

# ***ATTENTION***

## ***LICENSED LENDERS, MORTGAGE BROKERS, LOAN SERVICERS & SALES FINANCE***

### **ANNUAL LICENSEE REPORT FOR 2014**

Pursuant to Title 8, Vermont Statutes Annotated, Section 2224 and 2919, all licensees must prepare and submit under oath to the address provided below, no later than **APRIL 1, 2015**, one copy of the enclosed forms. This report is required whether or not any activity took place during 2014. If no Vermont business was conducted in 2014, so state. **This report is also required even though you have surrendered or not renewed your license for 2015.**

If you have any questions or encounter any problems in complying with the above report, please contact this Department at (802) 828-3307 prior to April 1, 2015.

#### **WARNING**

Failure to file a complete annual report by April 1, 2015 may result in the imposition of an administrative penalty of up to \$10,000.00, as provided by 8 V.S.A. § 2215(a)(1), § 2915 (a)(1), or other regulatory action.

**Vermont Department of Financial Regulation**  
Banking Division  
89 Main Street  
Montpelier, VT 05620-3101  
(802) 828-3307 (voice) / (802) 828-1477 (fax)  
Website: <http://www.dfr.vermont.gov>

**STATE OF VERMONT**  
**DEPARTMENT OF FINANCIAL REGULATION – BANKING DIVISION**  
89 Main Street  
Montpelier, VT 05620-3101  
(802) 828-3307

**ANNUAL LICENSEE REPORT**  
**FOR YEAR ENDED DECEMBER 31, 2014**  
Vermont Statutes Annotated, Title 8, Sections 2224 and 2919

**\*\*\*ATTENTION\*\*\***

**This report must be completed and filed by each licensee on or before April 1, 2015. Failure to do so could result in the imposition of an administrative penalty of up to \$10,000.00, as provided by 8 V.S.A. § 2215(a)(1), § 2915(a)(1) , or other regulatory action.**

**INSTRUCTIONS**

**ALL QUESTIONS MUST BE ANSWERED, REGARDLESS OF LOAN ACTIVITY  
IN VERMONT IN 2014.**

- **Identify the types of licenses held in Vermont.**
- **All licensees must complete section I.**
- **For each type of license held, complete the sections identified in the list below.**
- **If more than one license is held, be sure to complete all sections that apply.**

<b>ALL LICENSEES:</b>	<b>SECTIONS I</b>
<b>LENDERS LICENSE:</b>	<b>SECTION II and SCHEDULE A</b>
<b>MORTGAGE LENDER:</b>	<b>SECTIONS II and IIA and SCHEDULE A</b>
<b>MORTGAGE BROKER:</b>	<b>SECTION III and SCHEDULE B</b>
<b>SALE FINANCE:</b>	<b>SECTION IV and SCHEDULE C</b>
<b>LOAN SERVICER:</b>	<b>SECTION V and SCHEDULE D</b>

**STATE OF VERMONT ANNUAL LICENSEE REPORT  
FOR YEAR ENDED DECEMBER 31, 2014**

Vermont Statutes Annotated, Title 8, Section 2224 and 2919

**PART I - LICENSEE INFORMATION**

1. Full exact name of person, corporation, partnership, sole-proprietorship or other entity, which holds the license.

Licensee: \_\_\_\_\_

NMLS Company ID \_\_\_\_\_

Trade Name/Assumed Name: \_\_\_\_\_

Website Address: \_\_\_\_\_

2. Principal place of business of the licensee: \_\_\_\_\_

(Street Address)

\_\_\_\_\_  
(City, State, Zip Code)

\_\_\_\_\_  
(Telephone Number)

3. Types of licenses held. Check all that apply.

Lender

Mortgage Broker

Sales Finance

Loan Servicer

4. Name, telephone number and email address of individual responsible for completing this report:

Name: \_\_\_\_\_ Telephone No. \_\_\_\_\_

Email Address: \_\_\_\_\_

5. Provide a list of all states that examined the licensee in 2014.

**ATTENTION All Vermont Licensees:** All licensees must file financial statements as PDF files through the NMLS. Further information and instructions are available on the NMLS website at [www.stateregulatoryregistry.org](http://www.stateregulatoryregistry.org)

**PART II – LICENSED LENDERS**

6. Types of loans **made or offered** in Vermont in 2014 by the licensee at licensed location(s).  
(Check all that apply)

- Unsecured loans to individuals
- Loans secured by first liens on residential real estate  
*(IN ADDITION TO PART II, PLEASE ALSO COMPLETE PART IIA)*
- Loans secured by subordinate liens on residential real estate  
*(IN ADDITION TO PART II, PLEASE ALSO COMPLETE PART IIA)*
- Reverse mortgages  
*(IN ADDITION TO PART II, PLEASE ALSO COMPLETE PART IIA)*
- Loans secured by consumer goods
- Loans secured by commercial real estate
- Loans secured by commercial inventories
- Other: \_\_\_\_\_

7. For lenders that DO NOT make loans secured by real estate, provide a list of all closed loans in Vermont in 2014.  
Include the following items:

- 1) Name of Borrower(s)
- 2) Loan Amount
- 3) Closed Date
- 4) Interest Rate
- 5) Collateral

## **PART IIA – MORTGAGE LENDERS**

8. Provide a list of all closed loans in Vermont in 2014. Include the following items:
- 1) Account Number
  - 2) Property Address
  - 3) Closed Date
  - 4) Product Type (ex. 2/28 Adjustable Rate, Reverse Mortgage)
  - 5) Loan Amount
  - 6) Interest Rate
  - 7) Fees and Charges by type, paid to licensee, including points (HUD Lines 801 – 802)
  - 8) LTV
  - 9) D/I Ratio
  - 10) Lender Mortgage Loan Originator
  - 11) Broker Mortgage Loan Originator. If applicable

## **PART III-MORTGAGE BROKERS**

9. Provide a list of all closed loans in Vermont in 2014. Include the following items:
- 1) Account Number
  - 2) Property Address
  - 3) Closed Date
  - 4) Product Type (ex. 2/28 Adjustable Rate, Reverse Mortgage)
  - 5) Loan Amount
  - 6) Interest Rate
  - 7) Broker Fee
  - 8) Yield Spread Premium
  - 9) Other Fees (Paid to Broker)
  - 10) Broker Mortgage Loan Originator
  - 11) Lender

#### **PART IV- SALES FINANCE**

**10.** Provide a detailed list of all retail contracts purchased from Vermont dealers by the licensee. This list should include the following information:

- 1) Account number
- 2) Address of Borrower(s)
- 3) Origination date
- 4) Loan amount
- 5) Interest rate
- 6) Collateral
- 7) Originating dealer

#### **PART V – LOAN SERVICERS**

**11.** Provide a list of all new serviced loans in Vermont in 2014. This list should include the following information:

- 1) Account number
- 2) Property Address
- 3) Original Loan Amount
- 4) Current Balance
- 5) Interest Rate
- 6) Current Lender/Investor
- 7) Status (Current, Modified, Foreclosure, etc.)
- 8) Closing Date
- 9) Servicing Sold To (if applicable)
- 10) Servicing Transfer Date (if sold)

**AFFIDAVIT**

State of \_\_\_\_\_)

County of \_\_\_\_\_)

\_\_\_\_\_, the undersigned,  
(Name of individual signing on behalf of the Licensee)

being the \_\_\_\_\_  
(Title (e.g. officer, partner, owner))

of the \_\_\_\_\_  
(Name of Licensee)

swear / affirm (circle one), that I am authorized to file this report for the licensee and that, to the best of my knowledge and belief the statements contained in this report, including the accompanying supplements and schedules are true and complete.

By: \_\_\_\_\_

On the \_\_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_, before me personally appeared

\_\_\_\_\_  
to me known, who being duly sworn according to law, did depose and say that he or she has read, signed, knows the contents of the foregoing annual report, including accompanying supplements and schedules, and that the statements contained in the report and accompanying supplements and schedules are true and complete.

\_\_\_\_\_  
(Notary Public)

Commission Expires \_\_\_\_\_

**Vermont Department of Financial Regulation**  
Banking Division  
89 Main Street  
Montpelier, VT 05620-3101  
(802) 828-3307 (voice) / (802) 828-1477 (fax)  
Website: <http://www.dfr.vermont.gov>

**ANNUAL LICENSEE REPORT 2014  
SUPPLEMENTAL SCHEDULES**

LICENSEE NAME: \_\_\_\_\_

NMLS ID# (if applicable) \_\_\_\_\_

**ALL SCHEDULES SHOULD BE COMPLETED FOR VERMONT ACTIVITY ONLY**

**SCHEDULE A**

**LENDERS ANALYSIS OF LOANS BY TYPE OF SECURITY FOR 2014**

[Any loan secured by more than one type of security should be classified only according to the security on which primary reliance is placed.]

<b>A</b>	<b>LOANS MADE DURING YEAR 2014 SECURED IN WHOLE OR IN PART BY</b>	<b>NO. ACCTS</b>	<b>AMOUNT</b>
1.	Household Goods or Other Chattels		
2.	Automobiles		
3.	Unsecured Loans		
4.	Real Estate		
5.	Business Assets		
6.	Other:(Explain)		
7.	Total Loans in 2014		

**SCHEDULE B**

**MORTGAGE BROKER VOLUME ANALYSIS FOR 2014**

<b>B</b>	<b>DESCRIPTION</b>	<b>NUMBER</b>
1.	Number of Brokerage Contracts Outstanding on December 31, 2013	
2.	Number of Brokerage Contracts Added During 2014.	
3.	Number of Brokerage Contracts Resulting in a Loan Made during 2014.	
4.	Number of Brokerage Contracts Terminated or Withdrawn During 2014.	
5.	Number of Brokerage Contracts Outstanding on December 31, 2014.	
6.	Dollar Volume of All Loans Placed During 2014.	

**SCHEDULE C**  
**SALE FINANCE COMPANY**  
**VOLUME ANALYSIS FOR 2014**

<b>C</b>	<b>DESCRIPTION</b>	<b>NUMBER</b>
1.	Total Number of Contracts Purchased During 2014.	
2.	Dollar Volume of Contracts Purchased During 2014.	

**SCHEDULE D**  
**LOAN SERVICER VOLUME ANALYSIS FOR 2014**

<b>D</b>	<b>DESCRIPTION</b>	<b>NUMBER</b>
1.	Number of Serviced Loans Outstanding on December 31, 2013	
2.	Number of Serviced Loans Added During 2014.	
3.	Number of Serviced Loans Transferred or Paid off During 2014.	
4.	Number of Serviced Loans Outstanding on December 31, 2014.	
5.	Dollar Volume of All Loans Serviced as of December 31, 2014.	

**Vermont Department of Financial Regulation**  
Banking Division  
89 Main Street  
Montpelier, VT 05620-3101  
(802) 828-3307 (voice) / (802) 828-1477 (fax)  
Website: <http://www.dfr.vermont.gov>