

CONSUMER LOAN STANDARD RATE OF CHARGE REPORT
QUARTERLY REPORT AS OF 12/31/2022

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: March 7, 2023 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)
1ST INVESTORS FINANCIAL SERVICES	N/A	7%-24%	N/A	N/A	N/A
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	N/A	12% - 24%	N/A	N/A	N/A
ACCESSONE	-	-	-	-	-
ACORN FINANCE					

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ADC ADVANCE, LLC	N/A	N/A	N/A	N/A	N/A
AMERICAN CREDIT ACCEPTANCE, LLC	-	-	-	-	-
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					
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.					
AUXILIOR CAPITAL PARTNERS, INC.					
AVANT OF ARIZONA, LLC	N/A	N/A	N/A	N/A	N/A
AVANT.COM, LLC					
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
BREDS IV LOAN HOLDINGS - CR L.L.C.					
BUSINESS WARRIOR FUNDING, INC.	N/A	N/A	N/A	N/A	N/A
CARIBOU FINANCIAL, INC.	N/A	N/A	N/A	N/A	N/A
CHECK INTO CASH OF ARIZONA, INC	0.36	N/A	N/A	N/A	N/A
CHIME CAPITAL, LLC					
CIS FINANCIAL SERVICES, INC.					
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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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
CRESTLINE FINANCE					
DC ASSET MANAGEMENT, 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.	N/A	N/A	N/A	N/A	N/A
ENTRI	0	0	0	0	0
EXETER FINANCE LLC					
EXPRESS AUTO FINANCING LLC					
FAIRWAY INDEPENDENT MORTGAGE CORPORATION		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	N/A	N/A	N/A	N/A	N/A
FINANCE OF AMERICA HOME IMPROVEMENT					
FINANCE OF AMERICA MORTGAGE LLC	NA	NA	NA	NA	NA
FINFIT OPS, LLC	N/A	N/A	N/A	N/A	N/A
FIRST INVESTORS FINANCIAL SERVICES	N/A	7% - 24%	N/A	N/A	N/A
FIRST STAR CREDIT, LLC					
FLAGSHIP CREDIT ACCEPTANCE LLC	n/a	n/a	n/a	n/a	n/a
FORIS DAX CAPITAL, INC.	0/0	0/0	0/0	0/0	0/0
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

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FUNDING4U, LLC	N/A	N/A	N/A	N/A	N/A
GOFETCH PETCARE INC.	N/A	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					
GUARANTEED RATE, INC.	0	0	0	0	0
GUSTO CAPITAL, LLC	Fees are either \$5 or 36% Annual Percentage Rate (APR) of the loan amount, whichever is lower, and does not vary across the loan term.	N/A	N/A	N/A	N/A
HALLIDAY INTERNATIONAL INC.					
HALO FUNDING, LLC					
HAPPY MONEY, INC.	N/A	N/A	N/A	N/A	N/A
HONORABLE LLC (FN)	N/A	N/A	N/A	N/A	N/A
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%			
IRONHORSE FUNDING LLC					
J.J. BEST AND COMPANY	N/A	N/A	N/A	N/A	N/A

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JGW LENDING					
KASHABLE LLC	6% - 36%	N/A	N/A	N/A	N/A
KATHERINE WARD KIESEL					
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
LENDTABLE INC.					
LENGENUITY LLC	N/A	N/A	N/A	N/A	N/A
LEVEL LENDING					
LIBERTY LENDING GROUP LLC					
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
MEDPLAN CREDIT, LLC	12.9% to 20% APR	N/A	N/A	N/A	N/A
MERITIZE LENDING LLC	N/A	N/A	N/A	N/A	N/A
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
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	0.0999	N/A	N/A	N/A	N/A

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NEXO FINANCIAL LLC	0	0	0	0	0
NISSAN SIGNATURE DIRECT FINANCE LLC	-	-	-	-	-
NOTABLE 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
OPORTUN, INC.	35.9%-36%	34.59%-35.95%	N/A	N/A	N/A
PERSONIFY FINANCIAL	N/A	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
PLUTUS LENDING LLC					
POINT CARD OPERATIONS INC.					
PREFUNDING SOLUTIONS INC.					
PRIMAHEALTH CREDIT					
PRIZM FINANCIAL COMPANY, LLC	0	23%	0	0	0
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.					
RELIABLE CREDIT ASSOCIATION, INC. (WA)	N/A	21.44-30.63%	N/A	N/A	N/A
RELY CREDIT OF ARIZONA, LLC	0%	N/A	N/A	0%	N/A
REPUBLIC FINANCE, LLC	N/A	19.99%-32.12%	N/A	N/A	N/A

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REVOLUT TECHNOLOGIES INC.					
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
ROADRUNNER FINANCIAL SERVICES					
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
SIXUP LENDING LLC	n/a	n/a	n/a	n/a	n/a
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
STARMARK FINANCIAL LLC	0-6%	0-6%	N/A	0-6%	N/A
SUN WEST MORTGAGE USA, INC.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
SUNLIGHT CAPITAL LLC (FN)					
SUNNOVA ENERGY CORPORATION	0	0	0	0	0
SYNAPSE CREDIT LLC	0-24%	N/A	N/A	0-24%	N/A

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TALLY TECHNOLOGIES, INC.					
TMOBILE FINANCIAL LLC	N/A	N/A	N/A	N/A	N/A
TRUSTIC	n/a	n/a	n/a	n/a	n/a
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	NA	NA	NA	NA
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
WATERCRESS FINANCIAL GROUP LLC	N/A	N/A	N/A	N/A	N/A
WESTBON INC.					
WESTLAKE DIRECT, LLC	N/A	4.99% - 36%	N/A	N/A	N/A
WILSHIRE COMMERCIAL CAPITAL	-	-	-	-	-
WIRELESS ADVOCATES LLC					
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