



**New Mexico Regulation & Licensing Department  
FINANCIAL INSTITUTIONS DIVISION**

P.O. Box 25101 - 2550 Cerrillos Rd 3rd Floor – Santa Fe, NM 87504  
Phone: (505) 476-4885 - Fax: (505) 476-4670 - [www.rld.state.nm.us/financialinstitutions](http://www.rld.state.nm.us/financialinstitutions)

## Small Loan Annual Reporting Form (2019 Reporting Period)

In accordance with the provisions of **§58-15-10.1 NMSA 1978**, this form must be submitted by all small loan licensees originating loans in the amount of \$5,000 or less between January 1, 2019, and December 31, 2019.

**ALL LOAN PRODUCT INFORMATION IS TO BE REPORTED FOR THE REPORTING PERIOD OF JANUARY 1, 2019, THROUGH DECEMBER 31, 2019.**

### INSTRUCTIONS

1. Complete all applicable loan product worksheets attached for each small loan license held that originated loans in the amount of \$5,000 or less within calendar year 2019.
2. Fill out, sign, and certify the “Signature of Certification” (page 3 of this document).
3. Send the completed form and “Signature of Certification” document to the Financial Institutions Division via email no later than **April 15, 2020**. You may also email any questions you have about the form or process. The completed form along with questions should be sent to the following address: [SL.Reporting@state.nm.us](mailto:SL.Reporting@state.nm.us).

**Failure by the licensee to file this report timely, accurately, or completely may result in the following Administrative Penalties per §58-15-10.1 (D) (1) and (2) NMSA 1978:**

1. Fines in an amount not to exceed one-thousand five hundred dollars (\$1,500) per day after the fifteenth day of April that a complete and accurate report is not filed.
2. Suspension of the licensee’s required license under the New Mexico Small Loan Act of 1955 **§58-15-31 NMSA 1978**.

**Loan Products as defined by the Financial Institutions Division:**

<p><a href="#"><u>Installment Loans:</u></a></p>	<p><b>Statutory Reference: §58-15-2 (F) NMSA 1978</b></p> <p>Defined as “a loan in an amount less than or equal to five thousand dollars (\$5,000) that is to be repaid in a minimum of four substantially equal payments of principal and interest to pay off a loan in its entirety with an initial stated maturity of not less than one hundred twenty days to maturity.”</p>
<p><a href="#"><u>Refund Anticipation Loans:</u></a></p>	<p><b>Statutory Reference: §58-15-2 (J) NMSA 1978</b></p> <p>Defined as “a loan that is secured by or that the creditor arranges or expects to be repaid, directly or indirectly, from the proceeds of the consumer’s federal or state income tax refunds or tax credits, including any sale, assignment or purchase of a tax refund or tax credit at a discount or for a fee.”</p>
<p><a href="#"><u>Other Loan Products:</u></a></p>	<p>Loans that do not fall within the defined guidelines of the various loan products.</p> <p><i>(i.e. Commercial / Small Business Loans, Retail Installment Loans, etc.)</i></p>

**SIGNATURE OF CERTIFICATION**

**Company Name:** \_\_\_\_\_

**License Number(s):** \_\_\_\_\_  
\_\_\_\_\_

I \_\_\_\_\_ certify under penalty of perjury that this report and the information  
PRINT NAME

contained herein is complete and accurate as of this \_\_\_\_\_ day of \_\_\_\_\_,  
20\_\_.

**I affirm that the information contained in this electronic filing is true, correct, and complete to the best of my knowledge and belief.**

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Email Address

**INSTALLMENT LOANS**

**Statutory Reference: §58-15-2 (F) NMSA 1978:** *Defined as “a loan in an amount less than or equal to five thousand dollars (\$5,000) that is to be repaid in a minimum of four substantially equal payments of principal and interest to pay off a loan in its entirety with an initial stated maturity of not less than one hundred twenty days to maturity.”*

*Company Name* \_\_\_\_\_

*Which lending act does the company originate its New Mexico loans under? (Please check all that apply)*

- New Mexico Small Loan Act of 1955       New Mexico Bank Installment Loan Act of 1955

**Section 1: For each loan category, enter the total number of all loan transactions originated within calendar year 2019.**

<i>\$1,000 or less</i>	
<i>\$1,001 to \$3,000</i>	
<i>\$3,001 to \$5,000</i>	

**Section 2: For each loan category, enter the total dollar value of all loan transactions originated within calendar year 2019.**

<i>\$1,000 or less</i>	
<i>\$1,001 to \$3,000</i>	
<i>\$3,001 to \$5,000</i>	

**Section 3: Enter the total number of outstanding loan transactions for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	
<i>\$1,001 to \$3,000</i>	
<i>\$3,001 to \$5,000</i>	

**Section 4: Enter the total dollar value of outstanding loans net of unearned charges for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 5: Enter the number of loans originated in calendar year 2019 that were ten (10) or more days past due **at any time** during calendar year 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 6: Enter the number of loans that are more than sixty (60) days delinquent for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 7: Enter the dollar value of loans that are more than sixty (60) days delinquent net unearned charges for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 8: Enter the total number of customers that entered into the following loan type categories during calendar year 2019.**

<i>Loans secured by any type of collateral</i>	<input type="text"/>
<i>Unsecured loans</i>	<input type="text"/>

**Section 9:** Enter the total dollar value of all loan transactions entered into for each of the following loan type categories during calendar year 2019.

*Loans secured by any type of collateral*

*Unsecured loans*

**Section 10:** Enter the total dollar amount of finance charges collected during calendar year 2019.

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**Section 11:** Enter the total number of vehicles used as collateral that were repossessed during calendar year 2019.

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**Section 12:** Enter the total dollar amount of bad debt expenses incurred during calendar year 2019.

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**REFUND ANTICIPATION LOANS**

**Statutory Reference: §58-15-2 (J) NMSA 1978:** *Defined as “a loan that is secured by or that the creditor arranges or expects to be repaid, directly or indirectly, from the proceeds of the consumer’s income tax refunds or tax credits, including any sale, assignment or purchase of a tax refund or tax credit at a discount or for a fee.”*

*Company Name* \_\_\_\_\_

*Which lending act does the company originate its New Mexico loans under? (Please check all that apply)*

- New Mexico Small Loan Act of 1955       New Mexico Bank Installment Loan Act of 1955

**Section 1: For each loan category, enter the total number of all loan transactions originated within calendar year 2019.**

*\$1,000 or less* \_\_\_\_\_  
*\$1,001 to \$3,000* \_\_\_\_\_  
*\$3,001 to \$5,000* \_\_\_\_\_

**Section 2: For each loan category, enter the total dollar value of all loan transactions originated within calendar year 2019.**

*\$1,000 or less* \_\_\_\_\_  
*\$1,001 to \$3,000* \_\_\_\_\_  
*\$3,001 to \$5,000* \_\_\_\_\_

**Section 3: Enter the total number of outstanding loan transactions for each loan category as of December 31, 2019.**

*\$1,000 or less* \_\_\_\_\_  
*\$1,001 to \$3,000* \_\_\_\_\_  
*\$3,001 to \$5,000* \_\_\_\_\_

**Section 4: Enter the total dollar value of outstanding loans net of unearned charges for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 5: Enter the number of loans originated in calendar year 2019 that were ten (10) or more days past due **at any time** during calendar year 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 6: Enter the number of loans that are more than sixty (60) days delinquent for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 7: Enter the dollar value of loans that are more than sixty (60) days delinquent net unearned charges for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 8: Enter the total number of customers that entered into the following loan type categories during calendar year 2019.**

<i>Loans secured by any type of collateral</i>	<input type="text"/>
<i>Unsecured loans</i>	<input type="text"/>



**Section 9:** Enter the total dollar value of all loan transactions entered into for each of the following loan type categories during calendar year 2019.

*Loans secured by any type of collateral*

*Unsecured loans*

**Section 10:** Enter the total dollar amount of finance charges collected during calendar year 2019.

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**Section 11:** Enter the total number of vehicles used as collateral that were repossessed during calendar year 2019.

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**Section 12:** Enter the total dollar amount of bad debt expenses incurred during calendar year 2019.

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**OTHER LOAN PRODUCTS**

*Loans that do not fall within the defined guidelines of the various loan products.  
(i.e. Commercial Loans, Retail Installment Loans, etc.)*

*Company Name* \_\_\_\_\_

*Which lending act does the company originate its New Mexico loans under? (Please check all that apply)*

New Mexico Small Loan Act of 1955       New Mexico Bank Installment Loan Act of 1955

*Description of loan product:* \_\_\_\_\_

**Section 1: For each loan category, enter the total number of all loan transactions originated within calendar year 2019.**

*\$1,000 or less* \_\_\_\_\_  
*\$1,001 to \$3,000* \_\_\_\_\_  
*\$3,001 to \$5,000* \_\_\_\_\_

**Section 2: For each loan category, enter the total dollar value of all loan transactions originated within calendar year 2019.**

*\$1,000 or less* \_\_\_\_\_  
*\$1,001 to \$3,000* \_\_\_\_\_  
*\$3,001 to \$5,000* \_\_\_\_\_

**Section 3: Enter the total number of outstanding loan transactions for each loan category as of December 31, 2019.**

*\$1,000 or less* \_\_\_\_\_  
*\$1,001 to \$3,000* \_\_\_\_\_  
*\$3,001 to \$5,000* \_\_\_\_\_

**Section 4: Enter the total dollar value of outstanding loans net of unearned charges for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
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**Section 5: Enter the number of loans originated in calendar year 2019 that were ten (10) or more days past due **at any time** during calendar year 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
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**Section 6: Enter the number of loans that are more than sixty (60) days delinquent for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 7: Enter the dollar value of loans that are more than sixty (60) days delinquent net unearned charges for each loan category as of December 31, 2019.**

<i>\$1,000 or less</i>	<input type="text"/>
<i>\$1,001 to \$3,000</i>	<input type="text"/>
<i>\$3,001 to \$5,000</i>	<input type="text"/>

**Section 8: Enter the total number of customers that entered into the following loan type categories during calendar year 2019.**

<i>Loans secured by any type of collateral</i>	<input type="text"/>
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**Section 9:** Enter the total dollar value of all loan transactions entered into for each of the following loan type categories during calendar year 2019.

*Loans secured by any type of collateral*

*Unsecured loans*

**Section 10:** Enter the total dollar amount of finance charges collected during calendar year 2019.

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**Section 11:** Enter the total number of vehicles used as collateral that were repossessed during calendar year 2019.

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**Section 12:** Enter the total dollar amount of bad debt expenses incurred during calendar year 2019.

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