



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

P.O. Box 25101 - 2550 Cerrillos Rd 3rd Floor – Santa Fe, NM 87504  
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## Small Loan Annual Reporting Form

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 1st and December 31st of the preceding calendar year.

### 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 the preceding calendar year.  
**The loan data shall only apply to loans originated within the preceding calendar year.**
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 15th**. 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 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***.

### Licensees that did not originate a loan to a New Mexico consumer in the amount of \$5,000 or less must submit the following documents.

1. A letter on company letterhead certifying that no loan in the amount of five-thousand dollars (\$5,000) or less was originated to a New Mexico consumer within the preceding calendar year.
2. Send the completed form and “Signature of Certification” document to the Financial Institutions Division via email no later than **April 15th**.

**Section 1: For each loan category, enter the total number of all loan transactions originated within calendar year 20XX.**

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Enter the total number of loans the licensee entered into within the preceding calendar year. The number of loans must be broken down by the identified categories below.

- \$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 20XX.**

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Enter the total dollar value of all loans the licensee entered into for each category within the preceding calendar year. The dollar value refers only to the original principal amount of the each loan.

- \$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, 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (1) (a) NMSA 1978

Enter the total number of loans originated within the preceding calendar year that remain outstanding as of December 31<sup>st</sup>. The total number of loans for all categories must not exceed the total number of loans for all categories entered in Section 1.

- \$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, 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (1) (b) NMSA 1978

Enter the total dollar value of all loans originated within the preceding calendar year that remain outstanding as of December 31<sup>st</sup>. This dollar value includes the outstanding principal, earned interest, and earned fees. It does not include any unearned interest or unearned fees. The dollar value must only reflect the specific loans entered in Section 3.

- \$1,000 or less
- \$1,001 to \$3,000
- \$3,001 to \$5,000

**Section 5: Enter the number of loans originated in calendar year 20XX that were ten (10) or more days past due at any time during calendar year 20XX.**

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Enter the total number of loans that were originated within the preceding calendar year which at any time became ten (10) or more days past due. Individual loans must not be entered more than once regardless of the number of times such loan was 10 or more days past due. The total number of loans for all categories must not exceed the total number of loans for all categories entered in Section 1.

The number of loans must be broken down by the identified categories.

- \$1,000 or less
- \$1,001 to \$3,000
- \$3,001 to \$5,000

**Section 6: Enter the number of loans that are more than sixty (60) days delinquent for each loan category as of December 31, 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (1) (c) NMSA 1978

Enter the total number of outstanding loans that were originated within the preceding calendar year which were at least sixty (60) days past due only as of December 31<sup>st</sup>. The total number of loans for all categories must not exceed the total number of loans for all categories entered in Section 1.

The number of loans must be broken down by the identified categories.

- \$1,000 or less
- \$1,001 to \$3,000
- \$3,001 to \$5,000

**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, 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (1) (d) NMSA 1978

Enter the total dollar value of all outstanding loans that were originated within the preceding calendar year which were at least 60 days past due only as of December 31<sup>st</sup>. This dollar value includes the outstanding principal, earned interest, and earned fees. It does not include any unearned interest, or unearned fees. The dollar value must only reflect the specific loans entered in Section 6.

The number of loans must be broken down by the identified categories.

- \$1,000 or less
- \$1,001 to \$3,000
- \$3,001 to \$5,000

**Section 8: Enter the total number of customers that entered into the following loan type categories during calendar year 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (2) NMSA 1978

Enter the total number of New Mexico consumers or customers that entered into the following loan categories at any time during the preceding calendar year. Do not enter the same customer more than one (1) time per category. Loans that have more than one (1) obligator (i.e. joint loans) should be counted as one (1) customer. The total number of customers for all categories must not exceed the total number of loans for all categories entered in Section 1.

- Loans secured by any type of collateral (i.e. vehicle titles, household goods, etc.)
  - **Note: for Refund Anticipation Loans, this number should be zero (0).**
- Unsecured Loans

**Section 9: Enter the total dollar value of all loan transactions entered into for each of the following loan type categories during calendar year 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (2) NMSA 1978

Enter the total dollar value of all loans for each of the following categories within the preceding calendar year. The dollar value refers only to the original principal amount of the each loan. The total dollar value of loans for both categories must equal the total dollar value of loans for all categories entered in Section 2.

- Loans secured by any type of collateral (i.e. vehicle titles, household goods, etc.)
  - **Note: for Refund Anticipation Loans, this number should be zero (0).**
- Unsecured Loans

**Section 10: Enter the total dollar amount of finance charges collected during calendar year 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (3) NMSA 1978

Enter the total dollar value of finance charges (interest and fees) collected only for loans originated within the preceding calendar year.

**Section 11: Enter the total number of vehicles used as collateral that were repossessed during calendar year 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (4) NMSA 1978

Enter the total number of vehicles used as collateral for loans originated within the preceding calendar year that was repossessed. This number cannot exceed the number entered for loans secured by any type of collateral entered in Section 8.

*For Refund Anticipation Loans, this number should be zero (0).*

**Section 12: Enter the total dollar amount of bad debt expenses incurred during calendar year 20XX.**

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**Statutory Reference:** §58-15-10.1 (A) (5) NMSA 1978

Enter the total dollar value of any bad expenses (i.e. principal and/or interest charge-offs) incurred on loans originated only within the preceding calendar year.