



STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

INITIAL MAXIMUM RATE FILING SCHEDULE CONSUMER LOANS

Mailing Address
P.O. Box 5246
Columbia, SC 29250-5246

S.C. Code Ann. § 37-3-305 (Supp. 1997)
www.sccoconsumer.gov
803-734-4253/800-922-1594

Street Address
3600 Forest Drive
Columbia, SC 29204-4006

Company Name _____
D/B/A _____
Address _____
City/State/Zip _____
Telephone No. () - _____ E-Mail Address _____
Contact Person _____

/ _____
Registration No./Federal ID No.
- - _____
SSN (Sole Proprietor)

Board of Financial Institutions License No.

- Category**
- Indicate the dollar amount for each category (Supervised and restricted lenders, see instructions on the back)*
1. Unsecured Personal Loans
1a. _____
 2. Secured Personal Loans, Non-Real Estate
2a. _____
2b. _____
2c. _____
2d. _____
 3. Real Estate Mortgage Loans
3a. _____
 4. Open-End (Revolving) Loans
4a. _____
 5. All Other Consumer Loans
5a. _____

Maximum Annual Percentage Rate (APR)	
Fixed APR for Loans	Variable APR for Loans

6. Nature or Type of Business: _____ Number of S.C. locations: _____
Multiply the number of S.C. locations by \$40.00. Indicate fee and check amount \$ _____
If you are filing for more than one location, attach a list with the complete addresses.
If you have no South Carolina addresses enter 1 for number of locations.
7. First Filing? Yes No If yes, date business opened _____ and have you charged above 18% APR since opening and prior to this filing? Yes No
8. Will your annual gross volume of business exceed \$150,000 this calendar year? Yes No (Gross volume of business is the amount reported to the Internal Revenue Service)
9. If a variable rate is applicable to one or more of the above categories, indicate the index for calculating changes in the rate and the cap on any increases or decreases in the rate below. **Please answer all questions. If not, this application will be returned as incomplete.**

Category	Cap	Explain the index for calculating rate changes
1.		
2.		
3.		

Date

Signature (Officer of Company)

Name of Officer (Print)

The South Carolina Freedom of Information Act may require the South Carolina Department of Consumer Affairs to release a copy of your filing as a Public Record. Personal Identifying Information will be released only if required by law.

FILING MUST BE RECEIVED BY JANUARY 31 OF EACH YEAR



For Department Use

WHO MUST FILE

All consumer credit lenders who wish to charge more than 18% APR must file this form. ***YOU MUST FILE THIS FORM BY JANUARY 31 OF EACH YEAR. FAILURE TO DO SO WILL LIMIT CONSUMER CREDIT GRANTORS TO A MAXIMUM OF 18% APR.**

REMIT TO: Department of Consumer Affairs
Accounting Division
P.O. Box 5246
Columbia, SC 29250-5246

CHECKS: [Make payable to S.C. Department of Consumer Affairs](#)

INSTRUCTIONS
FILE ORIGINAL, 2 COPIES AND \$40.00 PER LOCATION FILING FEE
OR FILING WILL BE RETURNED TO YOU

- Provide the address where the certified copy will be mailed.
- Your register number will be assigned by the Department of Consumer Affairs on the **first** filing. You must enter it on all subsequent filings.
- Restricted and supervised licensed lenders must include their license number. [*See below.](#)
- Consumer Lenders
 1. UNSECURED PERSONAL LOANS; (1A) enter dollar amounts on line one and indicate the APR. If you do not intend to make loans of this type, leave blank and go to line 2. If necessary, attach a second sheet and add the word "continued".
 2. SECURED PERSONAL LOANS, NON-REAL ESTATE (Follow instructions for 1A).
 3. REAL ESTATE MORTGAGE LOANS; designate type e.g. Home Improvement.
 4. OPEN-END (REVOLVING) LOANS; (Follow instructions for 1A).
 5. ALL OTHER CONSUMER LOANS. If a variable rate is applicable, enter this rate in the column provided and explain the index for rate changes on line 9.
- Line 8. If you answered yes to this question, a Credit Grantor Notification form must also be filed.

NOTE: See South Carolina Department of Consumer Affairs Regulation 28-70 for additional information.

INCOMPLETE OR INCORRECT FILINGS WILL BE RETURNED WITHOUT CERTIFICATION AND A PENALTY MAY BE IMPOSED FOR FILING AFTER JANUARY 31.

List of County Codes

01	Abbeville	10	Charleston	19	Edgefield	28	Kershaw	37	Oconee
02	Aiken	11	Cherokee	20	Fairfield	29	Lancaster	38	Orangeburg
03	Allendale	12	Chester	21	Florence	30	Laurens	39	Pickens
04	Anderson	13	Chesterfield	22	Georgetown	31	Lee	40	Richland
05	Bamberg	14	Clarendon	23	Greenville	32	Lexington	41	Saluda
06	Barnwell	15	Colleton	24	Greenwood	33	McCormick	42	Spartanburg
07	Beaufort	16	Darlington	25	Hampton	34	Marion	43	Sumter
08	Berkeley	17	Dillon	26	Horry	35	Marlboro	44	Union
09	Calhoun	18	Dorchester	27	Jasper	36	Newberry	45	Williamsburg
								46	York

[*Indicate the dollar amount of each category on lines 1-5 beginning with the smallest amount to be loaned. Zero \(0\) is not an acceptable dollar amount and figures cannot overlap \(e.g. loans over \\$150 up to \\$600; loans over \\$601 up to \\$1,000\)](#)