



Commonwealth of Massachusetts

DIVISION OF BANKS

1000 Washington Street, 10th Floor
Boston, MA 02118-6400

Debt Collector Annual Report Calendar Year Ending on December 31, 2014

All debt collectors are required to file an annual report pursuant to Massachusetts General Laws chapter 93, section 24D and its implementing regulation 209 CMR 18.09.

Debt collector licensees are required to complete this annual report form for the preceding calendar year. **The annual report for the calendar year ending on December 31, 2014 is required to be submitted to the Commissioner of Banks on or before March 31, 2015.** Licensees that fail to meet the March 31, 2015 deadline will be assessed a late penalty of \$5.00 per day until the annual report is received by the Division of Banks. The completed annual report must be e-mailed to dob.DCannualreport@state.ma.us on or before **March 31, 2015**. **Do not mail a hard copy of this report into the Division.**

LICENSEE NAME: _____

LICENSE NUMBER(S): _____

1) What types of debt does your company collect from Massachusetts debtors?

2) Does your company engage in debt purchasing? _____

If you answered yes, you must address Questions 2.a – 2.c.

If you answered no, you can skip Questions 2.a – 2.c and move onto Question #3.

2. a) Total number of Massachusetts debtor accounts purchased in 2014: _____

2. b) Total dollar amount of Massachusetts debtor accounts purchased in 2014: _____

2. c) Does your company actively collect on the purchased debt? _____

If you answered no, provide the name(s) of the licensed Massachusetts debt collector or attorney that collects on your company's purchased debt:

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LICENSEE NAME: _____

3) Does your company have any affiliated entities engaged in debt collection? If yes, provide the name(s) of the affiliates(s).

4.a.) In the table below, in Column 2 provide the total number of Massachusetts debtor accounts your company conducted collection activity on in 2014. In Column 3 provide the total number of Massachusetts debtor accounts your company collected funds from in 2014. In Column 4 provide the gross dollar amount your company collected from Massachusetts debtors in 2014.

	Column 2	Column 3	Column 4
Type of Account	Number of MA Debtor Accounts Your Company Attempted to Collect From	Number of MA Debtor Accounts Your Company Successfully Collected Monies From	\$ of Gross Collections from MA debtors
Third Party			
Purchased			

4.b.) In the table below, provide the total number of Massachusetts debtor accounts in your company's collection portfolio as of December 31, 2014 in Column 2. In Column 3 provide the face value dollar amount of Massachusetts debtor accounts in your company's collection portfolio as of December 31, 2014.

	Column 2	Column 3
Type of Account	Number of MA Debtor Accounts in Your Collection Portfolio on 12/31/14	\$ Value of MA Debtor Accounts on 12/31/14
Third Party		
Purchased		

5) Does your company also engage in third party loan servicing? _____

If you answered yes, you must complete the remaining questions.

If you answered no, please skip the remaining questions. You must, however, complete the attestation on Page 6.

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6) For Massachusetts Consumers/Borrowers only, by loan type, below and on the following page list the number of loans serviced during calendar year 2014 in Column 2. In Column 3 list the dollar amount of those loans serviced during calendar year 2014. In Column 4 list the number of servicing contracts held by the licensee during calendar year 2014. *Please note that information on residential mortgage loans is gathered in Question 7 on Pages 4-5.*

	Column 2	Column 3	Column 4
CONSUMER LOANS (UNSECURED)	# OF LOANS SERVICED	\$ DOLLAR AMOUNT OF LOANS SERVICED	# OF SERVICING CONTRACTS

	Column 2	Column 3	Column 4
STUDENT LOANS	# OF LOANS SERVICED	\$ DOLLAR AMOUNT OF LOANS SERVICED	# OF SERVICING CONTRACTS

	Column 2	Column 3	Column 4
MOTOR VEHICLE SALES FINANCE CONTRACTS	# OF CONTRACTS SERVICED	\$ DOLLAR AMOUNT OF CONTRACTS SERVICED	# OF SERVICING CONTRACTS

	Column 2	Column 3	Column 4
RETAIL INSTALLMENT SALES FINANCE CONTRACTS (CONSUMER & HOUSEHOLD GOODS)	# OF LOANS SERVICED	\$ DOLLAR AMOUNT OF LOANS SERVICED	# OF SERVICING CONTRACTS

	Column 2	Column 3	Column 4
OTHER - PLEASE SPECIFY LOAN TYPE BELOW:	# OF LOANS SERVICED	\$ DOLLAR AMOUNT OF LOANS SERVICED	# OF SERVICING CONTRACTS

	Column 2	Column 3	Column 4
OTHER - PLEASE SPECIFY LOAN TYPE BELOW:	# OF LOANS SERVICED	\$ DOLLAR AMOUNT OF LOANS SERVICED	# OF SERVICING CONTRACTS

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7) Does your company service residential mortgage loans in Massachusetts? _____

If you answered yes, you must complete the remaining questions.

If you answered no, please skip the remaining questions. You must, however, complete the attestation on Page #6.

7. a) For Massachusetts Residential Property only, list the number of mortgage loans serviced during calendar year 2014 in Column 1. In Column 2 list the dollar amount of mortgage loans serviced during calendar year 2014. In Column 3 list the number of mortgage loan servicing contracts held by the licensee during calendar year 2014.

Column 1	Column 2	Column 3
# OF RESIDENTIAL MORTGAGE LOANS SERVICED	\$ DOLLAR AMOUNT OF RESIDENTIAL MORTGAGE LOANS SERVICED	# OF RESIDENTIAL MORTGAGE LOAN SERVICING CONTRACTS

7. b) For Massachusetts Residential Property only, list the number of HUD reverse mortgage loans (Home Equity Conversion Mortgage Loans or HECM loans) serviced during calendar year 2014 in Column 1. In Column 2 list the dollar amount of HECM loans serviced during calendar year 2014. In Column 3 list the number of HECM loan servicing contracts held by the licensee during calendar year 2014.

Column 1	Column 2	Column 3
# OF HECM LOANS SERVICED	\$ DOLLAR AMOUNT OF HECM LOANS SERVICED	# OF HECM LOAN SERVICING CONTRACTS

7. c) Is your company responsible for the foreclosure petition filing process with Land Court? _____

If yes, how many foreclosure petitions did your company file in Massachusetts in 2014?

If no, what vendor(s) did your company use during 2014?

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LICENSEE NAME: _____

7. d) Is your company registered with the Massachusetts Foreclosure Database, in accordance with G.L. c. 244, section 35A? _____

7. e) Does your company contract with any third parties who contact Massachusetts consumers/borrowers on your behalf? _____

If yes, please list the third parties and describe the services provided.

7. f) Does your company contact Massachusetts consumers/borrowers on behalf of another registered loan servicer or licensed debt collector? _____

If yes, please list your company's servicer clients.

7. g) Does your company process residential loan modifications in Massachusetts? _____

If yes, how many residential loan modifications were completed by your company in Massachusetts in 2014? _____

7. h) Does your company process short sales in Massachusetts? _____

If yes, how many short sales were completed by your company in Massachusetts in 2014? _____

7. i) Does your company originate and/or close residential mortgage loans in Massachusetts and conduct direct servicing activities? _____

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LICENSEE NAME: _____

This report must be signed by an authorized officer, director or member of the licensee.

I, the undersigned, attest to the correctness of this report and declare that it has have been examined by me and to the best of my knowledge and belief have been prepared in conformance with the instructions issued and are true and correct.

Signature of authorized individual

Print name and title

____/____/____
Date signed