

**CONSUMER LOAN STANDARD RATE OF CHARGE REPORT**  
**QUARTERLY REPORT AS OF 12/31/2019**

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	N/A	N/A	N/A	N/A	N/A
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
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
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

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
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
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
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
EDUCATIONAL CONCEPTS, INC	-	-	-	-	-
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
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
HAPPY MONEY, INC	N/A	N/A	N/A	N/A	N/A
HEALTH CREDIT SERVICES, LLC	-	-	-	-	-
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

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
LENDINGCLUB CORPORATION	N/A	N/A	N/A	N/A	N/A
LENDINGPOINT LLC	N/A	N/A	N/A	N/A	N/A
LENDING SOLUTIONS OF NORTHERN ARIZONA	22-27%	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
LOANME, INC.	NONE	NONE	NONE	NONE	NONE
LOANPAL, LLC	N/A	N/A	N/A	N/A	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	35.99%	N/A	N/A	N/A
ONEMAIN FINANCIAL GROUP, LLC	N/A	35.99%	N/A	N/A	N/A
OPORTUN, INC.	-	-	-	-	-
PERSONAL ENERGY FINANCE, INC.	-	-	-	-	-
PRESTIGE FINANCIAL SERVICES, INC. #1	N/A	N/A	N/A	N/A	N/A
PRIMAHEALTH CREDIT					
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

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
RTO FINANCE LLC	-	-	-	-	-
SALT LENDING, LLC	-	-	-	-	-
SANTANDER CONSUMER USA INC.	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
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
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
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
THRIVE FINANCIAL INC.	-	-	-	-	-
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
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.	-	-	-	-	-

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	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)
ZIERO FINANCIAL INC.	0%	N/A	N/A	0%	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: February 11, 2020

CLRATES