

**INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER CREDIT FEES (IC 28-11-3-5)  
EFFECTIVE JULY 1, 2010 TO JUNE 30, 2011**

| Entity Type                                       | Fee Type                     | Amount of Fee  | Statutory Reference       | Due Date              |
|---|------------------------------|--|---------------------------|-----------------------|
| <b>Licensed Lender, First Mortgage</b>            |                              |  |                           |                       |
|   | Application /Initial license | \$1,000 <sup>1</sup>                                     | IC 24-4.4-2-402(7)(a)     |                       |
|   | Renewal Fee                  | \$1,000  | IC 24-4.4-2-402(7)(b)     | December 31 each year |
|   | Renewal Late Fee             | \$20 Per Day   | IC 24-4.4-2-402(8)        |                       |
|   | Hourly Exam Fee              | \$80   | IC 24-4.4-2-402(7)(c)     |                       |
| <b>Licensed Lender, including Second Mortgage</b> |                              |  |                           |                       |
|   | Application /Initial license | \$1,000 <sup>2</sup>                                     | IC 24-4.5-3-503(6)(a & b) |                       |
|   | Renewal Fee                  | \$1,000 or Volume Fee Due at \$12/\$100,000 <sup>3</sup> | IC 24-4.5-3-503(6)(c)     | December 31 each year |
|   | Renewal Late Fee             | \$20 Per Day   | IC 24-4.5-3-503(7)        |                       |
|   | Hourly Exam Fee              | \$80 <sup>4</sup>  | IC 24-4.5-6-106(2)(b)     |                       |
|   | Late Exam Fee Payment        | \$20 Per Day   | IC 24-4.5-6-106(2)(b)     | If paid after 60 Days |
| <b>Credit Sellers/Lessor</b>                      |                              |  |                           |                       |
|   | Application Fee              | N/A  | N/A                       |                       |
|   | Renewal Fee                  | Volume Fee Due at \$12/\$100,000                         | IC 24-4.5-6-203(1)        | January 31 each year  |
|   | Renewal Late Fee             | N/A  | N/A                       |                       |
|   | Hourly Exam Fee              | \$80 <sup>5</sup>  | IC 24-4.5-6-106(2)(b)     |                       |
|   | Late Exam Fee Payment        | \$20 Per Day   | IC 24-4.5-6-106(2)(b)     | If paid after 60 Days |
| <b>Depository Institutions</b>                    |                              |  |                           |                       |
|   | Application Fee              | N/A  | N/A                       |                       |
|   | Renewal Fee                  | Volume Fee Due at \$12/\$100,000                         | IC 24-4.5-6-203(1)        | January 31 each year  |
|   | Renewal Late Fee             | N/A  | N/A                       |                       |
|   | Hourly Exam Fee              | N/A  | N/A                       |                       |
| <b>Licensed Lender, Small Loan Lenders</b>        |                              |  |                           |                       |
|   | Application Fee              | \$2,000 + \$750 per additional IN location               | IC 24-4.5-3-503(6)(a & b) |                       |
|   | Renewal Fee                  | \$2,000 + \$750 per additional IN location               | IC 24-4.5-3-503(6)(c)     | December 31 each year |
|   | Renewal Late Fee             | \$20 Per Day   | IC 24-4.5-3-503(7)        |                       |
|   | Hourly Exam Fee              | \$80 <sup>6</sup>  | IC 24-4.5-6-106(2)(b)     |                       |
|   | Late Exam Fee Payment        | \$20 Per Day   | IC 24-4.5-6-106(2)(b)     | If paid after 60 Days |
| <b>Rental Purchase Providers</b>                  |                              |  |                           |                       |
|   | Application Fee              | \$600  | IC 24-7-8-4(a)(1)         |                       |
|   | Renewal Fee                  | \$600 + \$250 / extra locations, \$10,000 Max            | IC 24-7-8-4(a)(2)         | January 31 each year  |
|   | Hourly Exam Fee              | \$80 <sup>7</sup>  | IC 24-7-8-4(b)            |                       |
|   | Renewal Late Fee             | \$20 Per Day Maximum                                     | IC 24-7-8-4(c)            |                       |

<sup>1</sup> Fee waived if applicant's mortgage loan originators are exempt from licensure by 750 IAC 9-3-1(h)(2)(i)

<sup>2</sup> Fee waived if applicant's mortgage loan originators are exempt from licensure by 750 IAC 9-3-1(h)(2)(i)

<sup>3</sup> Volume Fee unit cost is established under IC 28-11-3-5, license fee may be offset by volume fee per IC 24-4.5-6-203(4)

<sup>4</sup> Exam Fee may be offset by volume and license fees paid by or for the entity (see IC 24-4.5-6-106(2)(b))

<sup>5</sup> Exam Fee may be offset by volume fees paid by or for the entity (see IC 24-4.5-6-106(2)(b))

<sup>6</sup> Exam Fee may be offset by license fees paid by the entity (see IC 24-4.5-6-106(2)(b))

<sup>7</sup> Exam Fee may be offset by license and renewal fees paid

| Entity Type                       | Fee Type              | Amount of Fee                                   | Statutory Reference        | Due Date              |
|-----------------------------------|-----------------------|---|----------------------------|-----------------------|
| <b>Debt Management Company</b>    |                       |   |                            |                       |
|                                   | Application Fee       | \$600   | IC 28-1-29-3(d)            |                       |
|                                   | Renewal Fee           | \$600 + \$250 / extra locations                 | IC 28-1-29-3(d)            | August 31 each year   |
|                                   | Renewal Late Fee      | \$20 Per Day                                    | IC 28-1-29-3(d)            |                       |
|                                   | Hourly Exam Fee       | \$80 <sup>8</sup>                               | IC 28-1-29-10.5            |                       |
|                                   | Late Exam Fee Payment | \$20 Per Day                                    | IC 28-1-29-10.5            | If paid after 60 Days |
| <b>Pawnbroking</b>                |                       |   |                            |                       |
|                                   | Application Fee       | \$1,000 + \$500 / extra locations               | IC 28-7-5-5(a)             |                       |
|                                   | Renewal Fee           | \$1,000 + \$500 / extra locations               | IC 28-7-5-5(a) & 28-7-5-11 | June 1 each year      |
|                                   | Renewal Late Fee      | \$20 Per Day                                    | IC 28-7-5-11               |                       |
|                                   | Hourly Exam Fee       | \$80 <sup>9</sup>                               | IC 28-7-5-15(a)(2)         |                       |
| <b>Money Transmitter</b>          |                       |   |                            |                       |
|                                   | Application Fee       | \$1,000   | IC 28-8-4-32(a)            |                       |
|                                   | Renewal Fee           | \$600 + \$10 / Agent, \$2,000 Maximum           | IC 28-8-4-37               | March 31 each year    |
|                                   | Renewal Late Fee      | \$20 Per Day                                    | IC 28-8-4-38(b)(2)         |                       |
|                                   | Hourly Exam Fee       | \$80 <sup>10</sup>                              | IC 28-8-4-41(e)            |                       |
| <b>Check Cashers</b>              |                       |   |                            |                       |
|                                   | Application Fee       | \$600   | IC 28-8-5-11(c)            |                       |
|                                   | Renewal Fee           | \$600 + \$250 / extra location, \$2,000 Maximum | IC 28-8-5-15               | July 1 each year      |
|                                   | Renewal Late Fee      | \$20 Per Day                                    | IC 28-8-5-15               |                       |
|                                   | Hourly Exam Fee       | \$80 <sup>11</sup>                              | IC 28-8-5-19(b)            |                       |
| <b>GAP Administrators</b>         |                       |   |                            |                       |
|                                   | Application Fee       | \$1,000   |                            |                       |
|                                   | Renewal Fee           | \$600 + \$10 per creditor, \$2,000 Maximum      |                            | June 1 each year      |
|                                   | Renewal Late Fee      | \$20 Per Day                                    |                            |                       |
|                                   | Hourly Exam Fee       | \$80  |                            |                       |
| <b>Debt Cancellation Programs</b> |                       |   |                            |                       |
|                                   | Application Fee       | \$1,000   |                            |                       |
|                                   | Renewal Fee           | \$600 + \$10 per Depository Inst, \$2,000 Max.  |                            | June 1 each year      |
|                                   | Renewal Late Fee      | \$20 Per Day                                    |                            |                       |
|                                   | Hourly Exam Fee       | \$80  |                            |                       |

<sup>8</sup> Same as footnote 5

<sup>9</sup> Same as footnote 5

<sup>10</sup> Same as footnote 5

<sup>11</sup> Same as footnote 5

| <b>Entity Type</b>           | <b>Fee Type</b>     | <b>Amount of Fee</b> | <b>Statutory Reference</b> | <b>Due Date</b>       |
|------------------------------|---------------------|----------------------|----------------------------|-----------------------|
| Mortgage Loan Originator     |                     |                      |                            |                       |
|                              | Application Fee     | \$50                 | 750 IAC 9-3-2(h)(1)        |                       |
|                              | Renewal Fee         | \$50                 | 750 IAC 9-3-2(h)(2)        | December 31 each year |
|                              | Hourly Exam Fee     | \$80                 | 750 IAC 9-3-2(h)(3)        |                       |
| Hoosier Traditional Mortgage |                     |                      |                            |                       |
|                              | Certification Fee   | \$50                 | IC 24-5-23.6-9(b)(4)       |                       |
|                              | Recertification Fee | \$50                 | IC 24-5-23.6-9(b)(4)       | July 1 each year      |
|                              |                     |                      |                            |                       |
|                              |                     |                      |                            |                       |