

**SUPPLEMENT TO THE 2005 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**CONSUMER FINANCE  
LICENSEES**

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS  
DECEMBER 31, 2005



*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 2005**

**NEW CONSUMER FINANCE OFFICES**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
02/22/05	SLM Financial Corporation, d/b/a Sallie Mae Financial	3105 American Legion Road, Suite D City of Chesapeake, VA	Approved 04/13/05
02/25/05	Equity One Consumer Loan Company, Inc.	732 Eden Way North, Unit 3 City of Chesapeake, VA	Approved 04/21/05
03/09/05	Equity One Consumer Loan Company, Inc.	6102 Brashier Boulevard, Suite 6 Mechanicsville, Hanover County, VA	Approved 04/21/05
09/12/05	Great Bay Capital, Inc.	10720 Chatham Ridge Way Spotsylvania County, VA	Withdrawn 11/23/05
09/19/05	American General Financial Services of America, Inc.	150 Elden Street, Suite 170 Herndon, Fairfax County, VA	Approved 11/03/05
12/12/05	Wells Fargo Financial Virginia, Inc.	10419 Midlothian Turnpike Chesterfield County, VA	Pending
12/12/05	Wells Fargo Financial Virginia, Inc.	5946-A Richmond Highway Fairfax County, VA	Pending
12/21/05	CircleOne Holdings, Inc.	153 Kearney Street, Mezzanine San Francisco, CA	Pending

**CONSUMER FINANCE OFFICE RELOCATIONS**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
03/04/05	Beneficial Virginia Inc.	From: Victorian Square, 10809 Hull St. Rd., Midlothian, Chesterfield County, VA To: 10801 Hull Street Road, Victorian Square Shopping Center, Midlothian, Chesterfield County, VA	Approved 03/22/05
03/30/05	American General Financial Services of America, Inc.	From: 116 Third Avenue, Radford, Pulaski County, VA To: Shops at Fairlawn 7345 Lee Highway, City of Radford, VA	Approved 04/04/05
04/04/05	American General Financial Services of America, Inc.	From: 7861 Sudley Road, Manassas, Prince William County, VA To: Portsmouth Station, 10350 Portsmouth Road, Prince William County, VA	Approved 04/07/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005**

**CONSUMER FINANCE OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
04/29/05	SLM Financial Corporation	From: 500 Piney Forest Road, City of Danville, VA To: 625 Piney Forest Road Suite 207, City of Danville, VA	Approved 05/04/05
05/02/05	Beneficial Virginia Inc.	From: 5262 Oaklawn Boulevard, Colonial Corner, City of Hopewell, VA To: 12114 Bermuda Crossroads Lane, Chester, Chesterfield County, VA	Approved 05/04/05
05/11/05	CitiFinancial Services, Inc.	From: 7115 Leesburg Pike, Suite 102, Fairfax County, VA To: 7508 Leesburg Pike, Fairfax County, VA	Approved 05/17/05
06/02/05	American General Financial Services of America, Inc.	From: Center One, Lebanon, Russell County, VA To: 1072 Regional Park Road, Lebanon, Russell County, VA	Approved 06/13/05
06/15/05	American General Financial Services of America, Inc.	From: 610 North Main Street, Suite C, Bridgewater, City of Harrisonburg, VA To: Spotswood Valley S C 1790 E Market, Street, Suite 152, Rockingham County, VA	Approved 06/17/05
07/07/05	American General Financial Services of America, Inc.	From: 3007 West Mercury Blvd, Hampton, City of Hampton, VA To: 3005 W. Mercury Boulevard, Hampton, City of Hampton, VA	Approved 07/13/05
07/11/05	CitiFinancial Services, Inc.	From: 3129 Mechanicsville Turnpike, Hanover County, VA To: 149 Junction Drive, Ashland, Henrico County, VA	Approved 07/12/05
07/18/05	American General Financial Services of America, Inc.	From: 530 1/2 East Stuart Drive, Galax, City of Galax, VA To: Galax Plaza Shopping Center, 544 E. Stuart Drive, Suite B, City of Galax, VA	Approved 07/22/05
07/25/05	Commonwealth Finance, LLC	From: 407 Roanoke Street, Suite 3, Christiansburg, Montgomery County, VA To: 1562 N. Franklin Street, Christiansburg, Montgomery County, VA	Approved 07/26/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005**

**CONSUMER FINANCE OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
08/29/05	American General Financial Services of America, Inc.	From: 25320 Lankford Highway, Onley, Accomack County, VA To: 25322 Lankford Highway, Onley, Accomack County, VA	Approved 11/08/05
10/11/05	CitiFinancial Services, Inc.	From: 7112-A Hull Street Road, Chesterfield County, VA To: 6131 Harbourside Centre Loop, Chesterfield County, VA	Approved 10/17/05
11/03/05	Equity One Consumer Loan Company, Inc.	From: 105 Ponderosa Drive, Christiansburg, Montgomery County, VA To: Village Square, 446 Peppers Ferry Rd, Christiansburg, Montgomery County, VA	Approved 11/04/05
12/20/05	American General Financial Services of America, Inc.	From: 550 N. Main Street, City of Emporia, VA To: Emporia Commons Shopping Center, 301 Market Drive Suite J, City of Emporia, VA	Pending

## CONSUMER FINANCE STATUS CHANGES - 2005

### NEW CONSUMER FINANCE OFFICES

May	01	SLM Financial Corporation opened a consumer finance office at 3105 American Legion Road, Suite D, City of Chesapeake, VA
June	01	Equity One Consumer Loan Company, Inc. opened a consumer finance office at 6102 Brashier Boulevard, Suite 6, Mechanicsville, Hanover County, VA
June	01	Equity One Consumer Loan Company, Inc. opened a consumer finance office at 732 Eden Way North, Unit 3, City of Chesapeake, VA

### CONSUMER FINANCE OFFICE RELOCATIONS

February	07	CitiFinancial Services, Inc. relocated a consumer finance office from 536 Southpark Boulevard, Colonial Heights, City of Colonial Heights, VA to 3330 South Crater Road, Suite 9A, City of Petersburg, VA
April	18	American General Financial Services of America, Inc. relocated a consumer finance office from 116 Third Avenue, Radford, City of Radford, VA to Shops at Fairlawn 7345 Lee Highway, Pulaski County, VA
May	17	Beneficial Virginia Inc. relocated a consumer finance office from Victorian Square, 10809 Hull St. Rd., Midlothian, Chesterfield County, VA to 10801 Hull Street Road, Victorian Square Shopping Center, Midlothian, Chesterfield County, VA
June	13	CitiFinancial Services, Inc. relocated a consumer finance office from 7115 Leesburg Pike, Suite 102, Fairfax County, VA to 7508 Leesburg Pike, Fairfax County, VA
June	22	SLM Financial Corporation relocated a consumer finance office from 500 Piney Forest Road, City of Danville, VA to 625 Piney Forest Road Suite 207, City of Danville, VA
July	11	American General Financial Services of America, Inc. relocated a consumer finance office from 610 North Main Street, Suite C, Bridgewater, Rockingham County, VA to Spotswood Valley S C 1790 E Market, Street, Suite 152, City of Harrisonburg, VA
July	12	CitiFinancial Services, Inc. relocated a consumer finance office from 3129 Mechanicsville Turnpike, Henrico County, VA to 149 Junction Drive, Ashland, Hanover County, VA
July	13	American General Financial Services of America, Inc. relocated a consumer finance office from 3007 West Mercury Blvd, Hampton, City of Hampton, VA to 3005 W. Mercury Boulevard, Hampton, City of Hampton, VA
July	18	American General Financial Services of America, Inc. relocated a consumer finance office from Center One, Lebanon, Russell County, VA to 1072 Regional Park Road, Lebanon, Russell County, VA
August	01	Commonwealth Finance, LLC relocated a consumer finance office from 407 Roanoke Street, Suite 3, Christiansburg, Montgomery County, VA to 1562 N. Franklin Street, Christiansburg, Montgomery County, VA

**CONSUMER FINANCE STATUS CHANGES - 2005**

**CONSUMER FINANCE OFFICE RELOCATIONS (Continued)**

August	17	American General Financial Services of America, Inc. relocated a consumer finance office from 530 1/2 East Stuart Drive, Galax, City of Galax, VA to Galax Plaza Shopping Center, 544 E. Stuart Drive, Suite B, City of Galax, VA
August	31	Beneficial Virginia Inc. relocated a consumer finance office from 5262 Oaklawn Boulevard, City of Hopewell, VA to 12114 Bermuda Crossroads Lane, Chester, Chesterfield County, VA
October	17	American General Financial Services of America, Inc. relocated a consumer finance office from 7861 Sudley Road, Manassas, Prince William County, VA to Portsmouth Station, 10350 Portsmouth Road, Prince William County, VA
November	08	American General Financial Services of America, Inc. relocated a consumer finance office from 25320 Lankford Highway, Onley, Accomack County, VA to 25322 Lankford Highway, Onley, Accomack County, VA

**CONSUMER FINANCE LICENSES SURRENDERED**

June	23	Altavista Loan Company closed its consumer finance office at 802-1/2 Main Street, Altavista, Campbell County, VA
July	22	Stuart Finance & Small Loan Corp. closed its consumer finance office at 19266 JEB Stuart Highway, Stuart, Patrick County, VA
November	01	Piedmont Finance Service, Incorporated closed a consumer finance office at Main Street, Mays Building, Brookneal, Campbell County, VA



**INDEPENDENT\* CONSUMER FINANCE COMPANIES  
AS OF DECEMBER 31, 2005**

COMPANY	NUMBER OF OFFICES	TOTAL ASSETS**	CONSUMER FINANCE NET INCOME
1. Bynum Finance Corporation	1	\$ 663,672	(\$ 28,198)
2. Franklin Finance Company, Incorporated	1	1,501,038	118,154
3. Jefferson Finance Company (Closed 2/27/2006)	1	0	0
4. Knight Finance Company	1	1,375,846	(44,168)
5. Parks Finance Service, Inc.	2	6,913,087	23,590
6. Piedmont Finance Service, Incorporated	1	1,624,195	7,388
7. Rocuda Finance Co.	1	580,723	40,989
8. Sussex Finance & Loan Corporation	1	311,705	(15,098)
<b>TOTAL</b>	<b>9</b>	<b>\$ 12,970,266</b>	<b>\$ 102,657</b>

\* 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 2005.

**CHAIN\* CONSUMER FINANCE COMPANIES  
AS OF DECEMBER 31, 2005**

COMPANY	NUMBER OF OFFICES	TOTAL ASSETS**	CONSUMER FINANCE NET INCOME
1. American General Financial Services of America, Inc.	61	\$ 881,313,942	\$ 7,581,884
2. Beneficial Virginia Inc.	36	141,831,000	12,563,740
3. CitiFinancial Services, Inc.	59	303,853,000	13,880,963
4. Commonwealth Finance, LLC	2	3,876,370	776,335
5. Equity One Consumer Loan Company, Inc.	24	390,668,535	658,566
6. SLM Financial Corporation	9	465,894,000	1,593,557
7. Southern Finance Corp.	1	882,828	(60,362)
8. CitiFinancial Auto Corporation	8	6,317,660,000	491
9. Union Finance Corporation	2	5,574,875	47,749
10. Wells Fargo Financial Acceptance Virginia, Inc.	2	239,399,776	(58,943)
11. Wells Fargo Financial Virginia, Inc.	12	34,150,920	(67,826)
<b>TOTAL</b>	<b>216</b>	<b>\$ 8,785,105,246</b>	<b>\$ 36,916,154</b>

\* 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 (including outside of Virginia, if applicable) as of fiscal year end 2005.

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 2005**

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 .....	884	4,572,425
	CF-2426	Equity One Consumer Loan Company, Inc., 340 Towne Centre Drive, 24210 .....	164	6,701,668
	CF-2346	SLM Financial Corporation d/b/a Sallie Mae Financial, 308 Front Street, 24210 .....	681	2,647,457
Alexandria	CF-781	Beneficial Virginia Inc., Huntington Station, 5908 N Kings Highway, 22303 .....	865	3,534,048
	CF-2455	Wells Fargo Financial Acceptance Virginia, Inc., 5946A Richmond Highway, 22303 .....	878	14,691,304
	CF-2192	Wells Fargo Financial Virginia, Inc., 374 South Pickett Street, 22304 .....	1,844	3,249,576
Altavista	CF-2332	Parks Finance Service, Inc., P O Box 510, 24517 .....	923	2,145,317
Ashland	CF-1185	American General Financial Services of America, Inc., 121 Junction Drive, 23005 .....	530	1,624,412
	CF-2312	Beneficial Virginia Inc., North Washington Hwy, Suite 245 A, 23005 .....	305	1,663,487
Bedford	CF-2310	Beneficial Virginia Inc., 810 Blue Ridge Avenue, Suite F, 24523 .....	463	2,173,896
Big Stone Gap	CF-1070	American General Financial Services of America, Inc., US Highway 23 and Alternate Route 58, PO Box 269, 24219 .....	488	921,513
Blackstone	CF-1079	American General Financial Services of America, Inc., 111 North Main Street, 23824 .....	606	1,689,530
Bridgewater	CF-1073	American General Financial Services of America, Inc., 610 North Main Street, Units C & D, 22812 .....	959	2,698,871
Bristol	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue, 24201 .....	1,050	5,796,917
Centreville	CF-2420	CitiFinancial Services, Inc., 13810 C Braddock Road, 22020 .....	1,191	6,422,201
	CF-2023	American General Financial Services of America, Inc., 1760 Rio Hill Center, 22901 .....	633	1,665,029
Charlottesville	CF-1075	American General Financial Services of America, Inc., 360 Pantops, 22911 .....	622	1,710,427
	CF-885	Beneficial Virginia Inc., 460 Shoppers World Court, 22901 .....	735	3,832,392
	CF-2060	CitiFinancial Services, Inc., 2017 Woodbrook Court, 22901 .....	956	5,065,650
	CF-2419	CitiFinancial Services, Inc., 2114 Angus Road, Suite 102, P O Box 5161, 22901 .....	813	4,567,738
	CF-2434	Equity One Consumer Loan Company, Inc., 570 Shoppers World Court, 22901 .....	129	7,135,161
	CF-2167	Wells Fargo Financial Virginia, Inc., 410 Albemarle Square, 22044 .....	1,511	2,278,693
Chase City	CF-2163	American General Financial Services of America, Inc., 518 North Main Street, 23924 .....	868	2,674,073
Chatham	CF-1076	American General Financial Services of America, Inc., 2 South Main Street, 24531 .....	793	1,912,111
Chesapeake	CF-2024	American General Financial Services of America, Inc., 1406 Battlefield Boulevard North, 23320-4440 .....	694	2,475,393
	CF-2018	American General Financial Services of America, Inc., 4300 Portsmouth Boulevard Suite 178, 23321 .....	618	1,942,466
	CF-952	Beneficial Virginia Inc., 3916 Portsmouth Blvd, Stonebridge Plaza, Unit A-7, 23321 .....	417	2,040,764
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Blvd, Woodford Square Shopping Center, 23320 .....	381	1,845,976
	CF-817	CitiFinancial Auto Corporation, 801 Volvo Parkway, Suite 142 & 143, 23320-2811 .....	1	19,234
	CF-2059	CitiFinancial Services, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320 .....	835	4,224,119

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 2005**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
	CF-2089	CitiFinancial Services, Inc., 3325 Taylor Road, Suite 114, 23321 .....	1,027	6,142,992
	CF-2512	Equity One Consumer Loan Company, Inc., 732 Eden Way North, Unit 3, 23320 .....	37	1,713,138
	CF-2511	SLM Financial Corporation d/b/a Sallie Mae Financial, 3105 American Legion Road, Suite D, 23321 .....	90	831,972
	CF-1184	Wells Fargo Financial Virginia, Inc., 1705 Parkview Drive, Suite 26, 23320 .....	1,899	2,654,510
Chester	CF-259	Beneficial Virginia Inc., 12114 Bermuda Crossroads Lane, 23831 .....	473	2,491,922
	CF-2090	CitiFinancial Services, Inc., 12639 Jefferson Davis Highway, 23831 .....	913	5,122,202
Christiansburg	CF-2038	American General Financial Services of America, Inc., 2707 Market Street, 24073-0299 .....	692	2,178,737
	CF-2184	Beneficial Virginia Inc., 425 North Franklin Street, 24073 .....	484	2,638,367
	CF-2049	CitiFinancial Services, Inc., 1580 N. Franklin Road, Suite 4, 24073 .....	774	4,085,524
	CF-2506	Commonwealth Finance, LLC, P O Box 706, 24073-3138 .....	554	1,206,305
	CF-2430	Equity One Consumer Loan Company, Inc., 105 Ponderosa Drive, 24073 .....	92	4,721,365
Collinsville	CF-2500	CitiFinancial Services, Inc., 3408 Virginia Avenue, 24078 .....	975	4,674,922
	CF-2240	Rocuda Finance Co., 2879 Virginia Avenue, 24078 .....	236	575,122
	CF-2342	SLM Financial Corporation d/b/a Sallie Mae Financial, 2898 Virginia Avenue, 24078 .....	645	1,770,901
Colonial Heights	CF-2354	American General Financial Services of America, Inc., 629 Southpark Boulevard, 23834 .....	911	2,590,071
	CF-2263	CitiFinancial Services, Inc., 536 South Park Boulevard, 23834 ..	1,108	6,510,284
	CF-2501	CitiFinancial Services, Inc., 798 Southpark Boulevard, Suite 30, 23834 .....	1,100	5,276,499
	CF-2431	Equity One Consumer Loan Company, Inc., 456 Charles H. Dimmock Pkwy, Suite 4, 23834 .....	73	3,581,715
Covington	CF-2025	American General Financial Services of America, Inc., 369 West Main Street, 24426 .....	859	2,524,590
Culpeper	CF-1080	American General Financial Services of America, Inc., 327 Southgate Center, 22701 .....	809	2,406,825
	CF-2289	Beneficial Virginia Inc., 613 Meadowbrook Shopping Center, 22701 .....	302	1,446,076
	CF-2452	CitiFinancial Services, Inc., 329 B Southgate Shopping Center, 22701 .....	892	4,647,220
	CF-2425	Equity One Consumer Loan Company, Inc., 211 Southgate Shopping Center, 22701 .....	53	2,886,230
Danville	CF-1081	American General Financial Services of America, Inc., 625 Piney Forest Road, Suite 201, 24540 .....	776	2,066,058
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541 .....	988	4,876,088
	CF-2497	CitiFinancial Services, Inc., 204 Westover Drive, 24541 .....	686	3,549,606
	CF-2264	CitiFinancial Services, Inc., 2420 Riverside Drive, 24540 .....	811	4,352,282
	CF-2411	CitiFinancial Services, Inc., 749 Piney Forest Road, 24540 .....	844	4,533,557
	CF-2435	Equity One Consumer Loan Company, Inc., 3303 US Highway 29, Suite C, 24540 .....	225	10,964,389
	CF-2340	SLM Financial Corporation d/b/a Sallie Mae Financial, 500 Piney Forest Road, 24540 .....	618	2,926,582

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 2005**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
Elkton	CF-1083	American General Financial Services of America, Inc., P O Box 193, 22827 .....	751	2,309,651
	CF-2442	Equity One Consumer Loan Company, Inc., 406B West Spotswood Trail, 22827 .....	68	3,723,766
Emporia	CF-1084	American General Financial Services of America, Inc., 550 North Main Street, 23847 .....	682	1,798,898
Fairfax	CF-753	Beneficial Virginia Inc., Gatewood Plaza, 10201 Lee Highway, Suite 170, 22030 .....	734	3,211,026
Falls Church	CF-2495	CitiFinancial Services, Inc., 7115 Leesburg Pike, Suite 102, 22043 .....	888	3,906,970
Farmville	CF-1087	American General Financial Services of America, Inc., 1506 South Main Street, Suite 24, 23901 .....	708	1,683,291
	CF-2491	CitiFinancial Services, Inc., 1506 S. Main Street, Unit 10, 23901 .....	685	3,639,063
	CF-2440	Equity One Consumer Loan Company, Inc., 202 South Clark Street, Suite 3, 23901 .....	264	13,981,510
	CF-2341	SLM Financial Corporation d/b/a Sallie Mae Financial, 1700 South Main Street, 23901 .....	862	3,141,749
Forest	CF-2445	Equity One Consumer Loan Company, Inc., 18013 Forest Road, Suite E-02, 24551 .....	76	4,610,737
Franklin Fredericksburg	CF-2481	CitiFinancial Services, Inc., 1100-142 Armory Drive, 23851 .....	568	2,929,323
	CF-1088	American General Financial Services of America, Inc., 3940 Plank Road, Suite H, 22407 .....	598	1,891,986
	CF-531	Beneficial Virginia Inc., 2035 Plank Road, Suite 5, Westwood, Shopping Center, 22401-5103 .....	1,082	5,654,846
	CF-2221	CitiFinancial Auto Corporation, 2025 Plank Road, 22401 .....	0	0
	CF-2331	CitiFinancial Services, Inc., 20 Plantation Drive, 22406 .....	740	4,015,816
	CF-2409	CitiFinancial Services, Inc., 4300 Plank Road Suite 210, 22401 .....	1,089	6,133,889
	CF-2428	Equity One Consumer Loan Company, Inc., 3439 Jefferson Davis Highway, 22407 .....	90	7,744,851
	CF-2244	Wells Fargo Financial Virginia, Inc., 3940 Plank Road, 22407...	1,663	2,793,980
Front Royal	CF-1089	American General Financial Services of America, Inc., 290 Remount Road, 22630 .....	493	1,910,154
	CF-2232	Beneficial Virginia Inc., 310 Commerce Avenue, 22630 .....	589	3,394,378
	CF-2423	CitiFinancial Services, Inc., 411 E. South Street, 22404 .....	606	3,248,666
Galax	CF-2189	American General Financial Services of America, Inc., Galax Plaza Shopping Center, 544 E. Stuart Drive Suite B, 24333- 2231 .....	651	1,954,684
	CF-2050	CitiFinancial Services, Inc., 969 East Stuart Drive, 24333 .....	822	3,727,996
Glen Allen	CF-2127	Wells Fargo Financial Virginia, Inc., 10835 West Broad Street, 23060 .....	1,511	2,731,810
Gloucester	CF-1090	American General Financial Services of America, Inc., 6649 Market Drive, P O Box 631, 23061 .....	696	2,496,740
	CF-2290	Beneficial Virginia Inc., 6097 George Washington Memorial Hwy, 23061 .....	272	1,399,608
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P O Box 708, 24557 .....	348	945,877
Hampton	CF-1091	American General Financial Services of America, Inc., 3007 West Mercury Blvd, 23666 .....	926	3,271,671
	CF-2490	CitiFinancial Services, Inc., 2189 Cunningham Drive, 23666 .....	1,033	4,479,893
	CF-2057	CitiFinancial Services, Inc., 2316-C West Mercury Boulevard, 23666 .....	1,189	6,452,084

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 2005**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
Harrisonburg	CF-1152	Wells Fargo Financial Virginia, Inc., 2400 Cunningham Drive, 23666 .....	2,178	3,184,178
	CF-930	Beneficial Virginia Inc., Spotswood Square Shopping Center, 1790 East Market Street, Store #18, 22801 .....	585	2,842,517
	CF-2412	CitiFinancial Services, Inc., 182 S. 10 Neff Avenue, 22801 .....	808	4,315,771
Hayes	CF-2439	Equity One Consumer Loan Company, Inc., 1641 East Market Street, Unit 10, 22801 .....	141	8,543,886
	CF-2350	SLM Financial Corporation d/b/a Sallie Mae Financial, 4856 George Washington Memorial Hwy, 23070 .....	407	2,268,346
Lake Ridge	CF-2503	Wells Fargo Financial Virginia, Inc., 12505 Dillingham Square, 22192-5260 .....	663	851,316
Lawrenceville	CF-2343	SLM Financial Corporation d/b/a Sallie Mae Financial, 411 S. Hicks Street, 23868 .....	735	2,260,690
Lebanon	CF-1093	American General Financial Services of America, Inc., Cedar One U S Route 19, 24266 .....	639	1,108,392
Leesburg	CF-1094	American General Financial Services of America, Inc., 534 East Market Street, 20176 .....	485	1,988,782
	CF-2047	CitiFinancial Services, Inc., 531-C East Market Street, 22075 .....	641	3,551,192
Lexington	CF-2456	Equity One Consumer Loan Company, Inc., 305 East Market Street Unit N, 20175 .....	30	2,525,307
	CF-2165	American General Financial Services of America, Inc., 90 E Midland Trail Suite 200, 24450-5729 .....	887	2,767,783
Louisa	CF-1095	American General Financial Services of America, Inc., 501 East Main Street, Suite 112, 23093 .....	715	2,033,535
Lynchburg	CF-2020	American General Financial Services of America, Inc., 2120 Wards Road, 24502 .....	1,121	3,047,247
	CF-522	Beneficial Virginia Inc., 3412 Waterlick Road, Suite L, 24502 ..	2,468	10,385,538
Madison Heights	CF-2488	CitiFinancial Services, Inc., 2225 Lakeside Drive, Unit C-1, 24504-4057 .....	950	5,242,618
	CF-2271	CitiFinancial Services, Inc., 3700 Candler's Mountain Road, Suite 540, 24502 .....	1,006	5,527,454
Manassas	CF-2418	CitiFinancial Services, Inc., 119 B Seminole Plaza, 24572 .....	938	5,424,342
	CF-1097	American General Financial Services of America, Inc., 7861 Sudley Road, 22110 .....	651	2,270,214
Martinsville	CF-768	Beneficial Virginia Inc., Bulls Run Shopping Center, 10780 Sudley Manor Drive, 20109 .....	844	4,154,645
	CF-2179	CitiFinancial Services, Inc., 8367 Sudley Road Manaport Plaza, 22110 .....	836	4,325,281
Mechanicsville	CF-1199	Wells Fargo Financial Virginia, Inc., 7622 Stream Walk Lane, 22110 .....	2,088	2,852,988
	CF-2064	American General Financial Services of America, Inc., 2776 Greensboro Road, 24112 .....	582	1,553,875
Mechanicsville	CF-2206	Beneficial Virginia Inc., 247 W. Commonwealth Boulevard, 24112 .....	728	3,645,100
	CF-2273	CitiFinancial Services, Inc., 2541 Greensboro Road, P O Box 828, 24114 .....	967	5,736,301
Mechanicsville	CF-2437	Equity One Consumer Loan Company, Inc., 1914 Virginia Avenue, 20112 .....	113	4,323,018
	CF-2030	American General Financial Services of America, Inc., 7144 Mechanicsville Turnpike, 23111 .....	664	2,581,996
Mechanicsville	CF-2274	CitiFinancial Services, Inc., 7445 Lee Davis Road, 23111 .....	1,408	8,453,341
	CF-2513	Equity One Consumer Loan Company, Inc., 6102 Brashier Boulevard, Suite 6, 23111 .....	81	5,135,233

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 2005**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
Midlothian	CF-941	Beneficial Virginia Inc., Victorian Square, 10809 Hull St. Rd., 23112-3315 .....	960	4,534,909
	CF-2446	Equity One Consumer Loan Company, Inc., 6717 Lake Harbour Drive, P O Box 5175, 23112 .....	169	15,683,212
Newport News	CF-2021	American General Financial Services of America, Inc., 445-2 Oriana Road, 23608-3742 .....	890	2,531,137
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Blvd, 23608 .....	1,159	5,576,181
	CF-820	CitiFinancial Auto Corporation, 739 Thimble Shoals Blvd Suite 306, 23606 .....	0	0
	CF-2410	CitiFinancial Services, Inc., 12785 Jefferson Avenue, 23602 .....	852	4,476,663
	CF-2275	CitiFinancial Services, Inc., 550-C Oyster Point Road, 23602 .....	799	4,667,863
	CF-2448	Equity One Consumer Loan Company, Inc., 11712 Jefferson Avenue, Unit M, 23606 .....	75	3,800,960
Norfolk	CF-2015	American General Financial Services of America, Inc., 5957- 5 Virginia Beach Boulevard, 23502 .....	910	2,339,719
	CF-32	Beneficial Virginia Inc., 5900 Virginia Beach Blvd, Suite 244, 23502 .....	972	4,409,138
	CF-2502	Wells Fargo Financial Virginia, Inc., 5802 East Virginia Beach Boulevard, 23502 .....	1,200	1,697,591
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., 25322 Lankford Highway, 23418 .....	719	2,195,954
	CF-2429	Equity One Consumer Loan Company, Inc., 25258 Lankford Highway, 23418 .....	146	5,719,725
	CF-2339	SLM Financial Corporation d/b/a Sallie Mae Financial, 25377 Lankford Highway Suite C, 23418 .....	915	3,212,244
Orange	CF-2161	American General Financial Services of America, Inc., 567 N. Madison Road, P O Box 551, 22960 .....	669	1,906,092
Petersburg	CF-1099	American General Financial Services of America, Inc., 3323- A South Crater Road, 23803 .....	672	2,092,772
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803 .....	792	4,117,147
	CF-825	CitiFinancial Auto Corporation, 3287 South Crater Road, PO Box 1527, 23805 .....	0	0
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue, 23805 .....	142	423,276
Portsmouth	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705 .....	261	547,154
Pulaski	CF-2052	CitiFinancial Services, Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301 .....	694	3,644,115
Radford	CF-2014	American General Financial Services of America, Inc., 116 Third Avenue, 24141 .....	602	1,849,054
	CF-2489	CitiFinancial Services, Inc., 7460 Lee Highway, 24141 .....	559	2,991,683
Richlands	CF-2216	CitiFinancial Auto Corporation, 142 Kents Ridge Road, 24641 ..	1	851
	CF-2413	CitiFinancial Services, Inc., 1324 Front Street, 24641 .....	1,076	4,285,259
Richmond	CF-2028	American General Financial Services of America, Inc., 5245 South Laburnum Avenue, 23231 .....	929	3,151,254
	CF-2027	American General Financial Services of America, Inc., 5664 Brook Road, 23227 .....	573	1,420,245
	CF-2031	American General Financial Services of America, Inc., 7102 Hull Street Road, Suite D, 23235-0126 .....	863	2,749,326
	CF-2036	American General Financial Services of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, 23294 .....	603	1,840,737

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 2005**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, 23231 .....	1,013	5,343,698
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229 .....	539	2,618,046
	CF-2128	CitiFinancial Auto Corporation, 10422 Midlothian Turnpike, 23235 .....	0	0
	CF-2422	CitiFinancial Services, Inc., 10805 Midlothian Turnpike, 23235 .....	970	5,886,707
	CF-2408	CitiFinancial Services, Inc., 2710 Enterprise Parkway, 23229 ....	944	4,900,386
	CF-2494	CitiFinancial Services, Inc., 3129 Mechanicsville Turnpike, 23223 .....	967	5,247,147
	CF-2492	CitiFinancial Services, Inc., 7112-A Hull Street Road, 23235 ....	448	2,302,018
	CF-2058	CitiFinancial Services, Inc., 8245 Hull Street Road, 23235.....	1,363	7,126,541
	CF-2427	Equity One Consumer Loan Company, Inc., 8906 West Broad Street, Suite 1, 23294 .....	166	11,374,810
	CF-2504	SLM Financial Corporation d/b/a Sallie Mae Financial, 9215 Midlothian Turnpike, 23235.....	133	1,081,221
	CF-2454	Wells Fargo Financial Acceptance Virginia, Inc., 10419 Midlothian Turnpike, 23235.....	915	14,176,846
	CF-1010	Wells Fargo Financial Virginia, Inc., 9710 Midlothian Turnpike, 23235 .....	4,042	5,547,419
Roanoke	CF-2034	American General Financial Services of America, Inc., 1369 Towne Square Boulevard, 24012 .....	852	3,010,425
	CF-2035	American General Financial Services of America, Inc., 3739 Franklin Road S.W., 24014 .....	671	2,460,474
	CF-1019	Beneficial Virginia Inc., 6427 Williamson Road, 24019.....	550	2,795,601
	CF-2308	Beneficial Virginia Inc., Hunting Hill Shopping Center, 4208 Franklin Road Unit K, 24018.....	535	2,914,170
	CF-2233	CitiFinancial Auto Corporation, 4218 Brambleton Avenue SW, 24018.....	0	0
	CF-945	CitiFinancial Services, Inc., 2014 Electric Road SW, Suite 60, 24018 .....	960	5,387,509
	CF-646	CitiFinancial Services, Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019 .....	1,060	5,707,982
	CF-2436	Equity One Consumer Loan Company, Inc., 4345 Starkey Road, 24014 .....	138	6,679,791
	CF-2066	Wells Fargo Financial Virginia, Inc., 3524 Electric Road SW, 24018 .....	3,616	4,725,587
Rocky Mount	CF-1102	American General Financial Services of America, Inc., 928 Tanyard Road, P O Box 531, 24151.....	738	2,130,110
	CF-458	Franklin Finance Company, Incorporated, 276 South Main Street, PO Box 59, 24151.....	546	1,331,443
Salem	CF-2279	CitiFinancial Services, Inc., 1465 West Main Street, 24153 .....	758	4,104,217
	CF-2505	Commonwealth Finance, LLC, P O Box 1403, 24153 .....	518	1,051,749
South Boston	CF-1103	American General Financial Services of America, Inc., 524 North Main Street, 24592.....	882	2,573,364
	CF-2483	CitiFinancial Services, Inc., 4019 Halifax Road, Suite B, 24592 .....	654	3,860,157
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592.....	1,172	2,841,460
South Hill	CF-2158	American General Financial Services of America, Inc., 1167 East Atlantic Street, 23970.....	876	1,965,216
Springfield	CF-2098	CitiFinancial Services, Inc., 7219 Commerce Street, 22150.....	1,559	8,467,621



**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(\$)
Stafford	CF-2243	American General Financial Services of America, Inc., 44 Mine Road, Suite 6, 22554.....	360	1,300,933
Staunton	CF-2032	American General Financial Services of America, Inc., 850 Statler Square, Suite 113, 24401 .....	539	1,355,416
	CF-2281	CitiFinancial Services, Inc., 108 Statler Square, 24401.....	824	4,661,938
	CF-2444	Equity One Consumer Loan Company, Inc., 617 Greenville Avenue, 24401 .....	0	0
Sterling	CF-2212	Beneficial Virginia Inc., 21800 Town Center Plaza, Suite 274C, 20167 .....	490	2,418,677
Suffolk	CF-2164	American General Financial Services of America, Inc., 2815-K Godwin Boulevard, 23434.....	628	2,090,380
	CF-2196	Beneficial Virginia Inc., Executive Center, 424 Market Street, Suite 102, 23434.....	365	1,556,515
	CF-2282	CitiFinancial Services, Inc., 1447-49 North Main Street, 23434 .....	785	3,925,362
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434 .....	91	340,430
	CF-1121	Union Finance Corporation, 1703 B North Main Street, PO Box 1217, 23434.....	156	435,350
Tappahannock	CF-1104	American General Financial Services of America, Inc., 1830 Tappahannock Boulevard, P. O. Box 845, 22560-0845.....	728	2,410,413
Virginia Beach	CF-1140	American General Financial Services of America, Inc., 1023-25 Kempsville Road Phase III, 23464 .....	625	2,188,085
	CF-2042	American General Financial Services of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452 .....	760	2,266,244
	CF-459	Beneficial Virginia Inc., 1554 Laskin Road, Suite 102, 23451....	547	2,524,555
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, 23464 .....	634	2,988,915
	CF-828	CitiFinancial Auto Corporation, 3615 Virginia Beach Blvd, PO Box 2234, 23450 .....	2	907
	CF-2056	CitiFinancial Services, Inc., 3809 Princess Anne Road, Suite 107, 23456.....	678	3,979,036
	CF-2328	CitiFinancial Services, Inc., 4000 Virginia Beach Boulevard, 23452 .....	874	4,808,900
	CF-2484	CitiFinancial Services, Inc., 5386 Kemps River Drive, Suite 108, 23464.....	1,001	4,843,097
	CF-647	CitiFinancial Services, Inc., 967 Providence Square, Suite 16, 23464 .....	1,438	8,137,671
	CF-2433	Equity One Consumer Loan Company, Inc., 4239 Holland Road, Suite 756, 23452 .....	107	3,933,414
Warsaw	CF-1045	Wells Fargo Financial Virginia, Inc., 3101 Virginia Beach Blvd, 23452.....	1,721	2,437,808
	CF-1108	American General Financial Services of America, Inc., 195 Main Street, 22572 .....	829	2,655,578
	CF-2432	Equity One Consumer Loan Company, Inc., Times Square Shopping Center, 4268 Richmond Road, 22572.....	69	3,753,384
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, 364 West Main Street, PO Box 27, 23890.....	152	297,898
Waynesboro	CF-2160	American General Financial Services of America, Inc., 901-K West Broad Street, P. O. Box 932, 22980.....	692	1,714,609
	CF-923	Beneficial Virginia Inc., 250 North Poplar Avenue, Suite F, 22980-4360 .....	667	3,327,799
	CF-2485	CitiFinancial Services, Inc., 2522 Jefferson Highway, Suite 102, 22980.....	554	2,873,641

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 2005**

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable	
			Number	Amount(\$)
Weber City	CF-2039	American General Financial Services of America, Inc., Holston Shopping Center, P O Box 2188, 24251 .....	953	2,909,006
	CF-2247	Southern Finance Corp., 190 U.S. Highway 23 North, 24290 .....	464	458,274
Williamsburg	CF-2207	Beneficial Virginia Inc., 137 Monticello Avenue, Williamsburg, Shopping Center, 23188 .....	283	1,605,105
	CF-2168	CitiFinancial Services, Inc., 5251-30 John Tyler Highway, 23185 .....	671	3,824,111
Winchester	CF-1109	American General Financial Services of America, Inc., 2810 Valley Avenue, 22601 .....	710	2,861,592
	CF-292	Beneficial Virginia Inc., Pleasant Valley Marketplace, 2029 South Pleasant Valley Road, 22601 .....	629	3,040,013
	CF-2062	CitiFinancial Services, Inc., 51 West Jubal Early Drive, 24073 ..	965	4,940,117
	CF-2438	Equity One Consumer Loan Company, Inc., 45 Featherbed Lane, 22601 .....	61	4,595,365
Wise	CF-1110	American General Financial Services of America, Inc., 157 Plaza Road, 24293 .....	749	1,517,026
Woodbridge	CF-2040	American General Financial Services of America, Inc., 1952 Daniel Stuart Square, 22191 .....	719	2,302,343
	CF-723	Beneficial Virginia Inc., 1979 Daniel Stuart Square, 22194- 3316 .....	724	3,539,714
Woodstock	CF-2286	CitiFinancial Services, Inc., 13265 Worth Avenue, 22192 .....	1,054	5,737,511
	CF-1112	American General Financial Services of America, Inc., 480 North Main Street, P O Box 143, 22664-0143 .....	787	2,292,435
Wytheville	CF-2203	American General Financial Services of America, Inc., 325 E. Main Street, 24382 .....	490	1,504,625
	CF-2313	Beneficial Virginia Inc., Mountain View Square Shopping Center, 1480 East Main Street, Suite 11, 24382 .....	1,010	5,524,942
	CF-2487	CitiFinancial Services, Inc., 800 E. Main Street, Suite 330, 24382 .....	718	4,038,189
<b>TOTAL</b> .....			<b>159,916</b>	<b>\$775,346,997</b>