

**INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT FEES (IC 28-11-3-5)
EFFECTIVE JULY 1, 2011 TO JUNE 30, 2012**

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Licensed Lender, First Lien Mortgage				
	Application /Initial license	\$1,000 ¹	IC 24-4.4-2-402(8)(a)	
	Renewal Fee	\$1,000	IC 24-4.4-2-402(8)(b)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.4-2-402(9)	
	Hourly Exam Fee	\$80	IC 24-4.4-2-402(8)(c)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.4-2-402(9)	
Licensed Lender, including Subordinate Lien Mortgage				
	Application /Initial license	\$1,000 ²	IC 24-4.5-3-503(8)(a)	
	Renewal Fee	\$1,000 or Volume Fee Due at \$10/\$100,000 ³	IC 24-4.5-3-503(8)(c)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.5-3-503(9)	
	Hourly Exam Fee	\$80 ⁴	IC 24-4.5-6-106(3)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-6-106(3)(b)	If paid after 60 Days
Credit Sellers/Lessor				
	Application Fee	N/A	N/A	
	Renewal Fee	Volume Fee Due at \$10/\$100,000	IC 24-4.5-6-203(1)	January 31 each year
	Renewal Late Fee	N/A	N/A	
	Hourly Exam Fee	\$80 ⁵	IC 24-4.5-6-106(3)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-6-106(3)(b)	If paid after 60 Days
Depository Institutions				
	Application Fee	N/A	N/A	
	Renewal Fee	Volume Fee Due at \$10/\$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	
Licensed Lender, Small Loan Lenders				
	Application Fee	\$2,000 + \$750 per additional IN location	IC 24-4.5-3-503(8)(a)	
	Renewal Fee	\$2,000 + \$750 per additional IN location, \$30,000 Maximum	IC 24-4.5-3-503(8)(c)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.5-3-503(9)	
	Hourly Exam Fee	\$80 ⁶	IC 24-4.5-3-503(8)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-3-503(9)	If paid after 60 Days

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

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

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

⁴ Exam Fee may be offset by volume and license fees paid by or for the entity (see IC 24-4.5-6-106(3)(b))

⁵ Exam Fee may be offset by volume fees paid by or for the entity (see IC 24-4.5-6-106(3)(b))

⁶ Exam Fee may be offset by license fees paid by the entity (see IC 24-4.5-6-106(3)(b))

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Rental Purchase Providers				
	Application Fee	\$600	IC 24-7-8-4(a)(1)	
	Renewal Fee	\$500 + \$250 / extra locations, \$10,000 Maximum	IC 24-7-8-4(a)(2)	January 31 each year
	Hourly Exam Fee	\$80 ⁷	IC 24-7-8-4(b)	
	Renewal Late Fee	\$20 Per Day Maximum	IC 24-7-8-4(c)	
Debt Management Company				
	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 ⁸	IC 28-1-29-10.5(d)(2)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-1-29-10.5(d)(2)	If paid after 60 Days
Pawnbroking				
	Application Fee	\$1,000 + \$500 / extra locations	IC 28-7-5-5(a)	
	Renewal Fee	\$1,000 + \$500 / extra locations, \$10,000 Maximum	IC 28-7-5-5(a) & 28-7-5-11(a)(1)	June 1 each year
	Renewal Late Fee	\$20 Per Day	IC 28-7-5-11(b)(2)	
	Hourly Exam Fee	\$80 ⁹	IC 28-7-5-15(a)(2)	
Money Transmitter				
	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 ¹⁰	IC 28-8-4-41(e)	
Check Cashers				
	Application Fee	\$600	IC 28-8-5-11(c)	
	Renewal Fee	\$500 + \$250 / extra location, \$2,000 Maximum	IC 28-8-5-15(a)(1)	July 1 each year
	Renewal Late Fee	\$20 Per Day	IC 28-8-5-15(b)((2)	
	Hourly Exam Fee	\$80 ¹¹	IC 28-8-5-19(b)	
GAP Administrators				
	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 ¹²		

⁷ Exam Fee may be offset by license and renewal fees paid

⁸ Same as footnote 7

⁹ Same as footnote 7

¹⁰ Same as footnote 7

¹¹ Same as footnote 7

¹² Same as footnote 7

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Debt Cancellation Programs				
	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 ¹³		
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 ¹⁴	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

¹³ Same as footnote 7

¹⁴ Same as footnote 7