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2004 SUPERVISED LENDERS' 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 2004¹

1,459

1. Total Supervised Loans made, collected or taken by assignment in 2004	No.	<u>101,154</u>	\$	<u>1,753,457,452</u>
a. Supervised Loans (open-end/revolving)	No.	<u>34,836</u>	\$	<u>1,035,062,350</u>
b. Supervised Loans (closed-end)				
\$ 0 - 1,000	No.	<u>966</u>	\$	<u>540,115</u>
\$ 1,001 - 3,000	No.	<u>17,161</u>	\$	<u>26,099,611</u>
In excess of \$3,000	No.	<u>48,191</u>	\$	<u>691,755,376</u>
Total Closed-end	No.	<u>66,318</u>	\$	<u>718,395,102</u>
c. Average lifetime ceiling rate / cap rate on Supervised Loans (open-end/revolving)		<u>18.336</u>	%	
d. Average annual percentage rate (APR) on Supervised Loans (closed-end)				
\$ 0 - 1,000		<u>30.256</u>	%	
\$ 1,001 - 3,000		<u>24.570</u>	%	
In excess of \$3,000		<u>15.690</u>	%	
e. Primary security on Supervised Loans				
1. Unsecured – signature only (open-end)	No.	<u>15,097</u>	\$	<u>86,751,804</u>
2. Unsecured – signature only (closed-end)	No.	<u>31,171</u>	\$	<u>125,760,870</u>
3. Real estate (open-end)	No.	<u>19,697</u>	\$	<u>947,422,084</u>
4. Real estate (closed-end)	No.	<u>7,961</u>	\$	<u>396,941,649</u>
5. Household goods (open and closed-end)	No.	<u>17,840</u>	\$	<u>103,338,267</u>
6. Automobiles (open and closed-end)	No.	<u>6,667</u>	\$	<u>74,923,000</u>
7. Multiple collateral loans (open and closed-end)	No.	<u>2,317</u>	\$	<u>12,444,386</u>
8. Mobile homes (open and closed-end)	No.	<u>96</u>	\$	<u>2,157,816</u>
9. Other (open and closed-end)	No.	<u>308</u>	\$	<u>3,717,576</u>

¹ The total licenses reported are representative of 419 individual lenders – some with multiple locations licensed.

2.	Consumer credit transactions outstanding as of 12/31/04 (Question 3. of the Annual Report)		
a.	Supervised loans (§5-1-301(47) C.R.S.)	No. <u>105,026</u>	\$ <u>1,290,347,183</u>
b.	Consumer loans (§ 5-1-301(15) C.R.S.) ²	No. <u>137,303</u>	\$ <u>2,475,778,988</u>
c.	Consumer credit sales (§ 5-1-301(11) C.R.S.) ³	No. <u>58,822</u>	\$ <u>625,069,753</u>
d.	Consumer leases (§ 5-1-301(14) C.R.S.) ³	No. <u>63</u>	\$ <u>792,900</u>
3.	Consumer Credit transactions subject to the Home Ownership & Equity Protection Act (HOEPA) made or taken by assignment in 2004. ⁴ (Question 4. of the Annual Report)	No. <u>867</u>	\$ <u>22,818,497</u>
4.	Consumer credit transactions subject to the Colorado Consumer Equity Protection Act (CCEPA) made or taken by assignment in 2004. ⁴ (Question 5. of the Annual Report)	No. <u>1,422</u>	\$ <u>25,457,867</u>
5.	Consumer credit sales purchased in 2004. (Question 6. of the Annual Report)	No. <u>48,358</u>	\$ <u>316,849,884</u>
6.	Delinquencies (no payment for 90 days or more) as of December 31, 2004 for all consumer credit transactions (Question 8. of the Annual Report)	No. <u>7,772</u>	\$ <u>128,487,802</u>
7.	Defaults, as defined by creditor, for all consumer credit transactions. (Question 9. of the Annual Report)	No. <u>18,483</u>	\$ <u>206,899,848</u>
a.	Number of garnishments filed in 2004	No. <u>331</u>	
b.	Number of borrowers filing bankruptcy in 2004	No. <u>7,795</u>	
c.	Number of bankruptcies filed after garnishment in 2004	No. <u>86</u>	
d.	Number of repossessions filed in 2004	No. <u>3,495</u>	
e.	Number of foreclosures initiated in 2004	No. <u>486</u>	
f.	Number of foreclosures completed in 2004	No. <u>281</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 12/31/04.

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