

**Oregon Department of Consumer & Business Services
Division of Finance & Corporate Securities**

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**SHORT-TERM LOAN LICENSEE
20__ ANNUAL REPORT
ORS 725.190**

A separate report must be filed for each license.

Licensee name: _____ License number: _____
License location: _____ Manager name: _____

	Number of title loans	Amount	Number of payday loans ¹	Amount
1. Unpaid loans at beginning of year:	_____	_____	_____	_____
2. Loans made during year:	_____	_____	_____	_____
3. Unpaid loans at end of year:	_____	_____	_____	_____
4. Loans rolled over once:	_____	_____	_____	_____
5. Loans rolled over twice:	_____	_____	_____	_____
6. Loans rolled over three or more:	_____	_____	_____	_____
7. Loans that defaulted during the year:	_____	_____	_____	_____
(Provide processes for defaults; more than one may apply.)				
a. Collected in full:	_____	_____	_____	_____
b. Collateral repossessed:	_____	_____	_____	_____
c. Payment plan arranged:	_____	_____	_____	_____
d. Court action instituted:	_____	_____	_____	_____
e. Money judgments(s) obtained:	_____	_____	_____	_____
(Include court costs and fees.)				
f. Charged off:	_____	_____	_____	_____
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8. a. Maximum loan made:	_____	_____	_____	_____
b. Average loan amount:	_____	_____	_____	_____
9. a. Maximum finance charge used:	_____	per \$100	_____	per \$100
b. Average finance charge:	_____	per \$100	_____	per \$100
10. a. Maximum APR used (%):	_____	%	_____	%
b. Average APR (%):	_____	%	_____	%
11. Number of borrowers who filed for bankruptcy:	_____	_____	_____	_____
12. Number of consumers who received 5 or fewer loans ² during the calendar year:	_____	_____	_____	_____
13. Number of consumers who received 6-10 loans during the calendar year:	_____	_____	_____	_____
14. Number of consumers who received 11 or more loans during the calendar year:	_____	_____	_____	_____

¹ For purposes of this report, "payday loan" includes any short-term loan that is not a title loan, whether or not a check was taken as security for the loan.

² For purposes of questions 12-14, don't count a rollover as a loan to that consumer.

