

**CONSUMER LOAN STANDARD RATE OF CHARGE REPORT
QUARTERLY REPORT AS OF 12/31/2024**

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 17, 2025 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
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	6%	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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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
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
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.					
Bills.com, LLC	0	0	0	0	0
BLINCLOANS, INC.					
BMG LoansAtWork, LLC					
Bounce AI, Inc.	N/A	N/A	N/A	N/A	N/A
BREDS IV Loan Holdings - CR L.L.C.	N/A	N/A	N/A	N/A	N/A
Bright Capital, Inc.	0% to 24% (Variable)			0% to 24% (Variable)	
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
credit9, LLC	0	0	0	0	0
Credova Financial, LLC	0%	n/a	n/a	n/a	n/a
Delmarva Funding LLC	N/A	N/A	N/A	N/A	N/A
Denali Capital, LLC	NA	NA	NA	NA	NA

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Earnest Operations LLC	N/A	N/A	N/A	N/A	N/A
EarnIn US1 LLC					
Edvisors FAS, Inc.					
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
Fly Country Financial LLC	9-13%	na	na	na	na
Foursight Capital LLC	n/a	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

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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
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
Headway Sales Inc.	N/A	N/A	N/A	N/A	N/A
Hudson River Lending, LLC	15.9%-29.9%	N/A	N/A	N/A	N/A
Innovative Funding Services Corporation	N/A	N/A	N/A	N/A	N/A
IRC's Center for Economic Opportunity, Inc.	0% - 19.56%	4.99% - 12%	N/A	N/A	N/A
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
Lendmark Financial Services, LLC	35.99%	35.99%	0	0	0
Lengenuity LLC					
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

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Loan Acceptance FC, LLC	N/A	\$1000- \$100,000/3.25%- 27.9% APR	N/A	N/A	N/A
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
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
Nextate Credit, LLC					
Nissan Signature Direct Finance LLC	-	-	-	-	-
North Pond LLC	19.95%- 35.95%	N/A	N/A	N/A	N/A
Notable Finance, LLC	0	0	0	0	0
Omni Financial of Nevada, Inc.	35.92%	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

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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	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%	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	NA	19.99% - 35.99%	NA	NA	NA
Revolut Technologies Inc.	Not applicable	Not applicable	Not applicable	25.99% to 29.99%	Not applicable
RGLS Lending, Inc.	N/A	N/A	N/A	N/A	N/A
Robinhood Credit, Inc.	N/A	N/A	N/A	19.99% - 29.99%	N/A
RTO Finance LLC	N/A	N/A	N/A	N/A	N/A

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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	4.99-36%	0	0	4.99-36%	0
Skopos Financial, LLC	0	9.99% - 36%	0	0	0
Sky Bridge Financial, LLC	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Solar Mosaic LLC	0	0	0	0	0
SonAriz Financial & Mortgage, Inc.	18-36	18-36	none	none	none
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
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%
Sunlight Financial LLC	N/A	N/A	N/A	N/A	N/A

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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	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