



Consumer Finance Questionnaire for Licensure

Check the appropriate box to indicate the type of activity the company engages in: (check all that apply)

- Servicing (Complete Section 1 and 3)
- Brokering/facilitating (Complete Section 1 and 3)
- Lending/originating (Complete Section 2 and 3)

Section 1: Servicing/Brokering/Facilitating Activities

1. Type of loans: Approximately, what percentage of each loan category does licensee service/broker/facilitate?

| Loan category | Percentage of loans made of this type |
|----------------------|---------------------------------------|
| Automobiles | |
| Personal property | |
| Real estate | |
| Unsecured | |
| Revolving open-ended | |
| Other (describe): | |

Comments:

2. Business plan requirements: Business plans for servicers/brokers/facilitators should provide, at a minimum, the following information:
 - Sources of capital
 - Intended market for loan
 - Fund distribution
 - Any products or services offered or required in connection with the loans
 - List of companies/banks/financial institutions that the licensee services/brokers/facilitates loans for
 - Whether, and to what extent, the licensee intends to use third parties to perform any of its lending functions, such as marketing, underwriting, servicing, or any other function

Section 2: Lending/Origination Activities

1. Loan activity: Indicate what percentage of your loans will be made in each of the following categories:

| Loan Category | % of loans made of this type | Fee | Fee description | Additional Fees | Additional Fee Description | Interest rate | Maximum APR* |
|----------------------|------------------------------|-----|-----------------|-----------------|----------------------------|---------------|--------------|
| Automobiles | | | | | | | |
| Personal property | | | | | | | |
| Real estate | | | | | | | |
| Unsecured | | | | | | | |
| Revolving open-ended | | | | | | | |
| Other (describe): | | | | | | | |

*If APR is tiered, then explain the criteria used to determine pricing in business plan. All fees and costs to obtain a loan must be included in the APR calculation.

Comments:

2. Mortgage loan originators: Do you employ any mortgage loan originators?

Yes No

Consumer finance companies employing mortgage loan originators must have an electronic surety bond (ESB) through NMLS with a minimum amount of \$50,000 furnished and submitted by a surety company authorized to conduct business in Oregon. (See OAR 441-860-0085 for amounts.)

3. Business plan requirements: Business plans for lenders/originators should provide, at a minimum, the following information:

- Sources of capital
- Description of loan products including:
 - Length of loan
 - Payment structure
 - Fees with description
 - Interest rates
 - APR
- Intended market for loan
- Fund distribution
- Any products or services offered or required in connection with the loans
- Whether the licensee intends to retain or sell the loans, in whole or in part, and the intended purchasers, if applicable.
- Whether, and to what extent, the licensee intends to use third parties to perform any of its lending functions, such as marketing, underwriting, servicing or any other function.

