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2007 SUPERVISED LENDER'S
ANNUAL REPORT

This is a composite of select information from all reports made to the Administrator of the Uniform Consumer Credit Code, pursuant to § 5-2-304(2), C.R.S. It does not include data related to deferred deposit loans or loans made pursuant to § 5-2-214. This information has not been independently verified.

Number of supervised lenders reporting data for 2007¹

1,105

	<u>NUMBER OF LOANS</u>	<u>AMOUNT FINANCED</u>
1. Supervised loans made, serviced, or taken by assignment in 2007	No. <u>63,203</u>	\$ <u>1,033,285,637</u>
a. Supervised loans (open end/revolving)	No. <u>8,719</u>	\$ <u>237,599,728</u>
b. Supervised loans (closed end/fixed term)		
\$ 0 - 1,000	No. <u>796</u>	\$ <u>430,677</u>
\$ 1,001 - 3,000	No. <u>5,294</u>	\$ <u>10,671,186</u>
In excess of \$3,000	No. <u>48,394</u>	\$ <u>784,584,046</u>
Total closed end/fixed term	No. <u>54,484</u>	\$ <u>795,685,909</u>
c. Average lifetime ceiling rate / cap rate (APR) on supervised loans (open end/revolving)	APR <u>18.798 %</u>	
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	APR <u>28.919 %</u>	
\$ 1,001 - 3,000	APR <u>27.674 %</u>	
In excess of \$3,000	APR <u>16.266 %</u>	
e. Primary security on supervised loans		
1. Unsecured – signature only (open end/revolving)	No. <u>5,795</u>	\$ <u>60,011,516</u>
2. Unsecured – signature only (closed end/fixed term)	No. <u>19,230</u>	\$ <u>123,785,544</u>
3. Real estate (open end/revolving)	No. <u>2,893</u>	\$ <u>177,300,603</u>
4. Real estate (closed end/fixed term)	No. <u>7,438</u>	\$ <u>402,429,139</u>
5. Household goods (open and closed end)	No. <u>13,704</u>	\$ <u>91,697,643</u>
6. Automobiles (open and closed end)	No. <u>11,274</u>	\$ <u>151,224,101</u>
7. Multiple collateral loans (open and closed end)	No. <u>1,899</u>	\$ <u>11,919,944</u>
8. Mobile homes (open and closed end)	No. <u>240</u>	\$ <u>6,714,005</u>
9. Other (open and closed end)	No. <u>730</u>	\$ <u>8,203,142</u>

¹ The total licenses reported are representative of 332 individual lenders – some with multiple locations licensed.

	<u>NUMBER OF LOANS</u>	<u>AMOUNT FINANCED</u>
2. Consumer credit transactions outstanding as of December 31, 2007		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>118,448</u>	\$ <u>1,497,665,698</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) ²	No. <u>134,837</u>	\$ <u>2,035,222,759</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) ³	No. <u>51,275</u>	\$ <u>588,712,672</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) ³	No. <u>410</u>	\$ <u>6,662,531</u>
3. Consumer credit transactions made or taken by assignment in 2007 subject to the Home Ownership & Equity Protection Act (HOEPA)⁴	No. <u>147</u>	\$ <u>5,315,715</u>
4. Consumer credit transactions made or taken by assignment in 2007 subject to the Colorado Consumer Equity Protection Act (CCEPA)⁴	No. <u>177</u>	\$ <u>6,006,115</u>
5. Consumer credit sales and consumer leases purchased in 2007	No. <u>28,255</u>	\$ <u>283,234,550</u>
6. Delinquencies (no payment for 90 days or more) as of December 31, 2007 for all consumer credit transactions	No. <u>10,720</u>	\$ <u>178,716,117</u>
7. Defaults, as defined by creditor, as of December 31, 2007 for all consumer credit transactions⁵	No. <u>19,820</u>	\$ <u>204,939,924</u>
a. Number of lawsuits filed in 2007	No. <u>592</u>	
b. Number of borrowers filing bankruptcy in 2007	No. <u>4,502</u>	
c. Number of repossessions filed in 2007	No. <u>4,219</u>	
d. Number of foreclosures initiated in 2007	No. <u>643</u>	
e. Number of foreclosures completed in 2007	No. <u>304</u>	

² Includes supervised loans reported on line 2a.

³ Amounts reported are representative of only those credit sales and leases held by supervised lenders. The amounts are not indicative of all credit sales and leases outstanding in Colorado as of December 31, 2007.

⁴ Representative of only those loans made by licensed lenders – does not account for all high cost loans made in Colorado.

⁵ Figures do not reflect actions related to first mortgage loans used to purchase or refinance the purchase of a consumer's principal residence or dwelling.