

**SUPPLEMENT TO THE 2002 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**CONSUMER FINANCE
LICENSEES**

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 2002



FROM REPORTS FILED IN THE

BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

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APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2002

NEW CONSUMER FINANCE OFFICES

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
11/29/01	CitiFinancial Services, Inc.	329 Southgate Shopping Center Culpeper, Culpeper County, VA	Approved 01/02/02
01/24/02	Wells Fargo Financial Acceptance Virginia, Inc.	10419 Midlothian Turnpike Chesterfield County, VA	Approved 03/04/02
04/04/02	Wells Fargo Financial Acceptance Virginia, Inc.	5946A Richmond Highway Fairfax County, VA	Approved 05/08/02

CONSUMER FINANCE OFFICE RELOCATIONS

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
01/22/02	Beneficial Virginia Inc.	From: South Park Shopping Center, City of Winchester, VA To: 2029 South Pleasant Valley Road, Pleasant Valley Marketplace, City of Winchester, VA	Approved 01/29/02
05/16/02	American General Finance of America, Inc.	From: 461 East Nelson Street, Rockbridge County, VA To: 90 East Midland Trail, Suite 200, City of Lexington, VA	Approved 05/20/02
05/20/02	Equity One Consumer Loan Company, Inc.	From: 25383 Lankford Highway, Onley, Accomack County, VA To: 25258 Lankford Highway, Onley, Accomack County, VA	Approved 05/21/02
05/28/02	First Community Finance, Inc.	From: 1327-B West Broad Street, Augusta County, VA To: 2014 Goose Creek Road, Suite 110, City of Waynesboro, VA	Approved 06/04/02
06/26/02	Equity One Consumer Loan Company, Inc.	From: 505 S. Independence Boulevard, City of Virginia Beach, VA To: 4239 Holland Road, Suite 756, City of Virginia Beach, VA	Approved 06/27/02
08/22/02	Equity One Consumer Loan Company, Inc.	From: 617 Greenville Avenue, City of Staunton, VA To: 623 Greenville Avenue, City of Staunton, VA	Approved 08/27/02
12/26/02	American General Financial Services of America, Inc.	From: 418 First Street SW, City of Roanoke, VA To: 3739 Franklin Road S.W., City of Roanoke, VA	Approved 12/27/02

CONSUMER FINANCE STATUS CHANGES - 2002

NEW CONSUMER FINANCE OFFICES

January	02	CitiFinancial Services, Inc. opened a consumer finance office at 329 Southgate Shopping Center, Culpeper, Culpeper County, VA
June	03	Wells Fargo Financial Acceptance Virginia, Inc. opened a consumer finance office at 10419 Midlothian Turnpike, Chesterfield County, VA
July	03	Wells Fargo Financial Acceptance Virginia, Inc. opened a consumer finance office at 5946A Richmond Highway, Fairfax County, VA

CONSUMER FINANCE OFFICE RELOCATIONS

February	08	Beneficial Virginia Inc. relocated a consumer finance office from 7222 Williamson Road, Roanoke County, VA to 6427 Williamson Road, Roanoke County, VA
April	01	Equity One Consumer Loan Company, Inc. relocated a consumer finance office from 4411 Plank Road, Spotsylvania County, VA to 3439 Jefferson Davis Highway, City of Fredericksburg, VA
April	23	Beneficial Virginia Inc. relocated a consumer finance office from South Park Shopping Center, City of Winchester, VA to 2029 South Pleasant Valley Road, Pleasant Valley Marketplace, City of Winchester, VA
June	10	American General Finance of America, Inc. relocated a consumer finance office from 461 East Nelson Street, City of Lexington, VA to 90 East Midland Trail, Suite 200, Rockbridge County, VA
July	15	Equity One Consumer Loan Company, Inc. relocated a consumer finance office from 505 S. Independence Boulevard, City of Virginia Beach, VA to 4239 Holland Road, Suite 756, City of Virginia Beach, VA
August	05	First Community Finance, Inc. relocated a consumer finance office from 1327-B West Broad Street, City of Waynesboro, VA to 2014 Goose Creek Road, Suite 110, Augusta County, VA

CONSUMER FINANCE OFFICE CLOSINGS

March	23	Regional Acceptance Corporation closed a consumer finance office at 304 Kellam Road, City of Virginia Beach, VA
March	23	Regional Acceptance Corporation closed a consumer finance office at 14508 Smoketown Road, Woodbridge, Prince William County, VA
March	23	Regional Acceptance Corporation closed a consumer finance office at 14346 Warwick Boulevard, Suite 355, City of Newport News, VA
March	23	Regional Acceptance Corporation closed a consumer finance office at 10051 Midlothian Turnpike, Chesterfield County, VA
March	23	Regional Acceptance Corporation closed a consumer finance office at 5332 Williamson Road, City of Roanoke, VA

CONSUMER FINANCE STATUS CHANGES - 2002

CONSUMER FINANCE OFFICE CLOSINGS (Continued)

June	17	American General Finance of America, Inc. closed a consumer finance office at 5251 John Tyler Highway, Suite 24, James City County, VA
June	30	First Community Finance, Inc. closed a consumer finance office at 1328 Tappahannock Boulevard, Tappahannock, Essex County, VA
September	13	American General Finance of America, Inc. closed a consumer finance office at 11224 Highway 15, Clarksville, Mecklenburg County, VA
September	20	Rose Shanis Financial Services of Virginia, LLC closed a consumer finance office at 7526 West Broad Street, Henrico County, VA
November	08	First Community Finance, Inc. closed a consumer finance office at 101-A North Brunswick Avenue, South Hill, Mecklenburg County, VA
November	08	First Community Finance, Inc. closed a consumer finance office at 7103 Staples Mill Road, Richmond, Henrico County, VA
November	08	First Community Finance, Inc. closed a consumer finance office at 9939 Hull Street Road, Chesterfield County, VA
November	08	First Community Finance, Inc. closed a consumer finance office at 2014 Goose Creek Road, Suite 110, Augusta County, VA
November	08	First Community Finance, Inc. closed a consumer finance office at 150 Walker Street, City of Lexington, VA
November	08	First Community Finance, Inc. closed a consumer finance office at 5338-E George Washington Memorial, Grafton, York County, VA
November	30	CitiFinancial Services, Inc. closed a consumer finance office at 8030 W. Broad Street, Richmond, Henrico County, VA
December	31	CitiFinancial Services, Inc. closed a consumer finance office at The Rocky Mount Market Place, Rocky Mount, Franklin County, VA

**INDEPENDENT* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 2002**

COMPANY	NUMBER OF OFFICES	TOTAL ASSETS**	CONSUMER FINANCE NET INCOME
1. Altavista Loan Company	1	\$ 1,104,156	\$ 18,037
2. Bynum Finance Corporation	1	769,632	2,930
3. Finance One, Inc.	1	191	(1,508)
4. Franklin Finance Company, Incorporated	1	1,696,402	104,560
5. Jefferson Finance Company	1	6,288	(10,653)
6. Knight Finance Company	1	1,499,622	19,780
7. Parks Finance Service, Inc.	3	7,462,573	46,101
8. Piedmont Finance Service, Incorporated	2	1,694,399	22,078
9. Rocuda Finance Co.	1	342,069	(23,388)
10. Stuart Finance & Small Loan Corp.	1	0	0
11. Sussex Finance & Loan Corporation	1	366,539	8,011
TOTAL	14	\$14,941,871	\$185,948

* Those consumer finance companies that only operate in the Commonwealth of Virginia and are not affiliated with a bank holding company.

** Total assets of all businesses conducted by the licensee as of fiscal year end 2002.

**CHAIN* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 2002**

<u>COMPANY</u>	<u>NUMBER OF OFFICES</u>	<u>TOTAL ASSETS**</u>	<u>CONSUMER FINANCE NET INCOME</u>
1. American General Finance of America, Inc.	61	\$294,800,900	\$5,448,323
2. Beneficial Virginia Inc.	36	159,086,000	1,899,899
3. CitiFinancial Services, Inc.	46	166,347,000	15,534,656
4. Equity One Consumer Loan Company, Inc.	22	253,912,532	(8,949,351)
5. Family Finance Corp.	3	2,001,959	169,367
6. SLM Financial Corporation	7	342,648,127	4,221,236
7. Southern Finance Corp.	1	664,676	(70,879)
8. Tico Credit Company, Inc.	2	13,015,848	(99,236)
9. TranSouth Financial Corporation	8	2,707,168,852	(88,963)
10. Union Finance Corporation	2	3,535,000	50,463
11. Washington Mutual Finance Group, LLC	21	11,410,542	1,425,920
12. Wells Fargo Financial Acceptance Virginia, Inc.	2	50,275,335	(1,976,163)
13. Wells Fargo Financial Virginia, Inc.	10	23,733,426	(761,391)
TOTAL	221	\$4,125,467,793	\$11,509,738

* Consumer finance companies, or any affiliates, that operate in other states in addition to Virginia and/or are affiliated with a bank holding company.

** Total assets of all businesses conducted by the licensee as of fiscal year end 2002.

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2002**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount (\$)
Abingdon	CF-2259	CitiFinancial Services, Inc., 203 West Main Street, 24210	825	3,140,579
	CF-2426	Equity One Consumer Loan Company, Inc., 340 Towne Centre Drive, 24210	718	2,188,366
Alexandria	CF-2346	SLM Financial Corporation, 308 Front Street, 24210	2,338	1,648,118
	CF-781	Beneficial Virginia Inc., Huntington Station, 5908 N Kings Highway, 22303	790	3,212,204
	CF-2455	Wells Fargo Financial Acceptance Virginia, Inc., 5946A Richmond Highway, 22303	103	1,339,470
Altavista	CF-2192	Wells Fargo Financial Virginia, Inc., 374 South Pickett Street, 22304	1,432	2,565,295
	CF-454	Altavista Loan Company, 802-1/2 Main Street, P O Box 118, 24517	566	829,948
Ashland	CF-2332	Parks Finance Service, Inc., P O Box 510, 24517	866	1,766,560
	CF-1185	American General Financial Services of America, Inc., 121 Junction Drive, 23005	814	2,299,592
	CF-2312	Beneficial Virginia Inc., North Washington Hwy, Suite 245 A, 23005	410	1,779,880
Bedford	CF-2310	Beneficial Virginia Inc., 810 Blue Ridge Avenue, Suite F, 24523	327	1,386,573
Big Stone Gap	CF-1070	American General Financial Services of America, Inc., US Highway 23 and Alternate Route 58, PO Box 269, 24219	458	954,593
Blackstone	CF-1079	American General Financial Services of America, Inc., 111 North Main Street, 23824	689	1,946,457
Bridgewater	CF-1073	American General Financial Services of America, Inc., 610 North Main Street, Units C & D, 22812	1,222	3,484,106
Bristol	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue, 24201	1,021	4,207,233
Brookneal	CF-979	Piedmont Finance Service, Incorporated, Main Street, Mays Building, P O Box 620, 24528	428	393,534
	CF-2420	CitiFinancial Services, Inc., 13810 C Braddock Road, 22020	775	3,759,492
Charlottesville	CF-2023	American General Financial Services of America, Inc., 1760 Rio Hill Center, 22901	721	1,829,561
	CF-1075	American General Financial Services of America, Inc., 360 Pantops, 22911	779	1,784,487
	CF-885	Beneficial Virginia Inc., 722 Rio Road West, Suite 4, 22901-1454	976	3,952,350
	CF-2060	CitiFinancial Services, Inc., 2017 Woodbrook Court, 22901	779	3,080,431
	CF-2419	CitiFinancial Services, Inc., 2114 Angus Road, Suite 102, 22901	528	2,584,785
	CF-2434	Equity One Consumer Loan Company, Inc., 570 Shoppers World Court, 22901	1,266	3,899,678
	CF-430	Parks Finance Service, Inc., 112 Second Street NE, PO Box 2025, 22902	265	518,169
	CF-2379	Washington Mutual Finance Group, LLC, 259 Zan Road, 22901	15	24,203
	CF-2167	Wells Fargo Financial Virginia, Inc., 410 Albemarle Square, 22044	858	1,544,137
	Chase City	CF-2163	American General Financial Services of America, Inc., 518 North Main Street, 23924	1,110
Chatham	CF-1076	American General Financial Services of America, Inc., 2 South Main Street, 24531	466	1,272,816
	CF-2443	Equity One Consumer Loan Company, Inc., 13701 US Highway 29, Suite 7, 24531	571	2,290,284
Chesapeake	CF-2024	American General Financial Services of America, Inc., 1406 Battlefield Boulevard North, 23320	603	1,847,923
	CF-2018	American General Financial Services of America, Inc., 4300 Portsmouth Boulevard Suite 178, 23321	581	1,978,309
	CF-952	Beneficial Virginia Inc., 3916 Portsmouth Blvd, Stonebridge Plaza, Unit A-7, 23321	749	2,876,682

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2002**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount (\$)
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Blvd, Woodford Square Shopping Center, 23320	844	3,516,038
	CF-2059	CitiFinancial Services, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320	681	3,132,526
	CF-2089	CitiFinancial Services, Inc., 3325 Taylor Road, Suite 114, 23321	817	3,712,017
	CF-817	Transouth Financial Corporation, 801 Volvo Parkway, Suite 142 & 143, 23320	93	125,077
	CF-1184	Wells Fargo Financial Virginia, Inc., 1705 Parkview Drive, Suite 26, 23320	2,542	3,401,519
Chester	CF-2090	CitiFinancial Services, Inc., 12639 Jefferson Davis Highway, 23831	825	3,490,959
Christiansburg	CF-2038	American General Financial Services of America, Inc., 2707 Market Street, 24073	770	2,155,274
	CF-2184	Beneficial Virginia Inc., 425 North Franklin Street, 24073	699	2,895,562
	CF-2049	CitiFinancial Services, Inc., 1580 N. Franklin Road, Suite 4, 24073	772	3,533,932
	CF-2430	Equity One Consumer Loan Company, Inc., 105 Ponderosa Drive, 24073	461	2,007,382
	CF-2321	Tico Credit Company, Inc., 407 Roanoke Street, Suite 3, 24073 ..	1,245	4,539,551
Collinsville	CF-2240	Rocuda Finance Co., 2879 Virginia Avenue, 24078	146	329,892
	CF-2342	SLM Financial Corporation, 2898 Virginia Avenue, 24078	3,458	2,163,996
	CF-2380	Washington Mutual Finance Group, LLC, 3408 Virginia Avenue, 24078	105	164,885
Colonial Heights	CF-2354	American General Financial Services of America, Inc., 629 Southpark Boulevard, 23834	749	2,043,182
	CF-2263	CitiFinancial Services, Inc., 536 South Park Boulevard, 23834	1,034	4,316,110
	CF-2431	Equity One Consumer Loan Company, Inc., 456 Charles H. Dimmock Pkwy, Suite 4, 23834	808	4,260,772
	CF-2381	Washington Mutual Finance Group, LLC, 798 Southpark Boulevard, P O Box 535, 23834	121	166,992
Covington	CF-2025	American General Financial Services of America, Inc., 369 West Main Street, 24426	903	2,216,041
Culpeper	CF-1080	American General Financial Services of America, Inc., 327 Southgate Center, 22701	987	2,588,307
	CF-2289	Beneficial Virginia Inc., 613 Meadowbrook Shopping Center, 22701	376	1,595,688
	CF-2452	CitiFinancial Services, Inc., 329 B Southgate Shopping Center, 22701	497	2,320,165
	CF-2425	Equity One Consumer Loan Company, Inc., 211 Southgate Shopping Center, 22701	809	2,771,444
	CF-2382	Washington Mutual Finance Group, LLC, 601 Meadowbrook Shopping Center, P O Box 759, 22701	61	103,503
Danville	CF-1081	American General Financial Services of America, Inc., 605 Piney Forest Road, 24543	1,134	2,836,600
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541	1,192	4,552,044
	CF-2264	CitiFinancial Services, Inc., 2420 Riverside Drive, 24540	708	3,013,519
	CF-2411	CitiFinancial Services, Inc., 749 Piney Forest Road, 24540	951	3,812,612
	CF-2435	Equity One Consumer Loan Company, Inc., 3303 US Highway 29, Suite C, 24540	1,462	4,324,400
	CF-2340	SLM Financial Corporation, 500 Piney Forest Road, 24540	2,981	6,958,411
	CF-2383	Washington Mutual Finance Group, LLC, 110 Exchange Street, Suite A, 24541	195	338,468
	CF-2378	Washington Mutual Finance Group, LLC, 204 Westover Drive, 24540	32	75,008
Elkton	CF-1083	American General Financial Services of America, Inc., P O Box 193, 22827	770	1,950,561

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount (\$)
Emporia	CF-2442	Equity One Consumer Loan Company, Inc., 406B West Spotswood Trail, 22827.....	587	2,174,881
	CF-1084	American General Financial Services of America, Inc., 550 North Main Street, 23847.....	802	1,798,525
Fairfax	CF-753	Beneficial Virginia Inc., Gatewood Plaza, 10201 Lee Highway, Suite 170, 22030.....	689	2,903,562
Falls Church	CF-2385	Washington Mutual Finance Group, LLC, 7115 Leesburg Pike, Suite 102, 22043.....	107	302,817
Farmville	CF-1087	American General Financial Services of America, Inc., 1506 South Main Street, Suite 24, 23901.....	971	2,149,472
	CF-2440	Equity One Consumer Loan Company, Inc., 202 South Clark Street, Suite 3, 23901.....	1,070	3,746,318
Forest	CF-2341	SLM Financial Corporation, 1700 South Main Street, 23901.....	2,482	6,161,997
	CF-2387	Washington Mutual Finance Group, LLC, 1506 S. Main Street, Unit 10, 23901.....	27	47,749
	CF-2445	Equity One Consumer Loan Company, Inc., 18013 Forest Road, Suite E-02, 24551.....	641	2,219,834
	CF-2389	Washington Mutual Finance Group, LLC, 1100-142 Armory Drive, 23851.....	22	30,581
Fredericksburg	CF-1088	American General Financial Services of America, Inc., 3940 Plank Road, Suite H, 22407.....	789	2,365,549
	CF-531	Beneficial Virginia Inc., 2035 Plank Road, Suite 5, Westwood Shopping Center, 22401-5103.....	1,088	4,652,740
Front Royal	CF-2331	CitiFinancial Services, Inc., 20 Plantation Drive, 22406.....	669	2,954,444
	CF-2409	CitiFinancial Services, Inc., 4300 Plank Road Suite 210, 22401.....	764	3,275,140
	CF-2428	Equity One Consumer Loan Company, Inc., 3439 Jefferson Davis Highway, 22407.....	760	3,279,740
	CF-2449	Family Finance Corp. d/b/a Colonial Loans (Fredericksburg only), 410 William Street, 22404.....	558	1,529,874
	CF-2221	Transouth Financial Corporation, 2025 Plank Road, 22401.....	19	23,471
	CF-2244	Wells Fargo Financial Virginia, Inc., 3940 Plank Road, 22407....	878	1,833,603
	CF-1089	American General Financial Services of America, Inc., 290 Remount Road, 22630.....	504	1,635,571
	CF-2232	Beneficial Virginia Inc., 470-C South Commerce Avenue, 22630.....	613	3,095,257
	CF-2423	CitiFinancial Services, Inc., 411 E. South Street, 22404.....	436	1,924,274
	CF-2189	American General Financial Services of America, Inc., 530 1/2 East Stuart Drive, 24333.....	847	2,535,638
Glen Allen	CF-2050	CitiFinancial Services, Inc., 969 East Stuart Drive, 24333.....	798	2,800,582
	CF-2127	Wells Fargo Financial Virginia, Inc., 10835 West Broad Street, 23060.....	168	1,852,874
Gloucester	CF-1090	American General Financial Services of America, Inc., 6649 Market Drive, P O Box 631, 23061.....	813	2,412,418
	CF-2290	Beneficial Virginia Inc., 6097 George Washington Memorial Hwy, 23061.....	389	1,625,064
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P O Box 708, 24557.....	171	532,078
Hampton	CF-1091	American General Financial Services of America, Inc., 3007 West Mercury Blvd, 23666.....	1,380	3,640,331
	CF-2057	CitiFinancial Services, Inc., 2316-C West Mercury Boulevard, 23666.....	1,070	4,686,078
Harrisonburg	CF-2391	Washington Mutual Finance Group, LLC, 2189 Cunningham Drive, 23666.....	162	264,285
	CF-1152	Wells Fargo Financial Virginia, Inc., 2400 Cunningham Drive, 23666.....	1,711	2,645,891
	CF-930	Beneficial Virginia Inc., Spotswood Square Shopping Center, 1790 East Market Street, Store #18, 22801.....	834	3,248,291

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount (\$)
	CF-2412	CitiFinancial Services, Inc., 182 S. 10 Neff Avenue, 22801	708	3,345,992
	CF-2439	Equity One Consumer Loan Company, Inc., 1641 East Market Street, Unit 10, 22801	630	1,796,067
Hayes	CF-2350	SLM Financial Corporation, 4856 George Washington Memorial Hwy, 23070	1,421	3,758,373
Hopewell	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard, 23860	685	2,722,496
Lawrenceville	CF-2343	SLM Financial Corporation, 411 S. Hicks Street, 23868	2,360	1,920,493
Lebanon	CF-1093	American General Financial Services of America, Inc., Cedar One U S Route 19, 24266	768	1,457,036
Leesburg	CF-1094	American General Financial Services of America, Inc., 534 East Market Street, 20176	549	2,400,119
	CF-2047	CitiFinancial Services, Inc., 531-C East Market Street, 22075	446	1,970,909
Lexington	CF-2165	American General Financial Services of America, Inc., 90 E Midland Trail Suite 200, 24450-5729	1,080	3,034,567
Louisa	CF-1095	American General Financial Services of America, Inc., 501 East Main Street, Suite 112, 23093	866	2,116,344
Lynchburg	CF-2020	American General Financial Services of America, Inc., 2120 Wards Road, 24502	1,192	2,820,680
	CF-522	Beneficial Virginia Inc., 3412 Waterlick Road, Suite L, 24502	4,592	15,484,148
	CF-2271	CitiFinancial Services, Inc., 3700 Candler's Mountain Road, Suite 540, 24502	723	3,461,776
	CF-2088	CitiFinancial Services, Inc., 6015 Fort Avenue, Suite 21A, 24502	863	4,504,417
	CF-2235	Finance One, Inc., 3727 Old Forest Road, PO Box 11828, 24506	0	0
	CF-2395	Washington Mutual Finance Group, LLC, 2225 Lakeside Drive, Unit B-3, 24501	44	122,661
Madison Heights	CF-2418	CitiFinancial Services, Inc., 164 River James Shopping Center, 24572	800	3,968,886
Manassas	CF-1097	American General Financial Services of America, Inc., 7861 Sudley Road, 22110	719	2,556,679
	CF-768	Beneficial Virginia Inc., Bulls Run Shopping Center, 10780 Sudley Manor Drive, 20109	778	3,359,936
	CF-2179	CitiFinancial Services, Inc., 8367 Sudley Road Manaport Plaza, 22110	728	3,049,854
	CF-1199	Wells Fargo Financial Virginia, Inc., 7622 Stream Walk Lane, 22110	1,260	1,792,641
Martinsville	CF-2064	American General Financial Services of America, Inc., 2776 Greensboro Road, 24112	565	1,603,762
	CF-2206	Beneficial Virginia Inc., 247 W. Commonwealth Boulevard, 24112	961	4,324,129
	CF-2273	CitiFinancial Services, Inc., 2541 Greensboro Road, P O Box 828, 24114	999	4,407,474
	CF-2437	Equity One Consumer Loan Company, Inc., 1914 Virginia Avenue, 20112	703	2,221,000
Mechanicsville	CF-2030	American General Financial Services of America, Inc., 7144 Mechanicsville Turnpike, 23111	698	2,443,906
	CF-2274	CitiFinancial Services, Inc., 7445 Lee Davis Road, 23111	935	3,967,230
Midlothian	CF-941	Beneficial Virginia Inc., Victorian Square, 10809 Hull St. Rd., 23112-3315	1,175	4,767,511
	CF-2446	Equity One Consumer Loan Company, Inc., 6717 Lake Harbour Drive, P O Box 5175, 23112	750	3,412,801
Newport News	CF-2021	American General Financial Services of America, Inc., 445-2 Oriana Road, 23608	1,147	3,307,086
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Blvd, 23602	1,461	5,745,263
	CF-2410	CitiFinancial Services, Inc., 12785 Jefferson Avenue, 23602	724	3,198,612
	CF-2275	CitiFinancial Services, Inc., 550-C Oyster Point Road, 23602	595	2,794,761

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AS OF DECEMBER 31, 2002**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount (\$)
Norfolk	CF-2448	Equity One Consumer Loan Company, Inc., 11712 Jefferson Avenue, Unit M, 23606.....	1,152	7,452,830
	CF-820	Transouth Financial Corporation, 739 Thimble Shoals Blvd Suite 306, 23606.....	89	81,367
	CF-2015	American General Financial Services of America, Inc., 5957-5 Virginia Beach Boulevard, 23502.....	872	2,411,906
	CF-2451	American General Financial Services of America, Inc., Roosevelt Gardens Shopping Center, 2352 E. Little Creek Road, 23518.....	556	1,554,211
	CF-32	Beneficial Virginia Inc., 5900 Virginia Beach Blvd Ste 244, 23502.....	1,196	4,518,884
Norton	CF-2186	Jefferson Finance Company, 440 Park Avenue, P O Box 768, 24273.....	10	12,012
Onley	CF-1098	American General Financial Services of America, Inc., 25326 Lankford Highway, 23418.....	838	2,050,274
	CF-2429	Equity One Consumer Loan Company, Inc., 25383 Lankford Highway, 23418.....	828	2,651,664
	CF-2339	SLM Financial Corporation, 25377 Lankford Highway Suite C, 23418.....	2,770	3,079,081
Orange	CF-2161	American General Financial Services of America, Inc., 567 N. Madison Road, P O Box 551, 22960.....	808	1,945,012
Petersburg	CF-1099	American General Financial Services of America, Inc., 3323-A South Crater Road, 23803.....	723	2,068,986
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803.....	1,408	5,522,559
	CF-2181	Family Finance Corp., 3032 South Crater Road, 23805.....	414	1,097,908
	CF-825	Transouth Financial Corporation, 3287 South Crater Road, PO Box 2053, 23804.....	21	29,394
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue, 23805.....	373	1,833,400
Portsmouth	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705.....	410	644,582
Pulaski	CF-2052	CitiFinancial Services, Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301.....	733	2,887,408
Radford	CF-2014	American General Financial Services of America, Inc., 116 Third Avenue, 24141.....	710	1,901,413
	CF-2390	Washington Mutual Finance Group, LLC, 7460 Lee Highway, 24141.....	10	32,926
Richlands	CF-2413	CitiFinancial Services, Inc., 1324 Front Street, 24641.....	893	3,152,870
	CF-2216	Transouth Financial Corporation, 142 Kents Ridge Road, 24641.....	76	119,212
Richmond	CF-2027	American General Financial Services of America, Inc., 1272 Concord Avenue, 23228.....	794	2,016,517
	CF-2028	American General Financial Services of America, Inc., 5245 South Laburnum Avenue, 23231.....	1,219	3,606,333
	CF-2031	American General Financial Services of America, Inc., 7102 Hull Street Road, Suite D, 23235-0126.....	1,815	4,976,230
	CF-2036	American General Financial Services of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, 23294.....	762	2,047,031
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, 23231 ..	1,019	4,641,282
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229.....	511	1,973,091
	CF-2422	CitiFinancial Services, Inc., 10805 Midlothian Turnpike, 23235..	974	3,740,563
	CF-2408	CitiFinancial Services, Inc., 2710 Enterprise Parkway, 23229.....	837	3,635,278
	CF-2058	CitiFinancial Services, Inc., 8245 Hull Street Road, 23235.....	872	3,448,841
	CF-2427	Equity One Consumer Loan Company, Inc., 8906 West Broad Street, Suite 1, 23294.....	864	4,178,123

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount (\$)
	CF-2128	Transouth Financial Corporation, 10422 Midlothian Turnpike, 23235.....	15	10,630
	CF-2396	Washington Mutual Finance Group, LLC, 3129 Mechanicsville Turnpike, 23223.....	69	189,807
	CF-2392	Washington Mutual Finance Group, LLC, 7112 A Hull Street Road, 23224.....	55	128,730
	CF-2394	Washington Mutual Finance Group, LLC, 7801 W. Broad Street, Suite 9, 23294.....	87	121,489
	CF-2454	Wells Fargo Financial Acceptance Virginia, Inc., 10419 Midlothian Turnpike, 23235.....	92	1,318,388
	CF-1010	Wells Fargo Financial Virginia, Inc., 9710 Midlothian Turnpike, 23235.....	2,144	3,111,744
Roanoke	CF-2034	American General Financial Services of America, Inc., 1369 Towne Square Boulevard, 24012.....	822	2,695,197
	CF-2035	American General Financial Services of America, Inc., 3739 Franklin Road S.W., 24014.....	859	2,704,997
	CF-1019	Beneficial Virginia Inc., 6427 Williamson Road, 24019.....	908	3,760,635
	CF-2308	Beneficial Virginia Inc., Hunting Hill Shopping Center, 4208 Franklin Road Unit K, 24018.....	505	2,153,703
	CF-945	CitiFinancial Services, Inc., 2014 Electric Road SW, Suite 60, 24018.....	629	3,122,471
	CF-646	CitiFinancial Services, Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019.....	858	4,066,981
	CF-2436	Equity One Consumer Loan Company, Inc., 4345 Starkey Road, 24014.....	545	1,788,914
	CF-2233	Transouth Financial Corporation, 4218 Brambleton Avenue SW, 24018.....	32	55,534
	CF-2399	Washington Mutual Finance Group, LLC, 1301 Towne Square Boulevard, 24012.....	103	174,421
	CF-2066	Wells Fargo Financial Virginia, Inc., 3524 Electric Road SW, 24018.....	1,435	2,221,265
Rocky Mount	CF-1102	American General Financial Services of America, Inc., 928 Tanyard Road, P O Box 531, 24151.....	663	2,084,117
	CF-2051	CitiFinancial Services, Inc., P O Box 2085, 24151.....	388	1,962,732
	CF-458	Franklin Finance Company, Incorporated, 276 South Main Street, PO Box 59, 24151.....	636	1,457,400
Salem	CF-2279	CitiFinancial Services, Inc., 1465 West Main Street, 24153.....	611	2,686,486
	CF-2320	Tico Credit Company, Inc., 1441 W. Main Street, 24153.....	1,307	2,627,752
South Boston	CF-1103	American General Financial Services of America, Inc., 524 North Main Street, 24592.....	1,100	2,974,378
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592.....	1,151	2,338,738
	CF-2402	Washington Mutual Finance Group, LLC, 4019 Halifax Road, 24592.....	48	104,881
South Hill	CF-2158	American General Financial Services of America, Inc., 1167 East Atlantic Street, 23970.....	1,399	2,993,917
Springfield	CF-2098	CitiFinancial Services, Inc., 7219 Commerce Street, 22150.....	1,082	4,648,048
Stafford	CF-2243	American General Financial Services of America, Inc., 44 Mine Road, 22554.....	434	1,588,101
Staunton	CF-2032	American General Financial Services of America, Inc., 850 Statler Square, Suite 113, 24401.....	713	1,751,028
	CF-2281	CitiFinancial Services, Inc., 108 Statler Square, 24401.....	848	3,407,758
	CF-2444	Equity One Consumer Loan Company, Inc., 617 Greenville Avenue, 24401.....	970	3,405,441
Sterling	CF-2212	Beneficial Virginia Inc., 21800 Town Center Plaza Ste 274C, 20167.....	470	1,943,722
Stuart	CF-663	Stuart Finance & Small Loan Corp., Rycove Street, P O Box 208, 24171.....	0	0

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
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Location	License Number	Name and Address of Licensee	Consumer Finance Business		
			Net Loans Receivable Number	Amount (\$)	
Suffolk	CF-2164	American General Financial Services of America, Inc., 2815-K Godwin Boulevard, 23434.....	654	1,821,029	
	CF-2196	Beneficial Virginia Inc., Executive Center, 424 Market Street, Suite 102, 23434	775	2,935,642	
	CF-2282	CitiFinancial Services, Inc., 1447-49 North Main Street, 23434...	658	2,664,241	
	CF-2300	Family Finance Corp., 902 N. Main Street, 23434	251	578,353	
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434.....	104	305,889	
	CF-1121	Union Finance Corporation, 1703 B North Main Street, PO Box 1217, 23434.....	334	1,743,200	
Tappahannock	CF-1104	American General Financial Services of America, Inc., 1830 Tappahannock Boulevard, P. O. Box 845, 22560-0845	863	2,414,304	
Virginia Beach	CF-1140	American General Financial Services of America, Inc., 1023-25 Kempsville Road Phase III, 23464.....	665	2,079,762	
	CF-2042	American General Financial Services of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452.....	953	2,788,454	
	CF-459	Beneficial Virginia Inc., 1554 Laskin Road, Suite 102, 23451	916	3,608,223	
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, 23464	1,411	5,232,888	
	CF-2056	CitiFinancial Services, Inc., 3809 Princess Anne Road, Suite 107, 23456	642	3,127,486	
	CF-2328	CitiFinancial Services, Inc., 4000 Virginia Beach Boulevard, 23452.....	820	3,769,343	
	CF-647	CitiFinancial Services, Inc., 967 Providence Square, Suite 16, 23464.....	1,168	5,760,013	
	CF-2433	Equity One Consumer Loan Company, Inc., 505 S. Independence Boulevard, Suite 107, 23452.....	1,175	5,916,515	
	CF-828	Transouth Financial Corporation, 3615 Virginia Beach Blvd, PO Box 2234, 23450	85	98,930	
	CF-2400	Washington Mutual Finance Group, LLC, 5386 Kemps River Drive, Suite 108, 23456.....	92	191,702	
	CF-1045	Wells Fargo Financial Virginia, Inc., 3101 Virginia Beach Blvd, 23452.....	1,734	2,458,372	
	Warsaw	CF-1108	American General Financial Services of America, Inc., 195 Main Street, 22572.....	1,078	2,882,497
		CF-2432	Equity One Consumer Loan Company, Inc., Times Square Shopping Center, 4268 Richmond Road, 22572.....	677	2,248,513
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, 364 West Main Street, PO Box 27, 23890	210	362,412	
Waynesboro	CF-2160	American General Financial Services of America, Inc., 901-K West Broad Street, P. O. Box 932, 22980.....	1,047	2,419,374	
	CF-923	Beneficial Virginia Inc., 250 North Poplar Avenue, Suite F, 22980-4360	979	3,852,782	
	CF-2403	Washington Mutual Finance Group, LLC, 2522 Jefferson Highway, Suite 102, 22980	33	72,029	
Weber City	CF-2039	American General Financial Services of America, Inc., Holston Shopping Center, P O Box 2188, 24251	1,079	2,690,453	
	CF-2247	Southern Finance Corp., 190 U.S. Highway 23 North, 24290	645	896,342	
Williamsburg	CF-2207	Beneficial Virginia Inc., 5242 Olde Towne Road, Suite 8, 23188.....	439	1,714,664	
	CF-2168	CitiFinancial Services, Inc., 5251-30 John Tyler Highway, 23185.....	576	2,740,982	
Winchester	CF-1109	American General Financial Services of America, Inc., 2810 Valley Avenue, 22601	822	3,277,681	
	CF-292	Beneficial Virginia Inc., Pleasant Valley Marketplace, 2029 South Pleasant Valley Road, 22601	885	3,961,441	
	CF-2062	CitiFinancial Services, Inc., 51 West Jubal Early Drive, 24073....	969	3,815,924	
	CF-2438	Equity One Consumer Loan Company, Inc., 45 Featherbed Lane, 22601	630	2,578,471	

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			Net Loans Receivable Number	Amount (\$)
	CF-2401	Washington Mutual Finance Group, LLC, 2210 Wilson Boulevard, 22601	30	105,087
Wise	CF-1110	American General Financial Services of America, Inc., 157 Plaza Road, 24293	954	1,810,484
Woodbridge	CF-2040	American General Financial Services of America, Inc., 1952 Daniel Stuart Square, 22191	907	2,689,951
	CF-723	Beneficial Virginia Inc., 1979 Daniel Stuart Square, 22194-3316.....	802	3,488,196
	CF-2286	CitiFinancial Services, Inc., 13265 Worth Avenue, 22192	897	3,695,017
Woodstock	CF-1112	American General Financial Services of America, Inc., 480 North Main Street, P O Box 143, 22664-0143	970	2,663,200
Wytheville	CF-2203	American General Financial Services of America, Inc., 325 E. Main Street, 24382.....	454	1,347,672
	CF-2313	Beneficial Virginia Inc., Mountain View Square Shopping Center, 1480 East Main Street, Suite 11, 24382	859	3,684,190
	CF-2287	CitiFinancial Services, Inc., 800 East Main Street, Suite 240, 24382.....	540	2,317,947
	CF-2404	Washington Mutual Finance Group, LLC, 800 East Main Street, Suite 330, P O Box 844, 24382.....	29	73,223
		TOTAL	183,367	\$582,844,725