

LOAN COMPANY ANNUAL REPORT

Due Date:
March 31, 2025

State of Wisconsin
Department of Financial Institutions
Division of Banking

PO Box 7876 4822 Madison Yards Way
Madison, WI 53707-7876 North Tower
Telephone: (608) 261-7578 Madison, WI 53705
FAX: (608) 267-6889 **dfi.wi.gov**

FOR YEAR ENDING DECEMBER 31, 2024

SCHEDULE A: GENERAL INFORMATION**Instructions:** Provide the information requested for each of the following items. Enter "N/A" if an item is not applicable.

Notice: This form is required under Wis. Stat. s. 138.09. Refusal to fully and accurately provide the information required below may result in the revocation of a license. Personally identifiable information on this form may be matched against tax information, data regarding delinquent child and family support and unemployment insurance obligations, and law enforcement records. This document can be made available in alternate formats upon request to qualifying individuals with disabilities.

1. Name of licensee. If the licensee uses one or more trade names or doing business as (DBA) names, include each DBA.

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2. Contact information for person to whom questions regarding this report should be addressed:

First Name:		Last Name:		Title:	
Street:				City:	
State:	Zip:	Telephone Number:	E-mail:		

3. Are office quarters of any licensed location shared with any other business? ☐ Yes ☐ No

If yes, identify the location and describe the type(s) of other business.

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4. ☐ Check this box to confirm that you verified that the direct owners, indirect owners, and executive officers identified on the Nationwide Multistate Licensing System (NMLS) are up-to-date and accurate.
5. ☐ Check this box to confirm that the licensee's responses to the disclosure questions found on the NMLS Company Form (MU1) are up-to-date and accurate.
6. ☐ Check this box to confirm that each owner/officer/control person's responses to the disclosure questions found on their NMLS Biographical Statement and Consent Form (MU2) are up-to-date and accurate.

SCHEDULE B: WISCONSIN LENDING ACTIVITY

Provide the information requested in items 1 – 5. The information you provide must:

- include only direct loans and indirect sales contracts **made in Wisconsin or with Wisconsin customers**.
- be reported **net of unearned finance charges**.
- include Wisconsin transactions originated under any and all trade names or DBA names used by the licensed legal entity.

Definitions:

Standard Consumer Loans: Loans made for personal, family, or household purposes that do not exceed \$25,000. Standard consumer loans do not include payday loans, title loans or pawn loans.

Title Loans: Loans for personal, family, or household purposes that do not exceed \$25,000, are secured by an interest, other than a purchase money security interest, in the borrower's motor vehicle and that have an original term of not more than 6 months.

Pawn Loans: Loans for personal, family, or household purposes where a pledge is held by the pawnbroker.

Sales Contracts: Installment sales contracts acquired from Wisconsin retailers, including those acquired from motor vehicle, motorcycle and recreational vehicle dealers.

1. Identify the total number of outstanding loans and contracts owned by the licensee on 12/31/24 and the total outstanding balances of those loans and contracts on 12/31/24. Enter "0" or "N/A" in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Net Balance (WI Transactions Only)
Consumer Loans		
a. Standard Consumer Loans	#	\$
b. Title Loans	#	\$
c. Pawn Loans	#	\$
d. Total Consumer Loans (a+b+c)	#	\$
e. Estimated percentage of loans on line 1d. with an APR over 18%		%
f. Sales Contracts	#	\$
g. 1 st Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

2. Identify the total number of outstanding loans and contracts serviced, but not owned, by the licensee on 12/31/24 and the total outstanding balances of those loans and contracts on 12/31/24. Enter "0" or "N/A" in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Net Balance (WI Transactions Only)
a. Consumer Loans	#	\$
b. Estimated percentage of loans on line 2a. with an APR over 18%		%
c. Sales Contracts	#	\$
d. 1 st Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

3. Identify the total number of loans the licensee originated during 2024. Enter “0” or “N/A” in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Original Balance (WI Transactions Only)
Consumer Loans		
a. Standard Consumer Loans	#	\$
b. Title Loans	#	\$
c. Pawn Loans	#	\$
d. Total Consumer Loans (a+b+c)	#	\$
e. Estimated percentage of loans on line 3d. with an APR over 18%		%
f. 1 st Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

4. Identify the total number of loans and contracts the licensee purchased during 2024. Enter “0” or “N/A” in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Original Balance (WI Transactions Only)
a. Consumer Loans	#	\$
b. Estimated % of loans on line 4a. with an APR over 18%		%
c. Sales Contracts	#	\$
d. 1 st Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

5. If the licensee services loans that it did not originate and does not own (or only owns a portion of), identify the total number of these loans that it started servicing during 2024. Enter “0” or “N/A” in any fields that do not apply to the licensee.

Loan Type	Number (WI Transactions Only)	Original Balance (WI Transactions Only)
a. Consumer Loans	#	\$
b. Estimated percentage of loans on line 5a. with an APR over 18%		%
c. 1 st Mortgage Loans, Commercial Loans and Loans Greater than \$25,000	#	\$

6. What method does the licensee use to calculate interest on its Wisconsin consumer loans?

☐

Simple Interest

☐

Pre-computed

7. Identify the types of loans that the licensee offers in Wisconsin.

☐

Installment Loans

☐

Single Payment Loans

☐

Variable Rate Loans

☐

1st Lien Real Estate Loans

☐

Subordinate Lien Real Estate Loans

☐

Internet Loans

☐

Open End Loans

☐

Other _____

☐

Other _____

8. Identify the percentage of Wisconsin consumer loans originated, purchased, or serviced during 2024 that included the following products. Enter "0" or "N/A" in any fields that do not apply to the licensee.

Credit Life Insurance	%	Credit Accident and Health Insurance	%
Credit Unemployment Insurance	%	Property Insurance	%
Automobile Insurance	%	Life (non-credit) Insurance	%
Auto Club or Thrift Club	%	GAP	%
Other (specify):	%	Other (specify):	%

9. Identify the number of vehicles the licensee repossessed from Wisconsin customers during 2024.
- Enter "0" or "N/A" if none.

10. If the licensee purchased any Wisconsin consumer loans during 2024 that had an APR greater than 18%, provide the following information for each entity that loans were purchased from. Attach additional pages if necessary. Enter "N/A" if not applicable.

Entity Name:		
Address:		City:
State:	Zip:	Relationship to Licensee (if any):

11. If the licensee sold any Wisconsin consumer loans during 2024 that had an APR greater than 18%, provide the following information for each entity that loans were sold to. Attach additional pages if necessary. Enter "N/A" if not applicable.

Note: If the purchaser is charging rates over 18% and does not have a loan company license, the division may contact the purchaser to determine if a license is required.

Entity Name:		
Address:		City:
State:	Zip:	Relationship to Licensee (if any):
Was entity required to lower the rate to 18% or less at the time of sale?		
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure		

12. If the licensee serviced any Wisconsin consumer loans during 2024 that had an APR greater than 18% and the licensee did not own the loans it was servicing, provide the following information for the owner of the loans. Enter "N/A" if not applicable.

Entity Name:		
Address:		City:
State:	Zip:	Relationship to Licensee (if any):

13. Excluding lending and the items listed in item 8 of Schedule B, are any other activities conducted, services provided, or products sold at any licensed locations (i.e. wire transfers, bill payment service, etc.) ☐ Yes ☐ No

If yes, identify the location and describe the other activities conducted, services provided, or products sold. Do not include other licenses issued by the Wisconsin Department of Financial Institutions.

CERTIFICATION

I hereby certify that the statements in this annual report are correct and true.

_____ (Name)	_____ (Title)	_____ (Authorized Signature)	_____ (Date)
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Return completed reports to one of the following addresses:

E-mail:
DFI_LFS@wi.gov

Mailing Address:
Wisconsin Department of Financial Institutions
P.O. Box 7876
Madison, WI 53707-7876

Courier Address:
Wisconsin Department of Financial Institutions
North Tower
4822 Madison Yards Way
Madison, WI 53705