

Schedule A: Balance Sheet (Figures are company-wide)

[More Information](#)

Assets	
1 Cash (Company-Wide)	\$50,000.00
2 Texas accounts receivable	\$75,000.00
3 Other accounts receivable (company-wide)	\$30,000.00
4 Less reserve for loan losses (company-wide)	
(or allowance for doubtful accounts)	
5 Net accounts receivable (company-wide)	\$105,000.00
6 Other current assets	\$15,000.00
<b>7 Total current assets</b>	<b>\$170,000.00</b>
8 Other business assets (company-wide)	\$5,000.00
<b>9 Total Assets</b>	<b>\$175,000</b>
Liabilities & Owner's Equity	
10 Warehouse line of credit/borrowed funds for lending (company-wide)	\$25,000.00
11 Total current liabilities (company-wide)	\$35,000.00
12 Other liabilities (company-wide)	\$5,000.00
<b>13 Total Liabilities</b>	<b>\$40,000</b>
14 Owner's equity (company-wide)	\$135,000.00
<b>15 Total Liabilities &amp; Owner's Equity</b>	<b>\$175,000</b>

**NET ASSETS REQUIREMENT: \$25,000 PER LICENSE, whether active or inactive.**  
If the equity does not equal or exceed the net assets requirement and the business is a:

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

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

Make sure not to edit this form (change text, etc) or enter anything but numbers in the line items (e.g. do not write "None")

Any amount of Warehouse Line of Credit should also be included in Total Current Liabilities. In this example, Warehouse line of credit accounts for \$25,000 and other current liabilities are \$10,000

Total Liabilities should equal "Total Current Liabilities" + "Other Liabilities"

**Schedule B: Statement of Income & Expenses** (Figures are company-wide)

[More Information](#)

**Income**

1	Interest earned on Ch 342.E loans in Texas	
2	Administrative fees earned on Chapter 342 loans in Texas	
3	Acquisition fees earned on Chapter 342.F loans in Texas	\$30,000.00
4	Installment account handling charges earned on Chapter 342.F loans in Texas	\$45,000.00
5	Regulated loan income from Chapter 342.G & home equity loans in Texas	
6	Motor vehicle time price differential from Chapter 348 transactions in Texas	
7	Other business income	\$15,000.00
<b>8</b>	<b>Total Income</b>	<b>\$90,000</b>
<b>Expenses</b>		
9	Bad debts incurred in connection with Texas regulated loan activity	\$1,000.00
10	Salaries incurred in connection with Texas regulated loan activity	\$30,000.00
11	Interest incurred in connection with Texas regulated loan activity	\$1,000.00
12	Other expenses incurred in connection with Texas regulated loan activity	\$500.00
13	Other business expenses (company-wide)	\$5,000.00
<b>14</b>	<b>Total Expenses</b>	<b>\$37,500</b>
15	Net income before taxes (company-wide)	\$52,500.00
16	Federal income taxes (company-wide)	\$13,125.00
<b>17</b>	<b>Net Income (Loss)</b>	<b>\$39,375</b>

If you have loans receivable then you should have income relating to the type of loan receivable

**Schedules C through I: Report data relative to business activities conducted within the State of Texas only.**

**Schedule C: Loans Receivable** (Net of Unearned Charges)

[More Information](#)

	No. of Loans Receivable	Amount Loaned
1	Consumer installment loans (Ch 342.E)	
2	Small Loans (Ch 342.F)	100
3	Payday Loans (Ch 342.F)	\$50,000.00
4	Home Equity Loans (secondary mortgage)	
5	Home Equity Loans (first lien mortgage)	
6	Home improvement or purchase money loans (secondary mortgage, Ch 342.G)	
7	Other mortgage loans	
8	Revolving credit, open end/triparty accounts (Ch 346)	
9	Motor vehicle retail installment accounts (Ch 348)	
10	Consumer goods & services retail installment accounts (Ch 345)	
11	Manufactured housing (Ch 347)	
<b>12</b>	<b>Total</b>	<b>100</b>
		<b>\$50,000</b>

Make sure you know which type of loans your companies owns and report accordingly.

Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.

**Schedule C-2: Loans Serviced**

[More Information](#)

	No. of Loans Serviced	Amount Serviced
<b>Wholly owned loans serviced</b>		
1	Personal Installment Loans (Ch 342.E, Ch 342.F, Ch 346)	100
2	Real Estate Loans (Ch 342.G, H.E. 1st & 2nd)	\$50,000.00
3	Retail Installment Accounts (Ch 345, Ch 347, Ch 348)	
<b>Sub-servicing for others</b>		
4	Personal Installment Loans (Ch 342.E, Ch 342.F, Ch 346)	
5	Real Estate Loans (Ch 342.G, H.E. 1st & 2nd)	
6	Retail Installment Accounts (Ch 345, Ch 347, Ch 348)	
<b>Sub-servicing by others</b>		
7	Personal Installment Loans (Ch 342.E, Ch 342.F, Ch 346)	
8	Real Estate Loans (Ch 342.G, H.E. 1st & 2nd)	
9	Retail Installment Accounts (Ch 345, Ch 347, Ch 348)	
<b>10</b>	<b>Total</b>	<b>100</b>
		<b>\$50,000</b>

Answer in the appropriate field depending on whether your company owns and/or services loans.

Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.

Schedule C-3: Charged Off Loans Servicing		
<a href="#">More Information</a>		
Wholly owned loans serviced	No. of Loans Serviced	Amount Serviced
1 Personal Installment Loans (Ch 342.E, Ch 342.F, Ch 346)	_____	_____
2 Real Estate Loans (Ch 342.G, H.E. 1st & 2nd)	_____	_____
3 Retail Installment Accounts (Ch 345, Ch 347, Ch 348)	_____	_____
<b>4 Total</b>	<b>-</b>	<b>\$-</b>

Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.

These fields are for loans that were charged off by someone initially and collection on these accounts is continued by your business.

Schedule D: Loans Made (Net of Interest or Other Finance Charges)		
<a href="#">More Information</a>		
	No. of Loans Made	Amount Loaned
1 Consumer installment loans (Ch 342.E)	_____	_____
2 Small loans (Ch 342.F)	600	\$300,000
3 Payday Loans (Ch 342.F) (single payment only)	_____	_____
4 Home equity loans (secondary mortgage)	_____	_____
5 Home equity loans (first lien mortgage)	_____	_____
6 Home improvement or purchase money loans (secondary mortgage, Ch 342.G)	_____	_____
7 Other mortgage loans	_____	_____
8 Revolving credit, open end/triparty accounts (Ch 346)	_____	_____
9 Motor vehicle retail installment accounts (Ch 348)	_____	_____
10 Consumer goods & services retail installment (Ch 345)	_____	_____
11 Manufactured housing (Ch 347)	_____	_____
<b>12 Total</b>	<b>_____</b>	<b>_____</b>
13 Percentage of loans retained	_____ %	_____

Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.

Schedule E: Brokered Loans (Net of Interest or Other Finance Charges)		
<a href="#">More Information</a>		
Attach a list of companies per instruction pages		
	No. of Loans Brokered	Amount Brokered
<b>Mortgage Loans</b>		
1 Home Equity Loans (secondary mortgage)	_____	_____
2 Home Equity Loans (first lien mortgage)	_____	_____
3 Home improvement or purchase money loans (secondary mortgage, Ch 342.G)	_____	_____
4 Other Mortgage Loans	_____	_____
<b>Consumer Loans</b>		
5 Payday loans (Ch 342.F)	_____	_____
6 Other Loans	_____	_____
<b>7 Total</b>	<b>-</b>	<b>\$-</b>

Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.

You may leave the schedule blank if you believe the questions do not relate to your business.

Schedule E-2: Arranging Through Lead Generation		
<a href="#">More Information</a>		
Attach a list of companies on Schedule E Support worksheet		
	No. of Leads Generated	Amount (if known)
1 Regulated Loans subject to Chapter 342	_____	_____
2 Home Equity Loans subject to 50 (a)(6)	_____	_____
<b>3 Total</b>	<b>-</b>	<b>\$-</b>

Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.

Schedule F: Delinquency and Collections		
<a href="#">More Information</a>		
	Regulated Loans	
	Number	Amount
1 60 - 89-day accounts	15	\$7,500.00
2 90-day accounts	3	\$1,500.00
3 Repossession of motor vehicles	_____	_____
4 Real property foreclosures	_____	_____
5 Suits Filed	_____	_____

Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.

Schedule G: Credit Insurance Sales				
	<a href="#">More Information</a>			
	Non-Filing	Involuntary Unemployment		
1	Number of policies sold	_____	_____	
2	Percentage of eligible loans covered	_____ %	_____ %	
3	Net Premiums	_____	_____	
4	Number of paid claims	_____	_____	
5	Amount of claims Paid	_____	_____	
6	Net Insurance Income/retained premium	_____	_____	
	Credit Life	Credit A&H	Property	
1	Number of policies sold	_____	_____	_____
2	Percentage of eligible loans covered	_____ %	_____ %	_____ %
3	Net Premiums	_____	_____	_____
4	Number of paid claims	_____	_____	_____
5	Amount of claims Paid	_____	_____	_____
6	Net insurance income/retained premium	_____	_____	_____
Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.				

Schedule H: Ancillary Products		
	<a href="#">More Information</a>	
	Non-Credit Insurance*	Motor Club Memberships
1	Number of policies sold	_____
2	Net Premiums	_____
3	Number of paid claims	_____
4	Amount of claims Paid	_____
	Thrift Club Membership	Miscellaneous*
1	Number of policies sold	_____
2	Net Premiums	_____
3	Number of paid claims	_____
4	Amount of claims Paid	_____
*Identify type non-credit insurance or other miscellaneous products sold. If there is more than one kind, please list and report separately.		
Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.		

Schedule I: Escheat Account	
	<a href="#">More Information</a>
1	Funds remitted to State of Texas _____
2	Escheat account balance, end of year _____
Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.	

*The Section only applies to lenders making loans Subject to Texas Finance Code 342 Subchapter F. These are small installment loans made for \$1,340 or less.*

Special Annual Report Information for 342-F Loans	
	<a href="#">More Information</a>
1	Number of Customers _____ 200
2	Number of New Loans Originated _____ 200
3	Number of Refinances _____ 400
4	Total Dollar Amount of Loans _____ \$100,000.00
5	Dollar Amount of Acquisition Charge on New Loans _____ \$10,000.00
6	Dollar Amount of Acquisition Charges on Refinances _____ \$20,000.00
7	Number of Customers with More than four (4) Refinances _____ 35
Enter an "X" if you believe this schedule is not applicable (N/A) to this annual report filing.	

Only complete this schedule if you make small loans subject to Chapter 342.F of the Texas Finance Code