

# Summary of Changes to 2015 Regulated Lender Annual Report

## Schedule A: Balance Sheet:

- A. The accounts/loans receivable section is consolidated. An individual line for each transaction type is reduced to Texas and Non-Texas transactions.
- B. A contra asset account line was added for the allowance for doubtful accounts. This was added to clarify how receivables are reported.
- C. Current assets were added (assets convertible to cash within 1 year).
- D. Current liabilities were added (liabilities due within 1 year).

## *Schedule B: No change*

## Schedule C: Loans Receivable:

- No Change to line items. An addition of a clarifying heading that this schedule is only for active and non-charged off accounts

## Schedule C-2: Loans Serviced (entire new schedule)

- This schedule identifies loans serviced and loans owned by the company. Previously, there was no schedule for companies that service on behalf of others.

## Schedule C-3: Charged off Loans Servicing (entire new schedule)

- This schedule identifies loans being serviced after charged off. This schedule is in response to accounts in collections and sold to a third party company.

## *Schedule D: No Change*

## *Schedule E: No Change*

## Schedule E-2: Arranging loans through lead generation activities (entire new schedule)

- This schedule is in response to companies involved in internet lending that charge a fee for forwarding leads to lenders. These activities are less comprehensive than the traditional broker activities.

## Schedule F: Delinquency and Collections

- A. Repossession of Collateral was changed to motor vehicles.
- B. Property Sales was changed to Real Property Foreclosures. Both for more specific reporting

## *Schedule G, H, I, & Supplemental: No Change*