



New Mexico Regulation & Licensing Department FINANCIAL INSTITUTIONS DIVISION

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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 1 and December 31 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.
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.

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.

You are entering 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 of the original principal amount.

- \$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.

You are entering the total dollar volume of all loans the licensee entered into for each category within the preceding calendar year. The dollar volume 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.

You are entering the total number of loans originated in the preceding calendar year that remain outstanding as of December 31st. The number of loans must be broken down by the identified categories of the original principal amount.

Note: the total number of loans for all categories must not exceed the total number of loans for all categories in Section 1.

Section 4: Enter the total dollar value of outstanding loans net of unearned charges for each loan category as of December 31, 20XX.

You are entering the total dollar value of all loans originated in the preceding calendar year that remain outstanding as of December 31st. This dollar value includes the outstanding principal, earned interest, and earned fees. It does not include any unearned interest or unearned fees.

Note: the total dollar value of loans for all categories must not exceed the total dollar value of loans for all categories in Section 2.

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.

You are entering the total number of loans that were originated in the preceding calendar year which at any time became 10 or more days past due.

Note: the total number of loans for all categories must not exceed the total number of loans for all categories in Section 1.

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

You are entering the total number of outstanding loans that were originated in the preceding calendar year which were at least 60 days past due as of December 31st.

Note: the total number of loans for all categories must not exceed the total number of loans for all categories in Section 1.

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.

You are entering the total dollar volume of all outstanding loans that were originated in the preceding calendar year which were at least 60 days past due as of December 31st. This dollar value includes the outstanding principal, earned interest, and earned fees. It does not include any unearned interest, or unearned fees.

Note: the total dollar value of loans for all categories must not exceed the total dollar value of loans for all categories in Section 2.

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

You are entering the total number of New Mexico consumers or customers that entered into the following loan categories at any time during the preceding calendar year.

Note: the total number of loans for both categories must equal the total number of loans for all categories 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.

You are entering the total dollar volume of all loans for each category within the preceding calendar year. The dollar volume refers only to the original principal amount of the each loan.

Note: the total dollar amount of loans for both categories must equal the total dollar amount of loans for all categories in Section 2.

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

You are entering the total dollar amount of finance charges (interest and fees) collected for loans originated during the preceding calendar year.

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

You are entering the total number of vehicles used as collateral for loans originated in the preceding calendar year that was repossessed.

Note: This number cannot exceed the number entered for loans secured by any type of collateral in Section 8.

Note: 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.

You are entering the total dollar amount of any bad expenses (i.e. principal and/or interest charge-offs) incurred on loans originated during the preceding calendar year.