



# State of New Hampshire

## Banking Department

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## **SALES FINANCE COMPANY AND RETAIL SELLER FORM 361-A-AR**

### **2025 NH ANNUAL REPORT**

#### **GENERAL INSTRUCTIONS**

1. Information provided in this form is aggregated with similar license types and an analysis is published by the New Hampshire Bank Commissioner in the Annual Report to the Governor and Executive Council. The accuracy of the information is also important because it will be used by the New Hampshire Banking Department ("the department") if assessment calculations are needed.
2. A Retail Seller or Sales Finance Company who surrenders its license during the 2025 calendar year must file this annual report form, along with a NH License Surrender Form, within 15 days from the date the company ceases business in New Hampshire.
3. All Retail Sellers and Sales Finance Companies continuing to be licensed in accordance with NH RSA 361-A or whose license expired on December 31, 2025 and who were licensed during any period of time during the preceding calendar year must complete and file this report with the department on or before March 31<sup>st</sup> of the ensuing year.
4. Complete each schedule; do not leave any blanks. Reports with blanks will be deemed as "not filed" for purposes of any penalty. If an item is not applicable to the business conducted by the licensee, enter "N/A", "none", "0", or "zero".
5. **SAVE YOUR CALCULATIONS.** Work papers used to calculate and compile the information required by this form must be retained and made available when the licensee is examined by the department. It is not sufficient to try to re-create the work papers at examination.
6. This report must be filed if a license was held for a portion of the reporting year and must be filed even if no loans were originated, brokered or made. **The report, signed under penalty of unsworn falsification pursuant to NH RSA 641:3, must be uploaded to the NMLS document upload section and filed under Additional Documents no later than March 31, 2026.** Failure to file the annual report or late filing of the annual report results in a statutory penalty of \$25 per day for each day the report is overdue.
7. No fee is required to file this annual report.
8. Round dollar amounts to the nearest whole number.
9. If any information reported on the annual report is discovered to be inaccurate, the entity must file an amended report immediately. Amended annual reports **must be uploaded to the NMLS document upload section and filed under Additional Documents.**
10. Do not double count loan transactions. Categorize loan transactions by deciding first whether the licensee was operating in each transaction as a retail seller (or a sales finance company operating like a retail seller) or a sales finance company, and then secondly by deciding whether the loan was funded by the company (installment contracts, direct loans), or purchased by or assigned to the company (indirect loans purchased from another company by the licensee).
11. Definitions:
  - “**Gross Revenue**” means all revenue from whatever source received by the licensee on NH loans, before any expenses are deducted. This does not include repayment of principal or revenue obtain for the sale of a vehicle if it had been purchased for cash.
  - “**Motor Vehicle**” means any device propelled or drawn by any power other than muscular power, in, upon or by which any person or property is or may be transported or drawn upon a highway, excepting power shovels, road machinery, buses, agricultural machinery, house and boat trailers, all-terrain vehicles, snowmobiles, and similar recreational vehicles designed primarily for off-road use.
  - “**Retail Seller**” activity refers to all activity where a licensee is involved in the completing the retail installment contract that plans on being assigned to another entity. This includes any retail seller type activity a “Buy Here/Pay Here” entity does when not funding the loan as a sales finance company.
  - “**Sales Finance**” activity refers only to motor vehicle financing. Other financing conducted through use of retail installment contracts, but not for motor vehicles, may need to be reported as Small Loan activity under NH RSA 399-A.

# SPECIFIC SCHEDULE INSTRUCTIONS

## SCHEDULE 1:

1. Complete Schedule 1 for all new contracts entered into during 2025.
2. “NH loans completed but not funded” refers to loans where the licensee is the seller of the vehicle that plans on assigning the contract. Both Retail Sellers and Sales Finance Companies operating as a seller should complete this section.
3. “NH loans purchased by or assigned to” refers to indirect loans in which the licensee purchased the contract from the original “lender” identified on the retail installment contract or purchased the contract from another entity.
4. “NH loans funded” refers to loans that identify the licensee as the lender on the retail installment contract/loan contract. Direct purchase loans, refinanced loans, and buy here pay here activity should be completed here.
5. Do not identify loans that are for a business, identify only loans that are for a consumer.
6. Do not identify any leases.
7. Identify a loan only once in Schedule 1, it is either funded or purchased but not both.
8. In the top section of the schedule, include gross revenue derived from the funding or purchasing of the loan, including fees collected from the consumer, lender, and/or dealer related to the financing of the vehicle, such as buy rate, GAP waiver, or other fees. **Do not include revenue made from the sale of the vehicle that would have been made if it had been purchased for cash or from ancillary products not related to financing.**
9. In the bottom section of the schedule, for “any other...” include gross revenue for any licensed activity not already reported in either the top section of Schedule 1 related to the origination of the loan.
10. Examples of activity that may be included in the bottom section of Schedule 1 include:
  - a. instances when revenue is received for a loan after the loan has been reported to the department on its appropriate schedule (i.e. the loan was funded 12/30/23, so it was reported for calendar year 2023, but proceeds from the sale of the loan were not received until 2024).
  - b. instances where revenue was generated on an aggregated basis in regards to financing but not specified to particular loans

## SCHEDULE 2:

1. Complete Schedule 2 if you service loans.
2. A repossession (or impoundment) is reported once a vehicle is physically removed from the consumer’s possession (i.e. not just when paperwork is filed or sent).
3. A vehicle repossessed multiple times (such as repossessed, redeemed, and repossessed again) would be listed the number of times repossessed.
4. Include voluntary repossessions in the figures.

## SCHEDULE 3:

1. Complete Schedule 3 for all servicing activity that the licensee engaged in during the reporting year.
2. There are separate categories for reporting depending upon whether the loan is held in portfolio or not.
3. Do not include loans that are for a business, identify only loans that are for a consumer.
4. Do not identify any leases.
5. The number of loans would be the highest number serviced during the year. The total dollar amount is the sum of the highest principal amount owed each loan that were serviced during the year.
6. Include information for loans for which you took the occasional payment while the loan was in transition to an investor. These loans would be considered to be held in portfolio.
7. Loans for which the entity does not hold the note, but for which the servicing rights are held are reported as “Other Loans”.
8. Loans that are sub-serviced should be recorded in the following manner:
  - a. The entity that held the servicing rights, but did not actively engage in the taking of payments should report those loans revenues under “Gross revenue from any other direct or indirect servicing activity in NH”
  - b. The entity that does not hold the servicing rights but is contracted to perform the actual servicing activity should report those loans as “Other Loans that were serviced”
9. Include gross revenue from the servicing of the loan, such as fees, interest payments, or sale of servicing rights.
10. For the “any other...” category, include gross revenue not already reported in either Schedule 1 or in Schedule 3.
11. Loans “to be serviced” in the following year refers to the outstanding loans on record as of December 31 that will continue to be serviced by the entity.
12. The dollar amount of loans “to be serviced” should be reported as the principal amount of the loan(s) that remains outstanding as of December 31.

## SCHEDULE 4:

1. Complete Schedule 4 after verifying the accuracy of all information on the NMLS MU1 and contact information on the SES and check the boxes to certify.
2. Verify with either “Yes” or “No” in regards to whether there has been a cybersecurity event/security breach as defined by RSA 359-C:19.

**SALES FINANCE COMPANY AND RETAIL SELLER 2025 NH ANNUAL REPORT FORM 361-A-AR****Reporting Period: January 1, 2025 through December 31, 2025**

Legal name of licensee:

Address of Principal Office:

2025 NH principal office license number:

Contact person for this report (this must be the company's duly authorized person who affirms the accuracy, signs and files this report)

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Communications:

(Tel. no.) (E-mail Address)

**SCHEDULE 1: MOTOR VEHICLE LOANS COMPLETED, FUNDED, PURCHASED OR ASSIGNED DURING 2025**  
**(Round dollar amounts to the nearest whole number)**

Category	Total Number of Loans in NH	Total Dollar Amount of Loans in NH	Total Gross Revenue from Loans in NH
NH loans completed but not funded (installment contracts, indirect loans) by the Licensee as a RETAIL SELLER		\$	\$
NH loans purchased by or assigned to the Licensee (indirect loans as a SALES FINANCE COMPANY)		\$	\$
NH loans funded (installment contracts, direct loans) by the SALES FINANCE COMPANY		\$	\$
Any other gross revenue received directly or indirectly for NH activity			\$
<b>Total (of above) all types of loans &amp; other revenue in NH during 2025</b>		\$	\$

**SCHEDULE 2: SALES FINANCE REPOSSESSION ACTIVITY DURING 2025:**

Enter the number of NH automobile repossession and/or impoundments for reporting period: \_\_\_\_\_

**SCHEDULE 3: SALES FINANCE LOANS SERVICED DURING 2025 AND LOANS OUTSTANDING AS OF DECEMBER 31, 2025 (Round dollar amounts to the nearest whole number)**

Category	Number of NH Loans	Dollar Amount of NH Loans	2025 NH Gross Revenue from Loans
<b>Loans held in portfolio that were serviced during 2025</b>		\$	\$
<b>Other Loans that were serviced during 2025</b>		\$	\$
<b>Gross revenue from any other direct or indirect servicing activity in NH</b>			\$
<b>Gross Revenue Total</b>			\$
<b>Loans held in portfolio at 12/31/25 to be serviced by the licensee in 2026</b>		\$	
<b>Other Loans at 12/31/25 to be serviced by the licensee in 2026</b>		\$	

**SCHEDULE 4: CONFIRMATION OF INFORMATION ON FILE WITH THE DEPARTMENT**

Pursuant to NH RSA 361-A:8, I confirm that all information on the Nationwide Multistate Licensing System (NMLS) is accurate to the best of my knowledge.

Pursuant to NH RSA 361-A:8, I confirm that all information on the State Examination System (SES) is accurate to the best of my knowledge.

**NH RSA Section 359-C:19 Definitions –**

V. "Security breach" means unauthorized acquisition of computerized data that compromises the security or confidentiality of personal information maintained by a person doing business in this state. Good faith acquisition of personal information by an employee or agent of a person for the purposes of the person's business shall not be considered a security breach, provided that the personal information is not used or subject to further unauthorized disclosure.

Yes

Has the licensee experienced any cybersecurity events/security breaches as defined in the above during the last calendar year?

No

**AFFIRMATION**

The information provided in this report reflects the total amount of sales finance company business conducted by the licensee during 2025 in providing motor vehicle financing in the State of New Hampshire directly or indirectly to one or more retail buyers or in purchasing retail installment contracts from one or more retail sellers.

I subscribe and affirm, under penalty of perjury and under penalty of unsworn falsification pursuant to RSA 641:3, that the statements made in this report have been examined by me and to the best of my knowledge and belief are true, correct and complete, and that I am duly authorized to submit this report and to execute this affirmation. I understand that any misrepresentation made to the banking department may result in denial or revocation of the license to which this form relates.

I acknowledge on behalf of the licensee that the licensee will retain work papers and other documents used in the preparation of this report and that the licensee will make such records available to the department upon request or examination.

Date:

For

(Print or type Licensee's name)

By

(Print or type name of the authorized signatory)

Title

Signature

(Signed under penalty of Unsworn Falsification pursuant to NH RSA 641:3)