

## EXHIBIT 1

### Rule Chapter 69V - Finance

#### Information Required § 120.745(2)(d)1.-4., Florida Statutes

#### Notes for Data Collection Rules

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NOTE: Data collection rules recommended for repeal are not analyzed.

#### **Mortgage Brokerage, 69V-40**

Rule 69V-40.00112, Florida Administrative Code:

1. The statute or statutes authorizing the collection of such data: Sections 494.0011(2), 494.00312, 494.00313, 494.00321, 494.00322, 494.00611, 494.0612, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Law enforcement records are used to assess eligibility for licensure
3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the minimum standards for licensure as established by the above enumerated sections of Florida Statutes and under the federal S.A.F.E. Mortgage Licensing Act of 2008.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: Law enforcement records are exempt from public disclosure. See s. 943.053, Florida Statutes, and 28 C.F.R. § 20.33.

Rule 69V-40.003, Florida Administrative Code:

5. The statute or statutes authorizing the collection of such data: Sections 494.0063, 494.00611(2)(f), F.S.
6. The purposes for which the agency uses the data and any purpose for which the data is used by others: Audited financial statements are used to assess the financial condition and net worth of mortgage lender licensees.
7. The policies supporting the reporting and retention of the data: The policy is to ensure mortgage lenders are maintaining sufficient net worth to conduct business.

8. Whether and to what extent the data is exempt from public inspection under chapter 119: Audited financial statements are exempt from public disclosure pursuant to Section 494.00125(2), F.S.

Rule 69V-40.0113, Florida Administrative Code:

1. The statute or statutes authorizing the collection of such data: Sections 494.0011(2), 494.00312, 494.00313, 494.00321, 494.00322, 494.00611, 494.0612, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Credit information used to assess eligibility for licensure.
3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the standard of financial responsibility under the above enumerated sections of Florida Statutes and the federal S.A.F.E. Mortgage Licensing Act of 2008.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: Credit information is exempt from public disclosure pursuant to Section 494.00125(3), Florida Statutes.

*(Rules collecting license application data)*

Rule 69V-40.0312, Florida Administrative Code

Rule 69V-40.0313, Florida Administrative Code

Rule 69V-40.0321, Florida Administrative Code

Rule 69V-40.0322, Florida Administrative Code

Rule 69V-40.036, Florida Administrative Code

Rule 69V-40.0611, Florida Administrative Code

Rule 69V-40.0612, Florida Administrative Code

Rule 69V-40.066, Florida Administrative Code

Rule 69V-40.099, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data:
  - a. 69V-40.0312: Sections 494.0011, 494.00312, F.S.
  - b. 69V-40.0313: Sections 494.0011, 494.00312, F.S.
  - c. 69V-40.0321: Sections 494.0011, 494.00321, F.S.
  - d. 69V-40.0322: Sections 494.0011, 494.00321, F.S.
  - e. 69V-40.036: Sections 494.0011, 494.0036, F.S.
  - f. 69V-40.0611: Sections 494.0011, 494.00611, F.S.
  - g. 69V-40.0612: Sections 494.0011, 494.00612, F.S.
  - h. 69V-40.066: Sections 494.0011, 494.0066, F.S.
  - i. 69V-40.099: Sections 494.0011(2), 494.004(1), 494.0067, F.S.

2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Application data is used to assess eligibility for licensure.
3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the minimum standards for licensure under the above enumerated sections of Florida Statutes and the federal S.A.F.E. Mortgage Licensing Act of 2008.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: Law enforcement records are exempt from public disclosure. See s. 943.053, Florida Statutes, and 28 C.F.R. § 20.33.

Rule 69V-40.0331, Florida Administrative Code:

1. The statute or statutes authorizing the collection of such data: Section 494.00331, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Form is used to identify contract processors.
3. The policies supporting the reporting and retention of the data: Section 494.00331, F.S., authorizes loan originators who engage solely in loan processing to work for multiple licensees. This form is used by loan originators to report that they are engaged solely in loan processing.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: The data is not exempt from Chapter 119, Florida Statutes.

**Title Loan Companies, 69V-45**

*(Rules collecting license application data)*

Rule 69V-45.005, Florida Administrative Code

Rule 69V-45.015, Florida Administrative Code

Rule 69V-45.025, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data:
  - a. 69V-45.005: Sections 537.004, 537.005, F.S.
  - b. 69V-45.015: Sections 537.004, 537.005, F.S.
  - c. 69V-45.025: Section 537.005, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Application data is used to assess eligibility for licensure
3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the minimum standards for licensure under the above enumerated sections of Florida Statutes.

4. Whether and to what extent the data is exempt from public inspection under chapter 119: The data is not generally exempt from Chapter 119, Florida Statutes.

**Retail Installment Sales Act – General Rules, 69V-85**

*(Rules collecting license application data)*

Rule 69V-85.002, Florida Administrative Code

Rule 69V-85.003, Florida Administrative Code

Rule 69V-85.005, Florida Administrative Code

Rule 69V-85.006, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data:
  - a. 69V-85.002: Sections 520.03(2), 520.32(2), 520.52(2), 520.63(2), 520.994(5), F.S.
  - b. 69V-85.003: Sections 520.03(2), 520.32(2), 520.52(2), 520.63(2), 520.994(5), F.S.
  - c. 69V-85.005: Sections 520.999, 520.994, F.S.
  - d. 69V-85.006: Sections 520.03, 520.32, 520.52, 520.63, 520.999, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Application data is used to assess eligibility for licensure.
3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the minimum standards for licensure under the above enumerated sections of Florida Statutes.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: The data is not generally exempt from Chapter 119, Florida Statutes.

**Florida Consumer Finance Act, 60V-160**

Rule 69V-160.008, Florida Administrative Code:

1. The statute or statutes authorizing the collection of such data: Sections 516.22(1), 516.23(3), F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: To determine the insurer under Section 516.35, F.S. and the credit insurance act.
3. The policies supporting the reporting and retention of the data: The policy is to determine in particular cases whether a transaction is a collateral sale, purchase or agreement for the purposes of the Section.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: This data is not exempted under Chapter 119, F.S.

*(Rules collecting license application data)*

Rule 69V-160.030, Florida Administrative Code

Rule 69V-160.031, Florida Administrative Code

Rule 69V-160.032, Florida Administrative Code

Rule 69V-160.036, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data:
  - a. 69V-160.030: Sections 516.03(1), 516.05(1), F.S.
  - b. 69V-160.031: Sections 516.03(1), 516.05(1), F.S.
  - c. 69V-160.032: 516.01, 516.02(1), 516.05(4), 516.05(5), F.S.
  - d. 69V-160.036: Section 516.03, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Application data is used to assess eligibility for licensure.
3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the minimum standards for licensure under the above enumerated sections of Florida Statutes.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: The data is not generally exempt from Chapter 119, Florida Statutes.

**Collection Agencies, 69V-180**

Rule 69V-180.010, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 559.542, 559.544, 559.545, 559.546, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Verify bond requirements are met under the above enumerated statutes.
3. The policies supporting the reporting and retention of the data: The policy is to ensure credit grantors who are injured by violations of this part may recover damages.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: This data are public records under Chapter 119, F.S.

*(Rules collecting registration application data)*

Rule 69V-180.020, Florida Administrative Code

Rule 69V-180.030, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data:

- a. 69V-180.020: Sections 559.542, 559.544, 559.545, F.S.
  - b. 69V-180.030: Sections 559.553, 559.555, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Application data is used to assess eligibility for registration.
  3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the minimum standards for registration under the above enumerated sections of Florida Statutes.
  4. Whether and to what extent the data is exempt from public inspection under chapter 119: The data is not generally exempt from Chapter 119, Florida Statutes.

Rule 69V-180.040, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 559.725, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Consumer complaints are investigated for possible violations of Section 559.72. Data is shared with appropriate regulatory bodies of the state or the federal government, including the FTC Consumer Sentinel, a law enforcement database, for investigative purposes.
3. The policies supporting the reporting and retention of the data: The policy is to investigate complaints of prohibited consumer collection practices to target violators for enforcement.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: This data are public records under Chapter 119, F.S.

**Money Transmitters, 69V-560**

*(Rules collecting license application data)*

Rule 69V-560.102, Florida Administrative Code

Rule 69V-560.107, Florida Administrative Code

Rule 69V-560.201, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data:
  - a. 69V-560.102: Sections 560.105, 560.118, 560.209, 560.403, F.S.
  - b. 69V-560.107: Sections 560.105, 560.141, 560.2085, F.S.
  - c. 69V-560.201: Sections 560.105, 560.126, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Application data is used to assess eligibility for registration.

3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the minimum standards for registration under the above enumerated sections of Florida Statutes.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: The data is not generally exempt from Chapter 119, Florida Statutes.

Rule 69V-560.1021, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 112.011, 560.114, 560.1401, 560.141, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Law enforcement records are used to assess eligibility for licensure
3. The policies supporting the reporting and retention of the data: The policy is to ensure applicants meet the minimum standards for licensure as established by the above enumerated sections of Florida Statutes.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: Law enforcement records are exempt from public disclosure. See s. 943.053, Florida Statutes, and 28 C.F.R. § 20.33.

Rule 69V-560.108, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 560.105, 560.141, 560.403, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: The information is to support the self-reported election of the licensee to engage in deferred presentment.
3. The policies supporting the reporting and retention of the data: The policy is to ensure that deferred presentment transactions are monitored according to legislative intent set forth in Section 560.408, F.S.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: This data is public record under Chapter 119, F.S.

Rule 69V-560.402, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 560.105, 560.209, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: The information collected is used to determine a licensee's bonding requirement pursuant to 560.209, F.S.

3. The policies supporting the reporting and retention of the data: The policy is to ensure that claimants who are injured by violations of this part may recover damages.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: These data are public records under Chapter 119, F.S.

Rule 69V-560.403, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 560.105, 560.209, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: Collect financial data from licensees to show compliance with 560.209, F.S.
3. The policies supporting the reporting and retention of the data: The policy is to ensure money transmitters are maintaining sufficient net worth to conduct business.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: These data are public records under Chapter 119, F.S.

Rule 69V-560.602, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 560.105, 560.118, 560.209, 560.403, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: The information collected from this rule is a quarterly report of operations which the office uses to assess risks posed by licensees and to assist in targeting examinations.
3. The policies supporting the reporting and retention of the data: The policy is to ensure compliance with Chapter 560 and federal law, including anti-money laundering requirements.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: This data is exempted from public disclosure pursuant to Section 560.129(6), F.S.

Rule 69V-560.606, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 560.105, 560.118, 560.209, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: The information collected is used to assess and analyze statutory capital requirements.

3. The policies supporting the reporting and retention of the data: The policy is to ensure licensees meet minimum net worth and surety bond requirements under the above enumerated Sections.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: These data are public records under Chapter 119, F.S.

Rule 69V-560.608, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 560.105, 560.123, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: This rule authorizes licensees to file federally required forms at the federal level to avoid duplicative filing of the same form with the state. Data is used, and required by both state and federal regulators, to deter the use of money services businesses in the concealment of the proceeds of criminal activity.
3. The policies supporting the reporting and retention of the data: The policy is to avoid duplicative filing of Currency Transaction Report filings with the state.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: These data are exempted from public disclosure pursuant to federal law.

Rule 69V-560.609, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Section 560.105, 560.309, 560.1235, F.S. The purposes for which the agency uses the data and any purpose for which the data is used by others: This rule authorizes the filing of federally required forms at the federal level to avoid duplicative filing of the form with the state. Data is used by both state and federal regulators to deter the use of money services businesses in the concealment of the proceeds of criminal activity.
2. The policies supporting the reporting and retention of the data: The policy is to avoid duplicative filing of Suspicious Activity Reports with the state.
3. Whether and to what extent the data is exempt from public inspection under chapter 119: These data are exempted from public disclosure pursuant to federal law.

Rule 69V-560.610, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data: Sections 560.105, 560.1235, F.S.
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: This rule authorizes the filing of a federally required form to

not require a duplicative filing with the state. Data is used by both state and federal regulators to deter the use of money services businesses in the concealment of the proceeds of criminal activity.

3. The policies supporting the reporting and retention of the data: The policy is to avoid duplicative filing of Reports of International Transportation of Currency or Monetary Instruments with the state.
4. Whether and to what extent the data is exempt from public inspection under chapter 119: These data are exempted from public disclosure pursuant to federal law.

*(Rules on deferred presentment provider database)*

Rule 69V-560.907, Florida Administrative Code

Rule 69V-560.908, Florida Administrative Code

Rule 69V-560.909, Florida Administrative Code

Rule 69V-560.913, Florida Administrative Code

1. The statute or statutes authorizing the collection of such data:
  - a. 69V-560.907: Sections 560.105, 560.404(23)
  - b. 69V-560.908: Sections 560.105, 560.404(23)
  - c. 69V-560.909: Sections 560.105, 560.404(23)
  - d. 69V-560.913: Sections 560.105, 560.404(23)
2. The purposes for which the agency uses the data and any purpose for which the data is used by others: 69V-560.907 sets out how a licensee gains access to the required statewide database for payday lenders. 69V-560.908 sets out data requirements for submission of payday lending data to the required statewide payday lending database. 69V-560.909 sets out procedures and requirements for operations when the statewide database is unavailable. 69V-560.913 sets out for wind up procedures for payday lenders if they are exiting the business. It requires submission of a notice and list of uncollected loans still open on the statewide database. Data are maintained on the database and used to verify whether any deferred presentment transactions are outstanding for a particular person
3. The policies supporting the reporting and retention of the data: The policy supporting the reporting and retention of the data in the database is to: prevent the practice of rollover transactions, prevent simultaneous deferred presentment transactions with multiple providers by an individual drawer, and prevent a new deferred presentment transaction by a drawer within 24 hours of the termination of a prior transaction.

4. Whether and to what extent the data is exempt from public inspection under chapter 119: These data are exempted from public disclosure pursuant to Section 560.4041, F.S., to the extent that information identifies a drawer or a deferred presentment provider.