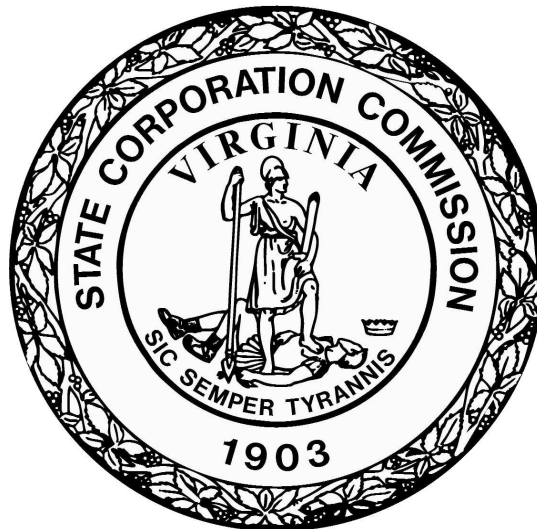


**THE 2009 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2009



BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

STATE CORPORATION COMMISSION

MARK C. CHRISTIE, Chairman

JUDITH WILLIAMS JAGDMANN

JAMES C. DIMITRI

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2009

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2009 Annual Report of the Bureau of Financial Institutions - Consumer Finance Licensees.

Respectfully,

E. J. FACE, JR.
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

E. J. FACE, JR.
Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Deputy Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

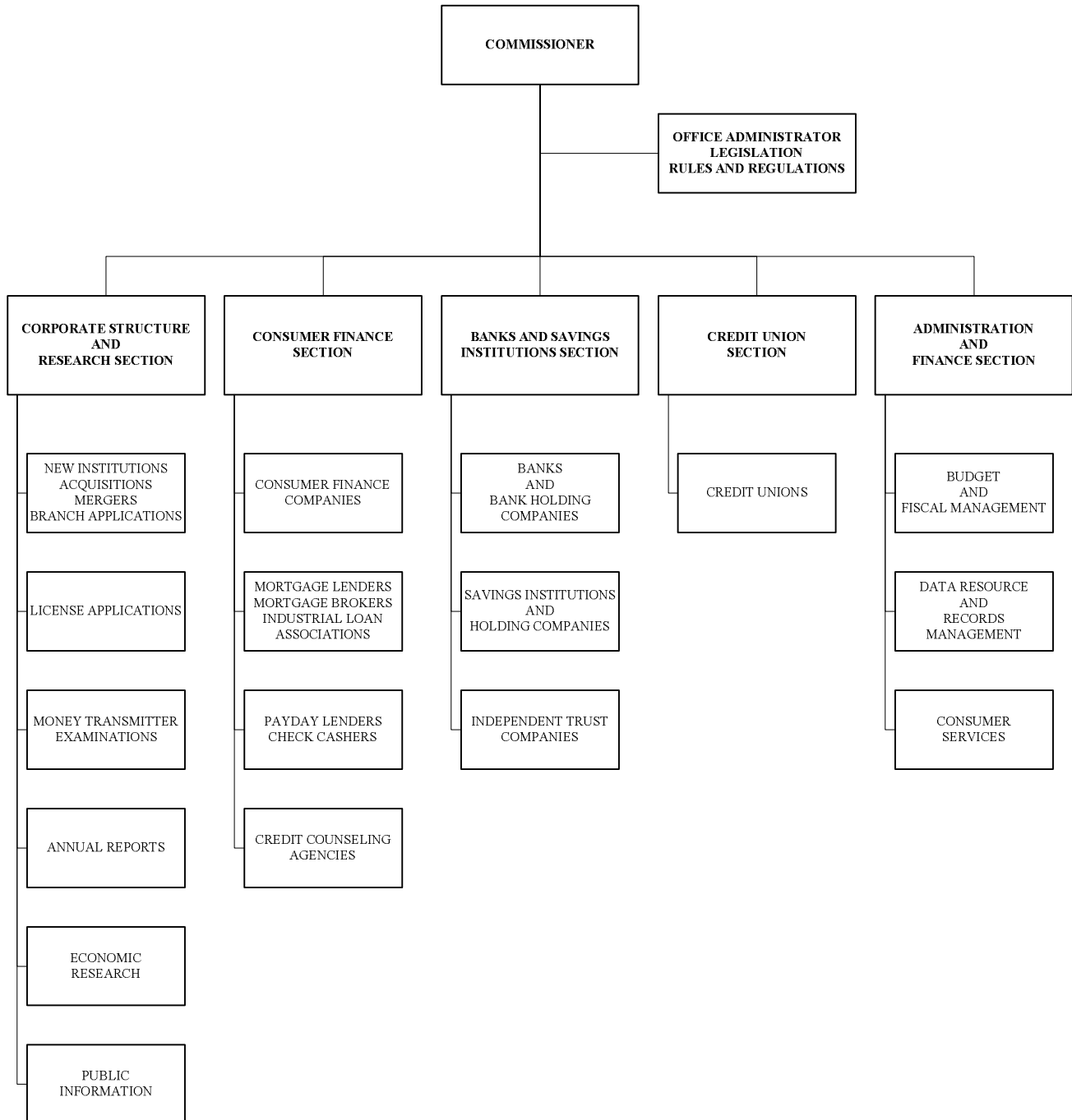
NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

STEVE W. PEMBERTON
Deputy Commissioner

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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THE STATE CORPORATION COMMISSION

The State Corporation Commission (“Commission”) is an independent state agency established by the Constitution of Virginia. The Commission is organized as a fourth branch of government with its own legislative, administrative, and judicial powers. The Commission’s authority encompasses utilities, insurance, financial institutions, securities, retail franchising, and railroad safety. It is the state’s central filing office for corporations, limited partnerships, limited liability companies and Uniform Commercial Code liens. The Commission also assesses public service corporations for state and local taxation.

THE BUREAU OF FINANCIAL INSTITUTIONS

The State Corporation Commission’s Bureau of Financial Institutions (“Bureau”) is responsible under Title 6.1 of the Code of Virginia for the regulation and supervision of all depository and non-depository financial institutions. Depository institutions are comprised of state-chartered banks, savings institutions, and credit unions. Non-depository institutions consist of trust companies, industrial loan associations, consumer finance companies, mortgage lenders and brokers, mortgage loan originators, money transmitters, credit counseling agencies, check cashers and payday lenders. Each is required to obtain a license from the Commission, with the exception of check cashers, which are required to register pursuant to Chapter 17 of Title 6.1 of the Code of Virginia (“Check Casher Act”).

Within the Bureau, the Corporate Structure and Research section is responsible for processing and investigating all applications filed by depository and non-depository financial institutions for certificates of authority and licenses, and for processing check casher registrations. The Corporate Structure and Research section is also responsible for the supervision (examination) of money transmitters. The Consumer Finance and Mortgage section is responsible for the supervision of non-depository institutions, with the exception of money transmitters and trust companies. The Credit Union section supervises credit unions and the Banks and Savings Institutions section supervises banks, savings institutions, and trust companies.

Chapter 6 of Title 6.1 of the Code of Virginia, the "Consumer Finance Act," authorizes licensees under the Act to make consumer (non-business) installment loans at annual interest rates greater than 12 percent. The Act covers such loans made from locations within the Commonwealth. Borrowers of \$2,500 or less may be charged a maximum annual percentage rate of 36 percent. Any amount agreed upon in writing may be charged on loans of over \$2,500. A consumer finance licensee may not conduct any other business in its licensed offices unless it first gives 30 days written notice to the Commission.

As of December 31, 2009, the Bureau of Financial Institutions regulated 16 consumer finance companies operating 151 offices. During 2009, the Bureau of Financial Institutions received and/or acted upon 14 applications for licenses, additional offices and relocation of existing offices, and for permission to acquire control of existing licensees pursuant to the Consumer Finance Act.

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

Consumer Finance -- Applications Received and/or Acted Upon

New Consumer Finance Offices

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/08/08	EZ Consumer Loans, Inc.	4388 A Lankford Highway Exmore, Northampton County, VA	Approved 04/20/09
06/12/09	Virginia Auto Loans, Inc.	3802 Mt. Vernon Avenue City of Alexandria, VA	Approved 08/10/09
06/12/09	Virginia Auto Loans, Inc.	1401 South Military Highway City of Chesapeake, VA	Approved 08/10/09
06/12/09	Virginia Auto Loans, Inc.	8212 Centreville Road Prince William County, VA	Approved 08/10/09
06/12/09	Virginia Auto Loans, Inc.	6150 Midlothian Turnpike City of Richmond, VA	Approved 08/10/09
08/03/09	Omni Financial of Virginia, Inc.	2334 E. Washignton Street City of Petersburg, VA	Approved 08/26/09
08/12/09	Omni Financial of Virginia, Inc.	15525 Warwick Boulevard, Suite 114 City of Newport News, VA	Approved 09/03/09

Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/30/09	American General Financial Services of America, Inc.	From: 6717 Lake Harbour Drive Midlothian, Chesterfield County, VA To: Ivymont Square 14225 Midlothian Turnpike Midlothian, Chesterfield County, VA	Approved 02/04/09
02/20/09	American General Financial Services of America, Inc.	From: 1952 Daniel Stuart Square Woodbridge, Prince William County, VA To: Prince William Square 14204 Smoketown Road Woodbridge, Prince William County, VA	Approved 02/25/09
06/29/09	American General Financial Services of America, Inc.	From: 360 Pantops Albemarle County, VA To: 1962 Rio Hill Center Rio Hill Shopping Center Albemarle County, VA	Approved 07/15/09
07/14/09	American General Financial Services of America, Inc.	From: 9022 West Broad Street Henrico County, VA To: 9699 W. Broad Street, Suite B Glen Allen, Henrico County, VA	Approved 07/15/09
10/06/09	American General Financial Services of America, Inc.	From: Spradlin Farm Shopping Center Christiansburg, Montgomery County, VA To: 438 Peppers Ferry Road NW Village Square Christiansburg, Montgomery County, VA	Approved 10/15/09
11/30/09	Virginia Finance, LLC	From: 625 Piney Forest Road, Suite 204 City of Danville, VA To: 625 Piney Forest Road, Suite 204B City of Danville, VA	Approved 12/16/09

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Consumer Finance -- Applications Received and/or Acted Upon

Acquisitions of Consumer Finance Companies

<u>Received</u>	<u>Description</u>	<u>Activity</u>
10/15/09	MF Raven Holdings, Inc. to acquire 100% ownership of Mariner Finance of Virginia, LLC, CFI-114	Approved 11/30/09

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Consumer Finance -- Status Changes

Office Openings

November	02	Omni Financial of Virginia, Inc. opened a consumer finance office at 15525 Warwick Boulevard, Suite 114, City of Newport News, VA
November	09	Omni Financial of Virginia, Inc. opened a consumer finance office at 2334 E. Washignton Street, City of Petersburg, VA
December	14	Virginia Auto Loans, Inc. opened a consumer finance office at 5218 W. Broad Street, Henrico County, VA
December	14	Virginia Auto Loans, Inc. opened a consumer finance office at 1401 South Military Highway, City of Chesapeake, VA
December	14	Virginia Auto Loans, Inc. opened a consumer finance office at 6150 Midlothian Turnpike, City of Richmond, VA
December	14	Virginia Auto Loans, Inc. opened a consumer finance office at 3802 Mt. Vernon Avenue, City of Alexandria, VA
December	14	Virginia Auto Loans, Inc. opened a consumer finance office at 8212 Centreville Road, Prince William County, VA

Office Relocations

January	19	American General Financial Services of America, Inc. relocated a consumer finance office from 3439 Jefferson Davis Highway, City of Fredericksburg, VA to Southpoint Shoppes, 10054 Southpoint Parkway, Spotsylvania County, VA
March	23	American General Financial Services of America, Inc. relocated a consumer finance office from 6717 Lake Harbour Drive, Midlothian, Chesterfield County, VA to Ivymont Square, 14225 Midlothian Turnpike, Midlothian, Chesterfield County, VA
April	20	American General Financial Services of America, Inc. relocated a consumer finance office from 1952 Daniel Stuart Square, Woodbridge, Prince William County, VA to Prince William Square, 14204 Smoketown Road, Woodbridge, Prince William County, VA
August	24	American General Financial Services of America, Inc. relocated a consumer finance office from 9022 West Broad Street, Henrico County, VA to 9699 W. Broad Street, Suite B, Glen Allen, Henrico County, VA
August	24	American General Financial Services of America, Inc. relocated a consumer finance office from 360 Pantops, Albemarle County, VA to 1962 Rio Hill Center, Rio Hill Shopping Center, Albemarle County, VA
December	14	American General Financial Services of America, Inc. relocated a consumer finance office from Spradlin Farm Shopping Center, Christiansburg, Montgomery County, VA to 438 Peppers Ferry Road NW, Village Square, Christiansburg, Montgomery County, VA

Office Closings

February	28	Lendmark Financial Services, Inc. closed a consumer finance office at 9928 Liberia Avenue, City of Manassas, VA
March	12	AmeriCash Loans of Virginia, LLC closed a consumer finance office at 1655 N. Fort Myer Drive, Arlington County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at North Washington Hwy., Suite 245 A, Ashland, Hanover County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 1315 Euclid Avenue, City of Bristol, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 460 Shoppers World Court, Albemarle County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Consumer Finance -- Status Changes

Office Closings

April	15	Beneficial Virginia Inc. closed a consumer finance office at 430 Peppers Ferry Road, N.W., Christiansburg, Montgomery County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 413 Meadowbrook Shopping Center, Culpeper, Culpeper County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at Riverside Shopping Center, City of Danville, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 310 Commerce Avenue, Front Royal, Warren County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 6888 Main Street, Gloucester, Gloucester County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at Spotswood Valley Square S. C., City of Harrisonburg, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 12114 Bermuda Crossroads Lane, Chester, Chesterfield County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 3412 Waterlick Road, Suite L, City of Lynchburg, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 10780 Sudley Manor Drive, Prince William County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 14501-I Warwick Blvd., City of Newport News, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 244 Janaf Shopping Center, City of Norfolk, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 3330 South Crater Road, City of Petersburg, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 4842 South Laburnum Avenue, Henrico County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 125 Lucy Lane, Suite E, City of Waynesboro, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 137 Monticello Avenue, City of Williamsburg, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 2029 South Pleasant Valley Road, City of Winchester, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 2218 Tackett's Mill Drive, Lake Ridge, Prince William County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at Mountain View Square Shopping Center, Wytheville, Wythe County, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at Hunting Hills Shopping Center, City of Roanoke, VA
April	15	Beneficial Virginia Inc. closed a consumer finance office at 2035 Plank Road, Suite 5, City of Fredericksburg, VA
May	22	American General Financial Services of America, Inc. closed a consumer finance office at 1760 Rio Hill Center, Albemarle County, VA
May	22	American General Financial Services of America, Inc. closed a consumer finance office at 18013 Forest Road Graves Mill Center, Forest, Bedford County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

Consumer Finance -- Status Changes

Office Closings

May	22	American General Financial Services of America, Inc. closed a consumer finance office at Southpoint Shoppes, Spotsylvania County, VA
May	22	American General Financial Services of America, Inc. closed a consumer finance office at 150 Elden Street, Suite 170, Herndon, Fairfax County, VA
May	22	American General Financial Services of America, Inc. closed a consumer finance office at 5664 Brook Road, Henrico County, VA
May	22	American General Financial Services of America, Inc. closed a consumer finance office at Cave Springs Corner, Roanoke County, VA
June	01	Piedmont Finance Service, Incorporated closed a consumer finance office at Waller Building, Main Street, Gretna, Pittsylvania County, VA
August	31	CitiFinancial Services, Inc. closed a consumer finance office at 11217-B Lee Highway, Fairfax, Fairfax County, VA
August	31	CitiFinancial Services, Inc. closed a consumer finance office at 2465 Centreville Road, Unit J21, Herndon, Fairfax County, VA
August	31	CitiFinancial Services, Inc. closed a consumer finance office at 7525 Tidewater Drive, Suite 45, Norfolk, City of Norfolk, VA
August	31	CitiFinancial Services, Inc. closed a consumer finance office at 9911 SouthPoint Parkway, Spotsylvania, Spotsylvania County, VA

STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**INDEPENDENT* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 2009**

COMPANY	NUMBER OF OFFICES
1. Bynum Finance Corporation	1
2. Franklin Finance Company, Incorporated	1
3. Knight Finance Company	1
4. Parks Finance Service, Inc.	2
5. Rocuda Finance Co.	1
6. Sussex Finance & Loan Corporation	1
TOTAL	7

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

STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**CHAIN* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 2009**

COMPANY	NUMBER OF OFFICES
1. American General Financial Services of America, Inc.	59
2. Atlantic Discount Corp. d/b/a Atlantic Financial Services	1
3. CitiFinancial Services, Inc.	63
4. Commonwealth Finance, LLC	2
5. Lendmark Financial Services, Inc.	5
6. Mariner Finance of Virginia, LLC	4
7. Omni Financial of Virginia, Inc.	3
8. Southern Finance Corp.	1
9. Virginia Auto Loans, Inc.	5
10. Virginia Finance, LLC	1
TOTAL	144

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Consumer Finance -- List of Offices and Receivables

Location	License number	Name and Address of licensee	Consumer Finance Business	
			Net Loans Number	Receivable Amount(\$)
Abingdon	CF-2259	CitiFinancial Services, Inc., 203 West Main Street, 24210	1,184	7,794,016
Alexandria	CF-2521	CitiFinancial Services, Inc., 6328 Richmond Highway, Suite J, 22306	1,499	8,463,828
	CF-2696	Virginia Auto Loans, Inc., 3802 Mt. Vernon Avenue, 22305	1	10,045
Altavista	CF-1076	American General Financial Services of America, Inc., 105 Clarion Road, Suite K, 24517	621	1,578,437
	CF-2488	CitiFinancial Services, Inc., 2600 Dearing Ford Road, Suite B, 24517	845	5,860,663
	CF-2332	Parks Finance Service, Inc., P O Box 510, 24517	675	1,295,950
Ashland	CF-1185	American General Financial Services of America, Inc., P O Box 764, 23005-2200	510	1,551,990
	CF-2494	CitiFinancial Services, Inc., 149 Junction Drive, 23005-2254	1,240	8,500,312
Big Stone Gap	CF-1070	American General Financial Services of America, Inc., 1941 Neely Road, Suite 108, 24219	461	892,726
Blackstone	CF-1079	American General Financial Services of America, Inc., 1539 S. Main Street, Suite 1539, 23824	701	1,858,889
Centreville	CF-2420	CitiFinancial Services, Inc., 6011 Centreville Crest Lane, Suite 51, 20121	1,601	10,160,701
Charlottesville	CF-1075	American General Financial Services of America, Inc., 360 Pantops, 22911	1,199	3,331,934
	CF-2060	CitiFinancial Services, Inc., 1820 Rio Hill Center, Suite B3-4, 22901	1,516	9,040,589
	CF-2548	Lendmark Financial Services, Inc., 1862 Abbey Road, 22911	1,188	5,682,763
Chase City	CF-2163	American General Financial Services of America, Inc., 518 North Main Street, 23924	980	2,856,185
Chesapeake	CF-2693	Virginia Auto Loans, Inc., 1401 South Military Highway, 23320	0	0
Chesapeake	CF-2024	American General Financial Services of America, Inc., 1408 Battlefield Boulevard North, 23320-4440	798	3,192,307
	CF-2018	American General Financial Services of America, Inc., 4300 Portsmouth Boulevard, Suite 178, 23321	752	2,498,448
	CF-2059	CitiFinancial Services, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320	1,107	7,023,790
	CF-2089	CitiFinancial Services, Inc., 3325 Taylor Road, Suite 114, 23321	1,029	7,162,183
	CF-2544	Lendmark Financial Services, Inc., 3304 Taylor Road, Suite F, 23321	817	2,950,132
Chester	CF-2630	CitiFinancial Services, Inc., 11940 Iron Bridge Plaza, 23831	1,196	8,284,095
	CF-2090	CitiFinancial Services, Inc., 12639 Jefferson Davis Highway, 23831	1,137	7,613,050
	CF-2680	Mariner Finance of Virginia, LLC, 12654 Jefferson Davis Highway, 22191	574	1,345,084
Christiansburg	CF-2038	American General Financial Services of America, Inc., 85 Conston Avenue, 24073	847	2,848,753
	CF-2049	CitiFinancial Services, Inc., 1580 N. Franklin Street, Suite 2, 24073	808	5,113,456

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Consumer Finance -- List of Offices and Receivables

<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Christiansburg	CF-2506	Commonwealth Finance, LLC, 1562 N. Franklin Street, P O Box 706, 24073	306	743,716
Collinsville	CF-2240	Rocuda Finance Co., 2879 Virginia Avenue, 24078	168	572,146
Colonial Heights	CF-2354	American General Financial Services of America, Inc., 629 Southpark Boulevard, 23834	908	2,493,661
	CF-2501	CitiFinancial Services, Inc., 798 Southpark Boulevard, Suite 30, 23834	1,153	7,701,690
	CF-2546	Lendmark Financial Services, Inc., 1851 Southpark Boulevard, 23834	871	3,288,325
Covington	CF-2025	American General Financial Services of America, Inc., 1260 S. Craig Avenue, 24426-2225	788	2,514,702
Culpeper	CF-1080	American General Financial Services of America, Inc., 327 Southgate Center, 22701	740	2,426,323
	CF-2452	CitiFinancial Services, Inc., 329 B Southgate Shopping Center, 22701	935	5,819,289
Danville	CF-1081	American General Financial Services of America, Inc., 625 Piney Forest Road, Suite 201, 24540	897	2,215,840
	CF-2411	CitiFinancial Services, Inc., 1155 Piney Forest Road, Suite E, 24540	1,174	7,686,603
	CF-2497	CitiFinancial Services, Inc., 204 Westover Drive, 24541	952	6,031,872
	CF-2689	Virginia Finance, LLC, 625 Piney Forest Road, Suite 204, 24540	309	286,712
Dumfries	CF-2525	CitiFinancial Services, Inc., 5123 Waterway Drive, 22025	715	4,335,827
Elkton	CF-1083	American General Financial Services of America, Inc., 800 Shenandoah Avenue, Suite 290, 22827	755	2,544,026
Emporia	CF-1084	American General Financial Services of America, Inc., Emporia Commons Shopping Center, 301 Market Drive, Suite J, 23847	667	1,688,787
Fairlawn	CF-2014	American General Financial Services of America, Inc., Shops at Fairlawn, 7345 Lee Highway, Suite 12, 24141	893	2,787,663
Farmville	CF-1087	American General Financial Services of America, Inc., 1506 South Main Street, Suite 24, 23901	747	1,682,266
	CF-2491	CitiFinancial Services, Inc., 1506 S. Main Street, Unit 10, 23901	921	6,789,908
Franklin	CF-2481	CitiFinancial Services, Inc., 1100-142 Armory Drive, 23851	816	5,259,740
Fredericksburg	CF-1088	American General Financial Services of America, Inc., 3940 Plank Road, Suite H, 22407	1,039	3,628,381
	CF-2331	CitiFinancial Services, Inc., 20 Plantation Drive Suite 134, 22406	1,077	6,947,661
	CF-2409	CitiFinancial Services, Inc., 4500 Plank Road, Suite 1010, 22407	1,634	10,989,634
	CF-2543	Lendmark Financial Services, Inc., 1320 Central Park Boulevard, Suite 104, 22401	1,171	6,188,096
Front Royal	CF-1089	American General Financial Services of America, Inc., 290 Remount Road, 22630	463	1,716,379
	CF-2423	CitiFinancial Services, Inc., 411 South Street, Suite E, 22630	685	4,330,491
Galax	CF-2189	American General Financial Services of America, Inc., Galax Plaza Shopping Center, 544 E. Stuart Drive, Suite B, 24333-2231	630	1,817,430

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Consumer Finance -- List of Offices and Receivables

Location	License number	Name and Address of licensee	Consumer Finance Business	
			Net Loans Number	Receivable Amount(\$)
Galax	CF-2050	CitiFinancial Services, Inc., 969 East Stuart Drive, 24333	833	4,930,183
Gloucester	CF-1090	American General Financial Services of America, Inc., 6549 Market Drive, P O Box 631, 23061	716	2,470,466
Hampton	CF-1091	American General Financial Services of America, Inc., 3005 West Mercury Blvd, 23666	844	2,704,871
	CF-2057	CitiFinancial Services, Inc., 2014 Coliseum Drive, 23666	903	5,732,236
	CF-2490	CitiFinancial Services, Inc., 2189 Cunningham Drive, 23666	1,357	9,042,682
Harrisonburg	CF-1073	American General Financial Services of America, Inc., 1790 E. Market Street, Suite 152, 22801-5113	1,096	3,325,503
	CF-2412	CitiFinancial Services, Inc., 2035-75 East Market Street, 22801	913	5,608,111
Lebanon	CF-1093	American General Financial Services of America, Inc., 1072 Regional Park Road , 24266	654	1,124,192
Leesburg	CF-1094	American General Financial Services of America, Inc., 534 East Market Street, 20176	479	1,797,105
	CF-2047	CitiFinancial Services, Inc., 531-C East Market Street, 22075	1,032	6,297,336
Lexington	CF-2165	American General Financial Services of America, Inc., 96 East Midland Trail, Suite 200, 24450-5729	867	3,033,228
	CF-2537	CitiFinancial Services, Inc., 1223 N. Lee Highway, 24450	512	3,244,424
Louisa	CF-1095	American General Financial Services of America, Inc., 501 East Main Street, Suite 112, 23093	484	1,243,674
Lynchburg	CF-2020	American General Financial Services of America, Inc., 2144 Wards Road, 24502	1,020	2,861,825
	CF-2271	CitiFinancial Services, Inc., 3700 Candler's Mountain Road, Suite 540, 24502	1,103	7,329,862
Madison Heights	CF-2418	CitiFinancial Services, Inc., 119 B Seminole Plaza, 24572	1,129	7,717,913
Manassas	CF-1097	American General Financial Services of America, Inc., 10350 Portsmouth Road, 22109-8007	716	2,483,658
	CF-2179	CitiFinancial Services, Inc., 8367 Sudley Road Manaport Plaza, 22110	996	5,941,769
	CF-2695	Virginia Auto Loans, Inc., 8212 Centreville Road, 20111	0	0
Martinsville	CF-2064	American General Financial Services of America, Inc., 2776 Greensboro Road, 24112	715	1,791,773
	CF-2500	CitiFinancial Services, Inc., 247 Commonwealth Blvd West, Suite 6, 24112	890	5,657,053
	CF-2273	CitiFinancial Services, Inc., 2541 Greensboro Road, 24112	1,039	7,188,247
Mechanicsville	CF-2030	American General Financial Services of America, Inc., 7144 Mechanicsville Turnpike, 23111	874	2,902,546
	CF-2274	CitiFinancial Services, Inc., 7500 Jackson Arch Drive, Suite C , 23111	1,562	10,831,785
	CF-2683	Mariner Finance of Virginia, LLC, 7445 Lee Davis Road, Suite 106, 23111	398	955,863
Midlothian	CF-2686	American General Financial Services of America, Inc., 6717 Lake Harbour Drive, 23112	423	1,424,149

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

Consumer Finance -- List of Offices and Receivables

<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Midlothian	CF-2492	CitiFinancial Services, Inc., 6131 Harbourside Centre Loop, 23112-2162	694	4,745,119
Newport News	CF-2021	American General Financial Services of America, Inc., 445-2 Oriana Road, 23608-3742	794	2,527,816
	CF-2410	CitiFinancial Services, Inc., 12785 Jefferson Avenue, 23602	1,190	7,548,936
	CF-2275	CitiFinancial Services, Inc., 550-C Oyster Point Road, 23602	889	5,527,837
	CF-2698	Omni Financial of Virginia, Inc., 15523 Warwick Boulevard, Suite 114, 23608	217	497,502
Norfolk	CF-2015	American General Financial Services of America, Inc., 1269 N. Military Highway, Suite 1, 23502	710	2,015,180
	CF-2484	CitiFinancial Services, Inc., 5802 E. Virginia Beach Blvd, Ste 150, 23502	1,495	9,479,352
	CF-2629	Omni Financial of Virginia, Inc., 7504 Granby Street, 23505	2,978	6,314,048
Onley	CF-1098	American General Financial Services of America, Inc., 25258 Lankford Highway, 23418	769	2,353,875
Orange	CF-2161	American General Financial Services of America, Inc., 567 N. Madison Road, P O Box 551, 22960	422	1,088,215
Petersburg	CF-1099	American General Financial Services of America, Inc., 3323-A South Crater Road, 23803	870	2,442,832
	CF-2263	CitiFinancial Services, Inc., 3330 South Crater Road, Suite 9A, 23805-9277	1,242	9,038,762
	CF-2697	Omni Financial of Virginia, Inc., 2334 E. Washignton Street, 23803	132	292,170
Portsmouth	CF-2539	Atlantic Discount Corp. d/b/a Atlantic Financial Services , 1000 Airline Boulevard, 23707-4006	526	1,884,879
	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705	207	430,333
	CF-2527	CitiFinancial Services, Inc., 5606 Portsmouth Boulevard, 23701	756	4,737,773
Pulaski	CF-2052	CitiFinancial Services, Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301	766	4,563,209
Radford	CF-2489	CitiFinancial Services, Inc., 7460 Lee Highway, 24141	593	3,919,777
Richlands	CF-2413	CitiFinancial Services, Inc., 1324 Front Street, 24641	1,047	5,695,840
Richmond	CF-2028	American General Financial Services of America, Inc., 5211 South Laburnum Avenue, 23231	857	2,479,084
	CF-2036	American General Financial Services of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, 23294	683	1,884,126
	CF-2031	American General Financial Services of America, Inc., 9925 Hull Street Road, 23236-1412	799	2,395,910
	CF-2422	CitiFinancial Services, Inc., 10805 Midlothian Turnpike, 23235	1,259	8,433,384
	CF-2408	CitiFinancial Services, Inc., 2710 Enterprise Parkway, 23229	1,407	8,686,285
	CF-2058	CitiFinancial Services, Inc., 8245 Hull Street Road, 23235	1,298	7,442,295
	CF-2545	Lendmark Financial Services, Inc., 7526 West Broad Street, 23294	1,080	4,727,595
	CF-2634	Virginia Auto Loans, Inc., 5218 W. Broad Street, 23230	0	0

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<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Richmond	CF-2694	Virginia Auto Loans, Inc., 6150 Midlothian Turnpike, 23225	1	3,031
Roanoke	CF-2034	American General Financial Services of America, Inc., 1369 Towne Square Boulevard, 24012	1,408	4,425,469
	CF-945	CitiFinancial Services, Inc., 2014 Electric Road SW, Suite 60, 24018	925	6,150,042
	CF-646	CitiFinancial Services, Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019	909	5,937,012
Rocky Mount	CF-1102	American General Financial Services of America, Inc., 928 Tanyard Road, 24151	504	1,200,891
	CF-458	Franklin Finance Company, Incorporated, 525 South Main Street, PO Box 59, 24151	484	1,305,639
Salem	CF-2279	CitiFinancial Services, Inc., 1465 West Main Street, 24153	911	6,107,313
	CF-2505	Commonwealth Finance, LLC, P O Box 1403, 24153	402	1,514,560
South Boston	CF-1103	American General Financial Services of America, Inc., 3601 Old Halifax Road, Suite 700, 24592-4928	775	2,088,426
	CF-2483	CitiFinancial Services, Inc., 3130 Halifax Road, Suite A, 24592	858	5,801,521
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592	1,162	3,142,729
South Hill	CF-2158	American General Financial Services of America, Inc., 1167 East Atlantic Street, 23970	657	1,583,669
	CF-2529	CitiFinancial Services, Inc., 707 East Atlantic Street, Suite 3A, 23970	904	5,962,244
Springfield	CF-2098	CitiFinancial Services, Inc., 7219 Commerce Street, 22150	2,222	13,625,781
Staunton	CF-2032	American General Financial Services of America, Inc., 850 Statler Square, Suite 113, 24401	676	2,211,065
	CF-2281	CitiFinancial Services, Inc., 850 Statler Square Suite 108, 24401	813	5,132,633
Suffolk	CF-2164	American General Financial Services of America, Inc., 2815-K Godwin Boulevard, 23434	619	1,892,372
	CF-2282	CitiFinancial Services, Inc., 1447-49 North Main Street, 23434	1,037	6,159,772
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434	171	504,587
Tappahannock	CF-1104	American General Financial Services of America, Inc., 1830 Tappahannock Boulevard, P. O. Box 845, 22560-0845	585	2,035,717
	CF-2541	CitiFinancial Services, Inc., 1632 B Tappahannock Boulevard, 22560	816	5,842,163
Virginia Beach	CF-1140	American General Financial Services of America, Inc., 5272 Fairfield Shopping Center, 23464	690	2,355,098
	CF-2042	American General Financial Services of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452	742	2,368,670
	CF-2056	CitiFinancial Services, Inc., 3352 Princess Anne Road, Suite 909, 23456	889	6,053,458
	CF-2328	CitiFinancial Services, Inc., 4000 Virginia Beach Boulevard, 23452	1,091	6,724,932
	CF-647	CitiFinancial Services, Inc., 967 Providence Square, Suite 16, 23464	1,464	10,420,501

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<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Warrenton	CF-2528	American General Financial Services of America, Inc., 376 Waterloo Street, 20186	379	1,338,226
	CF-2538	CitiFinancial Services, Inc., 251 W. Lee Highway, Suite 243, 20186	645	4,418,279
Warsaw	CF-1108	American General Financial Services of America, Inc., 5050 Richmond Road, Suite A, 22572	868	3,318,639
Waverly	CF-942	Sussex Finance & Loan Corporation, 364 West Main Street, PO Box 27, 23890	90	159,013
Waynesboro	CF-2160	American General Financial Services of America, Inc., 821 Town Center Drive, Suite A, 22980	652	1,852,424
	CF-2485	CitiFinancial Services, Inc., 2522 Jefferson Highway, Suite 102, 22980	683	4,076,223
Weber City	CF-2039	American General Financial Services of America, Inc., 1818 US Highway 23 N, Suite 102, 24290	696	1,922,214
	CF-2247	Southern Finance Corp., 1624 U.S. Highway 23 North, Suite 102, 24290	630	622,109
Winchester	CF-1109	American General Financial Services of America, Inc., 2810 Valley Avenue, 22601	821	3,525,916
	CF-2062	CitiFinancial Services, Inc., 381 Gateway Drive, Suite 2, 22603	1,063	6,045,576
	CF-2687	Mariner Finance of Virginia, LLC, 2213 Papermill Road, 22601	172	487,943
Wise	CF-1110	American General Financial Services of America, Inc., 157 Plaza Road, SW, 24293	633	1,405,730
Woodbridge	CF-2040	American General Financial Services of America, Inc., 1952 Daniel Stuart Square, 22191	803	2,381,882
	CF-2286	CitiFinancial Services, Inc., 13265 Worth Avenue, 22192	1,157	7,269,744
	CF-2679	Mariner Finance of Virginia, LLC, 1979 Daniel Stuart Square, 22191	574	1,369,075
Woodstock	CF-1112	American General Financial Services of America, Inc., 1066 Hisey Avenue, Suite 103, P O Box 143, 22664-0143	762	2,556,247
Wytheville	CF-2203	American General Financial Services of America, Inc., Wytheville Commons, 330 Commonwealth Drive, Suite 6, 24382-1183	503	1,410,934
	CF-2487	CitiFinancial Services, Inc., 244 Commonwealth Drive, 24382	761	4,746,150
York	CF-2168	CitiFinancial Services, Inc., 6610-L Mooretown Road, 23188	1,067	7,181,221
Total			124,609	\$604,826,922