



STATE OF NEW MEXICO
REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
P.O. Box 25101, Santa Fe, New Mexico 87504

IN THE MATTER OF THE APPLICATION OF:

LICENSE NUMBER: 02266

Microf, LLC
1000 Holcomb Woods Pkwy Ste 417
Roswell, GA 30076

AUTHORIZATION FOR LICENSURE

This matter having come before the Financial Institutions Division pursuant to the above-named applicant's Application for Small Loan License, the Director having fully considered the application,

HEREBY FINDS:

1. That the applicant is:

Microf, LLC

2. That the financial responsibility, character and general fitness of the applicant, its officers and directors is such as to command the confidence of the public and to warrant belief that the business will be operated lawfully, honestly, fairly and efficiently within the declared purposes and spirit of the New Mexico Small Loan Act, as amended;
3. That allowing the applicant to engage in the business at the address indicated in the application will promote the convenience and advantage of the community in which the business of the applicant is to be conducted; and
4. That the applicant has available for operation of such business at the specified location, cash or its equivalent, convertible securities or receivables of thirty-thousand dollars (\$30,000), or any combination thereof, pursuant to Section 58-15-5 NMSA 1978.
5. That the applicant has not advised the Financial Institutions Division that the company will be conducting other business in the same physical location as the company's small loan licensed location.

IT IS THEREFORE ORDERED:

- A. That a license to conduct small loan business is hereby granted to the following applicant at the specified location:

Microf, LLC

2613 Gillionville Rd, Albany, GA 31707

- B. That the applicant is not authorized to engage in other business activity at the licensed small loan location unless and until the Director approves a request to conduct other business activity pursuant to §58-15-13 NMSA 1978:

IT IS SO ORDERED. Dated at Santa Fe, New Mexico May 19, 2020.



Christopher Moya
Director

SMALL LOAN COMPANY LICENSE

License Number: 02265

Issued by:
State of New Mexico
Regulation and Licensing Department
Financial Institutions Division

This is to Certify that: **Microf, LLC**

With its office at: **2613 Gillionville Rd
Albany, GA 31707**

Has qualified under the provisions of the New Mexico Small Loan Act of 1955, and authority is hereby granted to operate a loan business at the above address only, in conformity with the provisions of said Act.

The license constitutes and shall be construed as a grant of revocable privilege only to be held and enjoyed subject to conditions, restrictions and limitations contained in said Act and the lawful rules and regulations promulgated by the Director of Financial Institutions Division, there under and not otherwise.

This license expires 06/30/2021, and is not transferable or assignable.

Signed in Santa Fe, New Mexico, on May 19, 2020



Christopher Moya
Director



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REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
P.O. Box 25101, Santa Fe, New Mexico 87504

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3. That allowing the applicant to engage in the business at the address indicated in the application will promote the convenience and advantage of the community in which the business of the applicant is to be conducted; and
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5. That the applicant has not advised the Financial Institutions Division that the company will be conducting other business in the same physical location as the company's small loan licensed location.

IT IS THEREFORE ORDERED:

- A. That a license to conduct small loan business is hereby granted to the following applicant at the specified location:

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1000 Holcomb Woods Pkwy Ste 417, Roswell, GA 30076

- B. That the applicant is not authorized to engage in other business activity at the licensed small loan location unless and until the Director approves a request to conduct other business activity pursuant to §58-15-13 NMSA 1978:

IT IS SO ORDERED. Dated at Santa Fe, New Mexico May 19, 2020.



Christopher Moya
Director

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Christopher Moya
Director

IMPORTANT CONSUMER INFORMATION

This brochure contains some common terms and definitions, which are intended to help you better understand your credit transaction. Credit costs money, so it is important that you fully understand the terms of your credit transaction. If you come across terms you do not understand, look up the terms, or ask our personnel to explain the terms to you. Ask questions. Make certain the questions that you ask are answered. Make certain you understand the terms and costs of your loan.



Common Terms and Definitions

Equal Credit Opportunity Act (ECOA):

A federal regulation which requires lenders to promote the availability of credit to all creditworthy applicants without regard to race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to contract); to whether all or part of the applicant's income derives from a public assistance program; or to whether the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The regulation prohibits creditor practices that discriminate on the basis of any of these factors.

Contract:

A written binding document, describing terms of an agreement between two or more persons. (Keep all paperwork. Later, if there are any questions, you will have your agreement in writing.)

Principal:

The amount of money owed on a debt, on which interest is calculated.

Annual Percentage Rate (APR):

The cost of your credit as a yearly rate. APR is a combination of the interest rate plus the fees charged on your loan. APR is higher than the interest rate because it includes both fees and interest as finance charges. It is intended to provide a single value for a consumer to compare the cost of credit between one lender and another. Under New Mexico law, the APR for a loan in an amount of \$5,000 or less made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed one hundred seventy-five percent, effective January 1, 2018.

Collateral:

Security pledged by a borrower to protect the interests of the lender; in case of default, the lender may take ownership of the security, if any, pledged by the borrower.

Balance:

The total amount of money owed to a lender.

Finance Charge:

The dollar amount the credit will cost you. Finance charges include interest, and may also include transaction fees and service fees.

Interest:

The cost of borrowing money, generally a percentage of the amount owed.



Default:

Failure to pay a debt as agreed to on a contract. When a loan is in default, the lender may demand full payment of the remaining debt.

Credit History:

A record containing information about you, including your payment history on previous debts.

Credit Bureau:

A private company that keeps a record of your credit history for distribution upon request by authorized parties. When you apply for credit, a lender may request a credit report to review when considering your application.

Credit Report:

A report of the credit history and other information about you that is kept by credit bureaus, which may include: your name, address, social security number, payment history (good and bad), current and previous debts, employers, income, etc. Accurate information on a credit report may not be legally removed. Incorrect information may be removed by disputing the information to the credit bureau involved.

This lender is licensed and regulated by
New Mexico Regulation and
Licensing Department,
Financial Institutions Division,

P.O. Box 25101
2550 Cerrillos Road
Santa Fe, New Mexico 87504

To report any unresolved
problems or complaints, contact
the Division by telephone at
(505) 476-4885 or visit the
website:

www.rld.state.nm.us/financialinstitutions/.



**Making Informed
Decisions When
Applying for
Small Loans**



Financial Institutions Division

New Mexico
Regulation and Licensing
Department

