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**LATE FEES**

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**Notes:** Except for consumer loans in Oklahoma, all minimum charge amounts listed are optional. For a list of software late charge defaults, please refer to our “Late Fee ConformX Matrix” for details.

**Last Updated:** July 2021

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| State | | Loan Type | Property and Occupancy Type | Loan Amount | Lien Type | | Days Late (Minimum) | | Maximum Percentage | Minimum Charge | Maximum Charge | Legal Reference |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| [AL](#TOC) | | Consumer Credit Transaction[[1]](#endnote-2) | Not Specified | Any | Any | | 10 | | 5% of scheduled payment in default | $18 | $100 | Ala. Code § [5-19-4(a)](http://alisondb.legislature.state.al.us/alison/codeofalabama/1975/coatoc.htm)  *Alabama “Mini-Code”* |
| [AL](#TOC) | | A loan, forbearance of money, or credit sale | Not Specified | >$2000 | Any | | | 10 | Not unconscionable | Not unconscionable | Not unconscionable | Ala. Code §§ [5-19-4(a)](http://alisondb.legislature.state.al.us/alison/codeofalabama/1975/coatoc.htm) & [8-8-5(a)](http://alisondb.legislature.state.al.us/alison/codeofalabama/1975/coatoc.htm)  *Cantrell v. Walker Builders, Inc.*, 678 So. 2d 169 (Ala. Civ. App. 1996)  Op. Att’y Gen. of Alabama No. [8700293](http://www.ago.state.al.us/Opinions.aspx) (Aug. 31, 1987) |
| [AK](#TOC) | | Small Loan[[2]](#endnote-3) | Not Specified | ≤$25,000 | Any | | Any | | 10% of the payment due | None | $25 | Alaska Stat. Ann. § [06.20.260(a)(6)](http://www.akleg.gov/basis/statutes.asp#06.20.260)  *Alaska Small Loans Act* |
| [AK](#TOC) | | Installment Loan[[3]](#endnote-4)  (Maturity ≤ 7 years) | Not Specified | ≤$10,000 (excluding interest) | Any | | | 15 | 5% of each delinquent installment | None | $15 | Alaska Stat. Ann. § [45.45.080(c)(1)](http://www.akleg.gov/basis/statutes.asp#45.45.080) |
| [AZ](#TOC) | | Consumer Lender Loan[[4]](#endnote-5) | Not Specified | ≤$10,000 | Any | | 7 | | 5% of the amount of any installment not paid in full | None | None | Ariz. Rev. Stat. Ann. § [6-635(A)(1)](http://www.azleg.gov/viewdocument/?docName=http://www.azleg.gov/ars/6/00635.htm) |
| [AZ](#TOC) | | Closed-End Loan[[5]](#endnote-6) and revolving accounts[[6]](#endnote-7) | Not Specified | ≤$5,000 | Any | | | 10 | 5% on each delinquent installment | None | $10 | Ariz. Stat. Ann. § [44-1205(A)(2) & (B)](http://www.azleg.gov/viewdocument/?docName=http://www.azleg.gov/ars/44/01205.htm) |
| [AR](#TOC) | | Industrial Loan[[7]](#endnote-8) | Not Specified | Any | Any | | Any | | 5% on each default of a periodical installment | None | None | Ark. Code Ann. § [23-36-112](http://www.arkleg.state.ar.us/assembly/2017/2017R/Pages/Home.aspx) |
| [CA](#TOC) | | Real Property Secured Loan (REL)[[8]](#endnote-9) | 1-to-4 unit residential buildings or a single dwelling unit in a condo or coop[[9]](#endnote-10) | Any | Any | | | 10 | 10% of the principal and interest portion of an installment due | $5 | None | Cal. Bus. & Prof. Code § [10242.5(a) through (b)](http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=BPC&division=4.&title=&part=1.&chapter=3.&article=7.)  *California Real Estate Law* |
| [CA](#TOC) | | Delinquent Balloon Payment (REL)[[10]](#endnote-11) | 1-to-4 unit residential buildings or a single dwelling unit in a condo or coop[[11]](#endnote-12) | Any | Any | | 10 | | (*LSMI* x 10%) x (1 + *m*)[[12]](#endnote-13) | $5 | None | Cal. Bus. & Prof. Code § [10242.5(c)](http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=BPC&division=4.&title=&part=1.&chapter=3.&article=7.)  *California Real Estate Law* |
| [CA](#TOC) | | Real Property Secured Loan (CRMLA)[[13]](#endnote-14) | Single-family, owner-occupied dwelling[[14]](#endnote-15) | Any | Any | | | 10 | 6% of the principal and interest portion of the installment due | $5 | None | Cal. Civ. Code § [2954.4(a)](http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=14.&part=4.&chapter=2.&article=2.) |
| [CO](#TOC) | | Consumer Credit Transaction[[15]](#endnote-16) | At least secured by an interest in land[[16]](#endnote-17) | Insubstantial in relation to value of collateral[[17]](#endnote-18) | Any[[18]](#endnote-19) | | 10 | | 5% of the unpaid amount of the installment | None | None | Colo. Rev. Stat. Ann. § [5-2-203(1)](http://www.leg.state.co.us/clics/cslFrontPages.nsf/HomeSplash?OpenForm)  *Uniform Consumer Credit Code* |
| [CT](#TOC) | | Any Type of Loan | Not Specified | Any | Any | | | Any | Reasonable | None | None | Conn. Gen. Stat. Ann. § [49-6c](https://www.cga.ct.gov/current/pub/chap_846.htm#sec_49-6c)  *McKeever v. Fiore*, [78 Conn. App. 783](https://www.jud.ct.gov/lawlib/state.htm) (Conn. App. Ct., 2003) |
| [DE](#TOC) | | Revolving Credit Plan[[19]](#endnote-20) | Not Specified | Any | Any | | | Any | Any charge upon any single installment or portion in default | None | None | Del. Code Ann. tit. 5, § [2222(a)](http://delcode.delaware.gov/title5/c022/sc02/index.shtml); 5 Del. Admin. Code § [2203-3.7](http://regulations.delaware.gov/AdminCode/title5/2200/2203.shtml#TopOfPage) |
| [DE](#TOC) | | Closed-End Loan[[20]](#endnote-21) | Not Specified | Any | Any | | Any | | 5% of any single installment or portion in default | None | None | Del. Code Ann. tit. 5, § [2231(2)](http://delcode.delaware.gov/title5/c022/sc03/index.shtml); 5 Del. Admin. Code § [2203-4.4](http://regulations.delaware.gov/AdminCode/title5/2200/2203.shtml#TopOfPage) |
| [DC](#TOC) | | Any Type of Loan[[21]](#endnote-22) | Not Specified | Any | Any | | 10 | | 5% of the total amount of the principal and interest portion of the delinquent periodic installment | None | None | D.C. Code § [28-3310(b)](http://dc.gov/page/laws-regulations-and-courts) |
| [FL](#TOC) | | A sum of money[[22]](#endnote-23) | Land[[23]](#endnote-24) | $1,000 - $25,000[[24]](#endnote-25) | Any | | 10 | | Any on each payment in default | None | Depends on the payment structure:  $15/$7.50/$5[[25]](#endnote-26) | Fla. Stat. Ann. § [516.031(3)(a)(9)](http://www.leg.state.fl.us/STATUTES/index.cfm?App_mode=Display_Statute&Search_String=&URL=0500-0599/0516/Sections/0516.031.html); Fla. Admin. Code r. § [69V-160.015](https://www.flrules.org/gateway/ChapterHome.asp?Chapter=69V-160)  *Florida Consumer Finance Act* |
| [GA](#TOC) | | Home Loan[[26]](#endnote-27) | 1-to-4 family unit structure, which is the borrower’s principal dwelling[[27]](#endnote-28) | FNMA Conforming Loan Limit for a Single-Family Dwelling[[28]](#endnote-29) | Any | | | 10 | 5% of the amount of the late payment | None | None | Ga. Code Ann. § [7-6A-3(3)](http://www.legis.ga.gov/en-US/default.aspx)  *Georgia Fair Lending Act* |
| [GU](#TOC) | | Precomputed consumer loan[[29]](#endnote-30) | Not specified[[30]](#endnote-31) | Any | Any | | 10 | | 5% of the unpaid amount of delinquent installment[[31]](#endnote-32) | $2.00 | $5.00 | 14 Guam Code Ann. § [3203(1)](http://www.guamcourts.org/CompilerofLaws/GCA/title14.html); 15 Guam Admin. R. & Regs. § [2109](http://www.guamcourts.org/CompilerofLaws/GAR/015gar.html)  *Uniform Consumer Credit Code - Loans* |
| [HI](#TOC) | | Consumer Loans[[32]](#endnote-33) | Real property or personal property used as the borrower’s principal dwelling[[33]](#endnote-34) | Any[[34]](#endnote-35) | Any | | Any | | 5% of the delinquent installment | None | None | Haw. Rev. Stat. § [412:9-304(1)](http://www.capitol.hawaii.gov/hrscurrent/Vol08_Ch0401-0429/HRS0412/HRS_0412-0009-0304.htm)  *Code of Financial Institutions* |
| [ID](#TOC) | | Precomputed Regulated Consumer Credit Transaction[[35]](#endnote-36) | Not Specified | Any | Secondary[[36]](#endnote-37) | | | 10 | 5% of the unpaid amount of the installment | $12.50 | None | Idaho Code Ann. § [28-42-301(1)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH42/SECT28-42-301/); Idaho Op. Att’y Gen. No. [87-11](http://www.ag.idaho.gov/publications/op-guide-cert/1987/1987index.html)  *Idaho Credit Code – Finance Charges and Related Provisions* |
| [ID](#TOC) | | Non-precomputed, Regulated Consumer Loan[[37]](#endnote-38) | Real property used as the residence of the debtor | Any | Secondary[[38]](#endnote-39) | | 15 | | 5% of the unpaid amount of the installment | $15 | None | Idaho Code Ann.§ [28-42-301(2)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH42/SECT28-42-301/); Idaho Op. Att’y Gen. No. [87-11](http://www.ag.idaho.gov/publications/op-guide-cert/1987/1987index.html)  *Idaho Credit Code – Finance Charges and Related Provisions* |
| [ID](#TOC) | | All Other Regulated Consumer Credit Transactions[[39]](#endnote-40) | Not Specified | Any | Secondary[[40]](#endnote-41) | | | 10 | 5% of the unpaid amount of the installment or scheduled payment | $15 | None | Idaho Code Ann.§ [28-42-301(3](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH42/SECT28-42-301/))  *Idaho Credit Code – Finance Charges and Related Provisions* |
| [IL](#TOC) | High Risk Home Loan[[41]](#endnote-42) | | A consumer’s principal dwelling[[42]](#endnote-43) | Any | Any | | 15 | | 4% of the payment past due | None | None | 815 Ill. Comp. Stat. Ann. [137/80](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2499&ChapterID=67)  *High Risk Home Loan Act* |
| [IL](#TOC) | A loan | | Not Specified | Any | Any | | 10 | | 5% of each loan installment in default | None | None | 815 Ill. Comp. Stat. Ann. [205/4.1a(f)](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2322&ChapterID=67)  *Interest Act* |
| [IN](#TOC) | Consumer Loan,[[43]](#endnote-44) Refinance, or Consolidation | | Not Specified | Any | Secondary[[44]](#endnote-45) | | 10 | | Any amount on any installment or minimum payment due | None | $25.00 | Ind. Code Ann. § [24-4.5-3-203.5(1)(b)(ii) & (iii)](http://iga.in.gov/legislative/laws/2016/ic/titles/024/articles/4.5/chapters/003/#section-203)  *Uniform Consumer Credit Code - Loans* |
| [IN](#TOC) | Biweekly Consumer Loan,[[45]](#endnote-46) Refinance, or Consolidation | | Not Specified | Any | Secondary[[46]](#endnote-47) | | 10 | | Any amount on any installment or minimum payment due | None | $5.00 | Ind. Code Ann. § [24-4.5-3-203.5(1)(b)(i)](http://iga.in.gov/legislative/laws/2016/ic/titles/024/articles/4.5/chapters/003/#section-203)  *Uniform Consumer Credit Code - Loans* |
| [IA](#TOC) | Open-End Credit,[[47]](#endnote-48) including a Home Equity Line of Credit[[48]](#endnote-49) | | Not Specified | Any | Any | | Any | | Any amount on any payment not paid in full | None | $30.00 | Iowa Code Ann. §§ [535.10(3)(b)](https://www.legis.iowa.gov/law/statutory) and [537.2502(4) through (6)](https://www.legis.iowa.gov/law/statutory)  *Iowa Consumer Credit Code – Finance Charges and Related Provisions* |
| [IA](#TOC) | Precomputed Consumer Credit Transaction[[49]](#endnote-50) | | Not Specified | ≤$54,600[[50]](#endnote-51) | Secondary[[51]](#endnote-52) | | 10 | | 5% of the unpaid amount of the installment[[52]](#endnote-53) | None | $30.00 | Iowa Code Ann. § [537.2502(1)(a), (2) through (3)](https://www.legis.iowa.gov/law/statutory)  *Iowa Consumer Credit Code – Finance Charges and Related Provisions* |
| [IA](#TOC) | Interest-Bearing Consumer Credit Transaction[[53]](#endnote-54) | | Not Specified | ≤$54,600[[54]](#endnote-55) | Secondary[[55]](#endnote-56) | | 10 | | 5% of the unpaid amount of the installment | None | $30.00 | Iowa Code Ann. § [537.2502(1)(b) through (3)](https://www.legis.iowa.gov/law/statutory)  *Iowa Consumer Credit Code – Finance Charges and Related Provisions* |
| [KS](#TOC) | Consumer Credit Transaction[[56]](#endnote-57) | | Secured by an interest in land[[57]](#endnote-58) | Any, if secured by an interest in land[[58]](#endnote-59) | Secondary; Primary if conditions are met[[59]](#endnote-60) | | 10 | | 5% of the unpaid amount of the installment | None | $25.00 | Kan. Stat. Ann. § [16a-2-502(1)](http://www.kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_002_0000_article/016a_002_0502_section/016a_002_0502_k/)  *Revised Uniform Consumer Credit Code – Finance Charges and Related Provisions* |
| [KS](#TOC) | Consumer Credit Transaction[[60]](#endnote-61) (Alternative Charge) | | Secured by an interest in land[[61]](#endnote-62) | Any, if secured by an interest in land[[62]](#endnote-63) | Secondary; Primary if conditions are met[[63]](#endnote-64) | | 10 | | Any amount on any installment not paid in full | None | $10[[64]](#endnote-65) | Kan. Stat. Ann. § [16a-2-502(2)](http://www.kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_002_0000_article/016a_002_0502_section/016a_002_0502_k/)  *Revised Uniform Consumer Credit Code – Finance Charges and Related Provisions* |
| [KY](#TOC) | “Consumer Loans”[[65]](#endnote-66) | | Not Specified | ≤$15,000 | Any | | 7 | | 2% of delinquent scheduled installment[[66]](#endnote-67) | None[[67]](#endnote-68) | None | Ky. Rev. Stat. Ann. §§ [286.4-530(4)](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=38632) & [286.4-533(5)](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=38632) |
| [KY](#TOC) | Real Estate Loan[[68]](#endnote-69) | | Real estate | Any | Any | | 10 | | Any amount on each delinquent installment | None | None | Ky. Rev. Stat. Ann. § [286.8-110(3)](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=38641)  *Mortgage Licensing and Regulation Act* |
| [KY](#TOC) | High-Cost Home Loan[[69]](#endnote-70) | | Residential real property, which is the borrower’s principal dwelling[[70]](#endnote-71) | $15,000 - $200,000[[71]](#endnote-72) | Any | | 15 | | 5% of the amount of the payment past due | $10 | None | Ky. Rev. Stat. Ann. § [360.100(2)(q)](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=39032) |
| [LA](#TOC) | Federally-related Mortgage Loans[[72]](#endnote-73) | | Residential immovable property containing 1-to-4 family units, including immobilized mobile homes[[73]](#endnote-74) | Any | Primary[[74]](#endnote-75) | | Any | | None | None | None | La. Rev. Stat. Ann. § [6:1097(A)](http://www.legis.la.gov/legis/Law.aspx?d=105699)  *Louisiana S.A.F.E. Residential Mortgage Lending Act* |
| [LA](#TOC) | Consumer Loan[[75]](#endnote-76) | | A dwelling, as defined by TILA, or residential immovable property[[76]](#endnote-77) which includes such a dwelling | Any | Any | | Any | | 5% of the unpaid amount | None | None | La. Rev. Stat. Ann. §§ [6:1097(B)(2)](http://www.legis.la.gov/legis/Law.aspx?d=105699) & [9:3511(F)](http://www.legis.la.gov/legis/Law.aspx?d=107595)  *Louisiana S.A.F.E. Residential Mortgage Lending Act* and *Louisiana Consumer Credit Law* |
| [LA](#TOC) | Consumer Credit Transaction (excluding a Revolving Loan Account)[[77]](#endnote-78) | | Not Specified | Any | Any | | 10 | | 5% of the unpaid amount of the delinquent installment | $10 | None | La. Rev. Stat. Ann. § [9:3527(A)](http://www.legis.la.gov/legis/Law.aspx?d=107615)  *Louisiana Consumer Credit Law* |
| [LA](#TOC) | Revolving Loan Account[[78]](#endnote-79) | | Not Specified | Any | Any | | 10 | | Any amount on any regularly scheduled payment that is delinquent | None | $15 | La. Rev. Stat. Ann. § [9:3527(B)](http://www.legis.la.gov/legis/Law.aspx?d=107615)  *Louisiana Consumer Credit Law* |
| [ME](#TOC) | Consumer Credit Transaction[[79]](#endnote-80) or Open-End Credit Plan[[80]](#endnote-81) | | Manufactured housing or an interest in land[[81]](#endnote-82) | Any, if secured by manufactured housing or an interest in land[[82]](#endnote-83) | Secondary[[83]](#endnote-84) | | 15 | | 5% of the unpaid amount of the installment[[84]](#endnote-85) | None | $10[[85]](#endnote-86) | Me. Rev. Stat. Ann. tit. 9-A, § [2-502(1) through (3-A)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec2-502.html)  *Maine Consumer Credit Code* |
| [MD](#TOC) | Loans made under Subtitle I, Title 12 of Maryland’s Commercial Law | | Not Specified | Any | Any | | 15 | | 5% of the total amount of any delinquent or late periodic installment of principal and interest | $2 | None | Md. Code Ann., Com. Law, § [12-105(c)(3)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) |
| [MD](#TOC) | Secondary Mortgage Loan[[86]](#endnote-87) | | Real Property upon which is a 1-to-4 family unit dwelling[[87]](#endnote-88) | Any | Secondary[[88]](#endnote-89) | | 10 | | 5% of the amount of any delinquent periodic installment | $2 | None | Md. Code Ann., Com. Law, § [12-405(c)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5)  *Maryland Secondary Mortgage Loan Law* |
| [MD](#TOC) | Revolving Credit Plan[[89]](#endnote-90) | | Not Specified | Any | Any | | Any | | Any | None | None | Md. Code Ann., Com. Law, § [12-910](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) |
| [MD](#TOC) | A loan (closed end credit)[[90]](#endnote-91) | | Not Specified | Any | Any | | Any | | Any amount on delinquent payments or portions of payments | None | None | Md. Code Ann., Com. Law, § [12-1008](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) |
| [MA](#TOC) | Open-end credit plan[[91]](#endnote-92) | | Not Specified | Any | Any | | 15 | | 10% of the outstanding balance | Any | $10 | Mass. Gen. Laws Ann. ch. 140, § [114B](https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXX/Chapter140/Section114B) |
| [MA](#TOC) | A mortgage note[[92]](#endnote-93) | | A 1-to-4 unit dwelling house, or a residential condo unit occupied by the mortgagor[[93]](#endnote-94) | Any | Any | | 15;  10 (if pmts biweekly) | | 3% of the amount of principal and interest overdue | None | None | Mass. Gen. Laws Ann. ch. 183, § [59](https://malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section59) |
| [MI](#TOC) | Extension of Credit[[94]](#endnote-95) | | Not Specified | Any | Any | | Any | | 5% of the delinquent installment payment | $15 | None | Mich. Comp. Laws Ann. § [445.1856(1)(b) & (c)](https://www.legislature.mi.gov/(S(wsxtttpixiyfbbjt2ozffqnf))/mileg.aspx?page=getObject&objectName=mcl-445-1856)  *Credit Reform Act* |
| [MN](#TOC) | A Conventional Loan,[[95]](#endnote-96) a Loan,[[96]](#endnote-97) or Credit Sale[[97]](#endnote-98) | | Real property containing 1 or more residential units[[98]](#endnote-99) | Any[[99]](#endnote-100) | Any | | 10 | | 5% of the amount of the delinquent payment | $8.84[[100]](#endnote-101) | None | Minn. Stat. Ann. §§ [47.20(6b)](https://www.revisor.mn.gov/statutes/?id=47.20), [47.59(6)(a)(4)](https://www.revisor.mn.gov/statutes/?id=47.59), & [53.04(3a)(b)](https://www.revisor.mn.gov/statutes/?id=53.04) |
| [MS](#TOC) | Loans made by a licensee under the Small Loan Regulatory Law[[101]](#endnote-102) | | Not Specified | Not Specified[[102]](#endnote-103) | Any | | 10 | | 5% of the portion of the payment in default[[103]](#endnote-104) | $5.00 | None | Miss. Code Ann. § [75-17-15](http://www.legislature.ms.gov/Pages/default.aspx); Miss. Admin. Code [5-3:1.9(1)](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx) |
| [MS](#TOC) | A loan[[104]](#endnote-105) | | Not Specified | Any | Any | | 15 | | 4% of the amount of any delinquency | $5.00 | None | Miss. Code Ann. § [75-17-27](http://www.legislature.ms.gov/Pages/default.aspx); Miss. Admin. Code [5-3:1.9(2)](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx) |
| [MS](#TOC) | Loan with a stated maturity of 5 years or less[[105]](#endnote-106) | | Not Specified | ≤$100,000 | Any | | 15 | | 4% of the amount of any delinquency | $5.00 | $50.00 | Miss. Code Ann. § [75-17-27](http://www.legislature.ms.gov/Pages/default.aspx); Miss. Admin. Code [5-3:1.9(2)](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx) |
| [MO](#TOC) | Residential Real Estate Loan[[106]](#endnote-107) | | 1-to-4 unit, borrower-occupied real estate, including a manufactured home considered to be real estate[[107]](#endnote-108) | Any | Any | | 15 | | Any | None | None | Mo. Ann. Stat. § [408.052(1)](http://revisor.mo.gov/main/OneSection.aspx?section=408.052&bid=23341&hl=) |
| [MO](#TOC) | Second Mortgage Loan[[108]](#endnote-109) | | Residential real estate, containing a 1-to-4-unit residence[[109]](#endnote-110) | Any | Secondary | | 15 | | 5% of any delinquent installment | $15.00 | $50.00 | Mo. Ann. Stat. § [408.233(4)](http://revisor.mo.gov/main/OneSection.aspx?section=408.233&bid=23371&hl=) |
| [MT](#TOC) | Consumer Loan[[110]](#endnote-111) | | Not Specified[[111]](#endnote-112) | Any | Any | | Any | | 5% of the amount past due | $15.00 | $50.00 | Mont. Code Ann. § [32-5-301(4)](http://leg.mt.gov/bills/mca/title_0320/chapter_0050/part_0030/section_0010/0320-0050-0030-0010.html)  *Montana Consumer Loan Act* |
| [NE](#TOC) | Residential Mortgage Loan[[112]](#endnote-113) | | A 1-to-4-unit dwelling (including individual condo and coop units, mobile homes, and trailers) or residential real estate which contains such a dwelling[[113]](#endnote-114) | Any | Any | | Any | | Reasonable & Necessary | None | None | Neb. Rev. Stat. Ann. § [45-740(1)(m)](http://nebraskalegislature.gov/laws/statutes.php?statute=45-740)  *Residential Mortgage Licensing Act* |
| [NE](#TOC) | Precomputed Installment Loan[[114]](#endnote-115) | | Not Specified | Any | Any | | 10 | | 5% of such delinquent installment | None | None | Neb. Rev. Stat. Ann. § [45-1024(2)(d)](http://nebraskalegislature.gov/laws/statutes.php?statute=45-1024)  *Nebraska Installment Loan Act* |
| [NV](#TOC) | Money due under a contract[[115]](#endnote-116) and loans secured by a lien on real property[[116]](#endnote-117) | | Real property | Any | Any | | Any | | Any | None | None | Nev. Rev. Stat. Ann. §§ [99.050](https://www.leg.state.nv.us/NRS/NRS-099.html#NRS099Sec050), [645B.240](https://www.leg.state.nv.us/NRS/NRS-645B.html#NRS645BSec240), & [645E.470](https://www.leg.state.nv.us/NRS/NRS-645E.html#NRS645ESec470) |
| [NV](#TOC) | High-interest loan[[117]](#endnote-118) | | Not Specified | Any[[118]](#endnote-119) | Any | | 10 | | Any percentage of any installment payment unpaid | None | $15.00 | Nev. Rev. Stat. Ann. § [604A.487](https://www.leg.state.nv.us/NRS/NRS-604A.html#NRS604ASec487) |
| [NH](#TOC) | Precomputed Consumer Credit Transaction[[119]](#endnote-120) | | Not Specified[[120]](#endnote-121) | Any | Any | | Any | | Any | None | None | N.H. Rev. Stat. Ann. § [358-K:2(IV)](http://www.gencourt.state.nh.us/rsa/html/XXXI/358-K/358-K-2.htm) |
| [NJ](#TOC) | Secondary Mortgage Loan[[121]](#endnote-122) | | Residential real estate containing a 1-to-4 family unit dwelling (as defined under TILA)[[122]](#endnote-123) | Any | Secondary | | Any | | 5% of the amount of payment in default | None | None | N.J. Stat. Ann. §§ [17:11C-80(c)](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=43716330&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC_Frame_Pg42) & [17:16F-38(b)](https://lis.njleg.state.nj.us/nxt/gateway.dll?f=templates&fn=default.htm&vid=Publish:10.1048/Enu); N.J. Admin. Code § [3:15-9.2](http://www.state.nj.us/oal/rules/accessp/)  *New Jersey Residential Mortgage Lending Act* |
| [NJ](#TOC) | Home Loan[[123]](#endnote-124) | | Either: (1) Real estate upon which is a 1-to-6 family dwelling, occupied as the borrower’s principal residence; or (2) A manufactured home used as the borrower’s principal residence[[124]](#endnote-125) | Any | Any | | 15 | | 5% of the amount of the payment past due | None | None | N.J. Stat. Ann. §§ [17:16F-38(b)](https://lis.njleg.state.nj.us/nxt/gateway.dll?f=templates&fn=default.htm&vid=Publish:10.1048/Enu) & [46:10B-25(d)](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=43716330&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC_Frame_Pg42)  *New Jersey Home Ownership Security Act of 2002* |
| [NM](#TOC) | Mortgage Loan[[125]](#endnote-126) | | A 1-to-4-unit dwelling or residential real estate upon which is such a dwelling[[126]](#endnote-127) | Any | Any | | Any | | Any | None | None | N.M. Stat. Ann. § [58-21-18](http://public.nmcompcomm.us/nmnxtadmin/NMPublic.aspx)  *Mortgage Loan Company Act* |
| [NM](#TOC) | Home Loan[[127]](#endnote-128) | | Either: (1) Real estate upon which is a 1-to-4 family structure occupied by the borrower; or (2) a manufactured home that is occupied by the borrower[[128]](#endnote-129) | FNMA Conforming Loan Limit for a Single-Family Dwelling[[129]](#endnote-130) | Any | | 15 | | 5% of the amount of the payment past due | None | None | N.M. Stat. Ann. § [58-21A-4(K)](http://public.nmcompcomm.us/nmnxtadmin/NMPublic.aspx)  *Home Loan Protection Act* |
| [NY](#TOC) | Mortgage on Real Property,[[130]](#endnote-131) a Junior Mortgage,[[131]](#endnote-132) and a Mortgage Loan[[132]](#endnote-133) | | 1-to-6 family residence occupied by the owner or a coop ownership in residential real estate[[133]](#endnote-134) | Any | Any | | 15 | | 2% of a delinquent installment | None | None | N.Y. Real Prop. Law § [254-b(1) & (2)](http://public.leginfo.state.ny.us/lawssrch.cgi?NVLWO:); N.Y. Comp. Codes R. & Regs. tit. 3, §§ [80.8(i)](https://www.dos.ny.gov/info/nycrr.html)[[134]](#endnote-135) & [419.10(d)](https://www.dos.ny.gov/info/nycrr.html) |
| [NC](#TOC) | A loan,[[135]](#endnote-136) purchase money loan,[[136]](#endnote-137) or home loan[[137]](#endnote-138) | | Not Specified[[138]](#endnote-139) | <$300,000[[139]](#endnote-140) | Any | | 15 | | 4% of the amount of the payment past due[[140]](#endnote-141) | None | None | N.C. Gen. Stat. Ann. §§ [24-1.1A(c1) & (c2)](http://www.ncleg.net/EnactedLegislation/Statutes/PDF/BySection/Chapter_24/GS_24-1.1A.pdf), [24-10.1](http://www.ncleg.net/gascripts/Statutes/StatutesTOC.pl?Chapter=0024), [54B-156](http://www.ncleg.net/EnactedLegislation/Statutes/PDF/BySection/Chapter_54B/GS_54B-156.pdf), & [54C-125](http://www.ncleg.net/EnactedLegislation/Statutes/PDF/BySection/Chapter_54C/GS_54C-125.pdf)  *Savings and Loan Associations* and *Savings Banks* |
| [NC](#TOC) | Equity Line of Credit[[141]](#endnote-142) offered by a bank and Exempt Loan transactions[[142]](#endnote-143) | | Real property[[143]](#endnote-144) | ≥$11,000 for equity line of credit[[144]](#endnote-145)  ≥$300,000 for exempt loan[[145]](#endnote-146) | Any | | Any | | As agreed to | None | None | N.C. Gen. Stat. Ann. § [24-9(b) & (c)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) |
| [NC](#TOC) | Open-End Credit Plan or Similar Plan[[146]](#endnote-147) | | Not Specified[[147]](#endnote-148) | <$300,000[[148]](#endnote-149) | Any | | 30 | | Any | None | $5 OR $10,[[149]](#endnote-150) but no more than the outstanding balance | N.C. Gen. Stat. Ann. §§ [24-9(d)](http://www.ncleg.net/gascripts/Statutes/StatutesTOC.pl?Chapter=0024) & [24-11(d1)](http://www.ncleg.net/gascripts/Statutes/StatutesTOC.pl?Chapter=0024) |
| [NC](#TOC) | A loan[[150]](#endnote-151) | | Real Property[[151]](#endnote-152) | Any[[152]](#endnote-153) | Any | | 15 | | A reasonable charge | None | None | N.C. Gen. Stat. Ann. §§ [54B-156](http://www.ncleg.net/EnactedLegislation/Statutes/PDF/BySection/Chapter_54B/GS_54B-156.pdf) & [54C-125](http://www.ncleg.net/EnactedLegislation/Statutes/PDF/BySection/Chapter_54C/GS_54C-125.pdf)  *Savings and Loan Associations* and *Savings Banks* |
| [ND](#TOC) | Legal Indebtedness | | Not Specified | Any | Any | | Any | | As agreed to | None | None | N.D. Cent. Code Ann. § 47-14-05 |
| ND | Legal Indebtedness | | Not specified | ≤$50,000 | Any | | Any | | As agreed to | None | $20 | N.D.C.C. 13-04.1-09.3 |
| [OH](#TOC) | Unsecured and secured loans[[153]](#endnote-154) | | Vacant property upon which a dwelling will not be built within 2 years[[154]](#endnote-155) | Any | Any | | 10 | | 5% of the scheduled installment | $15 | Any | Ohio Rev. Code Ann. §§ [1321.57(K)](http://codes.ohio.gov/orc/1321.57v1) & [1321.58(C)(3)](http://codes.ohio.gov/orc/1321.58v1) |
| [OH](#TOC) | Consumer Transaction[[155]](#endnote-156) related to a Residential Mortgage[[156]](#endnote-157) | | Real property containing 1-to-2 residential units, including single condo and coop units[[157]](#endnote-158) | Any | Any | | Any | | Any | Any | Any | Ohio Rev. Code Ann. § [1345.031(B)(7)](http://codes.ohio.gov/orc/1345.031v1) |
| [OK](#TOC) | Precomputed Consumer Loan,[[158]](#endnote-159) Refinancing, or Consolidation | | At least secured by an interest in land[[159]](#endnote-160) | Any[[160]](#endnote-161) | Any | | 10 | | 5% of the unpaid amount of the installment | $5 | $27[[161]](#endnote-162) | Okla. Stat. Ann. tit. 14A, § [3-203(1)](http://www.oklegislature.gov/osstatuestitle.html)  *Uniform Consumer Credit Code - Loans* |
| [OK](#TOC) | Non-precomputed Consumer Loan,[[162]](#endnote-163) Refinancing, Consolidation, or Revolving Loan Account | | At least secured by an interest in land[[163]](#endnote-164) | Any[[164]](#endnote-165) | Any | | 10 | | 5% | $5 | $27[[165]](#endnote-166) | Okla. Stat. Ann. tit. 14A, § [3-203(5)](http://www.oklegislature.gov/osstatuestitle.html)  *Uniform Consumer Credit Code - Loans* |
| [OR](#TOC) | Mortgage[[166]](#endnote-167) | | A single-family, owner-occupied dwelling and appurtenances[[167]](#endnote-168) | Any | Any | | 15 | | 5% of the sum of principal and interest of the delinquent periodic installment | None | Amount in note/mortgage, if <5% | Or. Rev. Stat. Ann. § [86.165](https://www.oregonlegislature.gov/bills_laws/ors/ors086.html) |
| [OR](#TOC) | Consumer Finance Loan[[168]](#endnote-169) | | Personal or Real Property[[169]](#endnote-170) | Any | Any | | Any | | Reasonable and bona fide | None | None | Or. Rev. Stat. Ann.§ [725.340(1)(b)](https://www.oregonlegislature.gov/bills_laws/ors/ors725.html)  *Oregon Consumer Finance Act* |
| [OR](#TOC) | Precomputed Loan Contract[[170]](#endnote-171) | | Not Specified | Any | Any | | 10 | | 5% of the unpaid amount of the installment | None | $5 | Or. Rev. Stat. Ann. § [725.340(2)(a)](https://www.oregonlegislature.gov/bills_laws/ors/ors725.html)  *Oregon Consumer Finance Act* |
| [PA](#TOC) | Secondary Mortgage Loan[[171]](#endnote-172) | | A dwelling (as defined under TILA) or real property upon which is such a dwelling[[172]](#endnote-173) | Any | Secondary[[173]](#endnote-174) | | 15 | | 10% of each payment | $20.00 | None | 7 Pa. Cons . Stat. § [6125(b)(2)(iii)](http://www.legis.state.pa.us/cfdocs/legis/LI/consCheck.cfm?txtType=HTM&ttl=07&div=0&chpt=61&sctn=25&subsctn=0)  *Mortgage Licensing Act* |
| [PR](#TOC)[[174]](#endnote-175) | A loan[[175]](#endnote-176) | | Not specified | Any | Any | | 15 | | 5% of the payment due | None | None | P.R. Reg. 5722, art. 12 |
| [RI](#TOC) | High-Cost Home Loan[[176]](#endnote-177) | | Real estate which contains a 1-to-4 family unit structure (or a manufactured home), occupied by the borrower as a principal dwelling[[177]](#endnote-178) | Any | Any | | 15  10 (if pmts biweekly) | | 3% of the payment past due | None | None | R.I. Gen. Laws Ann. § [34-25.2-6(k)](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/34-25.2-6.HTM)  *Rhode Island Home Loan Protection Act* |
| [SC](#TOC) | Consumer Loan[[178]](#endnote-179) (and refinancing or consolidation of such) | | An interest in land[[179]](#endnote-180) | Any | Secondary[[180]](#endnote-181) | | 10 | | 5% of the unpaid amount of the delinquent installment | $8.40[[181]](#endnote-182) | $21.00[[182]](#endnote-183) | S.C. Code Ann. § [37-3-203(1) & (2)](http://www.scstatehouse.gov/code/t37c003.php)  *South Carolina Consumer Protection Code - Loans* |
| [SD](#TOC) | A Loan[[183]](#endnote-184) | | Real or personal property[[184]](#endnote-185) | Any | Any | | Any | | None | None | None | S.D. Codified Laws § [54-4-58(8)](http://sdlegislature.gov/Statutes/Codified_Laws/DisplayStatute.aspx?Type=Statute&Statute=54-4-58) |
| [TN](#TOC) | Loans made by a registrant under the Industrial Loan and Thrift Companies Act[[185]](#endnote-186) | | Real or personal property[[186]](#endnote-187) | Any | | Any | 5 | | 5% for each default in the payment | $15.00 | None | Tenn. Code Ann. § [45-5-403(a)(4)](http://www.tsc.state.tn.us/Tennessee%20Code)  *Industrial Loan and Thrift Companies Act* |
| [TN](#TOC) | High-Cost Home Loan[[187]](#endnote-188) | | Real estate containing a 1-to-4 family unit structure, occupied as the borrower’s principal dwelling[[188]](#endnote-189) | The lesser of $350,000 or the FNMA conforming loan size limit for a single-family dwelling[[189]](#endnote-190) | | Any | 10 | | 5% of the payment past due | $15 | None | Tenn. Code Ann. § [45-20-103(15)](http://www.tsc.state.tn.us/Tennessee%20Code)  *Tennessee Home Loan Protection Act* |
| [TX](#TOC) | A Loan[[190]](#endnote-191) | | Not Specified | Any[[191]](#endnote-192) | | Any | 10 | | 5% of the amount of the delinquent payment | $7.50 | None | Tex. Fin. Code Ann. § [302.001(d)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.302.htm#302.001)  *Texas Credit Title* |
| [TX](#TOC) | Secondary Mortgage Loan[[192]](#endnote-193) | | Real property, containing a 1-to-4 family unit dwelling[[193]](#endnote-194) | Any | | Secondary[[194]](#endnote-195) | 10 | | 5% of a scheduled, delinquent installment | None | None | Tex. Fin. Code Ann. § [342.302](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.342.htm#342.302); 7 Tex. Admin. Code § [83.703(d)](http://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=5&ch=83&rl=703)  *Texas Credit Title* |
| [UT](#TOC) | Consumer Credit Agreement[[195]](#endnote-196) | | Not specified | ≤$54,600[[196]](#endnote-197) | | Open-End: Any  Closed-End: Secondary[[197]](#endnote-198) | Any | | 5%[[198]](#endnote-199) | $30[[199]](#endnote-200) | None | Utah Code Ann. § [70C-2-102(1)](http://le.utah.gov/xcode/Title70C/Chapter2/70C-2-S102.html?v=C70C-2-S102_1800010118000101)  *Utah Consumer Credit Code* |
| [VT](#TOC) | A first lien loan subject to 12 USCA § 1735f-7a | | Real estate | Any | | Primary[[200]](#endnote-201) | \* | | \* | \* | \* | Vt. Stat. Ann. tit. 8, § [2216(1)](http://legislature.vermont.gov/statutes/section/08/073/02216) |
| [VT](#TOC) | All other loans | | Real estate | Any | | Any[[201]](#endnote-202) | Any | | Reasonable | None | None | Vt. Stat. Ann. tit. 8, § [2216(1) & (2)](http://legislature.vermont.gov/statutes/section/08/073/02216) and tit. 9, § [44](http://legislature.vermont.gov/statutes/section/09/004/00044) |
| [VA](#TOC) | Any type of debt, including a subordinate mortgage or deed of trust[[202]](#endnote-203) | | Not Specified | Any | | Any | 7 | | 5% of the amount of such installment payment | None | None | Va. Code Ann. §§ [6.2-328(A)(2)](http://law.lis.virginia.gov/vacode/title6.2/chapter3/section6.2-328/) & [6.2-400](http://law.lis.virginia.gov/vacode/title6.2/chapter4/section6.2-400/) |
| [WA](#TOC) | Consumer Loan[[203]](#endnote-204) | | Not Specified | Any | | Any | 10 | | 10% of any installment payment delinquent | None | None | Wash. Rev. Code Ann. § [31.04.105(6)](http://app.leg.wa.gov/RCW/default.aspx?cite=31.04.105); Wash. Admin. Code § [208-620-555(3)(c)](http://app.leg.wa.gov/wac/default.aspx?cite=208-620-555)  *Consumer Loan Act* |
| [WV](#TOC) | Precomputed Consumer Loan,[[204]](#endnote-205) including subordinate loans[[205]](#endnote-206) | | An interest in land or a factory-built home[[206]](#endnote-207) | Any | | Any | 10 | | 5% of the unpaid amount of the installment[[207]](#endnote-208) | None | $30[[208]](#endnote-209) | W. Va. Code Ann. §§ [31-17-8(e)](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=31&art=17&section=18#17) & [46A-3-112](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=3&section=112#03)  *West Virginia Consumer Credit and Protection Act* |
| [WV](#TOC) | Non-precomputed Consumer Loan, [[209]](#endnote-210) including subordinate loans[[210]](#endnote-211) | | An interest in land or a factory-built home[[211]](#endnote-212) | Any | | Any | 10 | | 5% of the unpaid amount of the installment | None | $30 | W. Va. Code Ann. §§ [31-17-8(e)](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=31&art=17&section=18#17) & [46A-3-113](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=3&section=113#03) *West Virginia Consumer Credit and Protection Act* |
| [WI](#TOC) | Precomputed Loan[[212]](#endnote-213) | | Not Specified | Any | | Any | 10 | | 5% of the unpaid amount of the installment | None | None | Wis. Stat. Ann. § [138.09(7)(e)(1)](http://docs.legis.wisconsin.gov/statutes/statutes/138/09) |
| [WI](#TOC) | Non-precomputed Loan[[213]](#endnote-214) | | Not Specified | Any | | Any | Any | | 9.5%/8% computed upon the unpaid principal balance exclusive of interest[[214]](#endnote-215) | None | None | Wis. Stat. Ann. § [138.09(7)(e)(2)](http://docs.legis.wisconsin.gov/statutes/statutes/138/09) |
| [WI](#TOC) | A loan[[215]](#endnote-216) | | A 1-to-4 family dwelling, used as the borrower’s principal residence[[216]](#endnote-217) | Any | | Primary[[217]](#endnote-218) | 15 | | 5% of the unpaid amount of any installment | None | None | Wis. Stat. Ann. § [138.052(6)](http://docs.legis.wisconsin.gov/statutes/statutes/138/052) |
| [WI](#TOC) | Consumer Credit Transaction,[[218]](#endnote-219) including precomputed consumer loans[[219]](#endnote-220) | | Real or personal property[[220]](#endnote-221) | ≤$25,000[[221]](#endnote-222) | | Secondary[[222]](#endnote-223) | 10 | | 5% of the unpaid amount of the installment | None | $10 | Wis. Stat. Ann. §§ [138.09(7)(e)(3)](https://docs.legis.wisconsin.gov/statutes/statutes/138/09) & [422.203(1)](http://docs.legis.wisconsin.gov/statutes/statutes/422/II/203)  *Wisconsin Consumer Act – Consumer Credit Transactions* |
| [WY](#TOC) | Consumer Loan[[223]](#endnote-224) | | An interest in land or a 1-to-4-unit dwelling, including individual condo and coop units, a mobile home, and a trailer (if used as a residence)[[224]](#endnote-225) | Any[[225]](#endnote-226) | | Any | 10 | | 5% of the unpaid amount of the installment | $10 | None | Wyo. Stat. Ann. § [40-14-312(a)](http://legisweb.state.wy.us/NXT/gateway.dll?f=templates&fn=default.htm)  *Uniform Consumer Credit Code - Loans* |

1. Ala. Code § [5-19-1(2), (4) & (9)](http://alisondb.legislature.state.al.us/alison/codeofalabama/1975/coatoc.htm). See *Ibid.* § [5-19-31](http://alisondb.legislature.state.al.us/alison/codeofalabama/1975/coatoc.htm) for exemptions. [↑](#endnote-ref-2)
2. Alaska Stat. § [06.20.010(a)](http://www.akleg.gov/basis/statutes.asp#06.20.010). See *Ibid.* § [06.20.330](http://www.akleg.gov/basis/statutes.asp#06.20.330) for exemptions. [↑](#endnote-ref-3)
3. Alaska Stat. § [45.45.080(b)](http://www.akleg.gov/basis/statutes.asp#45.45.080) [↑](#endnote-ref-4)
4. Ariz. Rev. Stat. §§ [6-601(5), (6), (7), (9), & (12)](http://www.azleg.gov/viewdocument/?docName=http://www.azleg.gov/ars/6/00601.htm) and [6-603(A)](http://www.azleg.gov/viewdocument/?docName=http://www.azleg.gov/ars/6/00603.htm). See *Ibid.* § [6-602](http://www.azleg.gov/viewdocument/?docName=http://www.azleg.gov/ars/6/00602.htm) for exemptions. [↑](#endnote-ref-5)
5. Excludes closed-end loans subject to Ariz. Rev. Stat. §§ [6-601 through 6-675](http://www.azleg.gov/arsDetail/?title=6) (commonly referred to as “consumer lender loans”). See *Ibid.* § [44-1205(A)](http://www.azleg.gov/viewdocument/?docName=http://www.azleg.gov/ars/44/01205.htm) [↑](#endnote-ref-6)
6. See Ariz. Rev. Stat. Ann. § [44-1205(B)](http://www.azleg.gov/viewdocument/?docName=http://www.azleg.gov/ars/44/01205.htm) [↑](#endnote-ref-7)
7. Ark. Code Ann. § [23-36-101](http://www.arkleg.state.ar.us/assembly/2017/2017R/Pages/Home.aspx) [↑](#endnote-ref-8)
8. Cal. Bus. & Prof. Code §§ [10240.1](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10240.1&lawCode=BPC) & [10240.2](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10240.2&lawCode=BPC) [↑](#endnote-ref-9)
9. See Cal. Bus. & Prof. Code §§ [10240.1](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10240.1&lawCode=BPC) & [10240.2](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10240.2&lawCode=BPC) [↑](#endnote-ref-10)
10. Cal. Bus. & Prof. Code §§ [10240.1](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10240.1&lawCode=BPC) & [10240.2](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10240.2&lawCode=BPC) [↑](#endnote-ref-11)
11. See Cal. Bus. & Prof. Code §§ [10240.1](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10240.1&lawCode=BPC) & [10240.2](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10240.2&lawCode=BPC) [↑](#endnote-ref-12)
12. “. . .The charge shall not exceed an amount equal to the maximum late charge that could have been assessed with respect to the largest single monthly installment previously due, other than the balloon payment, multiplied by the sum of one plus the number of months occurring since the late-payment charge began to accrue. For purposes of this subdivision, ‘month’ means the period between a particular day of a calendar month and the same day of the next calendar month.” (Cal. Bus. & Prof. Code § [10242.5[c]](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=10242.5&lawCode=BPC)) [↑](#endnote-ref-13)
13. Cal. Civ. Code § [2954.4(a) & (f)](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=2954.4&lawCode=CIV). See *Ibid.* § [2954.4(e)](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=2954.4&lawCode=CIV) for exemptions. [↑](#endnote-ref-14)
14. See Cal. Civ. Code § [2954.4(a) & (f)](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=2954.4&lawCode=CIV) [↑](#endnote-ref-15)
15. Colo. Rev. Stat. Ann. § [5-1-301(11), (12), (14), & (15)](http://leg.colorado.gov/colorado-revised-statutes). For exemptions, see *Ibid.* § [5-1-202](http://leg.colorado.gov/colorado-revised-statutes), [5-1-301(15)(b), (15)(c), & (26)](http://leg.colorado.gov/colorado-revised-statutes), and [5-2-102](http://leg.colorado.gov/colorado-revised-statutes). [↑](#endnote-ref-16)
16. See Colo. Rev. Stat. Ann. § [5-1-301(12) & (15)(a)(IV)](http://leg.colorado.gov/colorado-revised-statutes). [↑](#endnote-ref-17)
17. Excluded from the definition of “consumer loan” is a “loan primarily secured by an interest in land.” This means that the “value of the collateral [at the time the loan is made] is substantial in relation to the amount of the loan” and “is secured by a first mortgage or deed of trust.” Thus, the loan amount must be insubstantial in comparison to the collateral and either: (1) the lien must be secondary; or (2) the finance charge does not exceed 12% per year per the statutorily prescribed calculation method. See Colo. Rev. Stat. Ann. § [5-1-301(15)(a) & (26)(a)](http://leg.colorado.gov/colorado-revised-statutes) for details, as well as [Colo. Att’y Gen. Memorandum dated March 13, 2002](https://coag.gov/sites/default/files/contentuploads/cp/ConsumerCreditUnit/UCCC/General/OpinionLetters/2002-03-13_loans_primarily_secured_by_an_interest_in_land.pdf). [↑](#endnote-ref-18)
18. See Colo. Att’y Gen. Memo dated March 13, 2002; available at <https://coag.gov/sites/default/files/contentuploads/cp/ConsumerCreditUnit/UCCC/General/OpinionLetters/2002-03-13_loans_primarily_secured_by_an_interest_in_land.pdf>. [↑](#endnote-ref-19)
19. Del. Code Ann. tit. 5, § 2214(1). For exemptions, see *Ibid.* § [2202](http://delcode.delaware.gov/title5/c022/sc01/index.shtml) and 5 Del. Admin. Code § [2201-1.0](http://regulations.delaware.gov/AdminCode/title5/2200/2201.shtml#TopOfPage) [↑](#endnote-ref-20)
20. Del. Code Ann. tit. 5, § [2227(2)](http://delcode.delaware.gov/title5/c022/sc03/index.shtml). For exemptions, see *Ibid.* § [2202](http://delcode.delaware.gov/title5/c022/sc01/index.shtml) and 5 Del. Admin. Code § [2201-1.0](http://regulations.delaware.gov/AdminCode/title5/2200/2201.shtml#TopOfPage) [↑](#endnote-ref-21)
21. See D.C. Code Ann. § 28-3315 [↑](#endnote-ref-22)
22. Fla. Stat. Ann. § [516.031(1)](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0500-0599/0516/Sections/0516.031.html). For exemptions, see *Ibid.* § [516.02(4)](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0500-0599/0516/Sections/0516.02.html). [↑](#endnote-ref-23)
23. Fla. Stat. Ann. § [516.031(1)](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0500-0599/0516/Sections/0516.031.html) [↑](#endnote-ref-24)
24. Fla. Stat. Ann. § [516.031(1)](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0500-0599/0516/Sections/0516.031.html) [↑](#endnote-ref-25)
25. The charges are: $15 for monthly payments, $7.50 if the payments are semimonthly, and $7.50 if biweekly, but no more than $5 if three payments are due within the same month. See Fla. Stat. Ann. § [516.031(3)(a)(9)](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0500-0599/0516/Sections/0516.031.html) [↑](#endnote-ref-26)
26. Ga. Code Ann. § [7-6A-2(8)](http://www.legis.ga.gov/Legislation/en-US/default.aspx). For exemptions, see *Ibid.* § [7-66A-2(8)](http://www.legis.ga.gov/Legislation/en-US/default.aspx) & [7-6A-12](http://www.legis.ga.gov/Legislation/en-US/default.aspx) [↑](#endnote-ref-27)
27. Ga. Code Ann. § [7-6A-2(8)](http://www.legis.ga.gov/Legislation/en-US/default.aspx) [↑](#endnote-ref-28)
28. Ga. Code Ann. § [7-6A-2(8)](http://www.legis.ga.gov/Legislation/en-US/default.aspx) [↑](#endnote-ref-29)
29. See 14 Guam Code Ann. §§ [3104](http://www.guamcourts.org/CompilerofLaws/GCA/title14.html) & [3107](http://www.guamcourts.org/CompilerofLaws/GCA/title14.html). For exemptions, see *Ibid.* & 15 Guam Admin. R. & Regs. § [2102](http://www.guamcourts.org/CompilerofLaws/GAR/015gar.html). It is not clear from the administrative rules as to whether the late fee restrictions apply to other loans subject to the Uniform Consumer Credit Code or just precomputed consumer loans. [↑](#endnote-ref-30)
30. Cannot be secured by an interest in land, unless the value of the land is insubstantial in relation to the loan amount or the finance charge on the loan exceeds 10% per year. See 14 Guam Code Ann. § [3104(b)](http://www.guamcourts.org/CompilerofLaws/GCA/title14.html) for details. [↑](#endnote-ref-31)
31. Must be provided for in the loan agreement. See 15 Guam Admin. R. & Regs. § [2109](http://www.guamcourts.org/CompilerofLaws/GAR/015gar.html). [↑](#endnote-ref-32)
32. Haw. Rev. Stat. § [412:9-100](http://www.capitol.hawaii.gov/hrscurrent/Vol08_Ch0401-0429/HRS0412/HRS_0412-0009-0100.htm) [↑](#endnote-ref-33)
33. Haw. Rev. Stat. § [412:9-100](http://www.capitol.hawaii.gov/hrscurrent/Vol08_Ch0401-0429/HRS0412/HRS_0412-0009-0100.htm) [↑](#endnote-ref-34)
34. Haw. Rev. Stat. § [412:9-100](http://www.capitol.hawaii.gov/hrscurrent/Vol08_Ch0401-0429/HRS0412/HRS_0412-0009-0100.htm). Note that while “consumer loans” are limited to $25,000 or less, this limitation does not apply if the loan is “secured by real property, or by personal property used or expected to be used as the borrower’s principal dwelling.” [↑](#endnote-ref-35)
35. Idaho Code Ann. § [28-41-301(12), (34), & (37)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/). Note that in the case of this restriction, “regulated consumer credit transaction” is one for a consumer purpose (see *Ibid.* § [28-41-204](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-204/)). For exemptions, see *Ibid.* §§ [28-41-202](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-202/) & [28-41-301(12)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/). [↑](#endnote-ref-36)
36. See Idaho Code Ann. §§ [28-41-204](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-204/) and [28-41-301(12) & (34)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/) [↑](#endnote-ref-37)
37. Idaho Code Ann. § [28-41-301(12), (35), & (39)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/). Note that in the case of this restriction, “regulated consumer loan” is one for a consumer purpose (see *Ibid.* § [28-41-204](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-204/)). For exemptions, see *Ibid.* §§ [28-41-202](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-202/) & [28-41-301(12)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/). [↑](#endnote-ref-38)
38. See Idaho Code Ann. §§ [28-41-204](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-204/) and [28-41-301(12), (35), & (39)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/). [↑](#endnote-ref-39)
39. Idaho Code Ann. § [28-41-301(12), (34), & (37)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/). Note that in the case of this restriction, “regulated consumer credit transaction” is one for a consumer purpose (see *Ibid.* § [28-41-204](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-204/)). For exemptions, see *Ibid.* §§ [28-41-202](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-202/) & [28-41-301(12)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/). [↑](#endnote-ref-40)
40. See Idaho Code Ann. §§ [28-41-204](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-204/) and [28-41-301(12) & (34)](https://legislature.idaho.gov/statutesrules/idstat/Title28/T28CH41/SECT28-41-301/) [↑](#endnote-ref-41)
41. 815 Ill. Comp. Stat. Ann. [137/10](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2499&ChapterID=67). For exemptions, see *Ibid.* [↑](#endnote-ref-42)
42. 815 Ill. Comp. Stat. Ann. [137/10](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2499&ChapterID=67) [↑](#endnote-ref-43)
43. Ind. Code Ann. §§ [24-4.5-3-105](http://iga.in.gov/legislative/laws/2016/ic/titles/024/) & [24-4.5-1-301.5(9)](http://iga.in.gov/legislative/laws/2016/ic/titles/024/articles/4.5/chapters/001/). For exemptions, see *Ibid.* §§ [24-4.5-1-202(b)](http://iga.in.gov/legislative/laws/2016/ic/titles/024/) & [24-4.5-1-301.5(9)](http://iga.in.gov/legislative/laws/2016/ic/titles/024/articles/4.5/chapters/001/) [↑](#endnote-ref-44)
44. May include primary lien loans, if such loans are made subject to the Indiana Uniform Consumer Credit Code (see Ind. Code Ann. § [24-4.5-3-105](http://iga.in.gov/legislative/laws/2016/ic/titles/024/) for details). [↑](#endnote-ref-45)
45. Ind. Code Ann. §§ [24-4.5-3-105](http://iga.in.gov/legislative/laws/2016/ic/titles/024/) & [24-4.5-1-301.5(9)](http://iga.in.gov/legislative/laws/2016/ic/titles/024/articles/4.5/chapters/001/). For exemptions, see *Ibid.* §§ [24-4.5-1-202(b)](http://iga.in.gov/legislative/laws/2016/ic/titles/024/) & [24-4.5-1-301.5(9)](http://iga.in.gov/legislative/laws/2016/ic/titles/024/articles/4.5/chapters/001/) [↑](#endnote-ref-46)
46. May include primary lien loans, if such loans are made subject to the Indiana Uniform Consumer Credit Code (see Ind. Code Ann. § [24-4.5-3-105](http://iga.in.gov/legislative/laws/2016/ic/titles/024/) for details). [↑](#endnote-ref-47)
47. Iowa Code Ann. § [537.1301(32)](https://www.legis.iowa.gov/law/statutory). For exemptions, see *Ibid.* § [537.1202](https://www.legis.iowa.gov/law/statutory) [↑](#endnote-ref-48)
48. Iowa Code Ann. § [535.10(1)](https://www.legis.iowa.gov/law/statutory). Must not be a “consumer credit transaction” defined under *Ibid.* § [537.1301](https://www.legis.iowa.gov/law/statutory). [↑](#endnote-ref-49)
49. Iowa Code Ann. §§ [537.1301(12), (13), (14), & (15)](https://www.legis.iowa.gov/law/statutory) and [537.2102](https://www.legis.iowa.gov/law/statutory). For exemptions, see *Ibid.* §§ [537.1202](https://www.legis.iowa.gov/law/statutory) & [537.2502(1)](https://www.legis.iowa.gov/law/statutory) [↑](#endnote-ref-50)
50. This amount is based on the “threshold amount,” which is the amount used to determine whether a loan is subject to Federal Regulation Z under 12 CFR § [1026.3(b)](http://www.consumerfinance.gov/eregulations/1026-3/2016-14782_20160627#1026-3-b) (see Iowa Code Ann. § [537.1301[47]](https://www.legis.iowa.gov/law/statutory)). This amount changes yearly on January 1st (see 12 CFR Pt. 1026, Supp. I, Paragraph [3[b] – 1](http://www.consumerfinance.gov/eregulations/1026-Subpart-A-Interp/2016-14782_20160627#1026-3-b-Interp-1)). [↑](#endnote-ref-51)
51. Iowa Code Ann. §§ [537.1301(12) & (15)](https://www.legis.iowa.gov/law/statutory) [↑](#endnote-ref-52)
52. Alternatively, “the deferral charge that would be permitted to defer the unpaid amount of the installment for the period that it is delinquent” may be assessed. Provisions concerning deferral charges may be found in Iowa Code Ann. § [537.2503](https://www.legis.iowa.gov/law/statutory). [↑](#endnote-ref-53)
53. Iowa Code Ann. §§ [537.1301(12), (13), (14), & (15)](https://www.legis.iowa.gov/law/statutory) and [537.2102](https://www.legis.iowa.gov/law/statutory). For exemptions, see *Ibid.* §§ [537.1202](https://www.legis.iowa.gov/law/statutory) & [537.2502(1)](https://www.legis.iowa.gov/law/statutory) [↑](#endnote-ref-54)
54. This amount is based on the “threshold amount,” which is the amount used to determine whether a loan is subject to Federal Regulation Z under 12 CFR § [1026.3(b)](http://www.consumerfinance.gov/eregulations/1026-3/2016-14782_20160627#1026-3-b) (see Iowa Code Ann. § [537.1301[47]](https://www.legis.iowa.gov/law/statutory)). This amount changes yearly on January 1st (see 12 CFR Pt. 1026, Supp. I, Paragraph [3[b] – 1](http://www.consumerfinance.gov/eregulations/1026-Subpart-A-Interp/2016-14782_20160627#1026-3-b-Interp-1)). [↑](#endnote-ref-55)
55. Iowa Code Ann. §§ [537.1301(12) & (15)](https://www.legis.iowa.gov/law/statutory) [↑](#endnote-ref-56)
56. Kan. Stat. Ann. §§ [16a-1-301(14), (15), (16), & (17)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/) and [16a-2-102](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_002_0000_article/016a_002_0102_section/016a_002_0102_k/). For exemptions, see Kan. Stat. Ann. §§ [16a-1-202](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0202_section/016a_001_0202_k/) & [16a-1-301(17)(b)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/). [↑](#endnote-ref-57)
57. See Kan. Stat. Ann. § [16a-1-301(17)(a)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/). [↑](#endnote-ref-58)
58. See Kan. Stat. Ann. § [16a-1-301(17)(a)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/). [↑](#endnote-ref-59)
59. First-lien mortgages are included if made subject to the Kansas UCCC by written agreement, or if they meet the following conditions: (1) the loan-to-ratio value of the loan exceeds 100% when it is made, or (2) its annual percentage rate exceeds the code mortgage rate (Kan. Stat. Ann. § [16a-1-301[17][b][i]](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/)). See *Ibid.* § [16a-1-301(11)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/) for the definition of the “code mortgage rate.” See [table](http://www.kssos.org/other/business_finance_rates.html#mortgage) for the current Kansas Code Mortgage Rate. [↑](#endnote-ref-60)
60. Kan. Stat. Ann. §§ [16a-1-301(14), (15), (16), & (17)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/) and [16a-2-102](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_002_0000_article/016a_002_0102_section/016a_002_0102_k/). For exemptions, see Kan. Stat. Ann. §§ [16a-1-202](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0202_section/016a_001_0202_k/) & [16a-1-301(17)(b)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/). [↑](#endnote-ref-61)
61. See Kan. Stat. Ann. § [16a-1-301(17)(a)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/). [↑](#endnote-ref-62)
62. See Kan. Stat. Ann. § [16a-1-301(17)(a)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/). [↑](#endnote-ref-63)
63. First-lien mortgages are included if made subject to the Kansas UCCC by written agreement, or if they meet the following conditions: (1) the loan-to-ratio value of the loan exceeds 100% when it is made, or (2) its annual percentage rate exceeds the code mortgage rate (Kan. Stat. Ann. § [16a-1-301[17][b][i]](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/)). See *Ibid.* § [16a-1-301(11)](http://kslegislature.org/li/b2017_18/statute/016a_000_0000_chapter/016a_001_0000_article/016a_001_0301_section/016a_001_0301_k/) for the definition of the “code mortgage rate.” See [table](http://www.kssos.org/other/business_finance_rates.html#mortgage) for the current Kansas Code Mortgage Rate. [↑](#endnote-ref-64)
64. If the scheduled payment amount is $25 or less, then the cap is reduced to $5. [↑](#endnote-ref-65)
65. Ky. Rev. Stat. Ann. § [286.4-420](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=38632). For exemptions, see *Ibid.* § [286.4-410](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=38632). [↑](#endnote-ref-66)
66. Alternatively, 5% of each scheduled installment or $15, whichever is greater (see Ky. Rev. Stat. Ann. § [286.4-533[5]](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=38632)). [↑](#endnote-ref-67)
67. Alternatively, 5% of each scheduled installment or $15, whichever is greater (see Ky. Rev. Stat. Ann. § [286.4-533[5]](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=38632)). [↑](#endnote-ref-68)
68. For exemptions, see Ky. Rev. Stat. Ann. § [286.8-020](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=38641). [↑](#endnote-ref-69)
69. Ky. Rev. Stat. Ann. § [360.100(1)(a)](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=39032) [↑](#endnote-ref-70)
70. Ky. Rev. Stat. Ann. § [360.100(1)(a)(4)](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=39032) [↑](#endnote-ref-71)
71. Ky. Rev. Stat. Ann. § [360.100(1)(a)(1)](http://www.lrc.ky.gov/Statutes/chapter.aspx?id=39032) [↑](#endnote-ref-72)
72. La. Rev. Stat. Ann. § [6:1083(6)](http://www.legis.la.gov/legis/Law.aspx?d=105685). Note that while *Ibid.* § [6:1097(A)](http://www.legis.la.gov/legis/Law.aspx?d=105699) limits the late fee restrictions to these types of loans, *Ibid.* § 6:1095(A) stipulates that these provisions are “applicable to residential mortgage loans”, which are defined under La. Rev. Stat. Ann. § 6:1083(17). In some regards, these two types of loans are not compatible (*e.g.* a “Federally related mortgage loan” may only be secured by immovable residential property; however, a “residential mortgage loan” can be secured by a dwelling defined under TILA, which can include movable dwellings). For exemptions, see *Ibid.* § [6:1087](http://www.legis.la.gov/legis/Law.aspx?d=105689). [↑](#endnote-ref-73)
73. La. Rev. Stat. Ann. § [6:1083(6) & (17)](http://www.legis.la.gov/legis/Law.aspx?d=105685) [↑](#endnote-ref-74)
74. See La. Rev. Stat. Ann. § [6:1083(6)](http://www.legis.la.gov/legis/Law.aspx?d=105685) [↑](#endnote-ref-75)
75. “ . . . a consumer loan . . . which is made contractually subject to the provisions of this Chapter” is a “consumer loan” as defined under La. Rev. Stat. Ann. § [9:3516(14)](http://www.legis.la.gov/legis/Law.aspx?d=107600), per *Ibid.* § [9:3511(F)](http://www.legis.la.gov/legis/Law.aspx?d=107595). For exemptions, see *Ibid.* § [9:3512](http://www.legis.la.gov/legis/Law.aspx?d=107596). [↑](#endnote-ref-76)
76. Title 9 of Louisiana’s Revised Statutes does not define “residential immovable property.” However, Title 6 (which is the title that a consumer loan under Title 9 would be subjected to by agreement, for these late fee restrictions to apply) defines this phrase at La. Rev. Stat. Ann. § [6:1083(17)](http://www.legis.la.gov/legis/Law.aspx?d=105685). [↑](#endnote-ref-77)
77. La. Rev. Stat. Ann. § [9:3516(12) through (14)](http://www.legis.la.gov/legis/Law.aspx?d=107600). For exemptions, see *Ibid.* § [9:3512](http://www.legis.la.gov/legis/Law.aspx?d=107596). [↑](#endnote-ref-78)
78. La. Rev. Stat. Ann. § [9:3516(30)](http://www.legis.la.gov/legis/Law.aspx?d=107600) [↑](#endnote-ref-79)
79. Me. Rev. Stat. Ann. tit. 9-A, §§ [1-301(11) through (14)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec1-301.html) & [2-102](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec2-102.html). For exemptions, see *Ibid.* tit. 9-A, §§ [1-202](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec1-202.html) & [1-301(14)(B)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec1-301.html). [↑](#endnote-ref-80)
80. Me. Rev. Stat. Ann. tit. 9-A, § [1-301(26)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec1-301.html). For exemptions, see *Ibid.* tit. 9-A, § [1-202](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec1-202.html). [↑](#endnote-ref-81)
81. See Me. Rev. Stat. Ann. tit. 9-A, § [1-301(14)(A)(4)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec1-301.html) [↑](#endnote-ref-82)
82. See Me. Rev. Stat. Ann. tit. 9-A, § [1-301(14)(A)(4)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec1-301.html) [↑](#endnote-ref-83)
83. See Me. Rev. Stat. Ann. tit. 9-A, § [1-202(8)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec1-202.html) [↑](#endnote-ref-84)
84. Alternatively, a deferral charge allowed under Me. Rev. Stat. Ann. tit. 9-A, § [2-503(11)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec2-503.html) may be assessed instead. [↑](#endnote-ref-85)
85. Alternatively, a deferral charge allowed under Me. Rev. Stat. Ann. tit. 9-A, § [2-503(11)](http://legislature.maine.gov/legis/statutes/9-A/title9-Asec2-503.html) may be assessed instead. [↑](#endnote-ref-86)
86. Md. Code Ann., Com. Law §§ [12-401(b)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) & [12-405(i)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5). For exemptions, see Md. Code Ann., Com. Law § [12-401(i)(2)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) [↑](#endnote-ref-87)
87. Md. Code Ann., Com. Law § [12-401(i)(1)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) [↑](#endnote-ref-88)
88. Md. Code Ann., Com. Law § [12-401(i)(1)(i)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) [↑](#endnote-ref-89)
89. Md. Code Ann., Com. Law § [12-901(l)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) [↑](#endnote-ref-90)
90. Md. Code Ann., Com. Law § [12-1001(d) & (j)](http://mgaleg.maryland.gov/webmga/frmStatutes.aspx?pid=statpage&tab=subject5) [↑](#endnote-ref-91)
91. Mass. Gen. Laws Ann. ch. 140, § [114B](https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXX/Chapter140/Section114B) & ch. 140D, § [1](https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXX/Chapter140D/Section1) [↑](#endnote-ref-92)
92. Mass. Gen. Laws Ann. ch. 183, § [59](https://malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section59) [↑](#endnote-ref-93)
93. Mass. Gen. Laws Ann. ch. 183, § [59](https://malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section59) [↑](#endnote-ref-94)
94. Mich. Comp. Laws Ann. § [445.1852(g)](https://www.legislature.mi.gov/(S(k515cwohniodxdbgbvda4i1z))/mileg.aspx?page=home) [↑](#endnote-ref-95)
95. Minn. Stat. Ann. § [47.20(2) - (3)](https://www.revisor.mn.gov/statutes/?id=47.20) [↑](#endnote-ref-96)
96. Minn. Stat. Ann. §§ [47.59(1)(l)](https://www.revisor.mn.gov/statutes/?id=47.59) & [53.04(3a)](https://www.revisor.mn.gov/statutes/?id=53.04) [↑](#endnote-ref-97)
97. Minn. Stat. Ann. § [47.59(1)(i)](https://www.revisor.mn.gov/statutes/?id=47.59) [↑](#endnote-ref-98)
98. Note that in the case of a loan subject to so-called “Minnesota Industrial Loan and Thrift Companies Act,” these restrictions only apply “if the proceeds of a loan secured by a first lien on the borrower’s primary residence are used to finance the purchase of the borrower’s residence” (Minn. Stat. Ann. § 53.04[3a][b]). [↑](#endnote-ref-99)
99. Except in regards to a “conventional loan” defined under Minn. Stat. Ann. § [47.20(2) – (3)](https://www.revisor.mn.gov/statutes/?id=47.20), in which case the loan amount is limited to an amount less than $100,000. [↑](#endnote-ref-100)
100. Under Minn. Stat. Ann. § [47.59(3)(i)](https://www.revisor.mn.gov/statutes/?id=47.59), the minimum dollar amount specified in *Ibid.* § [47.59(6)(a)(4)](https://www.revisor.mn.gov/statutes/?id=47.59) is subject to change “periodically” on July 1st of even-numbered years. See <https://mn.gov/commerce/industries/financial-institutions/interest-rates/consumer-credit-code.jsp> for the current dollar amount and <http://mn.gov/commerce-stat/pdfs/consumer-credit-historic-adjustments.pdf> for historical adjustments. [↑](#endnote-ref-101)
101. See Miss. Code Ann. § [75-67-103(b)](http://www.legislature.ms.gov/Pages/default.aspx) & Miss. Admin. Code [5-3:1.2](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx) [↑](#endnote-ref-102)
102. Despite its name, the “Small Loan Regulatory Law” is not limited to loans of a certain amount. A clear illustration of this is set forth in Miss. Admin. Code [5-3:1.6(1)](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx), which permits fees on loans with amounts “greater than Ten Thousand Dollars.” [↑](#endnote-ref-103)
103. Licensees under the “Small Loan Regulatory Law” are permitted to assess late fees based on the other restrictions under Mississippi law. See Miss. Admin. Code [5-3:1.9](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx) for details. [↑](#endnote-ref-104)
104. Includes, but is not limited to, loans made under the Mississippi Small Loan Regulatory Law and Small Loan Privilege Tax Law (see Miss. Admin. Code [5-3:1.1](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx) & [5-3:1.2](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx)). [↑](#endnote-ref-105)
105. Includes, but is not limited to, loans made under the Mississippi Small Loan Regulatory Law and Small Loan Privilege Tax Law (see Miss. Admin. Code [5-3:1.1](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx) & [5-3:1.2](http://www.sos.ms.gov/Regulation-Enforcement/Pages/Administrative-Procedures.aspx)). [↑](#endnote-ref-106)
106. Mo. Ann. Stat. §§ [408.015(7)](http://revisor.mo.gov/main/OneSection.aspx?section=408.015&bid=23332&hl=) & [408.052(1)](http://revisor.mo.gov/main/OneSection.aspx?section=408.052&bid=23341&hl=). For exemptions, see *Ibid.* § [408.052(1)](http://revisor.mo.gov/main/OneSection.aspx?section=408.052&bid=23341&hl=). [↑](#endnote-ref-107)
107. Mo. Ann. Stat. § [408.015(6)](http://revisor.mo.gov/main/OneSection.aspx?section=408.015&bid=23332&hl=) [↑](#endnote-ref-108)
108. Mo. Ann. Stat. § [408.231(1). For exemptions, see Mo. Stat. Ann. § 408.237.](http://revisor.mo.gov/main/OneSection.aspx?section=408.237&bid=23375&hl=)  [↑](#endnote-ref-109)
109. Mo. Ann. Stat. § [408.231(3)](http://revisor.mo.gov/main/OneSection.aspx?section=408.231&bid=23369&hl=) [↑](#endnote-ref-110)
110. Mont. Code Ann. § 32-5-102(2). For exemptions, see *Ibid.* §§ [32-5-102(2)(b)](http://leg.mt.gov/bills/mca/title_0320/chapter_0050/part_0010/section_0020/0320-0050-0010-0020.html) & [32-5-103(5)](http://leg.mt.gov/bills/mca/title_0320/chapter_0050/part_0010/section_0030/0320-0050-0010-0030.html) [↑](#endnote-ref-111)
111. The definition of “consumer loan” excludes “residential mortgage loans” defined under Mont. Code Ann. § [32-9-103](http://leg.mt.gov/bills/mca/title_0320/chapter_0090/part_0010/section_0030/0320-0090-0010-0030.html) (see *Ibid.* § [32-5-102[2][b][ii]](http://leg.mt.gov/bills/mca/title_0320/chapter_0050/part_0010/section_0020/0320-0050-0010-0020.html)). “Residential mortgage loans” are basically defined as loans secured by a dwelling (defined under TILA) or residential real estate upon which a dwelling is (or will be) constructed (see *Ibid.* § [32-9-103[16], [40], & [41]](http://leg.mt.gov/bills/mca/title_0320/chapter_0090/part_0010/section_0030/0320-0090-0010-0030.html)). [↑](#endnote-ref-112)
112. See Neb. Rev. Stat. Ann. § [45-702(13), (15), (16), & (26)](http://nebraskalegislature.gov/laws/statutes.php?statute=45-702). For exemptions, see *Ibid.* § [45-703](http://nebraskalegislature.gov/laws/statutes.php?statute=45-703). [↑](#endnote-ref-113)
113. Neb. Rev. Stat. Ann. § [45-702(9) & (27)](http://nebraskalegislature.gov/laws/statutes.php?statute=45-702) [↑](#endnote-ref-114)
114. See Neb. Rev. Stat. §§ [45-101.03](http://nebraskalegislature.gov/laws/statutes.php?statute=45-101.03) & [45-1002(3) & (4)](http://nebraskalegislature.gov/laws/statutes.php?statute=45-1002). For exemptions, see *Ibid.* §§ [45-1002(3) & (4)](http://nebraskalegislature.gov/laws/statutes.php?statute=45-1002) and [45-1003](http://nebraskalegislature.gov/laws/statutes.php?statute=45-1003). [↑](#endnote-ref-115)
115. See Nev. Rev. Stat. Ann. § [99.050](https://www.leg.state.nv.us/nrs/NRS-099.html#NRS099Sec050) [↑](#endnote-ref-116)
116. For exemptions, see Nev. Rev. Stat. Ann. §§ [645B.0127(3)](https://www.leg.state.nv.us/nrs/NRS-645B.html#NRS645BSec0127), [645B.015](https://www.leg.state.nv.us/nrs/NRS-645B.html#NRS645BSec015), [645B.018](https://www.leg.state.nv.us/nrs/NRS-645B.html#NRS645BSec018), [645E.100(3)](https://www.leg.state.nv.us/nrs/NRS-645E.html#NRS645ESec100), [645E.150](https://www.leg.state.nv.us/nrs/NRS-645E.html#NRS645ESec150), & [645E.170](https://www.leg.state.nv.us/nrs/NRS-645E.html#NRS645ESec170) [↑](#endnote-ref-117)
117. Nev. Rev. Stat. Ann. § [604A.0703](https://www.leg.state.nv.us/NRS/NRS-604A.html#NRS604ASec0703). For exemptions, see *Ibid.* §§ [604A.250](https://www.leg.state.nv.us/NRS/NRS-604A.html#NRS604ASec250) & [604A.480(2)](https://www.leg.state.nv.us/NRS/NRS-604A.html#NRS604ASec480). [↑](#endnote-ref-118)
118. A “high-interest loan” can be a loan in any amount, but only loans with an APR of more than 40% are considered to be a “high-interest loan.” See Nev. Rev. Stat. Ann. § [604A.0703(1)](https://www.leg.state.nv.us/NRS/NRS-604A.html#NRS604ASec0703) for details. [↑](#endnote-ref-119)
119. N.H. Rev. Stat. Ann. §§ [358-K:1(V), (VI), (X)](http://www.gencourt.state.nh.us/rsa/html/XXXI/358-K/358-K-1.htm), [358-K:2(V)](http://www.gencourt.state.nh.us/rsa/html/XXXI/358-K/358-K-2.htm), & [358-K:6](http://www.gencourt.state.nh.us/rsa/html/XXXI/358-K/358-K-6.htm). For exemptions, see *Ibid.* § [358-K:6](http://www.gencourt.state.nh.us/rsa/html/XXXI/358-K/358-K-6.htm). Note that this late fee restriction only applies to loans consummated between July 1, 1984 and July 1, 1985. [↑](#endnote-ref-120)
120. N.H. Rev. Stat. Ann. § [358-K:6](http://www.gencourt.state.nh.us/rsa/html/XXXI/358-K/358-K-6.htm). [↑](#endnote-ref-121)
121. N.J. Stat. Ann. § [17:11C-53](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=979404509&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC_Frame_Pg42) and N.J. Admin. Code § [3:15-1.2](http://www.nj.gov/oal/rules/accessf/). For exemptions, see *Supra* § [17:11C-55](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=979404509&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC_Frame_Pg42) and *Ibid.* § [3:15-2.1](http://www.nj.gov/oal/rules/accessf/). [↑](#endnote-ref-122)
122. See N.J. Stat. Ann. § [17:11C-87](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=979404509&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC_Frame_Pg42) and N.J. Admin. Code § [3:15-1.2](http://www.nj.gov/oal/rules/accessf/). [↑](#endnote-ref-123)
123. N.J. Stat. Ann. § [46:10B-24](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=979404509&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC_Frame_Pg42) [↑](#endnote-ref-124)
124. N.J. Stat. Ann. § [46:10B-24](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=979404509&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC_Frame_Pg42) [↑](#endnote-ref-125)
125. N.M. Stat. Ann. § [58-21-2(J)](http://public.nmcompcomm.us/nmnxtadmin/NMPublic.aspx). For exemptions, see *Ibid.* § [58-21-6](http://public.nmcompcomm.us/nmnxtadmin/NMPublic.aspx) [↑](#endnote-ref-126)
126. N.M. Stat. Ann. § [58-21-2(F) & (J)](http://public.nmcompcomm.us/nmnxtadmin/NMPublic.aspx) [↑](#endnote-ref-127)
127. N.M. Stat. Ann. § [58-21A-3(J)](http://public.nmcompcomm.us/nmnxtadmin/NMPublic.aspx) [↑](#endnote-ref-128)
128. N.M. Stat. Ann. § [58-21A-3(J)](http://public.nmcompcomm.us/nmnxtadmin/NMPublic.aspx) [↑](#endnote-ref-129)
129. N.M. Stat. Ann. § [58-21A-3(J)](http://public.nmcompcomm.us/nmnxtadmin/NMPublic.aspx) [↑](#endnote-ref-130)
130. N.Y. Real Prop. Law § [2(1)](http://public.leginfo.state.ny.us/lawssrch.cgi?NVLWO:). Note that this late fee restriction does “not apply to any loan or forbearance insured by the federal housing commissioner or for which a commitment to insure has been made by the federal housing commissioner or to any loan or forbearance insured or guaranteed pursuant to the provisions of an act of congress entitled ‘Servicemen’s Readjustment Act of 1944’, or to the extent the provisions of this section are inconsistent with any other federal law or regulation.” (*Ibid.* § [254-b[2]](http://public.leginfo.state.ny.us/lawssrch.cgi?NVLWO:)) [↑](#endnote-ref-131)
131. N.Y. Comp. Codes R. & Regs. tit. 3, § [80.1(c)](https://www.dos.ny.gov/info/nycrr.html) [↑](#endnote-ref-132)
132. N.Y. Comp. Codes R. & Regs. tit. 3, §§ [419.1(e)](https://www.dos.ny.gov/info/nycrr.html) & [419.10(d)](https://www.dos.ny.gov/info/nycrr.html) [↑](#endnote-ref-133)
133. Alternatively, the mortgage may be secured by “a note representing a loan for the purpose of financing the purchase of an ownership interest in, a proprietary lease from, a corporation or partnership formed for the purpose of the cooperative ownership of residential real estate.” (N.Y. Real Prop. Law § [254-b[1]](http://public.leginfo.state.ny.us/lawssrch.cgi?NVLWO:)) [↑](#endnote-ref-134)
134. This administrative law applies to “junior mortgage loans” and does not contain any restrictions on late charges. However, a “junior mortgage loan”, as defined in N.Y. Comp. Codes R. & Regs. tit. 3, § [80.1(c)](https://www.dos.ny.gov/info/nycrr.html), is a loan secured by a one-to-four family dwelling; therefore, the restrictions that apply in the statutory law apply to junior mortgage loans as well. [↑](#endnote-ref-135)
135. See N.C. Gen. Stat. Ann. §§ [24-1.1](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-1.1.html), [24-10.1](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-10.1.html), [24-1.1A](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-1.1A.html), [54B-156](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54B/GS_54B-156.html), & [54C-125](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54C/GS_54C-125.html). [↑](#endnote-ref-136)
136. See N.C. Gen. Stat. Ann. § [24-1.1](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-1.1.html) [↑](#endnote-ref-137)
137. See N.C. Gen. Stat. Ann. § [24-1.1A(a)(3), (a)(4), & (e)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-1.1A.html). For exemptions to this late fee restriction, see *Ibid.* § [24-9](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) [↑](#endnote-ref-138)
138. Note: While no property is specified for “a loan” or “purchase money loan” under N.C. Gen. Stat. Ann. §§ [24-1.1](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-1.1.html) & [24-10.1](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-10.1.html), a “home loan” is secured by “real property upon which there is located or there is to be located one or more single-family dwellings or dwelling units or secured by an equivalent first security interest in a manufactured home.” (*Ibid.* § [24-1.1A[e]](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-1.1A.html)) In addition, a loan by a savings and loan association may be secured by real property (see *Ibid.* §§ [54B-150](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54B/GS_54B-150.html) & [54B-151](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54B/GS_54B-151.html)), as is a loan by a savings bank (see *Ibid.* § [54C-125](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54C/GS_54C-125.html)) [↑](#endnote-ref-139)
139. N.C. Gen. Stat. Ann. §§ [24-1.1A](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-1.1A.html) & [24-9](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html). Note that while *Ibid.* §§ 54B-156 & 54C-125 does not specify any loan limits, they do require loans subject to *Ibid.* § 24-10.1 (which would be loans less than $300,000) to comply with such sections provisions. [↑](#endnote-ref-140)
140. N.C. Gen. Stat. Ann. § [24-10.1(b)(1)(a)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-10.1.html) stipulates that the amount charged cannot exceed: “The amount disclosed with particularity to the borrower pursuant to the federal Consumer Credit Protection Act, Chapter 41 of Title 15 of the United States Code, (Truth in Lending Act) and the regulations adopted under it, if that act applies to the transaction.” [↑](#endnote-ref-141)
141. N.C. Gen. Stat. Ann. § [24-9(a)(2)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) [↑](#endnote-ref-142)
142. N.C. Gen. Stat. Ann. § [24-9(a)(3)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) [↑](#endnote-ref-143)
143. N.C. Gen. Stat. Ann. § [24-9(a)(2)(b)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) [↑](#endnote-ref-144)
144. N.C. Gen. Stat. Ann. § [24-9(a)(2)(e)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) [↑](#endnote-ref-145)
145. N.C. Gen. Stat. Ann. § [24-9(a)(3)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html). [↑](#endnote-ref-146)
146. See N.C. Gen. Stat. Ann. §§ [24-9(d)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) & [24-11(a)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-11.html). Note that despite the fact *Ibid.* § [24-9(d)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) stipulates that “revolving credit card plans offered by banks” are exempt, this exemption does not apply “to a revolving credit card plan that is secured by a mortgage or deed of trust on real property.” Thus, revolving credit card plans offered by banks are subject to this late fee restriction for mortgage loan purposes; however, equity lines of credit offered by banks are exempt under *Ibid.* § [24-9(c)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html). [↑](#endnote-ref-147)
147. A revolving credit card plan offered by a bank must be secured by real property in order for this late fee restriction to apply (see N.C. Gen. Stat. Ann. § [24-9[d]](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html)). [↑](#endnote-ref-148)
148. See N.C. Gen. Stat. Ann. § [24-9(a)(3) & (b)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-9.html) [↑](#endnote-ref-149)
149. “$5 on accounts having an outstanding balance of less than $100 and $10 on accounts having an outstanding balance of $100 or more.” N.C. Gen. Stat. Ann. § [24-11(d1)](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-11.html) [↑](#endnote-ref-150)
150. See N.C. Gen. Stat. Ann. §§ [54B-156](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54B/GS_54B-156.html) & [54C-125](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54C/GS_54C-125.html). [↑](#endnote-ref-151)
151. See N.C. Gen. Stat. Ann. §§ [54B-150](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54B/GS_54B-150.html), [54B-151](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54B/GS_54B-151.html), & [54C-125](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54C/GS_54C-125.html)) [↑](#endnote-ref-152)
152. Note that while *Ibid.* §§ [54B-156](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54B/GS_54B-156.html) & [54C-125](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_54C/GS_54C-125.html) does not specify any loan limits, they do require loans subject to *Ibid.* § [24-10.1](http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_24/GS_24-10.1.html) (which would be certain loans less than $300,000) to comply with such sections provisions on late charges. [↑](#endnote-ref-153)
153. The restrictions are applicable to a “registrant”, who is authorized to make a wide variety of loans under Ohio Rev. Code Ann. § [1321.52](http://codes.ohio.gov/orc/1321.52v1). [↑](#endnote-ref-154)
154. A registrant may make secured loans other than those secured by “residential real estate” or a “dwelling”, as both terms are defined under Ohio Rev. Code Ann. § [1322.01](http://codes.ohio.gov/orc/1322) (see *Ibid*. § [1321.52(C)](http://codes.ohio.gov/orc/1321.52v1)). When both definitions are considered in the context of real property, the only real estate which may be secured is vacant land upon which a dwelling will not be constructed within two years of acquisition. [↑](#endnote-ref-155)
155. Ohio Rev. Code Ann. § [1345.01(A)](http://codes.ohio.gov/orc/1345). For exemptions, see *Ibid.* § [1345.12](http://codes.ohio.gov/orc/1345.12v1) [↑](#endnote-ref-156)
156. Ohio Rev. Code Ann. § [1345.01(I)](http://codes.ohio.gov/orc/1345) [↑](#endnote-ref-157)
157. Ohio Rev. Code Ann. § [1345.01(I)](http://codes.ohio.gov/orc/1345.12v1) [↑](#endnote-ref-158)
158. Okla. Stat. Ann. tit. 14A, §§ [3-104](http://www.oklegislature.gov/osstatuestitle.html) & [3-105](http://www.oklegislature.gov/osstatuestitle.html). For exemptions, see Okla. Stat. Ann. tit. 14A, § [1-202](http://www.oklegislature.gov/osstatuestitle.html) [↑](#endnote-ref-159)
159. See Okla. Stat. Ann. tit. 14A, § [3-104](http://www.oklegislature.gov/osstatuestitle.html). Note that the loan cannot be primarily secured by an interest in land, under *Ibid.* § [3-105](http://www.oklegislature.gov/osstatuestitle.html). [↑](#endnote-ref-160)
160. A “consumer loan” does not include a “’loan primarily secured by an interest in land,’ if at the time the loan is made the value of this collateral is substantial in relation to the amount of the loan . . .” (Okla. Stat. Ann. tit. 14A, § [3-105](http://www.oklegislature.gov/osstatuestitle.html)). [↑](#endnote-ref-161)
161. If greater, the same amount as a permissible deferral charge, authorized under Okla. St. Ann. tit. 14A, § [3-204(3)](http://www.oklegislature.gov/osstatuestitle.html). The maximum charge amount is subject to change each year and the new amount can be found in the Appendices of Okla. Admin. Code § [160:20](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00_). [↑](#endnote-ref-162)
162. Okla. Stat. Ann. tit. 14A, §§ [3-104](http://www.oklegislature.gov/osstatuestitle.html) & [3-105](http://www.oklegislature.gov/osstatuestitle.html). For exemptions, see Okla. Stat. Ann. tit. 14A, § [1-202](http://www.oklegislature.gov/osstatuestitle.html) [↑](#endnote-ref-163)
163. See Okla. Stat. Ann. tit. 14A, § [3-104](http://www.oklegislature.gov/osstatuestitle.html). Note that the loan cannot be primarily secured by an interest in land, under *Ibid.* § [3-105](http://www.oklegislature.gov/osstatuestitle.html). [↑](#endnote-ref-164)
164. A “consumer loan” does not include a “’loan primarily secured by an interest in land,’ if at the time the loan is made the value of this collateral is substantial in relation to the amount of the loan . . .” (Okla. Stat. Ann. tit. 14A, § [3-105](http://www.oklegislature.gov/osstatuestitle.html)). [↑](#endnote-ref-165)
165. If greater, the same amount as a permissible deferral charge, authorized under Okla. St. Ann. tit. 14A, § [3-204(3)](http://www.oklegislature.gov/osstatuestitle.html). The maximum charge amount is subject to change each year and the new amount can be found in the Appendices of Okla. Admin. Code § [160:20](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00_). [↑](#endnote-ref-166)
166. Or. Rev. Stat. §§ [86.160](https://www.oregonlegislature.gov/bills_laws/ors/ors086.html) & [86.175](https://www.oregonlegislature.gov/bills_laws/ors/ors086.html). Does not include “loans insured, guaranteed or purchased by an instrumentality of the federal government, whose regulations establish late charge limitations.” (*Ibid.* § [86.185](https://www.oregonlegislature.gov/bills_laws/ors/ors086.html)) [↑](#endnote-ref-167)
167. See Or. Rev. Stat. §§ [86.160(4)](https://www.oregonlegislature.gov/bills_laws/ors/ors086.html) & [86.175](https://www.oregonlegislature.gov/bills_laws/ors/ors086.html) [↑](#endnote-ref-168)
168. Or. Rev. Stat. Ann. § [725.010(2)](https://www.oregonlegislature.gov/bills_laws/ors/ors725.html) [↑](#endnote-ref-169)
169. Or. Rev. Stat. Ann. § [725.010(2)](https://www.oregonlegislature.gov/bills_laws/ors/ors725.html) [↑](#endnote-ref-170)
170. Open-end loan plans are exempt from these late fee restrictions. See Or. Rev. Stat. Ann. § [725.345(4)](https://www.oregonlegislature.gov/bills_laws/ors/ors725.html) [↑](#endnote-ref-171)
171. 7 Pa. Cons. Stat. § [6102](http://www.legis.state.pa.us/cfdocs/legis/LI/consCheck.cfm?txtType=HTM&ttl=07&div=0&chpt=61&sctn=2&subsctn=0). For exemptions, See *Ibid.*§§ [6101(a)](http://www.legis.state.pa.us/cfdocs/legis/LI/consCheck.cfm?txtType=HTM&ttl=07&div=0&chpt=61&sctn=1&subsctn=0) & [6112](http://www.legis.state.pa.us/cfdocs/legis/LI/consCheck.cfm?txtType=HTM&ttl=07&div=0&chpt=61&sctn=12&subsctn=0). [↑](#endnote-ref-172)
172. See 7 Pa. Cons. Stat. § [6102](http://www.legis.state.pa.us/cfdocs/legis/LI/consCheck.cfm?txtType=HTM&ttl=07&div=0&chpt=61&sctn=2&subsctn=0) [↑](#endnote-ref-173)
173. See 7 Pa. Cons. Stat. § [6102](http://www.legis.state.pa.us/cfdocs/legis/LI/consCheck.cfm?txtType=HTM&ttl=07&div=0&chpt=61&sctn=2&subsctn=0) [↑](#endnote-ref-174)
174. Note: This late fee restriction is set forth in Puerto Rico’s regulations, which are only published in Spanish. Due to language restrictions, the summary of this restriction will not be as comprehensive as the other restrictions in this Matrix. [↑](#endnote-ref-175)
175. For exemptions, see P.R. Reg. 5722, art. 3 [↑](#endnote-ref-176)
176. R.I. Gen. Laws Ann. § [34-25.2-4(l) & (m)](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/34-25.2-4.HTM). For exemptions, see *Ibid.* §§ [34-25.2-4(m)](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/34-25.2-4.HTM) & [34-25.2-11](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/34-25.2-11.HTM) [↑](#endnote-ref-177)
177. See R.I. Gen. Laws Ann. § [34-25.2-4(m)](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/34-25.2-4.HTM) [↑](#endnote-ref-178)
178. S.C. Code Ann. § [37-3-104](http://www.scstatehouse.gov/code/t37c003.php). For exemptions, see *Ibid.* §§ [37-1-202](http://www.scstatehouse.gov/code/t37c001.php) & [37-3-105](http://www.scstatehouse.gov/code/t37c003.php) [↑](#endnote-ref-179)
179. See S.C. Code Ann. § [37-3-104](http://www.scstatehouse.gov/code/t37c003.php). [↑](#endnote-ref-180)
180. See S.C. Code Ann. § [37-3-105](http://www.scstatehouse.gov/code/t37c003.php) [↑](#endnote-ref-181)
181. Amount current 7/1/2020 to 6/30/2022. If the minimum charge exceeds 5% of the unpaid amount of the installment, it may still be collected. Per S.C. Code Ann. § [37-1-109](http://www.scstatehouse.gov/code/t37c001.php) & S.C. Reg. § [28-62](http://www.scstatehouse.gov/coderegs/statmast.php), this dollar amount is subject to change each even-numbered year, effective on July 1st. The new amount is published on the South Carolina Department of Consumer Affairs website (<http://www.consumer.sc.gov/Pages/Legal.aspx>). [↑](#endnote-ref-182)
182. Amount current 7/1/2020 to 6/30/2022. If the minimum charge exceeds 5% of the unpaid amount of the installment, it may still be collected. Per S.C. Code Ann. § [37-1-109](http://www.scstatehouse.gov/code/t37c001.php) & S.C. Reg. § [28-62](http://www.scstatehouse.gov/coderegs/statmast.php), this dollar amount is subject to change each even-numbered year, effective on July 1st. The new amount is published on the South Carolina Department of Consumer Affairs website (<http://www.consumer.sc.gov/Pages/Legal.aspx>). [↑](#endnote-ref-183)
183. See S.D. Codified Laws § [54-4-36(12)](http://sdlegislature.gov/statutes/Codified_Laws/). For exemptions, see S.D. Codified Laws §§ [54-4-37](http://sdlegislature.gov/statutes/Codified_Laws/) & [54-4-64](http://sdlegislature.gov/statutes/Codified_Laws/) [↑](#endnote-ref-184)
184. See S.D. Codified Laws § [54-4-36(12)](http://sdlegislature.gov/statutes/Codified_Laws/) [↑](#endnote-ref-185)
185. Tenn. Code Ann. § [45-5-102(8) - (10) & (20)](http://www.tsc.state.tn.us/Tennessee%20Code). For exemptions, see *Ibid.* § [45-5-104](http://www.tsc.state.tn.us/Tennessee%20Code) [↑](#endnote-ref-186)
186. See Tenn. Code Ann. § [45-5-301(1)](http://www.tsc.state.tn.us/Tennessee%20Code) [↑](#endnote-ref-187)
187. Tenn. Code Ann. § [45-20-102(8) & (9)](http://www.tsc.state.tn.us/Tennessee%20Code). For exemptions, see *Ibid.* § [45-20-102(9)(D)](http://www.tsc.state.tn.us/Tennessee%20Code) [↑](#endnote-ref-188)
188. Tenn. Code Ann. § [45-20-102(8) & (9)(C)](http://www.tsc.state.tn.us/Tennessee%20Code) [↑](#endnote-ref-189)
189. Tenn. Code Ann. § [45-20-102(8) & (9)(A)](http://www.tsc.state.tn.us/Tennessee%20Code) [↑](#endnote-ref-190)
190. Tex. Fin. Code Ann. § [301.002(10)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.301.htm#301.002) [↑](#endnote-ref-191)
191. The interest rate must be less than 10% per year. A delinquency fee is considered to be a part of interest. See Tex. Fin. Code Ann. §§ [302.001(d)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.302.htm#302.001) & [302.103](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.302.htm#302.103) [↑](#endnote-ref-192)
192. Tex. Fin. Code Ann. § [342.001(4)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.342.htm#342.001) & 7 Tex. Admin. Code §§ [83.101](http://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=5&ch=83&rl=101) & [83.703(c)](http://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=5&ch=83&rl=703). For exemptions, see *Supra* §§ [342.004](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.342.htm#342.004), [342.005](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.342.htm#342.005), & [342.006](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.342.htm#342.006). [↑](#endnote-ref-193)
193. See Tex. Fin. Code § [342.001(4)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.342.htm#342.001). See also 7 Tex. Admin. Code § [83.101(b)](http://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=5&ch=83&rl=101). [↑](#endnote-ref-194)
194. See Tex. Fin. Code § [342.001(4)(A)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.342.htm#342.001) [↑](#endnote-ref-195)
195. Utah Code Ann. § [70C-1-201](http://le.utah.gov/xcode/Title70C/Chapter1/70C-1-S201.html?v=C70C-1-S201_1800010118000101). For exemptions, see Utah Code Ann. § [70C-1-202(2)](http://le.utah.gov/xcode/Title70C/Chapter1/70C-1-S202.html?v=C70C-1-S202_2014040320140513). [↑](#endnote-ref-196)
196. Amount adjusts annually by the Utah Department of Financial Institutions (see <http://dfi.utah.gov/non-depository/consumer-lending/>). See also Utah Code Ann. § [70C-1-202(2)(d)(ii)](http://le.utah.gov/xcode/Title70C/Chapter1/70C-1-S202.html?v=C70C-1-S202_2014040320140513) for details. [↑](#endnote-ref-197)
197. Utah Code Ann. § [70C-1-202(2)(b)](http://le.utah.gov/xcode/Title70C/Chapter1/70C-1-S202.html?v=C70C-1-S202_2014040320140513) [↑](#endnote-ref-198)
198. A contract renewed, executed, or modified after May 3, 1999 by a depository institution can contract for a delinquency charge that exceeds the statutory limitations. See Utah Code Ann. § [70C-2-102(1)(b)](http://le.utah.gov/xcode/Title70C/Chapter1/70C-1-S202.html?v=C70C-1-S202_2014040320140513) [↑](#endnote-ref-199)
199. A contract renewed, executed, or modified after May 3, 1999 by a depository institution can contract for a delinquency charge that exceeds the statutory limitations. See Utah Code Ann. § [70C-2-102(1)(b)](http://le.utah.gov/xcode/Title70C/Chapter1/70C-1-S202.html?v=C70C-1-S202_2014040320140513) [↑](#endnote-ref-200)
200. First lien loans falling under the purview of 12 U.S.C.A. § 1735f-7a are subject to Federal late fee restrictions. The types of loans subject to this act are too complex to include a summary in this document. [↑](#endnote-ref-201)
201. Any loan that is not subject to 12 U.S.C.A. § 1735f-7a is subject to these restrictions. See endnote directly above for more details. [↑](#endnote-ref-202)
202. See Va. Code Ann. § [6.2-300](http://law.lis.virginia.gov/vacode/title6.2/chapter3/section6.2-300/) [↑](#endnote-ref-203)
203. See Wash. Rev. Code Ann. §§ [31.04.015(12)](http://app.leg.wa.gov/RCW/default.aspx?cite=31.04.015) & [31.04.035](http://app.leg.wa.gov/RCW/default.aspx?cite=31.04.035). For exemptions, see *Ibid.* § [31.04.025(2)](http://app.leg.wa.gov/RCW/default.aspx?cite=31.04.025) & Wash. Admin. Code § [208-620-104](http://apps.leg.wa.gov/wac/default.aspx?cite=208-620-104) [↑](#endnote-ref-204)
204. W. Va. Code Ann. § [46A-1-102(15) & (33)](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=1&section=102#01) [↑](#endnote-ref-205)
205. W. Va. Code Ann. § [31-17-1(o)](http://www.legis.state.wv.us/WVCODE/Code.cfm?chap=31&art=17#17). For exemptions, see *Ibid.* §§ [31-17-2](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=31&art=17&section=2#17) & [46A-1-105](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=1&section=105#01). [↑](#endnote-ref-206)
206. W. Va. Code Ann. § [46A-1-102(15)(d)](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=1&section=102#01); see also *Ibid.* § [31-17-1(o)](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=31&art=17&section=1#17) [↑](#endnote-ref-207)
207. Alternatively, an amount equal to the deferral charge that is permitted to defer the unpaid amount of the installment for the period that is delinquent may be charged. See W. Va. Code Ann. § [46A-3-114](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=3&section=114#03). [↑](#endnote-ref-208)
208. Alternatively, an amount equal to the deferral charge that is permitted to defer the unpaid amount of the installment for the period that is delinquent may be charged. See W. Va. Code Ann. § [46A-3-114](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=3&section=114#03). [↑](#endnote-ref-209)
209. W. Va. Code Ann. § [46A-1-102(15)](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=1&section=102#01) [↑](#endnote-ref-210)
210. W. Va. Code Ann. § [31-17-1(o)](http://www.legis.state.wv.us/WVCODE/Code.cfm?chap=31&art=17#17). For exemptions, see *Ibid.* §§ [31-17-2](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=31&art=17&section=2#17) & [46A-1-105](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=1&section=105#01). [↑](#endnote-ref-211)
211. W. Va. Code Ann. § [46A-1-102(15)(d)](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=1&section=102#01); see also *Ibid.* § [31-17-1(o)](http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=31&art=17&section=1#17) [↑](#endnote-ref-212)
212. Wis. Stat. Ann. § [138.09(7)(a)(1)](http://docs.legis.wisconsin.gov/statutes/statutes/138/09). For exemptions, see Wis. Stat. Ann. § [138.09(1a)](http://docs.legis.wisconsin.gov/statutes/statutes/138/09) [↑](#endnote-ref-213)
213. For the definition of a precomputed loan, see Wis. Stat. Ann. § [138.09(7)(a)(1)](http://docs.legis.wisconsin.gov/statutes/statutes/138/09). For exemptions, see Wis. Stat. Ann. § [138.09(1a)](http://docs.legis.wisconsin.gov/statutes/statutes/138/09) [↑](#endnote-ref-214)
214. 9.5% for the first $1,000 of the loan and 8% for all amounts beyond this (see Wis. Stat. Ann. § [138.09[b][1]](http://docs.legis.wisconsin.gov/statutes/statutes/138/09) for details). It can only be assessed against the unpaid principal balance exclusive of interest. [↑](#endnote-ref-215)
215. Wis. Stat. Ann. § [138.052(1)(b)](http://docs.legis.wisconsin.gov/statutes/statutes/138/052). For exemptions, see *Ibid.* § [138.052(8) & (10)](http://docs.legis.wisconsin.gov/statutes/statutes/138/052) [↑](#endnote-ref-216)
216. Wis. Stat. Ann. § [138.052(1)(b)](http://docs.legis.wisconsin.gov/statutes/statutes/138/052) [↑](#endnote-ref-217)
217. Wis. Stat. Ann. § [138.052(1)(b)](http://docs.legis.wisconsin.gov/statutes/statutes/138/052) [↑](#endnote-ref-218)
218. Wis. Stat. Ann. §§ [421.301(10), (12), & (13)](http://docs.legis.wisconsin.gov/statutes/statutes/421/III/301) and [422.102](http://docs.legis.wisconsin.gov/statutes/statutes/422/I/102). For exemptions, see *Ibid.* §§ [421.202](http://docs.legis.wisconsin.gov/statutes/statutes/421/II/202), [421.203](http://docs.legis.wisconsin.gov/statutes/statutes/421/II/203), & [422.203(1)](http://docs.legis.wisconsin.gov/statutes/statutes/422/II/203) [↑](#endnote-ref-219)
219. Wis. Stat. Ann. § [138.09(7)(a)](http://docs.legis.wisconsin.gov/statutes/statutes/138/09). For exemptions, see *Ibid.* § [138.09(1a)](http://docs.legis.wisconsin.gov/statutes/statutes/138/09) [↑](#endnote-ref-220)
220. Wis. Stat. Ann. § [421.301(10)](http://docs.legis.wisconsin.gov/statutes/statutes/421/III/301) [↑](#endnote-ref-221)
221. Wis. Stat. Ann. § [421.202(6)](http://docs.legis.wisconsin.gov/statutes/statutes/421/III/301) [↑](#endnote-ref-222)
222. See Wis. Stat. Ann. § [421.202(7)](http://docs.legis.wisconsin.gov/statutes/statutes/421/III/301) [↑](#endnote-ref-223)
223. Wyo. Stat. Ann. §§ [40-14-302](http://legisweb.state.wy.us/LSOWEB/wyStatutes.aspx) & [40-14-304](http://legisweb.state.wy.us/LSOWEB/wyStatutes.aspx). For exemptions, see *Ibid.* § [40-14-121](http://legisweb.state.wy.us/LSOWEB/wyStatutes.aspx), [40-14-304](http://legisweb.state.wy.us/LSOWEB/wyStatutes.aspx), & [40-14-305](http://legisweb.state.wy.us/LSOWEB/wyStatutes.aspx) [↑](#endnote-ref-224)
224. Wyo. Stat. Ann. § [40-14-304(a)(iv)](http://legisweb.state.wy.us/LSOWEB/wyStatutes.aspx) [↑](#endnote-ref-225)
225. Except if the loan is secured by a primary lien, in which case the value of the property must be insubstantial in relation to the amount of the loan for it not to be considered a “loan primarily secured by an interest in land,” which is generally exempt from the definition of “consumer loan.”. See Wyo. Stat. Ann. §§ [40-14-304](http://legisweb.state.wy.us/LSOWEB/wyStatutes.aspx) & [40-14-305](http://legisweb.state.wy.us/LSOWEB/wyStatutes.aspx) [↑](#endnote-ref-226)