

CONSUMER LOAN STANDARD RATE OF CHARGE REPORT
QUARTERLY REPORT AS OF 06/30/2020

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.

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)
ABOVE LENDING, INC.					
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	-	-	-	-	-
AMERIFIRST HOME IMPROVEMENT FINANCE, LLC					
APPLIED DATA FINANCE, LLC	N/A	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

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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
CHECK INTO CASH OF ARIZONA, INC	0.36	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
COINBASE CREDIT, INC.					
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	-	-	-	-	-
EDVISORS FAS, 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

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FRONTERA FINANCIAL LLC	0.36	0.264	0.24	0.24	N/A
FUNDING UNIVERSITY, INC					
GENESIS BLOCK, LLC					
GREAT RIVERS COMMUNITY	11.92% - 12.004%	Not Offered	Not Offered	Not Offered	Not Offered
GREEN BEAR OF ARIZONA, LLC					
GUSTO CAPITAL, LLC	0%	N/A	N/A	N/A	N/A
HAPPY MONEY, INC	N/A	N/A	N/A	N/A	N/A
HEADWAY SALES INC.					
HEALTH CREDIT SERVICES, LLC	-	-	-	-	-
IMAGINE FINANCIAL INC.					
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
LENDING SOLUTIONS OF NORTHERN ARIZONA	22-27%	N/A	N/A	N/A	N/A
LENDMARK FINANCIAL SERVICES, LLC	0.3599	0.3599	N/A	N/A	N/A
LEVEL LENDING					
LIBERTY LENDING GROUP LLC					
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
MARINER FINANCE, LLC					
MBOCAL, INC. (FN)					
MERITIZE LENDING LLC	-	-	-	-	-
MISSION LANE CARD SERVICES LLC (FN)					

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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	0.0999	N/A	N/A	N/A	N/A
NISSAN SIGNATURE DIRECT FINANCE LLC	-	-	-	-	-
NW FYREBYRD, LLC					
OMNI FINANCIAL OF NEVADA, INC.	-	-	-	-	-
ONEBLINC	N/A	N/A	N/A	N/A	N/A
ONEMAIN CONSUMER LOAN, INC.	N/A	0.3599	N/A	N/A	N/A
ONEMAIN FINANCIAL GROUP, LLC	N/A	0.3599	N/A	N/A	N/A
OPORTUN, INC.	-	-	-	-	-
PERSONAL ENERGY FINANCE, INC.	-	-	-	-	-
PERSONIFY FINANCIAL	N/A	N/A	N/A	N/A	N/A
PREFUNDING SOLUTIONS 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	0.1195	N/A	N/A
RELIABLE CREDIT ASSOCIATION, INC. (WA)	N/A	N/A	21.54% - 33.82%	N/A	N/A
RENOVATE AMERICA FINANCING					
RTO FINANCE LLC	-	-	-	-	-
SALARY FINANCE INC					
SALT LENDING, LLC	-	-	-	-	-

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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	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 & 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	-	-	-	-	-
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
STRIKE ACCEPTANCE, INC					
SUN WEST MORTGAGE USA, INC.	-	-	-	-	-
SUNLIGHT CAPITAL LLC (FN)					
SYNAPSE CREDIT LLC					
TALLY TECHNOLOGIES, INC.					
THE IRC'S CENTER FOR ECONOMIC OPPORTUNITY INC	7.25%-20%	7.25%-20%	N/A	N/A	N/A
THRIVE FINANCIAL INC.	-	-	-	-	-
TMOBILE FINANCIAL LLC					
UPGRADE, INC.	N/A	N/A	N/A	N/A	N/A
UPLIFT TRAVEL SERVICES, INC.					
UPSTART NETWORK, INC.	-	-	-	-	-

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VARO MONEY, INC.	N/A	N/A	N/A	10% - 26%	N/A
VELOCITY INVESTMENTS, L.L.C.	0	0	0	0	0
VIABILL INC.					
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.	0	0	0	0	0
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: June 30, 2020

CLRATES