N/A	N/A	N/A	N/A	N/A	N/A
ASSET LIQUIDATION GROUP INCORPORATED	N/A	N/A	N/A	N/A	N/A	N/A
ATLANTIC FINANCIAL, INC.	8.99%-19.99%	N/A	N/A	18.99%	N/A	N/A
CASHCALL, INC.	N/A	N/A	N/A	N/A	N/A	N/A
CHECK INTO CASH	36%	N/A	N/A	N/A	N/A	N/A
COMMONBOND LENDING, LLC	N/A	N/A	N/A	N/A	N/A	N/A
CONFIDENT FINANCIAL SOULTIONS, INC.	9.99% - 35.99%	N/A	N/A	N/A	N/A	N/A
CREDIT CORP SOLUTIONS INC.	N/A	N/A	N/A	N/A	N/A	N/A
DIVERSITY MANAGEMENT, INC.	N/A	N/A	N/A	N/A	N/A	N/A

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DWK ENTERPRISE, LLC	17%	15%	N/A	13%	N/A	N/A
EARNEST OPERATIONS LLC	N/A	N/A	N/A	N/A	N/A	N/A
EDVISORS NETWORK, INC.	N/A	N/A	N/A	N/A	N/A	N/A
FINFIT OPS, LLC	N/A	N/A	N/A	N/A	N/A	N/A
FLAGSHIP CREDIT ACCEPTANCE LLC	N/A	N/A	N/A	N/A	N/A	N/A
FCC FINANCE, LLC	N/A	N/A	N/A	N/A	N/A	N/A
FCNH INC.	>10% \$500-5,000	N/A	N/A	N/A	N/A	N/A
FINCO HOLDING CORP.	35.5% - 36%	35.5% - 36%	N/A	N/A	N/A	N/A
FRONTERA FINANCIAL LLC	36.00%	26.40%	24.00%	24.00%	N/A	N/A
FUNDIA, INC.	36%	N/A	N/A	N/A	N/A	N/A
INVESTMENT EVOLUTION CORPORATION	N/A	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	N/A
J.J. BEST & COMPANY	N/A	N/A	N/A	N/A	N/A	N/A
LENDINGCLUB CORPORATION	N/A	N/A	N/A	N/A	N/A	N/A
LENDMARK FINANCIAL SERVICES, LLC	35.99%	35.99%	N/A	N/A	N/A	N/A
LOANDEPOT.COM, LLC #2	N/A	N/A	N/A	N/A	N/A	N/A
LOANME, INC.	N/A	N/A	N/A	N/A	N/A	N/A
MURNIKE HAYES	N/A	N/A	N/A	N/A	N/A	N/A
MONEYMART, INC. #3	N/A	N/A	N/A	N/A	N/A	N/A
NISSAN SIGNATURE DIRECT FINANCE LLC	-	-	-	-	-	-
OMNI FINANCIAL OF NEVADA, INC.	-	-	-	-	-	-
ONEMAIN FINANCIAL GROUP	36.00%	28.78%	N/A	N/A	N/A	N/A
OPORTUN, INC.	-	-	-	-	-	-
PERSONAL ENERGY FINANCE, INC.	-	-	-	-	-	-
PRESTIGE FINANCIAL SERVICES, INC. #1	N/A	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	N/A
RELIABLE CREDIT ASSOCIATION, INC. (WA)	N/A	N/A	21.54% - 33.82%	N/A	N/A	N/A
RISE CREDIT OF ARIZONA, LLC	0%	0%	0%	0%	0%	0%
SANTANDER CONSUMER USA INC. #3	N/A	N/A	N/A	N/A	N/A	N/A

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SEG CORT LLC #1	9.5%	N/A	N/A	N/A	N/A	N/A
SEG CORT LLC #2	9.5%	N/A	N/A	N/A	N/A	N/A
SIMPLETUITION, INC.	N/A	N/A	N/A	N/A	N/A	N/A
SONARIZ FINANCIAL & MORTGAGE, INC.	18%-36%	18%-36%	N/A	N/A	N/A	N/A
SOUTHWEST FINANCIAL OF PHOENIX, INC.	18%-36%	18%-36%	N/A	N/A	N/A	N/A
SOUTHWEST FINANCIAL SERVICES OF ARIZONA, INC.	18%-36%	18%-36%	N/A	N/A	N/A	N/A
SPRINGLEAF CONSUMER LOAN, INC.	N/A	25.91%-28.85%	N/A	N/A	N/A	N/A
SPRINGLEAF CONSUMER LOAN, INC. #2	35.99%	35.99%	N/A	N/A	N/A	N/A
SPRINGLEAF FINANCIAL SERVICES OF ARIZONA, INC.	35.99%	29.74%-30.83%	N/A	N/A	N/A	N/A
SWSSP FINANCIAL SERVICES	10%	N/A	N/A	N/A	N/A	N/A
TODD CAR TITLE, INC.	N/A	N/A	N/A	N/A	N/A	N/A
TTY, LLC	-	-	-	-	-	-
TUITION OPTIONS LLC	-	-	-	-	-	-
VCI LOAN SERVICES, LLC	N/A	N/A	N/A	N/A	N/A	N/A
VIEWTECH FINANCIAL SERVICES, INC.	N/A	N/A	N/A	6.99% - 14.99%	N/A	N/A
WESTLAKE DIRECT, LLC	N/A	5% - 35.99%	N/A	N/A	N/A	N/A
WILSHIRE COMMERCIAL CAPITAL L.L.C.	N/A	5% - 35.99%	N/A	N/A	N/A	N/A
1 ST MONEY CENTER, INC	36%	24-36%	24-36%	24-36%	24-36%	24-36%

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 19, 2017

CLRATES