



**JOHN W. SUTHERS**  
Attorney General  
**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General  
**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**  
**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

**2009 SUPERVISED LENDERS**  
**ANNUAL REPORT**

This is a composite of select information from all reports submitted 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 licensed locations reporting data for 2009<sup>1</sup>**

557

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
<b>1. Supervised loans made, serviced, or taken by assignment in 2009</b>	No. <u>45,479</u>	\$ <u>421,533,577</u>
a. Supervised loans (open end/revolving)	No. <u>10,488</u>	\$ <u>80,286,918</u>
b. Supervised loans (closed end/fixed term)		
\$ 0 - 1,000	No. <u>1,286</u>	\$ <u>726,791</u>
\$ 1,001 - 3,000	No. <u>4,916</u>	\$ <u>9,634,310</u>
In excess of \$3,000	No. <u>28,789</u>	\$ <u>330,885,558</u>
Total closed end/fixed term	No. <u>34,991</u>	\$ <u>341,246,659</u>
c. Average lifetime ceiling rate / cap rate (APR) on supervised loans (open end/revolving)	<u>20.057%</u>	APR
d. Average annual percentage rate (APR) on supervised loans (closed end/fixed term)		
\$ 0 - 1,000	<u>26.830%</u>	APR
\$ 1,001 - 3,000	<u>28.982%</u>	APR
In excess of \$3,000	<u>17.686%</u>	APR
e. Primary security on supervised loans		
1. Unsecured – signature only (open end/revolving)	No. <u>9,366</u>	\$ <u>13,949,536</u>
2. Unsecured – signature only (closed end/fixed term)	No. <u>12,651</u>	\$ <u>76,520,299</u>
3. Real estate (open end/revolving)	No. <u>1,118</u>	\$ <u>66,150,091</u>
4. Real estate (closed end/fixed term)	No. <u>1,404</u>	\$ <u>60,871,203</u>
5. Household goods (open and closed end)	No. <u>9,144</u>	\$ <u>65,046,560</u>
6. Automobiles (open and closed end)	No. <u>9,541</u>	\$ <u>124,548,314</u>
7. Multiple collateralized loans (open and closed end)	No. <u>1,403</u>	\$ <u>8,097,483</u>
8. Mobile homes (open and closed end)	No. <u>142</u>	\$ <u>3,466,799</u>
9. Other (open and closed end)	No. <u>710</u>	\$ <u>2,883,292</u>

<sup>1</sup> This number consists of 257 individual lenders – some with multiple licensed locations.

	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
<b>2. Consumer credit transactions outstanding as of December 31, 2009</b>		
a. Supervised loans (§ 5-1-301(47), C.R.S.)	No. <u>127,349</u>	\$ <u>1,148,078,391</u>
b. Consumer loans (§ 5-1-301(15), C.R.S.) <sup>2</sup>	No. <u>141,834</u>	\$ <u>1,365,688,503</u>
c. Consumer credit sales (§ 5-1-301(11), C.R.S.) <sup>3</sup>	No. <u>105,631</u>	\$ <u>1,549,187,197</u>
d. Consumer leases (§ 5-1-301(14), C.R.S.) <sup>3</sup>	No. <u>8,874</u>	\$ <u>60,306,077</u>
<b>3. Consumer credit transactions made or taken by assignment in 2009 subject to the Home Ownership &amp; Equity Protection Act (HOEPA)<sup>4</sup></b>	No. <u>0</u>	\$ <u>0</u>
<b>4. Consumer credit transactions made or taken by assignment in 2009 subject to the Colorado Consumer Equity Protection Act (CCEPA)<sup>4</sup></b>	No. <u>1</u>	\$ <u>110,000</u>
<b>5. Consumer credit sales and consumer leases purchased or taken by assignment in 2009</b>	No. <u>30,904</u>	\$ <u>623,850,507</u>
	<u>NUMBER</u>	<u>DOLLAR AMOUNT</u>
<b>6. Delinquencies (no payment for 90 days or more) as of December 31, 2009 for supervised loans, consumer credit sales, and consumer leases<sup>5</sup></b>	No. <u>15,213</u>	\$ <u>153,506,118</u>
<b>7. Defaults, as defined by creditor, as of December 31, 2009 for supervised loans, consumer credit sales, and consumer leases<sup>5</sup></b>	No. <u>55,515</u>	\$ <u>458,394,855</u>
a. Number of lawsuits filed in 2009	No. <u>1,632</u>	
b. Number of consumers filing bankruptcy in 2009	No. <u>8,252</u>	
c. Number of repossessions in 2009	No. <u>7,834</u>	
d. NSF fees collected in 2009		\$ <u>215,002</u>

<sup>2</sup> Includes supervised loans reported on line 2a.

<sup>3</sup> Includes only those consumer credit sales and leases held by licensed lenders, not all consumer credit sales and leases outstanding in Colorado as of December 31, 2009.

<sup>4</sup> Includes only those loans by licensed lenders, not all high cost loans in Colorado.

<sup>5</sup> Does not include first mortgage loans used to purchase or refinance the purchase of a principal residence of dwelling.