**Section 210.110 Judgments**

a) When a loan agreement has been reduced to judgment, the face of the account record shall show the amount and date of the judgment.

b) All payments received shall be applied to the judgment balance and be properly identified. The rate of interest charged on a judgment balance must comply with current applicable statutes. No higher rate of interest or charge shall be assessed or accepted.

c) The files of the licensee shall contain statements setting forth the following items:

1) Date of judgment.

2) Copy of the judgment.

3) Date suit was filed.

4) Amount of the judgment.

d) If records related to the judgment are kept off-site as approved by the Director pursuant to Section 210.220 of this Part, the licensee shall make these documents available from that site or return the records to the licensed location within 72 hours after the Division's request.