

**CONSUMER LOAN STANDARD RATE OF CHARGE REPORT**  
**QUARTERLY REPORT AS OF 03/31/2019**

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.

<b>NAME OF CONSUMER LENDER LICENSEES</b>	<b>LOAN TYPE 1</b>	<b>LOAN TYPE 2</b>	<b>LOAN TYPE 3</b>	<b>LOAN TYPE 4</b>	<b>LOAN TYPE 5</b>
	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
ABSOLUTE INSURANCE GROUP SOUTHWEST, LLC	-	-	-	-	-
AC AUTOPAY	N/A	12% - 24%	N/A	N/A	N/A
ACCESSONE MED CARD, INC.	-	-	-	-	-
ADIR FINANCIAL, LLC	N/A	N/A	N/A	N/A	N/A
AJEVA LLC	9.99% - 29.99%	N/A	N/A	N/A	N/A
AMERICAN CREDIT ACCEPTANCE, LLC	-	-	-	-	-
APPLIED DATA FINANCE, LLC	N/A	N/A	N/A	N/A	N/A
ASPEN FINANCIAL SOLUTIONS, INC.	36%	N/A	N/A	N/A	N/A
ATLANTIC FINANCIAL, INC.	8.99%-19.99%	N/A	N/A	18.99%	N/A
AURA FINANCIAL LLC	N/A	N/A	N/A	N/A	N/A
AUTOGRAVITY CORPORATION	N/A	N/A	N/A	N/A	N/A
AVANT OF ARIZONA, LLC	N/A	N/A	N/A	N/A	N/A
BMG LOANSATWORK, LLC	N/A	N/A	N/A	N/A	N/A

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
BSAM AUTO LOANS, LLC	-	-	-	-	-
CARFINANCE.COM LLC	N/A	N/A	N/A	N/A	N/A
CASHCALL, INC.	N/A	N/A	N/A	N/A	N/A
CENTURY SUPPORT SERVICES, LLC	N/A	N/A	N/A	N/A	N/A
CHECK INTO CASH OF ARIZONA, INC	36%	N/A	N/A	N/A	N/A
CLIMB INVESTCO LLC	7.59% - 20.49%	N/A	N/A	N/A	N/A
COGNITION LENDING CORPORATION	N/A	N/A	N/A	N/A	N/A
COMMONBOND LENDING, LLC	N/A	N/A	N/A	N/A	N/A
COMMUNITY INVESTMENT CORPORATION	3%-15%	3%-15%	3%-15%	N/A	N/A
COUNTRYPLACE MORTGAGE LTD.	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.	N/A	N/A	N/A	N/A	N/A
DELMARVA FUNDING LC	N/A	N/A	N/A	N/A	N/A
DIAMOND CHOICE INC	-	-	-	-	-
DIVERSITY MANAGEMENT, INC.	N/A	N/A	N/A	N/A	N/A
DOMUSO INC.	10% - 30%	N/A	N/A	N/A	N/A
EARNEST OPERATIONS LLC	N/A	N/A	N/A	N/A	N/A
EDVISORS NETWORK, INC.	N/A	N/A	N/A	N/A	N/A
FCC FINANCE, LLC	N/A	N/A	N/A	N/A	N/A
FINANCE OF AMERICA MORTGAGE LLC	-	-	-	-	-
FINANCELT INC.	-	-	-	-	-
FINCO HOLDING CORP.	35.5% - 36%	35.5% - 36%	N/A	N/A	N/A
FINFIT OPS, LLC	N/A	N/A	N/A	N/A	N/A
FIRST INVESTORS FINANCIAL SERVICES, INC. OF TEXAS (FN)	N/A	7% - 24%	N/A	N/A	N/A
FLAGSHIP CREDIT ACCEPTANCE LLC	N/A	N/A	N/A	N/A	N/A
FLEXSTAR FINANCIAL SOLUTIONS, LLC	0	0	0	0	0

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
FOURSIGHT CAPITAL LLC	N/A	N/A	N/A	N/A	N/A
FRONTERA FINANCIAL LLC	36.00%	26.40%	24.00%	24.00%	N/A
GREAT RIVERS COMMUNITY	11.92% - 12.004%	Not Offered	Not Offered	Not Offered	Not Offered
HEALTH CREDIT SERVICES, LLC	-	-	-	-	-
INGLENOOK FINANCIAL, INC.	-	-	-	-	-
INVESTMENT EVOLUTION CORPORATION	N/A	N/A	N/A	N/A	N/A
J.J. BEST & COMPANY	N/A	N/A	N/A	N/A	N/A
KASHABLE LLC	6% - 36%	N/A	N/A	N/A	N/A
LENDINGCLUB CORPORATION	N/A	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%	N/A	N/A	N/A
LIBERTY LENDING, LLC	N/A	N/A	N/A	N/A	N/A
LOANDEPOT.COM, LLC #2	N/A	N/A	N/A	N/A	N/A
REDO LENDING	N/A	N/A	N/A	N/A	N/A
LOANME, INC. #1	NONE	NONE	NONE	NONE	NONE
LOYALTY LENDING LLC	N/A	N/A	N/A	5.99%	N/A
MERITIZE LENDING LLC	-	-	-	-	-
MONEYLION OF ARIZONA LLC	N/A	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	0%	0%	0%	0%	0%
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.	-	-	-	-	-
ONEMAIN CONSUMER LOAN, INC.	N/A	25.91%-28.85%	N/A	N/A	N/A

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
ONEMAIN FINANCIAL GROUP, LLC	36.00%	28.78%	N/A	N/A	N/A
OPORTUN, INC.	-	-	-	-	-
PARAMOUNT EQUITY MORTGAGE, LLC	N/A	N/A	N/A	N/A	N/A
PAYOFF, INC.	N/A	N/A	N/A	N/A	N/A
PERSONAL ENERGY FINANCE, INC.	-	-	-	-	-
PERSONAL ENERGY FINANCE, INC. #1	-	-	-	-	-
PERSONAL ENERGY FINANCE, INC. #2	-	-	-	-	-
PERSONIFY FINANCIAL	N/A	N/A	N/A	N/A	N/A
PRESTAMOS EXXPRESS LLC	-	-	-	-	-
PRESTIGE FINANCIAL SERVICES, INC. #1	N/A	N/A	N/A	N/A	N/A
PRIZM FINANCIAL COMPANY, LLC	-	-	-	-	-
PROSPER MARKETPLACE, INC.	-	-	-	-	-
REDBRICK FINANCIAL GROUP, INC.	N/A	N/A	11.95%	N/A	N/A
RELIABLE CREDIT ASSOCIATION, INC. (WA)	N/A	N/A	21.54% - 33.82%	N/A	N/A
RTO FINANCE LLC	N/A	N/A	N/A	N/A	N/A
SALT MASTER FUND I, LLC	-	-	-	-	-
SALT MASTER FUND II, LLC	-	-	-	-	-
SANTANDER CONSUMER USA INC. #3	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
SENECA ONE, LLC	-	-	-	-	-
SETTLEMENT MARKETING GROUP LLC	N/A	N/A	N/A	N/A	N/A
SHOGUN ENTERPRISES INC.	N/A	N/A	N/A	N/A	N/A
SIMPLE PATH FINANCIAL LLC	N/A	N/A	N/A	N/A	N/A
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 & MORTGAGE, INC.	18%-36%	18%-36%	N/A	N/A	N/A

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
SORTIS FINANCIAL, INC.	N/A	N/A	N/A	N/A	N/A
SOUTHWEST FINANCIAL SERVICES OF ARIZONA, INC.	18%-36%	18%-36%	N/A	N/A	N/A
SOUTHWEST FINANCIAL OF PHOENIX, INC.	18%-36%	18%-36%	N/A	N/A	N/A
SPARTAN FINANCIAL PARTNERS	-	-	-	-	-
SQUARE CAPITAL, LLC	9%-20%	N/A	N/A	N/A	N/A
STILT INC.	N/A	N/A	N/A	N/A	N/A
SUN WEST MORTGAGE USA, INC.	-	-	-	-	-
THE IRC'S CENTER FOR ECONOMIC OPPORTUNITY INC	7.25%-20%	7.25%-20%	N/A	N/A	N/A
TUITION OPTIONS LLC	-	-	-	-	-
UPGRADE, INC.	N/A	N/A	N/A	N/A	N/A
UPSTART NETWORK, INC.	-	-	-	-	-
VARO MONEY, INC.	N/A	N/A	N/A	10% - 26%	N/A
VCI LOAN SERVICES, LLC	N/A	N/A	N/A	N/A	N/A
VIVINT SOLAR CONSUMER FINANCE 1, LLC	N/A	N/A	N/A	N/A	N/A
VIVINT SOLAR CONSUMER FINANCE, LLC	N/A	N/A	N/A	N/A	N/A
WESTLAKE DIRECT, LLC	N/A	5% - 35.99%	N/A	N/A	N/A
WILSHIRE COMMERCIAL CAPITAL L.L.C.	-	-	-	-	-
YREFY INC.	-	-	-	-	-
ZIERO FINANCIAL INC.	17.93%-19.42%	N/A	N/A	N/A	N/A

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: May 3, 2019

CLRATES