

(Rev. 3/13/06)

STATE OF NEW MEXICO  
REGULATION AND LICENSING DEPARTMENT  
FINANCIAL INSTITUTIONS DIVISION  
2550 Cerrillos Road, 3<sup>rd</sup> Floor, Santa Fe, NM 87505  
P. O. Box 25101, Santa Fe, New Mexico 87504-5101  
(505) 476-4885 Fax: (505) 476-4670  
www.rld.state.nm.us/fid



Type or Print Legibly

Application Fee: \$1,500.00

**APPLICATION FOR ORIGINAL SMALL LOAN LICENSE**

- Applicant is:
- A NEW MEXICO CORPORATION - provide Articles of Incorporation
  - A FOREIGN CORPORATION – provide Articles of Incorporation (non-New Mexico Corporation)
  - A PARTNERSHIP - provide Statement of Partnership/Partnership Agreement  
Provide social security number for each partner \_\_\_\_\_
  - A LIMITED LIABILITY COMPANY - provide Articles of Organization
  - REGISTERED LIMITED LIABILITY PARTNERSHIP- provide Registration
  - A SOLE PROPRIETOR - provide Social Security # \_\_\_\_\_

1. Applicant's Name \_\_\_\_\_  
(The person or legal entity applying for this License)
2. Will applicant be transacting business ("doing-business-as") under the applicant's name?  
 Yes [skip to 4]       No Go to #3
3. Applicant will be transacting business ("doing-business-as") in New Mexico under the following name:  
\_\_\_\_\_
4. Mail and contact information and applicant's designee to respond to inquiries from the Financial Institutions Division:

	PHYSICAL ADDRESS		NAME & MAILING ADDRESS CONTACT PERSON
STREET ADDRESS		NAME OF CONTACT PERSON	
CITY		MAILING ADDRESS	
STATE		CITY	
ZIP CODE		STATE AND ZIP CODE	
PHONE		PHONE	
FAX		FAX	

APPLICATION FOR AN ORIGINAL SMALL LOAN COMPANY LICENSE

5. Attach as **EXHIBIT 1** the names and addresses of all partners, members and beneficiaries of the applicant, if the applicant is a partnership, association or trust: and of all the directors and officers, if the applicant is a corporation (Reference Section 58-15-4 A, NMSA 1978).

A) Attach as **EXHIBIT 2** a disclosure and complete description of all actions or proceedings, civil or criminal, judicial or administrative, completed within the last seven (7) years or in progress against the applicant or any partners, members and beneficiaries of the applicant, if the applicant is a partnership, association or trust: and of all the directors and officers, if the applicant is a corporation. Respond to either box:

Yes [Attach as **EXHIBIT 3** a written explanation of each action or proceeding as relates to the qualifications, character or general fitness of the applicant]  No.

B) Has applicant or any partners, members and beneficiaries of the applicant, if the applicant is a partnership, association or trust: and of all the directors and officers, if the applicant is a corporation ever had a license or its equivalent revoked or suspended by any federal, state, local or other regulatory authority?

Yes [Attach as **EXHIBIT 4** a written explanation]  No.

C) Is the applicant or has the applicant ever been a partner, officer, director, trustee, manager or stockholder of any partnership, corporation or unincorporated association the license of which has been revoked or suspended?

Yes [Attach as **EXHIBIT 5** a written explanation]  No.

D) Has the applicant or any of the applicant's partners, members and beneficiaries of the applicant, if the applicant is a partnership, association or trust: and of all the directors and officers, if the applicant is a corporation ever been convicted of a felony or crime involving moral turpitude?

Yes [Attach as **EXHIBIT 6** a written explanation]  No.

6. If the applicant is a corporation, attach as **EXHIBIT 7** the Certificate of Incorporation and the Articles of Incorporation.

7. Section 58-15-4 B of the New Mexico Small Loan Act of 1955 states in part: "...The application shall be accompanied by...a written power of attorney appointing some person, **a resident of this state**, as the licensee's agent **for service of all judicial or legal notice** and the notices provided by the New Mexico Small Loan Act of 1955 ..."

Name of Agent \_\_\_\_\_ Phone \_\_\_\_\_

Physical Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

8. Does the applicant have available for the operation of the business at the specified location \$30,000 in cash or its equivalent?

Yes. Attach as **EXHIBIT 8** a current (within 6 months) financial statement; and either a letter from a depository institution or a bank statement.

No. Do not submit application.

9. Attach as **EXHIBIT 9** a Convenience and Advantage Statement demonstrating a clear and compelling reason why the granting of a license would promote the convenience and advantage of the community in which the applicant proposes to operate (Note: for general and statistical information on communities in

New Mexico, see <http://www.census.gov>; <http://www.state.nm.us/dol>; the Census Bureau and/or local Chamber of Commerce).

Convenience and Advantage Statement must include but it is not limited to the following:

A) Marketing Plan. The marketing plan should address how you plan on marketing your services and products to the community. This plan should clearly define the marketing area or community to be served and should demonstrate how this market is not presently being served or is being underserved by existing licensees. A summary demographic analysis of existing and potential customers for your products and services should be provided. The marketing plan must include a market survey describing the general customer base to be served and describing what you perceive to be your competition in the area you propose to serve. (Note: for information regarding active small loan licensees in a particular city see <http://www.rld.state.nm.us/fid> then go to licensee search.) The market survey may include identification of all existing market competitors, their rates, if known, and their menu of products and services.

B) Business Plan. The business plan should describe what you perceive to be your competitive strengths or advantages and how the addition of your products and services will benefit the community. The business plan should also address why you believe the community you are proposing to serve would benefit by the addition of your company's products and services. The plan should specifically address and define the existing community need and/or potential market for your products, services and/or delivery system.

10. Does applicant request authority to conduct other business?

Yes. Complete **EXHIBIT 10** on page 5 of this application Request For Authority Statement.

No. You must request and be granted by the Director's Order, specific authority to conduct any business other than the making of small loans pursuant to the New Mexico Small Loan Act of 1955.

11. If the applicant is a member of, or interested financially in, connected or affiliated with, controls or is controlled by or owns or is owned by other corporations, partnerships, trusts, associations or other legal entities engaged in the lending of money, attach as **EXHIBIT 11**, a statement disclosing those interests, relationships and affiliations.

12. Has the applicant or any of the applicant's partners, members and beneficiaries, (if the applicant is a partnership, association or trust), or any of the applicant's directors and officers (if the applicant is a corporation) filed bankruptcy within the last seven years?

Yes, attach as **EXHIBIT 12** a written explanation.

No.

13. **Attach Application/Investigation fee of \$1,500.00. Make check payable to Financial Institutions Division.**

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**APPLICANT'S OATH AND STATEMENT**

The Applicant certifies that the statements, attachments and exhibits are true and correct to the best of the applicant's knowledge and belief. Applicant understands and accepts that license, if granted, is a privilege to be enjoyed and exercised only under all the terms and conditions of the New Mexico Small Loan Act of 1955 and under all lawful regulations of the Director promulgated in the Act.

Name \_\_\_\_\_ Title \_\_\_\_\_  
(Type or print legibly)

Authorized Signature \_\_\_\_\_

(Corporate seal,  
if applicable)

Subscribed and sworn to before me on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

At \_\_\_\_\_,  
City State

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_

( NOTARY SEAL)

APPLICATION FOR AN ORIGINAL SMALL LOAN COMPANY LICENSE

**EXHIBIT 10 – REQUEST FOR AUTHORITY TO CONDUCT OTHER BUSINESS**

If permission is desired for authority to conduct the business of making loans pursuant to the New Mexico Small Loan Act of 1955, as amended, within the same building, office, suite, room or place of business in which other business is solicited or engaged in by the Licensee or any employee, agent or associate or in association or conjunction with any other business, then the following portion of the application must be completed: this applies to any and all businesses other than the making of small loans pursuant to the New Mexico Small Loan Act of 1955.

Applicant desires to conduct a small loan business on the same premises with other business being:

1. INSURANCE PRODUCTS:

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2. LOANS MADE & CONTRACTS PURCHASED UNDER OTHER STATUTES:

- A) The New Mexico Bank Installment Loan Act of 1959 ( )
- B) The general laws governing Money, Interest and Usury ( )
- C) The Motor Vehicle Sales Finance Act ( )
- D) The Retail Installment Sales Finance Act ( )

3. OTHER:

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