

Refund Anticipation Loan Facilitator Schedule of 2007 Loan Fees

State of North Carolina
Office of the Commissioner of Banks
Location: 316 W. Edenton Street, Raleigh, NC 27603
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North Carolina General Statute 53-249(a) requires that a registrant file this schedule with the Commissioner of Banks by January 2, 2007. This filing becomes a public record and is not part of the registrant's confidential application under G.S. 53-99(b)(7c). **This form may be completed and submitted online at <https://www.nccob.org/Online/ConsumerIndustries.aspx>.**

Refund anticipation loan fees are defined in G.S. 53-246(9) as the charges, fees or other consideration charged or imposed by the creditor or facilitator for the making of a refund anticipation loan. This term does not include any charge, fee, or other consideration usually charged or imposed by the facilitator in the ordinary course of business for non-loan services, such as fees for tax return preparation and fees for electronic filing of tax returns.

1. Name of Registrant:

DBA:

2. Schedule of Refund Anticipation Loan Fees: Complete every item, including zero-values. If the pricing of the RAL is tiered, you must submit the tiered schedule with this form.

(a) \$ Creditor Fee (imposed by the lender)

Name and address of the bank or other lender making the refund anticipation loan:

(b) \$ Facilitator Loan Fee (imposed by registrant -- see footnote*)

(c) \$ Any other loan-related fee or charge imposed on the borrower, including any fees or charges collected by the facilitator or deducted from loan proceeds and passed through to other parties. Describe these in detail and list the name of any party receiving a loan-related fee:

\$ Total Loan Fees (lines a+b+c)

3. Electronic filing fee information: The Commissioner of Banks does not regulate electronic filing fees or fees for the preparation of tax returns. However, these fees must reflect the actual charges made for these services and must not be used to conceal or disguise excess loan fees.

Electronic filing fee for refund anticipation loan tax returns: \$

Are all refund anticipation loan customers charged the same fees for electronic filing and tax return preparation as non-loan customers with the same complexity of tax return preparation?

Yes No If no, please explain in the space below or attach a separate sheet.

4. On behalf of the registrant identified above, I certify that this information is correct.

Name:

Title:

Signature:

Date:

*Registration as a loan broker with the Secretary of State is required if a facilitator loan fee is charged. Refer to G.S. 66-106.