Payments and Refunds.—*Instalmnts:* monthly. *Prepayment:* no special provisions.

Special Charges.—*Delinquency:* no provision. *Collection:* no provision. *Insurance Premiums:* no provision. *Investigation:* $1 per $100 for credit investigation or security appraisal. *Other:* no other charges permitted.

Disclosure.—No special provisions.

Penalty For Excessive Interest.—No special provisions.

Miscellaenous Provisions.—No special provisions.

MISSOURI

There are no statutory provisions pertaining to instalment loans.

MONTANA

There are no statutory provisions pertaining to instalment loans.

NEBRASKA

References are to Revised Statutes of Nebraska, 1943, *and Cumulative Supplement, Secs.* 8–815—8–829, *as added by Laws* 1965, *Chapter* 31 (*L.B. No.* 52), *as amended*

Lenders.—Banks and trust companies organized under state law and national banks doing business in the state (Sec. 8–815), which have registered with the Department of Banking a statement of intention to engage in the business of making personal loans. Registration must be in a prescribed form and contain an agreement to comply with this act. (Sec. 8–816) Lenders must segregate all records pertaining to these loans and file an annual report on or before March 15. (Sec. 8–825)

Maximum Loan.—No special provisions.

Interest Charges.—18% simple interest per year on the first $1,000 and 12% simple interest per year on the balance over $1,000 (Sec. 8–820) ; computed only as a percentage per month of the unpaid principal balances for the number of days actually elapsed; charges can not be paid, deducted or received in advance; precomputation permitted. Additional interest may not be charged on payments made 7 days or less after maturity. (Sec. 8–822)

Maximum Time.—85 months. (Sec. 8–823)

Payments and Refunds.—*Instalments:* two or more approximately equal or declining payments of principal or of principal and charges combined; approximately equal intervals; one or more installments may be accelerated or deferred when borrower's chief source of income makes such arrangement necessary, if the loan agreement so provides and approximately ½ of the entire amount be payable in the first half of the full period of the loan and approximately ½ in the last half of the full period. (Sec. 8–823) *Prepayment:* allowed in full or in part at any time (Sec. 8–823) ; refund credit of unearned charges shall be in such an amount that the amount of charges actually retained by the lender shall not exceed the equivalent of the monthly percentage agreed for due performance computed on the actual unpaid principal balances for the number of days actually elapsed; charges retained by lender may be increased by any delinquency charges on earned charges; payment 7 days or less prior to maturity is not prepayment; refund need not be made until final payment. (Sec. 8–822)

Special Charges.—*Delinquency:* monthly percentage agreed for due performance for the number of days delinquent computed on full amount of delinquency including earned charges. (Sec. 8–822) *Collection:* taxable costs to which the lender is adjudged to be entitled in judicial proceedings. (Sec. 8–821) *Insurance Premiums:* customary and reasonable premiums not exceeding standard rates on policies covering tangible personal property securing the loan. (Sec. 8–821) *Investigation:* No provision. *Other:* filing, recording and releasing fees. No other charges may be made. (Sec. 8–821)

Disclosure.—Borrower must receive a copy of the evidence of the loan stating the principal amount of the loan and the rate of charge plainly expressed as a percentage per month computed on unpaid principal balances. The lender must give the borrower a receipt showing the date and amount of each payment made. (Sec. 8–823)

Penalty For Excessive Interest.—No charges of any kind can be collected. If charges have been collected, the lender forfeits all interest collected and a sum