



Single Payment - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	No. of Consumers	No. of New Loans	No. of Times Loans Refinanced	Avg No. of Refinances per Loan	Dollar Value of New Loans	Dollar Value of Refinances	Total Fees	Total Volume	No. Filed Annual Reports	No. Reporting Activity
	Unique to Location Item #5	Sum of Items #6A-6K	Unique to Location Item #8	Item #8 / (Items #6A-6K)	Item #9	Item #10	Item #3	All Contracts Sum of Items #3, #9, and #10		
Amarillo, TX	*	*	*	*	*	*	*	*	16	4
Austin - Round Rock - San Marcos, TX	7,338	12,600	20,311	1.61	\$5,496,017	\$12,645,046	\$4,372,856	\$22,513,918	107	41
Beaumont - Port Arthur, TX	4,607	7,859	25,544	3.25	\$3,134,363	\$6,749,701	\$2,023,306	\$11,907,369	36	25
Brownsville - Harlingen, TX	4,313	7,996	15,310	1.91	\$3,090,940	\$6,954,760	\$2,131,205	\$12,176,905	44	20
College Station - Bryan, TX	*	*	*	*	*	*	*	*	10	4
Corpus Christi, TX	2,128	3,628	6,500	1.79	\$1,639,945	\$3,362,824	\$1,275,243	\$6,278,012	48	14
Dallas-Plano-Irving, TX Metropolitan Division	55,402	121,947	112,842	0.93	\$62,632,639	\$69,433,612	\$34,812,698	\$166,878,948	294	100
El Paso, TX	3,195	5,333	8,024	1.50	\$1,796,638	\$6,874,243	\$1,961,404	\$10,632,285	75	23
Fort Worth - Arlington, TX Metropolitan Division	15,729	28,554	46,552	1.63	\$11,517,899	\$30,758,067	\$9,650,785	\$51,926,750	179	76
Houston - Sugar Land - Baytown, TX	46,164	79,717	165,334	2.07	\$35,822,848	\$125,248,559	\$36,671,209	\$197,742,617	408	171
Killeen - Temple - Fort Hood, TX	3,647	6,916	9,666	1.40	\$3,000,443	\$5,942,570	\$1,772,245	\$10,715,259	34	14
Laredo, TX	3,027	5,772	8,154	1.41	\$2,284,169	\$4,048,285	\$1,411,674	\$7,744,128	23	15
Lubbock, TX	1,673	3,047	6,856	2.25	\$1,231,020	\$3,788,661	\$966,905	\$5,986,586	22	6
McAllen - Edinburg - Mission, TX	8,686	14,668	30,695	2.09	\$6,033,374	\$14,902,919	\$4,534,850	\$25,471,143	85	47
San Antonio - New Braunfels, TX	12,508	21,605	33,259	1.54	\$8,217,419	\$21,405,987	\$6,810,836	\$36,434,242	160	52
Waco, TX	2,440	3,712	4,133	1.11	\$1,201,025	\$2,160,758	\$660,027	\$4,021,809	21	9
Remainder of State	36,342	70,227	158,608	2.26	\$27,823,041	\$81,867,842	\$23,986,068	\$133,676,951	428	251
Out-of-State	214,049	568,309	472,638	0.83	\$271,844,368	\$243,010,312	\$126,235,801	\$641,090,482	39	11
Total	422,528	964,013	1,127,401	1.17	\$447,569,380	\$641,105,495	\$259,825,258	\$1,348,500,133	2,029	883

*Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) ANNUAL REPORTING
Annual Report, Calendar Year 2018

Installment Payment - DEFERRED PRESENTMENT (PAYDAY)

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Amarillo, TX	888	1,074	208	0.19	675,507	602,773	743,755	2,022,036	16	6
Austin - Round Rock - San Marcos, TX	24,185	32,459	6,083	0.19	\$16,519,942	\$6,556,096	\$33,053,665	\$56,129,703	107	54
Beaumont - Port Arthur, TX	4,929	6,962	1,413	0.20	\$4,088,122	\$1,626,096	\$7,995,230	\$13,709,448	36	19
Brownsville - Harlingen, TX	4,940	6,536	1,826	0.28	\$3,277,434	\$1,920,646	\$6,490,976	\$11,689,056	44	18
College Station - Bryan, TX	1,037	1,663	234	0.14	891,294	553,577	1,172,521	2,617,392	10	6
Corpus Christi, TX	6,194	7,488	913	0.12	\$3,030,694	\$1,124,811	\$6,035,143	\$10,190,648	48	18
Dallas-Plano-Irving, TX Metropolitan Division	138,473	205,470	14,615	0.07	\$128,234,797	\$18,440,824	\$144,760,033	\$291,435,654	294	117
El Paso, TX	8,780	15,893	3,029	0.19	\$7,315,923	\$4,246,283	\$7,914,017	\$19,476,224	75	32
Fort Worth - Arlington, TX Metropolitan Division	78,145	106,064	41,484	0.39	\$82,018,941	\$49,833,275	\$74,427,469	\$206,279,685	179	59
Houston - Sugar Land - Baytown, TX	119,762	172,421	29,941	0.17	\$100,429,867	\$33,840,962	\$114,266,122	\$248,536,951	408	162
Killeen - Temple - Fort Hood, TX	3,024	4,455	1,393	0.31	\$2,926,250	\$2,034,353	\$3,576,787	\$8,537,390	34	13
Laredo, TX	4,188	6,026	1,792	0.30	\$2,982,375	\$1,908,533	\$9,032,812	\$13,923,719	23	10
Lubbock, TX	3,152	4,561	1,746	0.38	\$2,844,860	\$1,864,918	\$3,262,107	\$7,971,885	22	9
McAllen - Edinburg - Mission, TX	10,445	14,270	3,433	0.24	\$7,621,714	\$3,851,813	\$13,784,001	\$25,257,529	85	35
San Antonio - New Braunfels, TX	43,820	61,256	11,390	0.19	\$27,761,041	\$12,579,951	\$47,179,752	\$87,520,744	160	82
Waco, TX	5,130	6,541	1,093	0.17	\$2,585,364	\$1,208,924	\$4,025,885	\$7,820,174	21	9
Remainder of State	44,990	74,656	25,767	0.35	\$43,999,645	\$32,221,607	\$50,736,840	\$126,958,092	428	232
Out-of-State	336,180	428,589	107,125	0.25	\$256,057,432	\$79,669,137	\$616,994,070	\$952,720,640	39	20
Total	838,262	1,156,384	253,485	0.22	\$693,261,202	\$254,084,581	\$1,145,451,186	\$2,092,796,968	2,029	901



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

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Single Payment - Title

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Amarillo, TX	653	918	1,770	1.93	1,665,320	3,886,255	719,567	6,271,142	16	8
Austin - Round Rock - San Marcos, TX	3,229	4,773	10,536	2.21	\$10,123,712	\$25,588,641	\$4,471,197	\$40,183,550	107	41
Beaumont - Port Arthur, TX	2,549	3,514	9,855	2.80	\$4,610,084	\$15,355,558	\$3,064,020	\$23,029,662	36	27
Brownsville - Harlingen, TX	1,688	2,652	5,628	2.12	\$4,589,663	\$9,897,444	\$1,688,790	\$16,175,896	44	19
College Station - Bryan, TX	299	326	537	1.65	322,451	783,192	257,662	1,363,304	10	5
Corpus Christi, TX	1,161	1,618	3,626	2.24	\$2,752,584	\$6,511,528	\$1,050,622	\$10,314,735	48	16
Dallas-Plano-Irving, TX Metropolitan Division	17,548	27,009	59,283	2.19	\$57,930,368	\$140,129,251	\$22,905,376	\$220,964,995	294	134
El Paso, TX	2,981	4,571	10,291	2.25	\$9,526,689	\$22,628,225	\$3,647,706	\$35,802,620	75	20
Fort Worth - Arlington, TX Metropolitan Division	10,068	15,716	32,110	2.04	\$28,642,776	\$66,483,060	\$11,061,583	\$106,187,419	179	91
Houston - Sugar Land - Baytown, TX	24,886	39,669	88,091	2.22	\$74,827,568	\$180,742,399	\$30,291,793	\$285,861,760	408	212
Killeen - Temple - Fort Hood, TX	1,255	1,777	3,518	1.98	\$2,298,108	\$6,009,345	\$1,136,386	\$9,443,839	34	18
Laredo, TX	1,914	2,649	6,611	2.50	\$4,111,295	\$9,619,823	\$1,537,437	\$15,268,555	23	10
Lubbock, TX	2,049	2,893	6,834	2.36	\$5,019,189	\$11,145,230	\$2,093,598	\$18,258,017	22	13
McAllen - Edinburg - Mission, TX	2,943	3,962	8,708	2.20	\$6,401,522	\$12,672,205	\$2,273,522	\$21,347,249	85	46
San Antonio - New Braunfels, TX	6,940	10,392	23,122	2.22	\$23,874,542	\$56,343,321	\$8,631,347	\$88,849,209	160	39
Waco, TX	515	607	1,652	2.72	\$394,802	\$1,235,336	\$305,027	\$1,935,165	21	10
Remainder of State	19,336	28,273	86,313	3.05	\$36,125,288	\$109,843,045	\$20,972,018	\$166,940,350	428	297
Out-of-State	0	0	0	0.00	\$0	\$0	\$0	\$0	39	0
Total	100,014	151,319	358,485	2.37	\$273,215,961	\$678,873,858	\$116,107,651	\$1,068,197,469	2,029	1,006



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) ANNUAL REPORTING
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Installment Payment - Title

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Amarillo, TX	1,342	1,592	522	0.33	1,883,962	742,508	2,489,556	5,116,025	16	5
Austin - Round Rock - San Marcos, TX	7,066	8,552	3,270	0.38	\$11,492,602	\$4,987,784	\$15,440,683	\$31,921,069	107	52
Beaumont - Port Arthur, TX	2,090	2,764	1,717	0.62	\$3,306,717	\$1,993,431	\$7,097,228	\$12,397,376	36	12
Brownsville - Harlingen, TX	3,431	3,981	1,514	0.38	\$4,644,849	\$2,323,364	\$7,011,815	\$13,980,029	44	17
College Station - Bryan, TX	1,565	2,163	947	0.44	2,427,016	1,157,317	3,874,141	7,458,474	10	7
Corpus Christi, TX	3,341	3,881	1,435	0.37	\$5,249,265	\$1,885,966	\$6,946,836	\$14,082,067	48	20
Dallas-Plano-Irving, TX Metropolitan Division	25,220	31,641	11,991	0.38	\$39,864,222	\$17,563,985	\$55,523,290	\$112,951,498	294	133
El Paso, TX	7,173	8,871	2,218	0.25	\$11,541,058	\$2,586,948	\$10,551,207	\$24,679,213	75	32
Fort Worth - Arlington, TX Metropolitan Division	11,291	13,977	6,416	0.46	\$18,677,365	\$10,031,036	\$29,302,123	\$58,010,525	179	68
Houston - Sugar Land - Baytown, TX	33,076	41,305	16,330	0.40	\$55,660,533	\$23,821,394	\$77,761,527	\$157,243,454	408	187
Killeen - Temple - Fort Hood, TX	2,159	2,670	1,258	0.47	\$2,884,424	\$1,979,222	\$4,770,220	\$9,633,866	34	14
Laredo, TX	1,534	1,692	395	0.23	\$1,807,041	\$1,130,014	\$2,730,481	\$5,667,536	23	8
Lubbock, TX	1,393	1,803	1,524	0.85	\$1,943,518	\$1,859,114	\$4,786,034	\$8,588,666	22	8
McAllen - Edinburg - Mission, TX	6,954	7,761	2,424	0.31	\$10,737,304	\$6,511,587	\$15,744,814	\$32,993,706	85	30
San Antonio - New Braunfels, TX	14,880	17,944	6,623	0.37	\$23,552,717	\$9,300,465	\$29,979,056	\$62,832,238	160	87
Waco, TX	2,412	2,905	1,153	0.40	\$3,142,306	\$1,474,674	\$4,429,133	\$9,046,112	21	11
Remainder of State	18,125	22,692	14,259	0.63	\$24,140,531	\$24,055,828	\$52,408,203	\$100,604,562	428	163
Out-of-State	*	*	*	*	*	*	*	*	39	2
Total	144,408	177,973	74,927	0.42	\$228,255,154	\$116,444,342	\$336,879,935	\$667,206,416	2,029	856

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TEXAS OFFICE OF CONSUMER
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METROPOLITAN STATISTICAL AREA COMPILATION

Dallas - Fort Worth - Arlington, TX	MSA
Dallas-Plano-Irving, TX Metropolitan Division	
Collin County	Ellis County
Dallas County	Hunt County
Delta County	Kaufman County
Denton County	Rockwall County
Fort Worth - Arlington, TX Metropolitan Division	
Johnson County	Tarrant County
Parker County	Wise County
Houston - Sugar Land - Baytown, TX	MSA
Austin County	Harris County
Brazoria County	Liberty County
Chambers County	Montgomery County
Fort Bend County	San Jacinto County
Galveston County	Waller County
Amarillo, TX	MSA
Armstrong County	Potter County
Carson County	Randall County
Austin - Round Rock - San Marcos, TX	MSA
Bastrop County	Travis County
Caldwell County	Williamson County
Hays County	
Beaumont - Port Arthur, TX	MSA
Hardin County	Orange County
Jefferson County	
Brownsville - Harlingen, TX	MSA
Cameron County	
College Station - Bryan, TX	MSA
Brazos County	Robertson County
Burleson County	
Corpus Christi, TX	MSA
Aransas County	San Patricio County
Nueces County	
El Paso, TX	MSA
El Paso County	
Killeen - Temple - Fort Hood, TX	MSA
Bell County	Lampasas County
Coryell County	
Laredo, TX	MSA
Webb County	
Lubbock, TX	MSA
Crosby County	Lubbock County
McAllen - Edinburg - Mission, TX	MSA
Hidalgo County	
San Antonio - New Braunfels, TX	MSA
Atascosa County	Guadalupe County
Bandera County	Kendall County
Bexar County	Medina County
Comal County	Wilson County
Waco, TX	MSA
McLennan County	