

**537.5301 Willful violations.**

1. A person who willfully and knowingly makes charges in excess of those permitted by the provisions of [article 2, part 4](#), applying to supervised loans, is guilty of a serious misdemeanor.

2. A person who, in violation of the provisions of [this chapter](#) applying to authority to make supervised loans under [section 537.2301](#), willfully and knowingly engages without a license in the business of making supervised loans, or of taking assignments of and undertaking direct collection of payments from and enforcement of rights against consumers arising from supervised loans, is guilty of a serious misdemeanor.

3. A person, other than a lessor in a consumer rental purchase agreement, who willfully and knowingly engages in the business of entering into consumer credit transactions, or of taking assignments of rights against consumers arising therefrom and undertaking direct collection of payments or enforcement of these rights, without complying with the provisions of [this chapter](#) concerning notification under [section 537.6202](#) or payment of fees under [section 537.6203](#), is guilty of a simple misdemeanor.

4. A person who willfully and knowingly violates the provisions of [section 537.7103](#) is guilty of a serious misdemeanor. However, [this subsection](#) is not applicable to a violation of [section 537.7103, subsection 7](#).

[C75, 77, 79, 81, §537.5301]

[87 Acts, ch 80, §52](#); [2007 Acts, ch 128, §3](#); [2022 Acts, ch 1021, §157](#)