

CONSUMER LOAN STANDARD RATE OF CHARGE REPORT
QUARTERLY REPORT AS OF 3/31/2022

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: April 22, 2022

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)
1 ST INVESTORS FINANCIAL SERVICES					
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 MED CARD, INC.	-	-	-	-	-
ACCREDIT LENDING GROUP LLC					
ACORN FINANCE					
ADIR FINANCIAL, LLC	N/A	N/A	N/A	N/A	N/A

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AMERICAN CREDIT ACCEPTANCE, LLC	-	-	-	-	-
AMERIFIRST HOME IMPROVEMENT FINANCE, LLC					
APOYO VINANCIERO, INC.					
APPLIED DATA FINANCE, LLC	N/A	N/A	N/A	N/A	N/A
AVANT OF ARIZONA, LLC	N/A	N/A	N/A	N/A	N/A
BALANCECREDIT.COM	N/A	N/A	N/A	N/A	N/A
BMG LOANSATWORK, LLC	N/A	N/A	N/A	N/A	N/A
BORO					
CARIBOU FINANCIAL, INC.					
CHANGE LENDING, LLC					
CHECK INTO CASH OF ARIZONA, INC	0.36	N/A	N/A	N/A	N/A
CLIMB INVESTCO LLC	5-19%	N/A	N/A	N/A	N/A
COMMONBOND LENDING, 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, INC.	0	0	0	0	0
CREDOVA FINANCIAL, LLC					
CRESTLINE FINANCE					
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.					
EXPRESS AUTO FINANCING LLC					
FCC FINANCE, LLC	N/A	N/A	N/A	N/A	N/A
FIGURE	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					

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FINANCE OF AMERICA MORTGAGE LLC	NA	NA	NA	NA	NA
FINANCELT INC.	-	-	-	-	-
FINFIT OPS, LLC	N/A	N/A	N/A	N/A	N/A
FLAGSHIP CREDIT ACCEPTANCE LLC	n/a	n/a	n/a	n/a	n/a
FORIS DAX CAPITAL, INC.					
FOURSIGHT CAPITAL LLC	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
GOFETCH PETCARE INC.					
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
GRUPO ESTRELLA, LLC					
GRUPO ESTRELLA					
GUSTO CAPITAL, LLC	0%	N/A	N/A	N/A	N/A
INNOVATIVE AUTO FINANCE	N/A	N/A	N/A	N/A	N/A
INNOVATIVE FUNDING SERVICES CORPORATION OF COLORADO (FN)					
IRC'S CENTER FOR ECONOMIC OPPORTUNITY, INC.	0-19.56%	4.99-12%			
J.J. BEST AND COMPANY	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					
KEO INSTANT LOAN	N/A	N/A	N/A	N/A	N/A
KEO WORLD LLC	N/A	N/A	N/A	N/A	N/A
LEGALMATE US INC.					

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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
LEVEL LENDING					
LIBERTY LENDING GROUP LLC					
LIBERTY LENDING, LLC	N/A	N/A	N/A	N/A	N/A
LOAN ACCEPTANCE FC, LLC					
LOANDEPOT.COM, LLC	N/A	N/A	N/A	N/A	N/A
LOANME, LLC	NONE	NONE	NONE	NONE	NONE
LOANME, LLC					
LOANOSITY, LLC (FN)	N/A	N/A	N/A	N/A	N/A
MARINER FINANCE, LLC					
MEDPLAN CREDIT, LLC					
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
MO INSTANT CASH	N/A	N/A	N/A	N/A	N/A
MO TECHNOLOGIES USA	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
NATIONAL DEBT RELIEF LLC	-	-	-	-	-
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
NEXO FINANCIAL LLC	0	0	0	0	0
NISSAN SIGNATURE DIRECT FINANCE LLC	-	-	-	-	-
NOTABLE FINANCE, LLC					

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OMNI FINANCIAL OF NEVADA, INC.	35.92%	N/A	N/A	N/A	N/A
ONEBLINC					
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%	N/A	N/A	N/A	N/A
PAYOFF, INC. (FN)	N/A	N/A	N/A	N/A	N/A
PERSONIFY FINANCIAL	N/A	N/A	N/A	N/A	N/A
PIONEER MILITARY CREDIT LLC	9.99%-35.99%	n/a	n/a	n/a	n/a
PREFUNDING SOLUTIONS INC.					
PRIMAHEALTH CREDIT					
PRIZM FINANCIAL COMPANY, LLC	N/A	23%	N/A	N/A	N/A
PROCEDURES CAPITAL					
PROSPER MARKETPLACE, INC.	N/A	N/A	N/A	N/A	N/A
QUALITY MOTORS OF ARIZONA					
RELIABLE CREDIT ASSOCIATION, INC. (WA)	N/A	23.48-30.63%	N/A	N/A	N/A
ROAD LOANS	N/A	N/A	N/A	N/A	N/A
ROADRUNNER FINANCIAL SERVICES					
ROADRUNNER FINANCIAL SERVICES CORPORATION					
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

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SIXUP LENDING LLC	N/A	N/A	N/A	N/A	N/A
SKOPOS FINANCIAL, LLC					
SKY BRIDGE FINANCIAL, LLC	N/A	N/A	N/A	N/A	N/A
SOLAR MOSAIC, INC.	N/A	N/A	N/A	N/A	N/A
SONARIZ FINANCIAL & MORTGAGE, INC.	18-36	18-36	NONE	NONE	NONE
SOUTHWEST FINANCIAL SERVICES OF ARIZONA, INC.	18-45.9	18-39.9	n/a	n/a	n/a
SOUTHWEST FINANCIAL OF PHOENIX, INC.	18-45.9	18-39.9	N/A	N/A	N/A
SPARTAN FINANCIAL PARTNERS					
SPLASH FINANCIAL, INC.	0	0	0	0	0
SPRINGLIGHT FINANCIAL					
SQUARE CAPITAL, LLC	0%-30%	N/A	N/A	N/A	N/A
STARMARK FINANCIAL LLC					
STELLANTIS	N/A	7% - 24%	N/A	N/A	N/A
STILT INC.	N/A	N/A	N/A	N/A	N/A
STRIKE ACCEPTANCE, INC					
SUN WEST MORTGAGE USA, INC.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
SUNLIGHT CAPITAL LLC (FN)					
SUNNOVA ENERGY CORPORATION					
SYNAPSE CREDIT LLC	0-24%	N/A	N/A	0-24%	N/A
TALLY TECHNOLOGIES, INC.					
THRIVE FINANCIAL 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
UNIVERSAL CREDIT	N/A	N/A	N/A	N/A	N/A
UPLIFT TRAVEL SERVICES, INC. (FN)	0% - 36% APR	NA	NA	NA	NA

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UPSTART NETWORK, INC.	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					
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.					
YREFY INC.	0	0	0	0	0