

# INSTRUCTIONS FOR PREPARATION OF THE STATE OF MONTANA CONSUMER LOAN ANNUAL REPORT OF LICENSEE

All holders of licenses issued under the Montana Consumer Loan Act are required by law to file an annual report of operations for the preceding calendar year. Reports are due by February 15th of the following year. Failure to file a complete and accurate report in a timely manner may result in possible enforcement action to the licensee's Consumer Loan License(s).

Information contained in this report is used to determine the volume of business and the types of services offered in Montana by licensees. This information is summarized and published as required by 32-5-308, MCA. **Include in this report only the results of Montana business conducted under the provisions of the Montana Consumer Loan Act.** The distortions created by the inclusion of other types of business or business results from other states renders your report useless for our analytical and reporting obligations.

**Licensees are required to file one report which includes the financial information for the corporate office and all branches.** Line by line instructions for numbered items of the report follow. **If no Montana consumer loans were originated or serviced in the reporting year, check applicable box(es) and complete page one and four only.**

## STATEMENT OF MONTANA LOAN ACTIVITY FOR THE YEAR

- Line 1 **Originated Montana Loans:** Total number and dollar amount of all Montana consumer loans originated in reporting year.
- Line 2 **Serviced Montana Loans:** Total number and dollar amount of Montana consumer loans serviced as of 12/31 of reporting year.
- Line 3 **Type of Loans:** The first column reports the breakdown, by type, of the number of Montana consumer loans **originated** in the reporting year. The total number of originated loans reported in Line 3h must match the total number of originate loans reported in the first column of **Line 1**. The second column reports the breakdown, by type, of the number of Montana consumer loans **serviced** as of 12/31 of the reporting year. The total number of serviced loans reported in Line 3h must match the total number of serviced loans reported in the **first** column of **Line 2**.

## SERVICING ACTIVITY AS OF 12/31 OF REPORTING YEAR

- Line 4 **Wholly Owned Loans Serviced:** Total number and dollar amount of Montana consumer loans serviced that were wholly owned by licensee.
- Line 5 **Subservicing for Others:** Total number and dollar amount of Montana consumer loans serviced for other entities.
- Line 6 **Subservicing by Others:** Total number and dollar amount of Montana consumer loans serviced by other entities. (These entities must hold a Montana consumer loan license)

Line 7 Total Loans Serviced: Total number and amount of Montana consumer loans serviced in Lines 4, 5 and 6. The number and amount of Line 7 must match the number and amount of Line 2.

**DELINQUENCY STATUS AS OF 12/31 OF REPORTING YEAR**  
**(Collection Agencies not required to complete this section)**

Line 8 Loans 0 - 30 days delinquent (Including non-delinquent): Number and dollar amount of loans paid on time and through 30 days delinquent.

Line 9 Loans 31 - 60 days delinquent: Number and dollar amount of loans 31 to 60 days delinquent.

Line 10 Loans 61- 90 days delinquent: Number and dollar amount of loans 61 to 90 days delinquent.

Line 11 Loans + 90 days delinquent: Number and dollar amount of loans delinquent 90 or more days.

Line 12 Total Loans Serviced: Total of all loans serviced, non-delinquent through + 90 days delinquent, in lines 8 through 11. The number and amount of Line 12 must match the number and amount of Line 2 and Line 7.

**LEGAL ACTION and CREDIT INSURANCE INFORMATION**

If you have questions regarding the reporting of Legal Actions or Credit Insurance Information, please contact Linda Leffler via email at: lleffler@mt.gov.

**\*\*\*PROFIT and LOSS STATEMENT\*\*\*** The Profit and Loss Statement **does NOT need to be attached to the annual report if the company's financial statements for the reporting year are uploaded in the NMLS.**