

**SUPPLEMENT TO THE 2003 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**CONSUMER FINANCE
LICENSEES**

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 2003



FROM REPORTS FILED IN THE

BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

TABLE OF CONTENTS

Applications Received And/Or Acted Upon In 2003	3
Status Changes In 2003	7
List Of Independent Companies	9
List Of Chain Companies.....	10
List Of Offices.....	11

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003

NEW CONSUMER FINANCE OFFICES

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
03/24/03	Equity One Consumer Loan Company, Inc.	305 N & Portion of 305-M E Market St Toll Shopping Center Route 7 Leesburg, Loudoun County, VA	Approved 04/24/03
10/14/03	Green Tree Consumer Discount Company	2300 Fall Hill Avenue, Suite 108 City of Fredericksburg, VA	Pending
12/01/03	Washington Mutual Finance, LLC	110 Exchange Street Suite A City of Danville, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	1100-142 Armory Drive City of Franklin, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	1301 Town Square Boulevard City of Roanoke, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	1506 S. Main Street, Unit 10 Farmville, Prince Edward County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	204 Westover Drive City of Danville, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	2189 Cunningham Drive City of Hampton, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	2210 Wilson Boulevard City of Winchester, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	2225 Lakeside Drive Unit C-1 City of Lynchburg, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	2522 Jefferson Hgihway Suite 102 Waynesboro, Augusta County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	259 Zan Road City of Charlottesville, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	3129 Mechanicsville Turnpike, Oak Hill Plaza Henrico County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	3408 Virginia Avenue Collinsville, Henry County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	4019 Halifax Road, Suite B South Boston, Halifax County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	5386 Kemps River Drive, Suite 108 City of Virginia Beach, VA	Withdrawn 12/08/03

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003

NEW CONSUMER FINANCE OFFICES (Continued)

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
12/01/03	Washington Mutual Finance, LLC	601 Meadowbrook Shopping Center Culpeper County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	7112-A Hull Street Road Chesterfield County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	7115 Leesburg Pike, Suite 102 City of Falls Church, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	7460 Lee Highway Pulaski County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	7801 W. Broad Street, Suite 9 Henrico County, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	798 Southpark Boulevard City of Colonial Heights, VA	Withdrawn 12/08/03
12/01/03	Washington Mutual Finance, LLC	800 E. Main Street, Suite 330 Wytheville, Wythe County, VA	Withdrawn 12/08/03
12/08/03	CitiFinancial Services, Inc.	110 Exchange Street, Suite A City of Danville, VA	Pending
12/08/03	CitiFinancial Services, Inc.	1100-142 Armory Drive City of Franklin, VA	Pending
12/08/03	CitiFinancial Services, Inc.	1301 Towne Square Boulevard City of Roanoke, VA	Pending
12/08/03	CitiFinancial Services, Inc.	1506 S. Main Street, Unit 10 Farmville, Prince Edward County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	204 Westover Drive City of Danville, VA	Pending
12/08/03	CitiFinancial Services, Inc.	2189 Cunningham Drive City of Hampton, VA	Pending
12/08/03	CitiFinancial Services, Inc.	2210 Wilson Boulevard City of Winchester, VA	Pending
12/08/03	CitiFinancial Services, Inc.	2225 Lakeside Drive, Unit C-1 City of Lynchburg, VA	Pending
12/08/03	CitiFinancial Services, Inc.	2522 Jefferson Highway, Suite 102 Augusta County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	259 Zan Road City of Charlottesville, VA	Pending

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003

NEW CONSUMER FINANCE OFFICES (Continued)

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
12/08/03	CitiFinancial Services, Inc.	3129 Mechanicsville Turnpike Henrico County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	3408 Virginia Avenue Collinsville, Henry County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	4019 Halifax Road, Suite B South Boston, Halifax County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	5386 Kemps River Drive, Suite 108 City of Virginia Beach, VA	Pending
12/08/03	CitiFinancial Services, Inc.	601 Meadowbrook Shopping Center Culpeper County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	7112-A Hull Street Road Chesterfield County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	7115 Leesburg Pike, Suite 102 Fairfax County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	7460 Lee Highway Pulaski County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	7801 W. Broad Street, Suite 9 Henrico County, VA	Pending
12/08/03	CitiFinancial Services, Inc.	798 Southpark Boulevard, Suite 30 City of Colonial Heights, VA	Pending
12/08/03	CitiFinancial Services, Inc.	800 E. Main Street, Suite 330 Wytheville, Wythe County, VA	Pending

CONSUMER FINANCE OFFICE RELOCATIONS

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
01/13/03	Beneficial Virginia Inc.	From: Tanglewood West Office Building, Roanoke, City of Roanoke, VA To: Hunting Hills Shopping Center, 4208 Franklin Road, Roanoke County, VA	Approved 01/15/03
03/28/03	American General Financial Services of America, Inc.	From: 1272 Concord Avenue, Richmond, Henrico County, VA To: 5664 Brook Road, Henrico County, VA	Approved 04/01/03

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003

CONSUMER FINANCE OFFICE RELOCATIONS (Continued)

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
04/29/03	American General Financial Services of America, Inc.	From: 2128 Wards Road, Lynchburg, City of Lynchburg, VA To: 2144 Wards Road, City of Lynchburg, VA	Approved 05/02/03
05/05/03	Family Finance Corp.	From: 410 William Street, City of Fredericksburg, VA To: 1320 Central Park Blvd, Suite 104, City of Fredericksburg, VA	Approved 05/06/03
05/20/03	American General Financial Services of America, Inc.	From: 1023-25 Kempsville Road, Virginia Beach, City of Virginia Beach, VA To: 5220 Fairfield Shopping Center, Suite 12, City of Virginia Beach, VA	Approved 05/21/03
06/18/03	American General Financial Services of America, Inc.	From: 605 Piney Forest Road, City of Danville, VA To: 625 Piney Forest Road, Suite 201, City of Danville, VA	Approved 06/23/03
10/06/03	Tico Credit Company, Inc.	From: 1441 W. Main Street, City of Salem, VA To: 1334 W. Main Street, City of Salem, VA	Approved 10/09/03
11/04/03	Beneficial Virginia Inc.	From: 722-4 Rio Road West, Charlottesville, Albemarle County, VA To: Shoppers World 460 Shoppers World, Court, City of Charlottesville, VA	Approved 11/26/03
11/04/03	Beneficial Virginia Inc.	From: 470-C S. Commerce Avenue, Front Royal, Warren County, VA To: 310 Commerce Avenue, Front Royal, Warren County, VA	Approved 11/26/03
12/10/03	CitiFinancial Services, Inc.	From: 164 River James Shopping Center, Madison Heights, Amherst County, VA To: 119 B Seminole Plaza, Madison Heights, Amherst County, VA	Approved 12/12/03

CONSUMER FINANCE STATUS CHANGES - 2003

NEW CONSUMER FINANCE OFFICES

May 05 Equity One Consumer Loan Company, Inc. opened a consumer finance office at 305 N & Portion of 305-M E Market St, Toll Shopping Center Route 7, Leesburg, Loudoun County, VA

CONSUMER FINANCE OFFICE RELOCATIONS

February 10 American General Financial Services of America, Inc. relocated a consumer finance office from 418 First Street SW, City of Roanoke, VA to 3739 Franklin Road S.W., City of Roanoke, VA

March 28 Beneficial Virginia Inc. relocated a consumer finance office from Tanglewood West Office Building, Roanoke, Roanoke County, VA to Hunting Hills Shopping Center, 4208 Franklin Road, City of Roanoke, VA

May 21 Family Finance Corp. relocated a consumer finance office from 410 William Street, City of Fredericksburg, VA to 1320 Central Park Blvd, Suite 104, City of Fredericksburg, VA

May 31 Equity One Consumer Loan Company, Inc. relocated a consumer finance office from 25383 Lankford Highway, Onley, Accomack County, VA to 25258 Lankford Highway, Onley, Accomack County, VA

June 09 American General Financial Services of America, Inc. relocated a consumer finance office from 2128 Wards Road, Lynchburg, City of Lynchburg, VA to 2144 Wards Road, City of Lynchburg, VA

June 16 American General Financial Services of America, Inc. relocated a consumer finance office from 1272 Concord Avenue, Richmond, Henrico County, VA to 5664 Brook Road, Henrico County, VA

July 14 American General Financial Services of America, Inc. relocated a consumer finance office from 605 Piney Forest Road, City of Danville, VA to 625 Piney Forest Road, Suite 201, City of Danville, VA

August 25 American General Financial Services of America, Inc. relocated a consumer finance office from 1023-25 Kempsville Road, Virginia Beach, City of Virginia Beach, VA to 5220 Fairfield Shopping Center, Suite 12, City of Virginia Beach, VA

December 01 Tico Credit Company, Inc. relocated a consumer finance office from 1441 W. Main Street, City of Salem, VA to 1334 W. Main Street, City of Salem, VA

CONSUMER FINANCE OFFICE CLOSINGS

March 07 Finance One, Inc. closed a consumer finance office at 3727 Old Forest Road, City of Lynchburg, VA

March 21 American General Financial Services of America, Inc. closed a consumer finance office at Roosevelt Gardens Shopping Center, City of Norfolk, VA

July 21 Family Finance Corp. closed a consumer finance office at 1320 Central Park Blvd, Suite 104, City of Fredericksburg, VA

CONSUMER FINANCE STATUS CHANGES - 2003

CONSUMER FINANCE OFFICE CLOSINGS (Continued)

July	21	Family Finance Corp. closed a consumer finance office at 902 N. Main Street, City of Suffolk, VA
July	21	Family Finance Corp. closed a consumer finance office at 3032 South Crater Road, City of Petersburg, VA

**INDEPENDENT* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 2003**

COMPANY	NUMBER OF OFFICES	TOTAL ASSETS**	CONSUMER FINANCE NET INCOME
1. Altavista Loan Company	1	\$ 1,172,437	\$ 10,587
2. Bynum Finance Corporation	1	735,109	(34,469)
3. Franklin Finance Company, Incorporated	1	1,724,746	46,895
4. Jefferson Finance Company	1	61	(6,227)
5. Knight Finance Company	1	1,418,961	(21,210)
6. Parks Finance Service, Inc.	3	7,602,386	145
7. Piedmont Finance Service, Incorporated	2	1,604,133	3,101
8. Rocuda Finance Co.	1	459,769	5,392
9. Stuart Finance & Small Loan Corp.	1	0	0
10. Sussex Finance & Loan Corporation	1	366,860	(334)
TOTAL	13	\$15,084,462	\$ 3,880

* 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 2003.

**CHAIN* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 2003**

COMPANY	NUMBER OF OFFICES	TOTAL ASSETS**	CONSUMER FINANCE NET INCOME
1. American General Financial Services of America, Inc.	60	\$ 505,460,936	\$ 1,885,413
2. Beneficial Virginia Inc.	36	148,167,000	3,248,978
3. CitiFinancial Services, Inc.	45	181,590,000	7,369,697
4. Equity One Consumer Loan Company, Inc.	23	469,103,255	1,056,487
5. SLM Financial Corporation	7	327,818,000	1,214,965
6. Southern Finance Corp.	1	572,518	(78,313)
7. Tico Credit Company, Inc.	2	8,841,769	(1,096,908)
8. TranSouth Financial Corporation	8	4,410,169,000	159
9. Union Finance Corporation	2	3,648,696	50,827
10. Washington Mutual Finance Group, LLC	21	300,632,920	2,817,819
11. Wells Fargo Financial Acceptance Virginia, Inc.	2	103,273,129	(468,231)
12. Wells Fargo Financial Virginia, Inc.	10	29,915,084	1,243,531)
TOTAL	217	\$6,489,192,307	\$14,757,362

* 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 2003.

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2003**

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.....	787	3,245,355
	CF-2426	Equity One Consumer Loan Company, Inc., 340 Towne Centre Drive, 24210.....	631	1,696,434
Alexandria	CF-2346	SLM Financial Corporation, 308 Front Street, 24210.....	2,787	1,159,477
	CF-781	Beneficial Virginia Inc., Huntington Station, 5908 N Kings Highway, 22303.....	715	2,979,723
	CF-2455	Wells Fargo Financial Acceptance Virginia, Inc., 5946A Richmond Highway, 22303.....	253	3,393,218
Altavista	CF-2192	Wells Fargo Financial Virginia, Inc., 374 South Pickett Street, 22304.....	1,834	3,000,427
	CF-454	Altavista Loan Company, 802-1/2 Main Street, P O Box 118, 24517.....	560	845,337
Ashland	CF-2332	Parks Finance Service, Inc., P O Box 510, 24517.....	901	1,890,351
	CF-1185	American General Financial Services of America, Inc., 121 Junction Drive, 23005.....	696	2,134,141
Bedford	CF-2312	Beneficial Virginia Inc., North Washington Hwy, Suite 245 A, 23005.....	373	1,699,679
	CF-2310	Beneficial Virginia Inc., 810 Blue Ridge Avenue, Suite F, 24523.....	299	1,374,241
Big Stone Gap	CF-1070	American General Financial Services of America, Inc., US Highway 23 and Alternate Route 58, PO Box 269, 24219.....	476	961,183
Blackstone	CF-1079	American General Financial Services of America, Inc., 111 North Main Street, 23824.....	711	1,963,501
Bridgewater	CF-1073	American General Financial Services of America, Inc., 610 North Main Street, Units C & D, 22812.....	1,143	3,302,654
Bristol	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue, 24201.....	925	4,216,535
Brookneal	CF-979	Piedmont Finance Service, Incorporated, Main Street, Mays Building, P O Box 620, 24528.....	385	335,700
Centreville	CF-2420	CitiFinancial Services, Inc., 13810 C Braddock Road, 22020.....	924	4,435,139
	CF-2023	American General Financial Services of America, Inc., 1760 Rio Hill Center, 22901.....	655	1,620,580
Charlottesville	CF-1075	American General Financial Services of America, Inc., 360 Pantops, 22911.....	697	1,610,980
	CF-885	Beneficial Virginia Inc., 460 Shoppers World Court, 22901.....	801	3,509,855
	CF-2060	CitiFinancial Services, Inc., 2017 Woodbrook Court, 22901.....	837	3,669,490
	CF-2419	CitiFinancial Services, Inc., 2114 Angus Road, Suite 102, 22901.....	624	3,115,063
	CF-2434	Equity One Consumer Loan Company, Inc., 570 Shoppers World Court, 22901.....	1,045	3,246,813
	CF-430	Parks Finance Service, Inc., 112 Second Street NE, PO Box 2025, 22902.....	241	464,470
	CF-2379	Washington Mutual Finance Group, LLC, 259 Zan Road, 22901.....	0	0
	CF-2167	Wells Fargo Financial Virginia, Inc., 410 Albemarle Square, 22044.....	1,116	1,973,957
Chase City	CF-2163	American General Financial Services of America, Inc., 518 North Main Street, 23924.....	945	2,802,337
Chatham	CF-1076	American General Financial Services of America, Inc., 2 South Main Street, 24531.....	415	1,153,065
	CF-2443	Equity One Consumer Loan Company, Inc., 13701 US Highway 29, Suite 7, 24531.....	549	1,701,845
Chesapeake	CF-2024	American General Financial Services of America, Inc., 1406 Battlefield Boulevard North, 23320-4440.....	746	2,366,172

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2003**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
	CF-2018	American General Financial Services of America, Inc., 4300 Portsmouth Boulevard Suite 178, 23321	613	2,022,226
	CF-952	Beneficial Virginia Inc., 3916 Portsmouth Blvd, Stonebridge Plaza, Unit A-7, 23321	666	2,758,600
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Blvd, Woodford Square Shopping Center, 23320	700	3,172,874
	CF-2059	CitiFinancial Services, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320	754	3,459,097
	CF-2089	CitiFinancial Services, Inc., 3325 Taylor Road, Suite 114, 23321	825	3,795,880
	CF-817	Transouth Financial Corporation, 801 Volvo Parkway, Suite 142 & 143, 23320-2811	20	16,921
	CF-1184	Wells Fargo Financial Virginia, Inc., 1705 Parkview Drive, Suite 26, 23320	3,061	3,912,797
Chester	CF-2090	CitiFinancial Services, Inc., 12639 Jefferson Davis Highway, 23831	892	4,169,574
Christiansburg	CF-2038	American General Financial Services of America, Inc., 2707 Market Street, 24073-0299	710	1,957,035
	CF-2184	Beneficial Virginia Inc., 425 North Franklin Street, 24073	597	2,695,102
	CF-2049	CitiFinancial Services, Inc., 1580 N. Franklin Road, Suite 4, 24073	774	3,546,334
	CF-2430	Equity One Consumer Loan Company, Inc., 105 Ponderosa Drive, 24073	398	1,558,167
	CF-2321	Tico Credit Company, Inc., 407 Roanoke Street, Suite 3, 24073	1,134	3,479,375
Collinsville	CF-2240	Rocuda Finance Co., 2879 Virginia Avenue, 24078	176	450,179
	CF-2342	SLM Financial Corporation, 2898 Virginia Avenue, 24078	3,933	1,935,531
	CF-2380	Washington Mutual Finance Group, LLC, 3408 Virginia Avenue, 24078	0	0
Colonial Heights	CF-2354	American General Financial Services of America, Inc., 629 Southpark Boulevard, 23834	823	2,282,039
	CF-2263	CitiFinancial Services, Inc., 536 South Park Boulevard, 23834 ..	1,088	5,125,909
	CF-2431	Equity One Consumer Loan Company, Inc., 456 Charles H. Dimmock Pkwy, Suite 4, 23834	628	2,849,399
	CF-2381	Washington Mutual Finance Group, LLC, 798 Southpark Boulevard, Suite 30, 23834	0	0
Covington	CF-2025	American General Financial Services of America, Inc., 369 West Main Street, 24426	860	2,342,770
Culpeper	CF-1080	American General Financial Services of America, Inc., 327 Southgate Center, 22701	920	2,476,653
	CF-2289	Beneficial Virginia Inc., 613 Meadowbrook Shopping Center, 22701	373	1,661,084
	CF-2452	CitiFinancial Services, Inc., 329 B Southgate Shopping Center, 22701	550	2,724,671
	CF-2425	Equity One Consumer Loan Company, Inc., 211 Southgate Shopping Center, 22701	722	2,039,761
	CF-2382	Washington Mutual Finance Group, LLC, 601 Meadowbrook Shopping Center, 22701	0	0
Danville	CF-1081	American General Financial Services of America, Inc., 625 Piney Forest Road, Suite 201, 24540	906	2,249,143
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541	1,039	4,383,769
	CF-2264	CitiFinancial Services, Inc., 2420 Riverside Drive, 24540	754	3,179,830

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2003**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
	CF-2411	CitiFinancial Services, Inc., 749 Piney Forest Road, 24540	951	4,130,266
	CF-2435	Equity One Consumer Loan Company, Inc., 3303 US Highway 29, Suite C, 24540	1,221	2,601,162
	CF-2340	SLM Financial Corporation, 500 Piney Forest Road, 24540	3,822	5,428,833
	CF-2383	Washington Mutual Finance Group, LLC, 110 Exchange Street, Suite A, 24541	0	0
	CF-2378	Washington Mutual Finance Group, LLC, 204 Westover Drive, 24540	0	0
Elkton	CF-1083	American General Financial Services of America, Inc., P O Box 193, 22827	770	2,177,039
	CF-2442	Equity One Consumer Loan Company, Inc., 406B West Spotswood Trail, 22827	528	1,658,410
Emporia	CF-1084	American General Financial Services of America, Inc., 550 North Main Street, 23847	701	1,710,747
Fairfax	CF-753	Beneficial Virginia Inc., Gatewood Plaza, 10201 Lee Highway, Suite 170, 22030	654	2,836,553
Falls Church	CF-2385	Washington Mutual Finance Group, LLC, 7115 Leesburg Pike, Suite 102, 22043	0	0
Farmville	CF-1087	American General Financial Services of America, Inc., 1506 South Main Street, Suite 24, 23901	899	1,996,099
	CF-2440	Equity One Consumer Loan Company, Inc., 202 South Clark Street, Suite 3, 23901	897	2,742,235
	CF-2341	SLM Financial Corporation, 1700 South Main Street, 23901	2,721	5,468,466
	CF-2387	Washington Mutual Finance Group, LLC, 1506 S. Main Street, Unit 10, 23901	0	0
Forest	CF-2445	Equity One Consumer Loan Company, Inc., 18013 Forest Road, Suite E-02, 24551	595	1,767,329
Franklin	CF-2389	Washington Mutual Finance Group, LLC, 1100-142 Armory Drive, 23851	0	0
Fredericksburg	CF-1088	American General Financial Services of America, Inc., 3940 Plank Road, Suite H, 22407	722	2,220,196
	CF-531	Beneficial Virginia Inc., 2035 Plank Road, Suite 5, Westwood, Shopping Center, 22401-5103	1,053	4,855,796
	CF-2331	CitiFinancial Services, Inc., 20 Plantation Drive, 22406	685	3,336,876
	CF-2409	CitiFinancial Services, Inc., 4300 Plank Road Suite 210, 22401	951	4,368,897
	CF-2428	Equity One Consumer Loan Company, Inc., 3439 Jefferson Davis Highway, 22407	803	3,039,023
	CF-2221	Transouth Financial Corporation, 2025 Plank Road, 22401	3	2,731
	CF-2244	Wells Fargo Financial Virginia, Inc., 3940 Plank Road, 22407	1,324	2,659,865
Front Royal	CF-1089	American General Financial Services of America, Inc., 290 Remount Road, 22630	527	1,793,188
	CF-2232	Beneficial Virginia Inc., 310 Commerce Avenue, 22630	590	3,271,373
	CF-2423	CitiFinancial Services, Inc., 411 E. South Street, 22404	511	2,290,190
Galax	CF-2189	American General Financial Services of America, Inc., 530 1/2 East Stuart Drive, 24333	778	2,275,342
	CF-2050	CitiFinancial Services, Inc., 969 East Stuart Drive, 24333	777	2,753,166
Glen Allen	CF-2127	Wells Fargo Financial Virginia, Inc., 10835 West Broad Street, 23060	1,406	2,282,145
Gloucester	CF-1090	American General Financial Services of America, Inc., 6649 Market Drive, P O Box 631, 23061	739	2,364,570
	CF-2290	Beneficial Virginia Inc., 6097 George Washington Memorial Hwy, 23061	338	1,656,983

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2003**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P O Box 708, 24557	148	480,926
Hampton	CF-1091	American General Financial Services of America, Inc., 3007 West Mercury Blvd, 23666.....	1,188	3,493,902
	CF-2057	CitiFinancial Services, Inc., 2316-C West Mercury Boulevard, 23666	1,230	5,712,177
	CF-2391	Washington Mutual Finance Group, LLC, 2189 Cunningham Drive, 23666.....	0	0
Harrisonburg	CF-1152	Wells Fargo Financial Virginia, Inc., 2400 Cunningham Drive, 23666	2,021	3,246,855
	CF-930	Beneficial Virginia Inc., Spotswood Square Shopping Center, 1790 East Market Street, Store #18, 22801	718	2,923,978
	CF-2412	CitiFinancial Services, Inc., 182 S. 10 Neff Avenue, 22801.....	788	3,769,417
Hayes	CF-2439	Equity One Consumer Loan Company, Inc., 1641 East Market Street, Unit 10, 22801	728	1,800,919
	CF-2350	SLM Financial Corporation, 4856 George Washington Memorial Hwy, 23070	1,719	3,463,625
Hopewell	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard, 23860	549	2,420,314
Lawrenceville	CF-2343	SLM Financial Corporation, 411 S. Hicks Street, 23868.....	3,057	1,862,645
Lebanon	CF-1093	American General Financial Services of America, Inc., Cedar One U S Route 19, 24266	750	1,387,127
Leesburg	CF-1094	American General Financial Services of America, Inc., 534 East Market Street, 20176.....	565	2,445,308
	CF-2047	CitiFinancial Services, Inc., 531-C East Market Street, 22075....	461	2,239,576
	CF-2456	Equity One Consumer Loan Company, Inc., 305 N & Portion of 305-M E Market St, Toll Shopping Center, Route 7, 20175 ...	122	478,629
Lexington	CF-2165	American General Financial Services of America, Inc., 90 E Midland Trail Suite 200, 24450-5729.....	912	2,691,334
Louisa	CF-1095	American General Financial Services of America, Inc., 501 East Main Street, Suite 112, 23093.....	825	2,090,913
Lynchburg	CF-2020	American General Financial Services of America, Inc., 2120 Wards Road, 24502.....	1,163	2,988,649
	CF-522	Beneficial Virginia Inc., 3412 Waterlick Road, Suite L, 24502 ..	4,139	15,321,317
	CF-2271	CitiFinancial Services, Inc., 3700 Candler's Mountain Road, Suite 540, 24502.....	772	3,770,049
	CF-2088	CitiFinancial Services, Inc., 6015 Fort Avenue, Suite 21A, 24502.....	863	4,611,479
	CF-2395	Washington Mutual Finance Group, LLC, 2225 Lakeside Drive, Unit B-3, 24501	0	0
Madison Heights	CF-2418	CitiFinancial Services, Inc., 119 B Seminole Plaza, 24572	791	3,954,056
Manassas	CF-1097	American General Financial Services of America, Inc., 7861 Sudley Road, 22110	714	2,460,395
	CF-768	Beneficial Virginia Inc., Bulls Run Shopping Center, 10780 Sudley Manor Drive, 20109.....	746	3,230,607
	CF-2179	CitiFinancial Services, Inc., 8367 Sudley Road Manaport Plaza, 22110	757	3,529,265
Martinsville	CF-1199	Wells Fargo Financial Virginia, Inc., 7622 Stream Walk Lane, 22110.....	1,973	2,932,549
	CF-2064	American General Financial Services of America, Inc., 2776 Greensboro Road, 24112.....	557	1,640,450
	CF-2206	Beneficial Virginia Inc., 247 W. Commonwealth Boulevard, 24112	886	4,260,791

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2003**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
	CF-2273	CitiFinancial Services, Inc., 2541 Greensboro Road, P O Box 828, 24114.....	1,039	4,980,940
	CF-2437	Equity One Consumer Loan Company, Inc., 1914 Virginia Avenue, 20112.....	693	1,849,200
Mechanicsville	CF-2030	American General Financial Services of America, Inc., 7144 Mechanicsville Turnpike, 23111.....	731	2,630,790
	CF-2274	CitiFinancial Services, Inc., 7445 Lee Davis Road, 23111.....	941	4,595,514
Midlothian	CF-941	Beneficial Virginia Inc., Victorian Square, 10809 Hull St. Rd., 23112-3315.....	1,085	4,646,815
	CF-2446	Equity One Consumer Loan Company, Inc., 6717 Lake Harbour Drive, P O Box 5175, 23112.....	623	2,591,912
Newport News	CF-2021	American General Financial Services of America, Inc., 445-2 Oriana Road, 23608-3742.....	977	2,827,957
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Blvd, 23608.....	1,303	5,902,884
	CF-2410	CitiFinancial Services, Inc., 12785 Jefferson Avenue, 23602.....	875	3,929,191
	CF-2275	CitiFinancial Services, Inc., 550-C Oyster Point Road, 23602.....	639	3,380,465
	CF-2448	Equity One Consumer Loan Company, Inc., 11712 Jefferson Avenue, Unit M, 23606.....	731	5,377,406
	CF-820	Transouth Financial Corporation, 739 Thimble Shoals Blvd Suite 306, 23606.....	7	4,747
Norfolk	CF-2015	American General Financial Services of America, Inc., 5957-5 Virginia Beach Boulevard, 23502.....	1,084	2,820,793
	CF-32	Beneficial Virginia Inc., 5900 Virginia Beach Blvd Ste 244, 23502.....	1,088	4,566,666
Norton	CF-2186	Jefferson Finance Company, 440 Park Avenue, P O Box 768, 24273.....	0	0
Onley	CF-1098	American General Financial Services of America, Inc., 25326 Lankford Highway, 23418.....	786	2,018,948
	CF-2429	Equity One Consumer Loan Company, Inc., 25258 Lankford Highway, 23418.....	733	1,793,574
	CF-2339	SLM Financial Corporation, 25377 Lankford Highway Suite C, 23418.....	3,647	3,279,541
Orange	CF-2161	American General Financial Services of America, Inc., 567 N. Madison Road, P O Box 551, 22960.....	701	1,628,498
Petersburg	CF-1099	American General Financial Services of America, Inc., 3323-A South Crater Road, 23803.....	673	2,188,080
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803.....	1,138	4,855,402
	CF-825	Transouth Financial Corporation, 3287 South Crater Road, PO Box 2053, 23804.....	4	5,229
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue, 23805.....	139	451,000
Portsmouth	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705.....	367	619,725
Pulaski	CF-2052	CitiFinancial Services, Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301.....	758	3,055,703
Radford	CF-2014	American General Financial Services of America, Inc., 116 Third Avenue, 24141.....	704	2,018,986
	CF-2390	Washington Mutual Finance Group, LLC, 7460 Lee Highway, 24141.....	0	0
Richlands	CF-2413	CitiFinancial Services, Inc., 1324 Front Street, 24641.....	1,027	3,534,232
	CF-2216	Transouth Financial Corporation, 142 Kents Ridge Road, 24641.....	16	18,414
Richmond	CF-2028	American General Financial Services of America, Inc., 5245 South Laburnum Avenue, 23231.....	704	3,132,396

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2003**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
	CF-2027	American General Financial Services of America, Inc., 5664 Brook Road, 23227	760	1,938,530
	CF-2031	American General Financial Services of America, Inc., 7102 Hull Street Road, Suite D, 23235-0126	1,184	3,367,124
	CF-2036	American General Financial Services of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, 23294	736	2,233,703
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, 23231	990	4,847,066
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229	551	2,411,032
	CF-2422	CitiFinancial Services, Inc., 10805 Midlothian Turnpike, 23235	994	4,300,032
	CF-2408	CitiFinancial Services, Inc., 2710 Enterprise Parkway, 23229	957	4,085,697
	CF-2058	CitiFinancial Services, Inc., 8245 Hull Street Road, 23235	903	3,769,304
	CF-2427	Equity One Consumer Loan Company, Inc., 8906 West Broad Street, Suite 1, 23294	764	2,751,375
	CF-2128	Transouth Financial Corporation, 10422 Midlothian Turnpike, 23235	0	0
	CF-2396	Washington Mutual Finance Group, LLC, 3129 Mechanicsville Turnpike, 23223	0	0
	CF-2392	Washington Mutual Finance Group, LLC, 7112 A Hull Street Road, 23224	0	0
	CF-2394	Washington Mutual Finance Group, LLC, 7801 W. Broad Street, Suite 9, 23294	0	0
	CF-2454	Wells Fargo Financial Acceptance Virginia, Inc., 10419 Midlothian Turnpike, 23235	254	3,635,311
	CF-1010	Wells Fargo Financial Virginia, Inc., 9710 Midlothian Turnpike, 23235	2,865	4,111,223
Roanoke	CF-2034	American General Financial Services of America, Inc., 1369 Towne Square Boulevard, 24012	773	2,822,676
	CF-2035	American General Financial Services of America, Inc., 3739 Franklin Road S.W., 24014	776	2,546,658
	CF-1019	Beneficial Virginia Inc., 6427 Williamson Road, 24019	732	3,138,270
	CF-2308	Beneficial Virginia Inc., Hunting Hill Shopping Center, 4208 Franklin Road Unit K, 24018	479	2,215,443
	CF-945	CitiFinancial Services, Inc., 2014 Electric Road SW, Suite 60, 24018	957	5,024,284
	CF-646	CitiFinancial Services, Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019	909	4,401,735
	CF-2436	Equity One Consumer Loan Company, Inc., 4345 Starkey Road, 24014	512	1,556,084
	CF-2233	Transouth Financial Corporation, 4218 Brambleton Avenue SW, 24018	2	5,292
	CF-2399	Washington Mutual Finance Group, LLC, 1301 Towne Square Boulevard, 24012	0	0
	CF-2066	Wells Fargo Financial Virginia, Inc., 3524 Electric Road SW, 24018	2,327	3,260,621
Rocky Mount	CF-1102	American General Financial Services of America, Inc., 928 Tanyard Road, P O Box 531, 24151	604	1,940,704
	CF-458	Franklin Finance Company, Incorporated, 276 South Main Street, PO Box 59, 24151	609	1,403,920
Salem	CF-2279	CitiFinancial Services, Inc., 1465 West Main Street, 24153	689	3,122,713

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2003**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
South Boston	CF-2320	Tico Credit Company, Inc., 1334 W. Main Street, 24153.....	1,182	2,280,241
	CF-1103	American General Financial Services of America, Inc., 524 North Main Street, 24592.....	940	2,582,097
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592.....	1,166	2,464,494
	CF-2402	Washington Mutual Finance Group, LLC, 4019 Halifax Road, 24592.....	0	0
South Hill	CF-2158	American General Financial Services of America, Inc., 1167 East Atlantic Street, 23970.....	1,056	2,351,313
Springfield	CF-2098	CitiFinancial Services, Inc., 7219 Commerce Street, 22150.....	1,224	5,507,206
	CF-2243	American General Financial Services of America, Inc., 44 Mine Road, 22554.....	424	1,516,365
Staunton	CF-2032	American General Financial Services of America, Inc., 850 Statler Square, Suite 113, 24401.....	619	1,514,569
	CF-2281	CitiFinancial Services, Inc., 108 Statler Square, 24401.....	875	3,890,543
	CF-2444	Equity One Consumer Loan Company, Inc., 617 Greenville Avenue, 24401.....	925	2,729,102
	CF-2212	Beneficial Virginia Inc., 21800 Town Center Plaza Ste 274C, 20167.....	418	1,929,794
Stuart	CF-663	Stuart Finance & Small Loan Corp., Rycove Street, P O Box 208, 24171.....	0	0
Suffolk	CF-2164	American General Financial Services of America, Inc., 2815- K Godwin Boulevard, 23434.....	635	2,080,202
	CF-2196	Beneficial Virginia Inc., Executive Center, 424 Market Street, Suite 102, 23434.....	610	2,481,214
	CF-2282	CitiFinancial Services, Inc., 1447-49 North Main Street, 23434.....	720	3,164,605
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434.....	226	548,865
	CF-1121	Union Finance Corporation, 1703 B North Main Street, PO Box 1217, 23434.....	129	326,000
	CF-1104	American General Financial Services of America, Inc., 1830 Tappahannock Boulevard, P. O. Box 845, 22560-0845.....	756	2,213,432
Virginia Beach	CF-1140	American General Financial Services of America, Inc., 1023- 25 Kempsville Road Phase III, 23464.....	755	2,536,459
	CF-2042	American General Financial Services of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452.....	885	2,447,445
	CF-459	Beneficial Virginia Inc., 1554 Laskin Road, Suite 102, 23451.....	772	3,337,854
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, 23464.....	1,111	4,570,676
	CF-2056	CitiFinancial Services, Inc., 3809 Princess Anne Road, Suite 107, 23456.....	632	3,177,880
	CF-2328	CitiFinancial Services, Inc., 4000 Virginia Beach Boulevard, 23452.....	845	3,984,690
	CF-647	CitiFinancial Services, Inc., 967 Providence Square, Suite 16, 23464.....	1,303	6,743,634
	CF-2433	Equity One Consumer Loan Company, Inc., 505 S. Independence Boulevard, Suite 107, 23452.....	1,417	5,980,854
	CF-828	Transouth Financial Corporation, 3615 Virginia Beach Blvd, PO Box 2234, 23450.....	15	14,621
	CF-2400	Washington Mutual Finance Group, LLC, 5386 Kemp's River Drive, Suite 108, 23456.....	0	0
	CF-1045	Wells Fargo Financial Virginia, Inc., 3101 Virginia Beach Blvd, 23452.....	1,951	2,746,177

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA
AS OF DECEMBER 31, 2003**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
Warsaw	CF-1108	American General Financial Services of America, Inc., 195 Main Street, 22572	929	2,730,374
	CF-2432	Equity One Consumer Loan Company, Inc., Times Square Shopping Center, 4268 Richmond Road, 22572	649	1,739,548
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, 364 West Main Street, PO Box 27, 23890	186	327,923
Waynesboro	CF-2160	American General Financial Services of America, Inc., 901-K West Broad Street, P. O. Box 932, 22980	839	1,813,316
	CF-923	Beneficial Virginia Inc., 250 North Poplar Avenue, Suite F, 22980-4360	802	3,343,869
	CF-2403	Washington Mutual Finance Group, LLC, 2522 Jefferson Highway, Suite 102, 22980	0	0
Weber City	CF-2039	American General Financial Services of America, Inc., Holston Shopping Center, P O Box 2188, 24251	1,112	2,874,105
	CF-2247	Southern Finance Corp., 190 U.S. Highway 23 North, 24290	542	553,192
Williamsburg	CF-2207	Beneficial Virginia Inc., 5242 Olde Towne Road, Suite 8, 23188	401	1,818,450
	CF-2168	CitiFinancial Services, Inc., 5251-30 John Tyler Highway, 23185	616	3,243,569
Winchester	CF-1109	American General Financial Services of America, Inc., 2810 Valley Avenue, 22601	839	3,370,383
	CF-292	Beneficial Virginia Inc., Pleasant Valley Marketplace, 2029 South Pleasant Valley Road, 22601	777	3,578,816
	CF-2062	CitiFinancial Services, Inc., 51 West Jubal Early Drive, 24073 ..	898	3,672,726
	CF-2438	Equity One Consumer Loan Company, Inc., 45 Featherbed Lane, 22601	497	1,712,628
	CF-2401	Washington Mutual Finance Group, LLC, 2210 Wilson Boulevard, 22601	0	0
Wise	CF-1110	American General Financial Services of America, Inc., 157 Plaza Road, 24293	854	1,631,849
Woodbridge	CF-2040	American General Financial Services of America, Inc., 1952 Daniel Stuart Square, 22191	844	2,637,092
	CF-723	Beneficial Virginia Inc., 1979 Daniel Stuart Square, 22194-3316	730	3,330,835
Woodstock	CF-2286	CitiFinancial Services, Inc., 13265 Worth Avenue, 22192	924	4,454,384
	CF-1112	American General Financial Services of America, Inc., 480 North Main Street, P O Box 143, 22664-0143	932	2,528,530
Wytheville	CF-2203	American General Financial Services of America, Inc., 325 E. Main Street, 24382	424	1,296,503
	CF-2313	Beneficial Virginia Inc., Mountain View Square Shopping Center, 1480 East Main Street, Suite 11, 24382	785	3,625,715
	CF-2287	CitiFinancial Services, Inc., 800 East Main Street, Suite 240, 24382	540	2,485,384
	CF-2404	Washington Mutual Finance Group, LLC, 800 East Main Street, Suite 330, P O Box 844, 24382	0	0
TOTAL			181,346	\$570,490,502