

Mercatus Center To Survey Online Lenders

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The Mercatus Center at George Mason University is conducting a survey of online lenders and lending servicers that partner with banks or other institutions to originate their loans (collectively "online lenders"). The survey collects data on the impact of regulation on online lending.

Mercatus will use the survey results to help inform the public policy debate surrounding the regulation of innovations in the lending market and to communicate with policymakers, regulators, and the general public. By providing data, participants will help to shape the regulatory policy discussion in a way that leads to a more efficient, innovative, and fair market.

This survey will ask questions addressing:

- The nature of the firm's business (e.g., types of loans, rates, sizes of loans offered, credit profile of borrowers, and whether the loans are made directly or originated through partners);
- What impact (if any) complying with state-by-state regulation has on the firm's activities;
- What impact (if any) the recent *Madden v. Midland Funding* decision has had on the firm's activities;
- What impact (if any) the Consumer Financial Protection Bureau's proposed rule on payday and other short-term, small-dollar loans will have on the firm's activities; and
- What impact (if any) changing the law governing small business loans to make it more like the law governing personal loans would have on the firm's activities.

Survey information can be found at: <https://www.mercatus.org/survey-online-lenders>

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7037 Ridge Road, Suite 300, Hanover, Maryland 21076
410.684.3200

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