

UNIFORM STATE REPORT
ANNUAL REPORT INTRODUCTION & INSTRUCTIONS

The purpose of the uniform state report is to provide a detailed summary of information for operations conducted by the legal entity required to file in accordance with Tennessee Code Annotated § 45-17-119 of the Deferred Presentment Services Act, or imposed by the regulating authority administering the Act.

The reporting entity must follow all instructions explicitly. If a company or affiliate operates more than one licensed office, the report must be filed on a composite basis. When preparing the report, do not underline or change captions. Report all amounts in even dollars. Where insufficient space is provided to set forth the facts adequately, annex a schedule giving the details.

The following schedule letters, captions and item numbers correspond with those shown in the report.

REPORTING ENTITY INSTRUCTIONS

SCHEDULE A: STATEMENT OF INCOME AND EXPENSES

The purpose of this schedule is to show all income derived or produced by the reporting entity during the period covered by the report.

- (1) Cash Advance Fees Collected and/or Earned: This account must report all fees from cash advance services.
- (2) Other Business Income: This account must itemize all other revenue earned or collected by the reporting entity not derived from deferred presentment services.
- (3) Total Income: The sum of Items 1 and 2 under Combined Column.
- (4) Advertising: This account must show the amount of expenses for promoting the business of the reporting entity. Show only the amount for purchases of advertising supplies or outside services.
- (5) Audit/Examinations: This account must show the amount of expenses by the reporting entity for auditing and/or examination.
- (6) Charge-Offs: This account must show the expenses reported when default occurred.
- (7) Depreciation and Amortization: This account must show the amount of all depreciation and amortization expenses incurred during the year for fixed assets and other depreciable and amortizable assets.
- (8) Insurance and Fidelity Bonds: This account must show the amount of expenses by the reporting entity for all insurance and bonding requirements.
- (9) Legal/Accounting Fees: This account must show the amount of expenses by the reporting entity during the year for legal and accounting fees related to the activities of outside counsel.

- (10) Office Supplies: Must include printing, office supplies, and other general office expenses.
- (11) Rent, Maintenance Services and Utilities: This account must show the amount of rent paid during the year, plus fees for maintenance and utilities.
- (12) Total Compensations of Officers and/or Owners: This item must include all salaries, bonuses, pensions and other compensation paid to officers and owners of the reporting entity.
- (13) Salaries or Wages of all Employees: This item must include all salaries, bonuses, wages, pensions paid to employees of the reporting entity.
- (14) Tax Other Than on Income: All tax excluding state and federal income tax.
- (15) Licensing Fees: This account must show the amount of all licensing fees paid to the city, county, state and federal government.
- (15) Telephone/Fax /Internet: This item must include the amount of fees paid during the year for all facsimile, telephone, and internet services during the year.
- (16) Travel and Meals: This account must show the amount of expenses by the licensee for all business travel and meals.
- (18) Miscellaneous: This account must list all other expenses incurred by the reporting entity not otherwise shown.
- (19) Interest Expense: Represents total interest expense on all debt obligations during the year.
- (20) Total Expenses: Sum of Items 4 through 19.
- (21) Income Before Tax: Item 3 less Item 20.
- (22) Tax: This item must show the amount of state and federal income taxes paid or accrued for the year.
- (23) Total Expenses including Tax: Item 20 plus Item 22.
- (24) Net Income: Item 3 less Item 23.

SCHEDULE B: BALANCE SHEET

The purpose of this schedule is to show the financial position of the reporting entity for the period covered by this report.

ASSETS

- (1) Cash and Cash Equivalents: This account must include all cash and any instruments that converted into cash within 90 days.
- (2) Securities: This account must report the amount of investments in securities, such as stocks, bonds and other securities.
- (3) Accounts Receivable: This account must reflect the balance due from customers less the allowance for bad debts for all business activities..
- (4) Notes Receivable: This account represents any obligations due the licensee from unrelated or non-affiliated entities pursuant to a written promissory note or loan.
- (5) Cash Surrender Value of Life Insurance on Officers, Owners: This account must report the cash surrender value of life insurance policies carried by the reporting entity. **(Do Not Report the Face of the Policy)**
- (6) Prepaid Expenses: This account must show the expenses paid in advance.
- (7) Total Current Assets: The sum of Item 1 through Item 6.
- (8) Furniture, Fixtures & Equipment: This account must report the cost of tangible assets, such as furniture, computers, office equipment, signs and other fixtures owned by the company less accumulated depreciation.
- (9) Vehicles: This account must show the cost of vehicles less accumulated depreciation titled in the reporting entity's name.
- (10) Buildings: This account must show the cost of the building(s) less accumulated depreciation owned by the reporting entity.
- (11) Leasehold Improvements: This account must show the cost of improvements to leased property, such as buildings, walkways, landscaping, etc., less accumulated depreciation.
- (12) Land: This account must show the cost of the land owned by the reporting entity.
- (13) Total Fixed Assets: The sum of Items 8 through Items 12.
- (14) Other Assets: This account must show the value of other assets owned by the reporting entity.
- (15) Investment(s) in other Business: Equities in other businesses not included in the above reporting.
- (16) Total Assets: The sum of items 7, 13, 14 and 15.

LIABILITIES

- (17) Accounts Payable: This account must report current liabilities to suppliers.
- (18) Payroll: This account must report the amount of wages, salaries or other compensation due to employee(s) of the reporting entity.
- (19) Rents Payable: This account must report the rent or lease payments due in the current period.
- (20) Taxes: This account must report the amount of all federal, state, county and city taxes due in the current period.
- (21) Current portion of Long-Term Debt: This account must report the current debt payable within 12 months.
- (22) Other Current Liabilities: Other current liabilities not listed above.
- (23) Total Current Liabilities: Sum of item 17 through Item 22.
- (24) Mortgage, Bonds, Notes Payable: This account must report the amount of long-term obligations.
- (25) Other Long-Term Liabilities: Other long-term liabilities not listed above.
- (26) Total Long-Term Liabilities: The sum of Items 24 and 25.
- (27) Total Liabilities: The sum of Item 23 and Item 26.
- (28) Capital: This account must show the reporting entity's Paid-in Capital.
- (29) Retained Earnings:
 - (a) Beginning Balance: This account must show the reporting entity's accumulated earnings as of January 1, 2010
 - (b) Net Income: This account must show the amount listed on Schedule A, Line 24, under the Combined Column on the Income and Expense Statement.
 - (c) Deduction or Distributions: This account must report the amount of distributions to the proprietor, partners, LLC members, and stockholders not reported on Schedule A, Line 12.
 - (d) Ending Balance: The sum of items (a) and (b) less (c).
- (30) Total Net Worth: Sum of Items 28 and 29(d).
- (31) Total Liabilities and Net Worth: The sum of Item 27 and 30. **This amount should equal Item 16, Total Assets.**

SCHEDULE C: ANALYSIS OF REGULATED BUSINESS ACTIVITY

- (1) Accounts Outstanding at Beginning of Year: This item must report the total number of checks on hand as of January 1, 2010, as well as the total face value of the checks.
- (2) Number & Amounts of Transactions Made During 2010: This item must show the total number of transactions made after January 1, 2010, as well as the total face amount of all checks received by the reporting entity during the year.
- (3) Accounts Purchased During 2010: This item must show the total number of checks acquired from other entities after January 1, 2010, as well as the total face amount of the checks.
- (4) Total: Sum of Items 1 through 3.
- (5) Account Balances Charged-Off During 2010: This item must report the total number and total face amount of all checks written-off during the year.
- (6) Account Balances Sold During 2010: This item must show the number of checks sold during the year, as well as the total face amount of the checks.
- (7) Account Collections During 2010: This item must report collections for the year on all accounts, including those written off in prior years.
- (8) Total: Sum of Items 5 through 7.
- (9) Agreements Outstanding as of December 31, 2010: Subtract Item 8 from Item 4.
- (10) Number of Returned Checks due to Insufficient Funds, Closed Accounts or Stop Payment Orders: This item must show the total number of checks returned due to insufficient funds (NSF), closed accounts or stop payment orders for the period January 1, 2010 through December 31, 2010.
- (11) Total Handling Charges Collected: Total handling charges collected pursuant to Tennessee Code Annotated § 45-17-112(i) and § 47-29-102.
- (12) Distribution of Transactions: Report the total number of checks received during the year in each category.

ANNUAL REPORT: CALENDAR YEAR ENDING: DECEMBER 31, 2010

LICENSEES ENGAGED IN THE BUSINESS OF REGULATED
DEFERRED PRESENTMENT SERVICES
IN THE STATE OF TENNESSEE

DEADLINE: SEPTEMBER 1, 2011

READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT.

This form must be completed for each licensed office, unless a company or affiliate operates more than one licensed office in this state, in which case this report should be filed on a composite basis.

REPORTING ENTITY

1. Name of Licensee _____
2. Licensee Number: _____
3. Provide the address and telephone number of all places of business operated by the licensee and describe the nature of the business conducted at each location. *Please attach*
4. Business Type:
 - a) Proprietorship
 - b) Partnership
 - c) Limited Partnership
 - d) Limited Liability Company
 - e) Corporation
 - f) Other: _____

Schedule A
Income and Expense Statement
For the Period of: January 1, 2010 to December 31, 2010

<u>INCOME</u>	<u>DP Business</u>	<u>Other Business</u>	<u>Combined</u>
1. Cash Advance Fees Collected and /or Earned	_____	_____	_____
2. Other Business Income	_____	_____	_____
3. Total Income	_____	_____	_____
<u>EXPENSES</u> <i>(Allocate by Percentage of Income)</i>			
4. Advertising	_____	_____	_____
5. Audit/Examination	_____	_____	_____
6. Charge-offs	_____	_____	_____
7. Depreciation and Amortization	_____	_____	_____
8. Insurance and Fidelity Bonds	_____	_____	_____
9. Legal/Accounting Fees	_____	_____	_____
10. Office Supplies	_____	_____	_____
11. Rent, Maintenance Services and Utilities	_____	_____	_____
12. Total Compensation of Officers and/or Owners	_____	_____	_____
13. Salaries or Wages of all Employees	_____	_____	_____
14. Tax Other than on Income	_____	_____	_____
15. Licensing Fees	_____	_____	_____
16. Telephone/Fax/Internet	_____	_____	_____
17. Travel & Meals	_____	_____	_____
18. Miscellaneous	_____	_____	_____
19. Interest Expense	_____	_____	_____
20. Total Expenses (Total Items 4 through 19)	_____	_____	_____
21. Income before Tax (Item 3 less Item 20)	_____	_____	_____
22. Tax			
(a) State	_____	_____	_____
(b) Federal	_____	_____	_____
23. Total Expenses with tax (Item 20 plus Item 22)	_____	_____	_____
24. Net Income (Item 3 less Item 23)	_____	_____	_____

Schedule B
Balance Sheet

For Year End December 31, 2010

ASSETS

1. Cash and Cash Equivalents		_____
2. Securities		_____
3. Accounts Receivable	_____	_____
(a) Less allowance for bad debts	(_____)	_____
4. Notes Receivable		_____
5. Cash Surrender Value Life Insurance on Officers, Stockholders, Owners (Do Not Report Face Of Policy)		_____
6. Prepaid Expenses		_____
7. TOTAL CURRENT ASSETS (Items 1 through 6)		_____
8. Furniture, Fixtures & Equipment	_____	
(a) Less accumulated depreciation	(_____)	_____
9. Vehicles	_____	
(a) Less accumulated depreciation	(_____)	_____
10. Buildings	_____	
(a) Less accumulated depreciation	(_____)	_____
11. Leasehold Improvements	_____	
(a) Less accumulated depreciation	(_____)	_____
12. Land		_____
13. TOTAL FIXED ASSETS (Items 8 through 12)		_____
14. Other Assets		_____
15. Investment in other Business		_____
16. TOTAL ASSETS (Total Items 7, 13, 14 and 15)		=====

LIABILITIES

17. Accounts Payable _____

18. Payroll Payable _____

19. Rent Payable _____

20. Tax Payable _____

21. Current portion of Long-Term Debt
(Short Term: Less than 12 months) _____

22. Other Current Liabilities _____

23. TOTAL CURRENT LIABILITIES (Items 17 through 22) _____

24. Mortgage, Bonds, Notes Payable
(Long Term: More than 12 months) _____

25. Other Long-Term Liabilities _____

26. TOTAL LONG TERM LIABILITIES (Items 24 and 25) _____

27. TOTAL LIABILITIES (Total Items 23 and 26) _____

Net Worth

28. Capital _____

29. Retained Earnings:
(a) Beginning Balance (January 1, 2010) _____
(b) Add: Net Income _____
(c) Deduct: Deduction or Distributions (_____)
(d) Ending Balance (December 31, 2010) _____

30. TOTAL NET WORTH (Total Items 28 through 29d) _____

31. TOTAL LIABILITIES & NET WORTH (Total Items 27 and 30) =====

Schedule C
Analysis of Regulated Business Activity
For the Period of January 1, 2010 to December 31, 2010

Regulated Cash-Advance Business

	Number	Net Amount
1. Accounts outstanding at beginning of year, January 1, 2010.	_____	\$ _____
2. Number & amounts of transactions made during 2010	_____	\$ _____
3. Accounts purchased during the year	_____	\$ _____
4. Total (Items 1 through 3)	_____	\$ _____
5. Account balances charged-off during 2010	(_____)	\$(_____)
6. Account balances sold during 2010	(_____)	\$(_____)
7. Account collections during 2010	(_____)	\$(_____)
8. Total (Items 5 through 7)	(_____)	\$(_____)
9. Agreements outstanding as of December 31, 2010 (Subtract Item 8 from Item 4)	_____	\$ _____
10. Number of checks returned due to insufficient funds, closed accounts or stop payment orders	_____	
11. Total handling charges collected for the period January 1, 2010 to December 31, 2010		\$ _____
12. Distributions of Transactions		
Amount of the check	Number of Transactions during the Year	
(a) \$150 or less	_____	
(b) \$151 to 250	_____	
(c) \$251 to 500	_____	