

CONSUMER LOAN STANDARD RATE OF CHARGE REPORT
QUARTERLY REPORT AS OF 9/30/2022

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: December 9, 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)
1ST 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	-	-	-	-	-
ACHIEVE INSIGHTS					

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ACORN FINANCE					
ADC ADVANCE, LLC					
AMERICAN CREDIT ACCEPTANCE, LLC	-	-	-	-	-
AMERICORFLEX	0	0	0	0	0
AMERISAVE MORTGAGE CORPORATION					
APOYO VINANCIERO, INC.					
APPLIED DATA FINANCE, LLC	N/A	N/A	N/A	N/A	N/A
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
BMG LOANSATWORK, LLC	N/A	N/A	N/A	N/A	N/A
BORO					
BREDS IV LOAN HOLDINGS - CR L.L.C.					
BUSINESS WARRIOR FUNDING, INC.					
CARIBOU FINANCIAL, INC.					
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	5-19%	N/A	N/A	N/A	N/A
CONSUMERS CARD SERVICES, CONSUMERS OUTLET					
CREDIT KARMA MONEY	N/A	N/A	N/A	N/A	N/A
CREDOVA FINANCIAL, LLC					
CRESTLINE FINANCE					
DC ASSET MANAGEMENT, LLC					

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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.					
ENTRI	N/A	N/A	N/A	N/A	N/A
EXETER FINANCE LLC					
EXPRESS AUTO FINANCING LLC					
FAIRWAY INDEPENDENT MORTGAGE CORPORATION					
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.					
FOURSIGHT CAPITAL LLC	N/A	N/A	N/A	N/A	N/A
FREEDOM FINANCIAL NET					
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
GENESIS BLOCK, LLC					
GOFETCH PETCARE INC.					
GOODLEAP, LLC	N/A	N/A	N/A	N/A	N/A

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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					
GRUPO ESTRELLA, LLC					
GRUPO ESTRELLA					
GUARANTEED RATE, INC.					
GUSTO CAPITAL, LLC	0%	N/A	N/A	N/A	N/A
HALO FUNDING, LLC					
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%			
IRONHORSE FUNDING LLC					
J.J. BEST AND COMPANY	N/A	N/A	N/A	N/A	N/A
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
LENGENUITY LLC					
LEVEL LENDING					
LIBERTY LENDING GROUP LLC					
LOAN ACCEPTANCE FC, LLC					

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LOANDEPOT.COM, LLC	N/A	N/A	N/A	N/A	N/A
LOANDEPOT.COM, 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
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					
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					
OMNI FINANCIAL OF NEVADA, INC.	35.92%	N/A	N/A	N/A	N/A
ONEBLINC					
ONELOAN DIRECT, LLC					
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

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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
PLUTUS LENDING LLC					
POINT CARD OPERATIONS INC.					
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
REACH FINANCIAL	N/A	N/A	N/A	N/A	N/A
REGIONAL FINANCE COMPANY OF ARIZONA, LLC					
RELIABLE CREDIT ASSOCIATION, INC. (WA)	N/A	23.48-30.63%	N/A	N/A	N/A
RELY CREDIT OF ARIZONA, LLC					
REPRISE FINANCIAL					
REPUBLIC FINANCE, LLC					
RGLS LENDING, INC.					
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					
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					

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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
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	18-36	18-36	NONE	NONE	NONE
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
SQUARE CAPITAL, LLC	0%-30%	N/A	N/A	N/A	N/A
STARMARK FINANCIAL LLC					
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.					
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	N/A	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					

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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
ZENDABLE, LLC					