

**CONSUMER LOAN STANDARD RATE OF CHARGE REPORT**  
**QUARTERLY REPORT AS OF 9/30/2018**

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<br/>RATE(S)</b> | <b>LOAN TYPE 2<br/>RATE(S)</b> | <b>LOAN TYPE 3<br/>RATE(S)</b> | <b>LOAN TYPE 4<br/>RATE(S)</b> | <b>LOAN TYPE 5<br/>RATE(S)</b> |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 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                            |
| ALLY FINANCIAL INC.                      | N/A                            | N/A                            | N/A                            | N/A                            | N/A                            |
| AMERICAN CREDIT ACCEPTANCE, LLC          | -                              | -                              | -                              | -                              | -                              |
| AMERICAN CREDIT ACCEPTANCE, LLC #1       | -                              | -                              | -                              | -                              | -                              |
| ASPEN FINANCIAL SOLUTIONS, INC.          | -                              | -                              | -                              | -                              | -                              |
| ATLANTIC FINANCIAL, INC.                 | 8.99%-19.99%                   | N/A                            | N/A                            | 18.99%                         | 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                            |
| BSAM AUTO LOANS, LLC                     | -                              | -                              | -                              | -                              | -                              |

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|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 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.   | -                              | -                              | -                              | -                              | -                              |
| DELMARVA FUNDING LC                                       | -                              | -                              | -                              | -                              | -                              |
| 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                            |
| FCC FINANCE, LLC  | N/A                            | N/A                            | N/A                            | N/A                            | N/A                            |
| FINANCE OF AMERICA MORTGAGE LLC                           | -                              | -                              | -                              | -                              | -                              |
| 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.<br>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                         | -                              | -                              | -                              | -                              | -                              |
| 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% -<br>12.004%            | Not Offered                    | Not Offered                    | Not Offered                    | Not Offered                    |
| HEALTH CREDIT SERVICES, LLC                               | -                              | -                              | -                              | -                              | -                              |
| INGLENOOK FINANCIAL, INC.                                 | -                              | -                              | -                              | -                              | -                              |

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|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| INVESTMENT EVOLUTION CORPORATION                 | N/A                            | N/A                            | N/A                            | N/A                            | N/A                            |
| IRC'S CENTER FOR ECONOMIC OPPORTUNITY INC, (THE) | 7.25%-20%                      | 7.25%-20%                      | 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                            |
| LENDIFY FINANCIAL LLC                            | N/A                            | 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                            |
| LOANME, INC.                                     | 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                            |
| ONEMAIN FINANCIAL GROUP, LLC                     | 36.00%                         | 28.78%                         | N/A                            | N/A                            | N/A                            |
| ONEMAIN FINANCIAL SERVICES, INC.                 | N/A                            | 35.99%                         | N/A                            | N/A                            | N/A                            |
| OPORTUN, INC.                                    | -                              | -                              | -                              | -                              | -                              |
| PARAMOUNT EQUITY MORTGAGE, LLC                   | N/A                            | N/A                            | N/A                            | N/A                            | N/A                            |

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|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| PAYOFF.COM 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              | -                              | -                              | -                              | -                              | -                              |
| 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% -<br>33.82%             | N/A                            | N/A                            |
| RISE CREDIT OF ARIZONA, LLC                   | 0%                             | 0%                             | 0%                             | 0%                             | 0%                             |
| 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                            |
| 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                            |

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|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 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                            |
| TUITION OPTIONS LLC                      | -                              | -                              | -                              | -                              | -                              |
| UPGRADE LONAS, INC. (FN)                 | 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                            |
| WERRLEIN ENTERPRISES INC                 | -                              | 5%-25%                         | -                              | -                              | -                              |
| 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: October 30, 2018

CLRATES