**Section 210.40 File of Original Papers**

a) Files

1) A separate file shall be maintained for each consumer and shall contain the loan agreement, security agreement, wage assignment, acknowledged copy of the disclosure statement of loan, a separately signed statement indicating the borrower has received a copy of the lender's right to rescind, and all other evidence of indebtedness or security pertaining to the loan, except when these documents are in the custody of a court or of an agent for collection, or are hypothecated as provided in Section 210.90. Evidence of disclosure must be retained for two years from the date of the loan. A licensee may maintain these files in any medium or format that accurately reproduces original documents or papers.

2) When a consumer is also a co-maker or consumer on another loan, the file of that consumer shall be cross-referenced to the other, unless a cross-reference is included on the alphabetical record required by Section 210.60.

b) All legal instruments bearing evidence of indebtedness taken in connection with a loan and executed by a consumer, including the disclosure statement of the loan, shall bear the loan number.

c) No licensee shall offer to or accept from a consumer any instruments that contain blank terms. All spaces or sections not used in the preparation of legal documents shall be ruled out or designated as "none" or "n/a", and any amendments shall be signed by the consumer and licensee.

d) The name and address of the licensee making the loan shall appear on any loan agreement, wage assignment, security agreement or other legal instrument taken from a consumer, before the proceeds of the loan are delivered.