

**CONSUMER LOAN STANDARD RATE OF CHARGE REPORT**  
**QUARTERLY REPORT AS OF 12/31/2023**

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: January 30, 2024 CLRATES

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)
60MONTHLOANS, INC.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
888DROPMYRATE	N/A	N/A	N/A	N/A	N/A
ABOVE LENDING, INC.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
AC AUTOPAY	0	0	0	0	0
ACCESSONE	N/A	N/A	N/A	N/A	N/A
ACORN FINANCE	N/A	N/A	N/A	N/A	N/A

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
ADC ADVANCE, LLC	N/A	N/A	N/A	N/A	N/A
AMERICAN CREDIT ACCEPTANCE, LLC	N/A	N/A	N/A	N/A	N/A
AMERICREDIT FINANCIAL SERVICES, BUICK FINANCIAL, CADILLAC FINANCIAL, CHEVROLET FINANCIAL, GM FINANCIAL, GM FINANCIAL OF ARIZONA, GMC FINANCIAL, GMC FINANCIAL OF ARIZONA, MODE BY GM FINANCIAL	N/A	N/A	N/A	N/A	N/A
AMERISAVE MORTGAGE CORPORATION					
APOYO VINANCIERO, INC.	36%	N/A	N/A	N/A	N/A
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.	N/A	6%-11%	N/A	N/A	N/A
AVANT, LLC	N/A	N/A	N/A	N/A	N/A
AVEN					
BALANCECREDIT.COM	N/A	N/A	N/A	N/A	N/A
BLACK GOLD CONSUMER LENDING LLC					
BMG LOANSATWORK, LLC	N/A	N/A	N/A	N/A	N/A
BOUNCE AI, INC.	0.00%	0.00%	0.00%	0.00%	0.00%
BREDS IV LOAN HOLDINGS - CR L.L.C.					
BRIGHT CAPITAL, INC.	Variable up to 24%			Variable APR up to 24%	
CARIBOU FINANCIAL, INC.	N/A	N/A	N/A	N/A	N/A
CHIME CAPITAL, LLC	N/A	N/A	N/A	N/A	N/A
CLIMB CREDIT	n/a	n/a	n/a	n/a	n/a
CONSUMERS CARD SERVICES, CONSUMERS OUTLET				0.00% APR	
CREDIT9, LLC	0	0	0	0	0

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
CREDIT KARMA CREDIT BUILDER	N/A	N/A	N/A	N/A	N/A
CREDIT KARMA MONEY	N/A	N/A	N/A	N/A	N/A
CREDOVA FINANCIAL, LLC	Capped at 36%	N/A	N/A	N/A	N/A
DENALI CAPITAL, LLC	N/A	N/A	N/A	N/A	N/A
DELMARVA FUNDING LC	N/A	N/A	N/A	N/A	N/A
EARNEST	N/A	N/A	N/A	N/A	N/A
EDVISORS FAS, INC.					
ENFIN CORP.	1.99%-9.99%	N/A	N/A	N/A	N/A
ENTRI					
EQUATOR TECH LLC	Capped at 36%	N/A	N/A	N/A	N/A
EXETER FINANCE LLC	N/A	Up to 29%	N/A	N/A	N/A
EXPRESS AUTO FINANCING LLC					
EXTO LABS	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
FCC FINANCE, LLC	N/A	N/A	N/A	N/A	N/A
FIGURE LENDING LLC	NA	NA	NA	NA	NA
FINANCE OF AMERICA MORTGAGE LLC	NA	NA	NA	NA	NA
FINFIT OPS, LLC	0	0	0	0	0
FIRST INVESTORS FINANCIAL SERVICES	N/A	7.5% - 24%	N/A	N/A	N/A
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
FLY COUNTRY FINANCIAL LLC					

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	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>
FOURSIGHT CAPITAL LLC	N/A	N/A	N/A	N/A	N/A
FREEDOM FINANCIAL NET	N/A	N/A	N/A	N/A	N/A
FRONTERA FINANCIAL LLC	0.36	0.264	0.24	0.24	N/A
FUNDING U	N/A	N/A	N/A	N/A	N/A
FUNDING4U, LLC	N/A	N/A	N/A	N/A	N/A
FYNN, INC.	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
GREAT AMERICAN FINANCE HOLDINGS, LLC	N/A	N/A	19.20-29.99	N/A	N/A
GREAT RIVERS COMMUNITY CAPITAL, INCORPORATED	11.92% - 12.004%	Not Offered	Not Offered	Not Offered	Not Offered
GREEN LIGHT CONSULTING	10-21% if Agreed	10-21% if Agreed	10-21% if Agreed	10-21% if Agreed	10-21% if Agreed
GRUPO ESTRELLA, LLC	46.24%				
GUARANTEED RATE, INC.	0	0	0	0	0
GUSTO CAPITAL, LLC	N/A	N/A	N/A	N/A	N/A
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
HOME CARD	N/A	N/A	N/A	N/A	N/A
HUDSON RIVER LENDING, LLC					
HUSTLE USA					
INNOVATIVE FUNDING SERVICES CORPORATION OF COLORADO (FN)	N/A	N/A	N/A	N/A	N/A
IRC'S CENTER FOR ECONOMIC OPPORTUNITY, INC.	0-19.56%	4.99-12.00%			
IRONHORSE FUNDING LLC	N/A	9.25%-24.00%	N/A	N/A	N/A

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J.J. BEST AND COMPANY	N/A	N/A	N/A	N/A	N/A
JGW LENDING					
JJ SAFETY, LLC					
JOINT VENTURE CARD OF ARIZONA, LLC	N/A	N/A	N/A	N/A	N/A
KASHABLE LLC	6% - 36%	N/A	N/A	N/A	N/A
KATHERINE WARD KIESEL	0-19%	0-19%	0-15%	0-19%	0-15%
LENDING SOLUTIONS OF NORTHERN ARIZONA	22-27%	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%	0	0	0
LENTABLE INC.	35.0742%	n/a	n/a	18.157%	n/a
LENGENUITY LLC	N/A	N/A	N/A	N/A	N/A
LEVEL LENDING	0	0	0	0	0
LOAN ACCEPTANCE FC, LLC	N/A	\$1,000- \$100,000/3.25 %-27.9% APR	N/A	N/A	N/A
LOANDEPOT.COM, LLC	N/A	N/A	N/A	N/A	N/A
MARINER FINANCE, LLC	N/A	35.99	N/A	N/A	N/A
MERITIZE LENDING LLC	N/A	N/A	N/A	N/A	N/A
MIA SHARE INC.	0%	0%	0%	0%	0%
MICROCARE COMMUNITY DEVELOPMENT SOLUTIONS					
MISSION LANE CARD SERVICES LLC (FN)	N/A	N/A	N/A	N/A	N/A
MONEYLION OF ARIZONA LLC	5.99%-29.99%	N/A	N/A	N/A	N/A
MONEYMART, INC.	N/A	N/A	N/A	N/A	N/A
MULLIGAN FINANCIAL	0	0	0	0	0

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	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>
NATIONAL DEBT RELIEF LLC	n/a	n/a	n/a	n/a	n/a
NAVIENT SOLUTIONS, LLC	N/A	N/A	N/A	N/A	N/A
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.	35.92%	N/A	N/A	N/A	N/A
ONEBLINC	N/A	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	35.49%	n/a	n/a	n/a
ONEMAIN FINANCIAL GROUP, LLC	n/a	35.49%	n/a	n/a	n/a
ONEPROGRESS SERVICES LLC	0	0	0		NA
PAYTOMORROW, LLC	0% - 16%	n/a	n/a	n/a	n/a
PIER LENDING LLC					
PIONEER MILITARY CREDIT LLC	9.99%-35.99%	N/A	N/A	N/A	N/A
PREFUNDING SOLUTIONS INC.					
PRIMAHEALTH CREDIT	0.00%-24.99%	N/A	N/A	N/A	N/A
PRIZM FINANCIAL COMPANY, LLC	N/A	23%	N/A	N/A	N/A
PROSPER MARKETPLACE, INC.	N/A	N/A	N/A	N/A	N/A
REACH FINANCIAL	N/A	N/A	N/A	N/A	N/A
REGIONAL FINANCE COMPANY OF ARIZONA, LLC	36.00%- 39.78%	36.00%	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	N/A	19.99%- 35.99%	N/A	N/A	N/A

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REVOLUT TECHNOLOGIES INC.	N/A	N/A	N/A	25.99% to 29.99%	N/A
RGLS LENDING, INC.	N/A	N/A	N/A	N/A	N/A
ROAD LOANS	N/A	N/A	N/A	N/A	N/A
ROBINHOOD CREDIT, INC.	N/A	N/A	N/A	Variable APRs based on Prime Rate + approx. 11.5- 21.5% based on credit	N/A
RTO FINANCE	N/A	N/A	N/A	N/A	N/A
RTO FINANCE LLC	N/A	N/A	N/A	N/A	N/A
SALARY FINANCE INC	N/A	N/A	N/A	N/A	N/A
SALT LENDING, LLC	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
SENSIBLE AUTO LENDING, LLC					
SHOGUN ENTERPRISES INC.	N/A	N/A	N/A	N/A	N/A
SIMPLE PATH FINANCIAL LLC	4.99-36%	0	0	4.99-36%	0
SKOPOS FINANCIAL, LLC	N/A	9.99%-36%	N/A	N/A	N/A
SKY BRIDGE FINANCIAL, LLC	N/A	N/A	N/A	N/A	N/A
SOLAR MOSAIC, INC.	0	0	0	0	0
SONARIZ FINANCIAL	18-36	18-36	none	none	none
SPRINGBOARD CDFI					
SOUTHWEST FINANCIAL OF PHOENIX, INC.	18-45.9	18-39.9	N/A	N/A	N/A
SPLASH FINANCIAL, INC.	0	0	0	0	0
SQUARE CAPITAL, LLC	0%-30%	N/A	N/A	N/A	N/A

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
STARMARK FINANCIAL LLC	0-6%	0-6%	N/A	0-6%	N/A
STREAM FINANCIAL, LLC	1.99% to 11.99%				
SUN WEST MORTGAGE USA, INC.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	9%-12.25%
SUNLIGHT CAPITAL LLC (FN)	0	0	0	0	0
SUNNOVA ENERGY CORPORATION	0	0	0	0	0
SYNAPSE CREDIT LLC	16	N/A	N/A	0-36	N/A
TALLY TECHNOLOGIES, INC.	0	0	0	7-29.99%	0
TMOBILE FINANCIAL LLC	N/A	N/A	N/A	N/A	N/A
TODAY'S FINANCE COMPANY, LLC					
TRUSTED LLC	N/A	N/A	N/A	N/A	N/A
TRUSTIC	n/a	n/a	n/a	n/a	n/a
TRUVION CAPITAL, TRUVION INC.					
UPGRADE LOANS, INC. (FN), UNIVERSAL CREDIT	N/A	6.26%-35.97%	N/A	N/A	N/A
UPLIFT TRAVEL SERVICES, INC. (FN)	0% - 36% APR	N/A	N/A	N/A	N/A
UPSTART	N/A	N/A	N/A	N/A	N/A
VELOCITY INVESTMENTS, L.L.C.	N/A	N/A	N/A	N/A	N/A
VIVA FINANCE INC	N/A	N/A	N/A	N/A	N/A
WANT A FRESH START, LLC	0-19%	0-19%	0-15%	0-19%	0-15%
WATERCRESS FINANCIAL GROUP LLC	0.00% / 19.95%	N/A	N/A	N/A	N/A
WESTBON INC.	15.78%-35.9%	9%-17.6%	Not Applicable	Not Applicable	Not Applicable



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	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>	<b>RATE(S)</b>
WESTLAKE DIRECT, LLC	N/A	4.99% - 36%	N/A	N/A	N/A
WILSHIRE COMMERCIAL CAPITAL	-	-	-	-	-
YAMAHA MOTOR FINANCE CORPORATION, U.S.A.	N/A	29%	N/A	N/A	N/A
YREFY INC.	0	0	0	0	0
ZENDABLE, LLC	N/A	N/A	N/A	N/A	N/A