

Office of Consumer Credit Commissioner

Walkthrough Guide

Regulated Lender Annual Report

Regulated Lender Instructions

The Industry Reporting Tab is the new location for all things reporting related. You can file reports or view the submission history of past reports here.

The screenshot shows a dark navigation sidebar on the left with the following items: Dashboard, Manage My Business, Notifications, History, Industry Reporting (highlighted with a blue arrow), Forms, and Help. In the main content area, a modal dialog is open with three buttons: 'File report in web form', 'Submission History', and 'Cancel'.

Enter dollar amounts on each line (up to 2 decimal places). Lines 5, 7, 9, 13, 14, and 15 will be calculated for you based on the numbers that you put in other lines on this balance sheet.

Schedule A: Balance Sheet (Figure are company-wide)		
Assets		
1.	Cash (Company-Wide)	<input type="text"/>
2.	Texas accounts receivable	<input type="text"/>
3.	Other accounts receivable (company-wide)	<input type="text"/>
4.	Less reserve for loan losses (company-wide)	<input type="text"/>
(or allowance for doubtful accounts)		
5.	Net accounts receivable (company-wide)	<input type="text"/>
6.	Other current assets	<input type="text"/>
7.	Total current assets	<input type="text"/>
8.	Other business assets (company-wide)	<input type="text"/>
9.	Total Assets	<input type="text"/>
Liabilities & Owner's Equity		
11.	Total current liabilities (company-wide)	<input type="text"/>
12.	Other liabilities (company-wide)	<input type="text"/>

If you have less than \$25,000 in net assets, you will be taken to this screen. On this screen, you must attach a file that further explains why your license has less than \$25,000 in net assets. Read the on-screen prompts to determine what type of document needs to be submitted for your report. Accepted file types include: .pdf/ .doc/ .docx/ .xls/ .xlsx

NET ASSETS REQUIREMENT: \$25,000 PER LICENSE, whether active or inactive.

The owners equity on the balance sheet does not meet this requirement

Proprietorship or General Partnership: attach owner's personal financial statement(s) to demonstrate adequate net assets.

Select files...

Corporation: if a more current financial statement shows adequate net assets, attach that report and explain any variances between that statement and Schedule A.

Select files...

Alternatively, submit a valid reason with documentation on why you are not in violation of the net asset requirement.

Select files...

Previous

Next

Cancel

If you have at least \$25,000 in net assets/once you submit documentation explaining why your license does not meet the net asset requirement, you will be taken to Schedule B. This screen works like Schedule A, where you just need to enter numbers into each box and lines 8, 14, 15, and 17 are calculated for you.

Schedule B: Statement of Income & Expenses (Figures are company-wide)		
Income		
1.	Interest earned on Ch 342 E loans in Texas	<input type="text"/>
2.	Administrative fees earned on Chapter 342 loans	<input type="text"/>
3.	Acquisition fees earned on Chapter 342 F loans	<input type="text"/>
4.	Installment account handling charges earned	<input type="text"/>
5.	Regulated loan income from Chapter 342 G & home equity loans in Texas	<input type="text"/>
6.	Motor vehicle time price differential from Chapter 342	<input type="text"/>
7.	Other business income	<input type="text"/>

If you have any loans or Retail Installment Receivables to report to the state of Texas, click Yes and move to the next screen. If you did NOT conduct any related business to any of the Yes/No questions, click No and Next and you will be moved to the next screen to another question.

Do you have any loans or Retail Installment Receivables for the state of Texas to Report ?

Yes No

Previous

Next

Cancel



Once you click Yes, fill out any corresponding fields for the business you did during the reporting year. The totals for each column (number and dollar amount of loans made) will be summed for you.

Schedule C: Loan Receivable (Net of Unearned Charges)

			No. of Loans Receivable	Amount Loaned
1.	Consumer Installment loans (Ch 342 E)	?	<input type="text"/>	<input type="text"/>
2.	Small Loans (Ch 342 F)	?	<input type="text"/>	<input type="text"/>
3.	Payday Loans (Ch 342 F)	?	<input type="text"/>	<input type="text"/>
4.	Home Equity Loans (secondary mortgage)	?	<input type="text"/>	<input type="text"/>
5.	Home Equity Loans (first lien mortgage)	?	<input type="text"/>	<input type="text"/>
6.	Home improvement or purchase money loans (secondary mortgage, Ch 342 G)	?	<input type="text"/>	<input type="text"/>
7.	Other mortgage loans	?	<input type="text"/>	<input type="text"/>
8.	Revolving credit, open end/triparty accounts (Ch 346)	?	<input type="text"/>	<input type="text"/>
9.	Motor vehicle retail installment accounts (Ch 348)	?	<input type="text"/>	<input type="text"/>

On this screen, if you enter values on a line, you must complete the line; meaning, you must have both a number and dollar amount (not one or the other). This is true for any line on any screen that asks for the number/dollar amount of loans unless stated otherwise.



Schedule C: Loan Receivable (Net of Unearned Charges)

		No. of Loans Receivable	Amount Loaned
1.	Consumer Installment loans (Ch 342 E) 	<input type="text" value="20"/>	<input type="text"/> Please Enter Value
2.	Small Loans (Ch 342 F) 	<input type="text"/> Please Enter Value	<input type="text" value="200"/>

You can hover your mouse over the black and white question mark icons to get more information about each line.

Annual/Quarterly Report - Registered Financial Institution (Net of Unearned Charges)

Ch 342 E-Consumer installment loans that offer higher loan amounts and lower annual interests compared to 342 F loans. Interest rates are typically 18%-30% and there is no maximum loan amount if the rate is 18% or less while the loan term can be 60 months or more.

		No. of Loans Receivable	Amount Loaned
1.	Consumer Installment loans (Ch 342 E) 	<input type="text" value="20"/>	<input type="text"/> Please Enter Value
2.	Small Loans (Ch 342 F) 	<input type="text"/> Please Enter Value	<input type="text" value="200"/>

If you serviced any loans you must click Yes and move to the next screen.

Are you servicing any Texas Loans or Retail Installment Contracts or are any of your owned Texas accounts serviced by someone else ?

Yes No

Loans may be wholly serviced, sub-serviced for others, or sub-serviced by others. Enter the information in the corresponding section.

Schedule C.2: Loans Serviced			
		No. of Loans Serviced	Amount Serviced
Wholly owned loans serviced			
1.	Personal Installment Loans(Ch 342E,Ch342F,Ch346)	?	
2.	Real Estate Loans(Ch 342G,HE 1st&2nd)	?	
3.	Retail Installment Accounts(Ch345,Ch347,Ch348)	?	
Sub-Servicing for others			
4.	Personal Installment Loans(Ch342E,Ch342F,Ch346)	?	
5.	Real Estate Loans (Ch342G,HE 1st&2nd)	?	
6.	Retail Installment Accounts(Ch345,Ch347,Ch348)	?	

If you purchased any Texas debt after charge off click Yes and move to the next screen

Do you have any Texas debt that you have purchased after charge off from another company ?

Yes No

Previous

Next

Cancel

Enter the number and dollar amount of any loans that were serviced after charge off from another company.

		No. of Loans Serviced	Amount Serviced
Charged Off Loans Servicing			
1.	Personal Installment Loans(Ch 342E,Ch342F,Ch346) ?	<input type="text"/>	<input type="text"/>
2.	Real Estate Loans(Ch 342G,HE 1st&2nd) ?	<input type="text"/>	<input type="text"/>
3.	Retail Installment Accounts(Ch345,Ch347,Ch348) ?	<input type="text"/>	<input type="text"/>
4.	Total	<input type="text"/>	<input type="text"/>

If you made any Texas Loans or Retail Installment Contracts, click Yes and move to the next screen.

Have you made any Texas Loans or Retail Installment Contracts?

Yes No

[Previous](#) [Next](#) [Cancel](#)

Enter the number and dollar amount of loans made. Also make sure to enter the percentage of loans retained on line 13.

		No. of Loans Made	Amount Loaned
1.	Consumer Installment loans (Ch 342 E) ?	<input type="text"/>	<input type="text"/>
2.	Small Loans (Ch 342F) [single payment only] ?	<input type="text"/>	<input type="text"/>
3.	Payday Loans (Ch 342 F) ?	<input type="text"/>	<input type="text"/>
4.	Home Equity Loans (secondary mortgage) ?	<input type="text"/>	<input type="text"/>
5.	Home Equity Loans (first lien mortgage) ?	<input type="text"/>	<input type="text"/>
6.	Home improvement or purchase money loans (secondary mortgage, Ch 342 G) ?	<input type="text"/>	<input type="text"/>
7.	Other mortgage loans ?	<input type="text"/>	<input type="text"/>
8.	Revolving credit, open end/triparty accounts (Ch 346) ?	<input type="text"/>	<input type="text"/>
9.	Motor vehicle retail installment accounts (Ch 348) ?	<input type="text"/>	<input type="text"/>
10.	Consumer goods & services retail instalment accounts (Ch 345) ?	<input type="text"/>	<input type="text"/>
11.	Manufactured housing (Ch 347) ?	<input type="text"/>	<input type="text"/>
12.	Total	<input type="text"/>	<input type="text"/>
13.	Percentage of loans retained	<input type="text"/>	

If you brokered any Texas loans, click Yes and go to the next screen.

Have you brokered Texas Loans ?

Yes No

Enter the number and dollar amount of loans that were brokered.

		No. of Loans Brokered	Amount Brokered
Mortgage Loans			
1.	Home Equity Loans (secondary mortgage) ?	<input type="text"/>	<input type="text"/>
2.	Home Equity Loans (first lien mortgage) ?	<input type="text"/>	<input type="text"/>
3.	Home improvement or purchase money loans (secondary mortgage, Ch 342 G) ?	<input type="text"/>	<input type="text"/>
4.	Other mortgage loans ?	<input type="text"/>	<input type="text"/>
Consumer Loans			
5.	Payday loans(Ch 342 F) ?	<input type="text"/>	<input type="text"/>
6.	Other Loans ?	<input type="text"/>	<input type="text"/>
7.	Total	<input type="text"/>	<input type="text"/>

If you arranged any Texas loans through lead generation, click Yes and go to the next screen.

Have you arranged any Texas Loans through lead generation ?

Yes No

Previous

Next

Cancel

*Enter the number and/or dollar amount of Ch. 342/home equity loan leads that were generated. On this screen, you do **NOT** need to enter both the number and dollar amount.*

		No. of Leads Generated	Amount (if known)
1.	Regulated Loans subject to Chapter 342	<input type="text"/>	<input type="text"/>
2.	Home Equity Loans Subject to 50(a)(6)	<input type="text"/>	<input type="text"/>
3.	Total	<input type="text"/>	<input type="text"/>

If any accounts are delinquent more than 60 days, secured by a repossessed motor vehicle or foreclosed real property, or litigation has been initiated then click Yes.

Are any of your Texas Accounts (1) Past due more than 60days?, (2) Secured by a motor vehicle you repossessed?, (3) Secured by real property that you have foreclosed?, or (4) Delinquent and litigation has been initiated?

Yes No

Previous

Next

Cancel

Enter the number and dollar amount of delinquent, repossessed, and foreclosed accounts. Also include the numbers for any suits filed.

		Regulated Loans	
		Number	Amount
1.	60-89-day accounts	<input type="text"/>	<input type="text"/>
2.	90-day accounts	<input type="text"/>	<input type="text"/>
3.	Repossession of motor vehicles	<input type="text"/>	<input type="text"/>
4.	Real property foreclosures	<input type="text"/>	<input type="text"/>
5.	Suits Filed	<input type="text"/>	<input type="text"/>

If you sold any credit insurance on Texas loans, click Yes and go to the next screen.

Have you sold any credit insurance on Texas loans?

Yes No

Previous

Next

Cancel

Enter the related credit insurance figures where applicable. Not every field needs to be completed on this screen.

		Non-Filing	Involuntary Unemployment
1.	Number of policies sold	<input type="text"/>	<input type="text"/>
2.	Percentage of eligible loans covered	<input type="text"/>	<input type="text"/>
3.	Net Premiums	<input type="text"/>	<input type="text"/>
4.	Number of paid claims	<input type="text"/>	<input type="text"/>
5.	Amount of claims Paid	<input type="text"/>	<input type="text"/>
6.	Net Insurance income/retained premium	<input type="text"/>	<input type="text"/>

		Credit Life	Credit A&H	Property
1.	Number of policies sold	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	Percentage of eligible loans covered	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	Net Premiums	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	Number of paid claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	Amount of claims Paid	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.	Net Insurance income/retained premium	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you sold any ancillary products on Texas accounts, click Yes and go to the next screen.

Have you sold any ancillary products on Texas accounts?

Yes No

Previous

Next

Cancel

Enter the related ancillary product figures where applicable. Not every field needs to be completed on this screen.

		Non-Credit Insurance	Motor Club Membership	Type
1.	Number of policies sold	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	Net Premiums	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	Number of paid claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	Amount of claims Paid	<input type="text"/>	<input type="text"/>	<input type="text"/>

		Thrift Club MemberShip	Miscellaneous	Type
1.	Number of policies sold	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	Net Premiums	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	Number of paid claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	Amount of claims Paid	<input type="text"/>	<input type="text"/>	<input type="text"/>

*Identify type non-credit insurance or other miscellaneous products sold. If there is more than one kind ,please list and report separately

If you escheated any funds to the state of Texas on behalf of customers, click Yes and go to the next screen.

During the report year, have you escheated any funds to the state of Texas on behalf of customers?

Yes No

Previous **Next** **Cancel**

Enter values in one or both fields before moving to the next screen.

Schedule I :Escheat Account		
1.	Funds remitted to State of Texas	<input type="text"/>
2.	Escheat account balance, end of year	<input type="text"/>

If you made any 342-F loans during the report year then click Yes and move to the next screen.

During the report year, have you made any small loans under the authority of Texas Finance Code 342-F?

Yes No

Previous **Next** **Cancel**

*Enter any information relevant to 342-F loans in the appropriate field. **Not every field needs to be completed on this screen.***

1.	Number of Customers	<input type="text"/>
2.	Number of New Loans originated	<input type="text"/>
3.	Number of Refinances	<input type="text"/>
4.	Total Dollar Amount of Loans	<input type="text"/>
5.	Dollar Amount of Acquisition Charge on New Loans	<input type="text"/>
6.	Dollar Amount of Acquisition Charge on Refinances	<input type="text"/>
7.	Number of Customers with More than four(4) Refinances	<input type="text"/>

If you answer Yes to any of the questions on this screen, you must attach a related document that explains what happened. Accepted file types include: .pdf/ .doc/ .docx/ .xls/ .xlsx

Licensee question		
During the report year, has the licensee or any affiliate had any type of license denied, suspended or revoked?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
During the report year, has the licensee or any affiliate, or any agent thereof made a financial settlement with any person as a result of any claim relating to any extension of credit or collection agency?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
During the report year, has the licensee, any affiliate, or any agent thereof been subject to binding arbitration or been the subject of civil litigation with relation to any loan, extension of credit, or collection activity?	<input type="radio"/> Yes <input checked="" type="radio"/> No	

You need to electronically sign the report by clicking on the checkbox and hitting the Next button.

Contact Information

Person to contact for report*

Phone Number*

Email*



I swear or affirm that all answer on this annual or quarterly report and any attachments are true and complete. Warning: TEX. PENAL CODE, Sec 37.10 provides that providing false information to a government agency may be a third degree felony offense punishable by not more than ten years in prison or not more than one year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.

Previous

Next

Cancel

The next screen will let you review your full report on one screen. Look over each section and click Next. Click the checkbox again on the Attestation screen and hit the Submit button when you're ready.

Attestation

Name*

Phone Number*

Email*



I swear or affirm that all answer on this annual or quarterly report and any attachments are true and complete. Warning: TEX. PENAL CODE, Sec 37.10 provides that providing false information to a government agency may be a third degree felony offense punishable by not more than ten years in prison or not more than one year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.

Previous

submit

Cancel

You can download a copy of your report by clicking on the PDF icon.

Thank you. You have successfully submitted the report with master File Number [redacted] on 12/30/2019 04:58 PM. You may download a pdf copy of the report for your records.



[Return to Dashboard](#)