

CONSUMER LOAN STANDARD RATE OF CHARGE REPORT

QUARTERLY REPORT AS OF 03/31/2025

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.

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: May 16, 2025 CLRATES

NAME OF CONSUMER LENDER LICENSEES	LOAN TYPE 1 RATE(S)	LOAN TYPE 2 RATE(S)	LOAN TYPE 3 RATE(S)	LOAN TYPE 4 RATE(S)	LOAN TYPE 5 RATE(S)
Above Lending, Inc.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
AC Autopay LLC	N/A	N/A	N/A	N/A	N/A
AccessOne MedCard, Inc.	N/A	N/A	N/A	0.06	N/A
ADC Advance, LLC					
Adir Financial, LLC	not applicable	not applicable	not applicable	not applicable	not applicable
ALT Lending LLC	0	0	0	0	0
American Credit Acceptance, LLC	.				
AMERICAN HONDA FINANCE CORPORATION	.n/a	7.66%-17.67%	n/a	n/a	n/a
AmeriCredit Financial Services, Inc.	N/A	N/A	N/A	N/A	N/A

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Amerisave Mortgage Corporation	0 - product not currently offered	0 - product not currently offered	0 - product not currently offered	0 - product not currently offered	0 - product not currently offered
Apoyo Financiero, Inc.					
Applied Data Finance, LLC	N/A	N/A	N/A	N/A	N/A
Aqua Finance, Inc.	N/A	N/A	N/A	N/A	N/A
Auxilior Capital Partners, Inc.	0	8-12.2%	0	0	0
Avant, LLC	N/A	N/A	N/A	N/A	N/A
Aven Auto Inc.					
Aven Financial, Inc.					
Bills.com, LLC	0	0	0	0	0
BLINCLOANS, INC.					
BMG LoansAtWork, Inc.					
Bounce AI, Inc.	N/A	N/A	N/A	N/A	N/A
Bright Capital, Inc.	0% to 24% (Variable)			0% to 24% (Variable)	
CapexMD, LLC	N/A	N/A	N/A	N/A	N/A
Caribou Financial, Inc.	N/A	N/A	N/A	N/A	N/A
CHERRY TECHNOLOGIES INC.					
Chime Capital, LLC	N/A	N/A	N/A	N/A	N/A
Climb Investco, LLC	N/A	N/A	N/A	N/A	N/A
Credit Karma Offers, Inc.	N/A	N/A	N/A	N/A	N/A
Credova Financial, LLC	0	n/a	n/a	n/a	n/a

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Delmarva Funding LLC	N/A	N/A	N/A	N/A	N/A
Denali Capital, LLC	NA	NA	NA	NA	NA
Doc2Doc Lending, Inc.	N/A	N/A	N/A	N/A	N/A
Earnest Operations LLC	N/A	N/A	N/A	N/A	N/A
EarnIn US1 LLC					
Edvisors FAS, Inc.					
Elective Group USA Inc.	0%-36%	n/a	n/a	n/a	n/a
EnFin Corp.	n/a	n/a	n/a	n/a	n/a
Exeter Finance LLC	N/A	Up to 29%	N/A	N/A	N/A
Exto Inc.	N/A	N/A	N/A	0% APR	N/A
Fairway Independent Mortgage Corporation	N/A	N/A	0-9.159%	N/A	N/A
Fastlane Lending Solutions, LLC	11.49% - 21.99%	0	0	0	0
FCC Finance LLC	N/A	N/A	N/A	N/A	N/A
Fenix Capital Group, LLC	up to 24.99%	N/A	N/A	N/A	N/A
Figure Lending LLC	N/A	N/A	N/A	N/A	N/A
Figure Markets Credit LLC					
FinFit Ops, LLC	0	0	0	0	0
First Star Credit, LLC	Not operating at this time.	Not operating at this time.	Not operating at this time.	Not operating at this time.	Not operating at this time.
Flagship Credit Acceptance LLC	n/a	n/a	n/a	n/a	n/a
Flexible Finance Brokering, Inc.					
Fly Country Financial LLC					
Foursight Capital LLC	n/a	n/a	n/a	n/a	n/a

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Franklin Credit Management Corporation	27.99%-29.99%	N/A	N/A	N/A	N/A
FRONTERA FINANCIAL LLC					
FTL Capital Partners, LLC					
Funding University, Inc.	N/A	N/A	N/A	N/A	N/A
Funding4U, LLC	N/A	N/A	N/A	N/A	N/A
Glow Financial Services Inc.	0-9.99%	N/A	N/A	N/A	N/A
GoodLeap, LLC	N/A	N/A	N/A	N/A	N/A
Green Light Consulting Inc.	10-21% if Agreed	10-21% if Agreed	10-21% if Agreed	10-21% if Agreed	10-21% if Agreed
Guaranteed Rate, Inc.	N/A	N/A	N/A	N/A	N/A
Gusto Capital, LLC	0	0	0	0	0
Halo Funding, LLC	N/A	N/A	N/A	N/A	N/A
Happy Money, Inc.	N/A	N/A	N/A	N/A	N/A
Headway Sales Inc.	N/A	N/A	N/A	N/A	N/A
Hudson River Lending, LLC					
Innovative Funding Services Corporation					
IRC's Center for Economic Opportunity, Inc.					
Ironhorse Funding LLC	N/A	9.25%-24.00%	N/A	N/A	N/A
JGW Lending, LLC	0	0	0	0	0
JJ Safety, LLC					
Joint Venture Card of Arizona, LLC	N/A	N/A	N/A	N/A	N/A
Kashable LLC	N/A	N/A	N/A	N/A	N/A
LendingPoint LLC	NA	NA	NA	NA	NA

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Lendmark Financial Services, LLC	0.3599	0.3599	0	0	0
Lengenuity LLC	N/A	N/A	N/A	N/A	N/A
LH Lending LLC	N/A	N/A	N/A	N/A	N/A
Loan Acceptance FC, LLC					
loanDepot.com, LLC	Not Applicable.	Not Applicable.	Not Applicable.	Not Applicable.	Not Applicable.
Mariner Finance, LLC	N/A	35.99	N/A	N/A	N/A
Marlette Marketing, LLC					
MBOCAL, INC. (FN)					
McBurberod Financial, Inc.	N/A	N/A	N/A	N/A	N/A
Meritize Lending, LLC					
MIA SHARE INC.	N/A	N/A	N/A	N/A	N/A
Mission Lane LLC	N/A	N/A	N/A	N/A	N/A
MoneyLion of Arizona LLC	5.97% - 29.99%	N/A	N/A	N/A	N/A
Moneymart, Inc.	N/A	N/A	N/A	N/A	N/A
Mulligan Financial LLC	0	0	0	0	0
National Debt Relief LLC	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					
New Day Financial, LLC	N/A	N/A	N/A	N/A	N/A
Nextate Credit, LLC					
Nissan Signature Direct Finance LLC	-	-	-	-	-
North Pond LLC	19.95%-35.95%	N/A	N/A	N/A	N/A

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Omni Financial of Nevada, Inc.	0.3592	N/A	N/A	N/A	N/A
OneLoan Direct, LLC	N/A	N/A	N/A	N/A	N/A
OneMain Consumer Loan, Inc.	n/a	n/a	n/a	n/a	n/a
OneMain Financial Group, LLC	n/a	18.00 - 35.99%	n/a	n/a	n/a
OneProgress Services LLC	9.99-35.99	NA	NA	NA	NA
PayTomorrow, LLC	0% - 16%	NA	NA	NA	NA
Pier Lending LLC	0%-36%	NA	NA	0%-24%	NA
Pinnacle Funding & Investment Group, LLC					
Pioneer Military Credit LLC	9.99% to 35.99%	NA	NA	NA	NA
Prefunding Solutions Inc.					
Prestige Financial Services, Inc.	N/A	N/A	N/A	N/A	N/A
Prizm Financial Company, LLC	n/a	0.23	n/a	n/a	n/a
Prosper Marketplace, Inc.	N/A	N/A	N/A	24.24% - 35.74%	N/A
Reach Financial LLC	N/A	N/A	N/A	N/A	N/A
Regional Finance Company of Arizona, LLC	36.00% - 40.00%	0.36	N/A	N/A	N/A
Reliable Credit Association, Inc.	N/A	21.44-30.63%	N/A	N/A	N/A
Republic Finance, LLC	NA	19.99% - 35.99%	NA	NA	NA
Revi Credit LLC					
Revolut Technologies Inc.	Not applicable	Not applicable	Not applicable	25.99% to 29.99%	Not applicable
RGLS Lending, Inc.					
Robinhood Credit, Inc.	N/A	N/A	N/A	19.99% - 29.99%	N/A

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RTO Finance LLC	N/A	N/A	N/A	N/A	N/A
Salary Finance Inc	0	0	0	0	0
Salt Lending LLC	n/a	n/a	n/a	n/a	n/a
Santander Consumer USA Inc.	N/A	N/A	N/A	N/A	N/A
Scratch Financial, Inc.	9.9%-29.9%	N/A	N/A	N/A	N/A
SEIS, INC.					
Sezzle Inc.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Shogun Enterprises Inc.	N/A	N/A	N/A	N/A	N/A
Simple Path Financial LLC					
Sixup Lending LLC					
Skopos Financial, LLC	0	9.99% - 36%	0	0	0
Sky Bridge Financial, LLC	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Social Loans LLC					
Solar and Energy Loan Fund of St. Lucie County, Inc.					
Solar Mosaic LLC	0	0	0	0	0
SonAriz Financial & Mortgage, Inc.					
Southwest Financial of Phoenix, Inc.	18-45.9	15-39.9	n/a	n/a	n/a
Splash Financial, Inc.	0	0	0	0	0
Splitit Consumer Funding LLC					
Springboard CDFI	0	0	0	0	0
Square Capital, LLC	6.85% - 35%	N/A	N/A	N/A	N/A
Starmark Financial LLC	0	n/a	n/a	n/a	n/a

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Stellantis Financial Services, Inc.	N/A	N/A	N/A	N/A	N/A
Stream Innovations Inc.	1.99% to 11.99%				
Sun West Mortgage Company, Inc.	Not applicable	Not applicable	Not applicable	Not applicable	12% to 12.5%
Sunnova Energy Corporation	0	0	0	0	0
SunUp Financial, LLC	N/A	N/A	N/A	N/A	N/A
T-Mobile Financial LLC	N/A	N/A	N/A	N/A	N/A
Transform Credit Inc.					
Truvion	12%-36%	12%-36%	12%-36%	12%-36%	NOT OFFERED
Upgrade, Inc.	N/A	4.99% - 23.00%	N/A	N/A	N/A
Uplift, Inc.	0%-36% APR	N/A	N/A	N/A	N/A
Upstart Network, Inc.	0	0	0	0	0
Velocity Investments, L.L.C.	N/A	N/A	N/A	N/A	N/A
Verizon Wireless Services, LLC	N/A	N/A	N/A	N/A	N/A
Viva Finance Inc.	N/A	N/A	N/A	N/A	N/A
Watercress Financial Group LLC	na	na	na	0% - 19.95%	na
WESTBON INC.	15.78%-35.9%	9%-17.6%	Not Applicable	Not Applicable	Not Applicable
Westlake Direct, LLC	N/A	4.99%-36%	N/A	N/A	N/A
Wheels Financial Group, LLC					
Wilshire Commercial Capital L.L.C.	-	-	-	-	-
Yamaha Motor Finance Corporation, U.S.A.	N/A	0.29	N/A	N/A	N/A
YREFY SLP5, LLC	0	0	0	0	0
Zendable Cards, LLC	N/A	N/A	N/A	N/A	N/A
Zendable, LLC	N/A	N/A	N/A	N/A	N/A

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