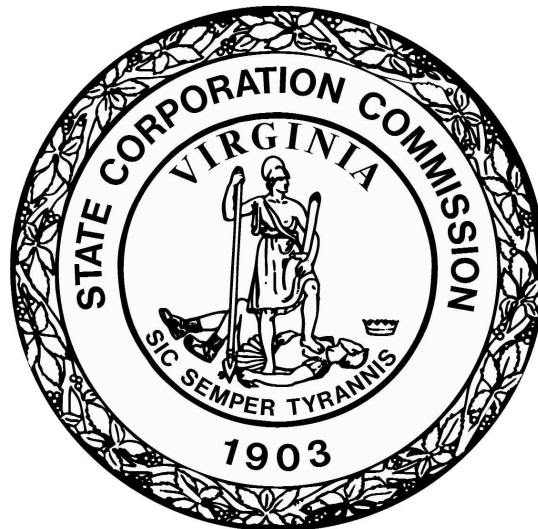


**THE 2010 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**CONSUMER FINANCE LICENSEES**

OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS DECEMBER 31, 2010



BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
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STATE CORPORATION COMMISSION

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JAMES C. DIMITRI, Chairman

JUDITH WILLIAMS JAGDMANN

MARK C. CHRISTIE

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2010

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2010 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

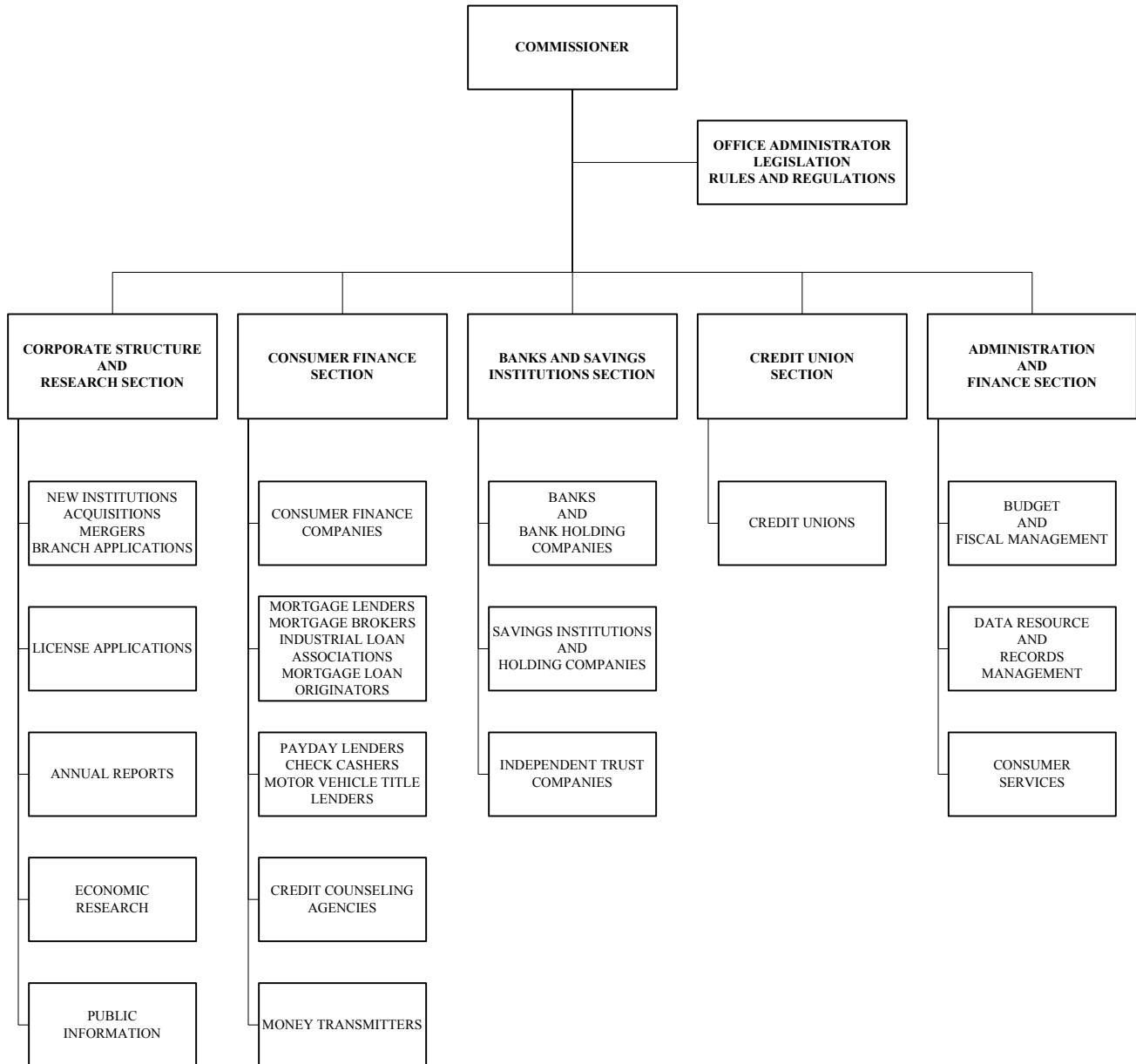
**CREDIT UNIONS**

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 6.2 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, payday lenders and motor vehicle title 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 21 of Title 6.2 of the Code of Virginia.

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 Consumer Finance and Mortgage section is responsible for the supervision (examination) of non-depository institutions, with the exception of trust companies. The Credit Union section supervises credit unions and the Banks and Savings Institutions section supervises banks, savings institutions, and trust companies.

Chapter 15 of Title 6.2 of the Code of Virginia authorizes licensees to make consumer (non-business) installment loans at annual interest rates greater than 12 percent. The Chapter 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, 2010, the Bureau of Financial Institutions regulated 17 consumer finance companies operating 147 offices. During 2010, the Bureau of Financial Institutions received and/or acted upon 32 applications for licenses, additional offices and relocation of existing offices, and for permission to acquire control of existing licensees pursuant to Chapter 15, Title 6.2 of the Code of Virginia. In addition, the Bureau processed eight notifications to conduct consumer finance business and other business at the same location.

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

**New Consumer Finance Offices**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/29/10	Cashwell Financial of Va LLC	3330-12 South Crater Road South Crater Square City of Petersburg, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	3304 Williamson Road N.W. City of Roanoke, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	14420 Jefferson Davis Highway Woodbridge, Prince William County, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	8535 Centreville Road City of Manassas, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	3275 Mechanicsville Turnpike City of Richmond, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	1423-A S. Main Street Farmville, Prince Edward County, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	7 Pittman Plaza 2323 Memorial Avenue City of Lynchburg, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	123 Mall Road City of Covington, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	3124 High Street, Rodman Plaza City of Portsmouth, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	156 Carlton Road, Suite 102 City of Charlottesville, VA	Withdrawn 11/24/10
03/29/10	CashWell Financial of VA LLC	4668 King Street City of Alexandria, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	703 Fort Collier Road, Unit C City of Winchester, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	1082 Elden Street Herndon, Fairfax County, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	312 North Main Street Pearisburg, Giles County, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	1790-104 East Market Street City of Harrisonburg, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	6529 Auburn Drive, College Park II City of Virginia Beach, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	2024 West Beverly City of Staunton, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	36 Weems Lane City of Winchester, VA	Withdrawn 11/24/10
03/29/10	Cashwell Financial of Va LLC	338 Amaret Street City of Fredericksburg, VA	Withdrawn 11/24/10
06/04/10	Mariner Finance of Virginia, LLC	13102 Midlothian Turnpike Midlothian, Chesterfield County, VA	Approved 07/14/10

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

**New Consumer Finance Offices**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/11/10	Quick Lend, Inc.	8316 Staples Mill Road City of Richmond, VA	Withdrawn 10/12/10
08/17/10	ISF Virginia, LLC	3900 Westerre Parkway, Suite 338 Henrico County, VA	Pending
09/20/10	Quick Lend, Inc.	2328 Orange Avenue N.E. City of Richmond, VA	Withdrawn 10/12/10
09/23/10	Lexicon Lending Corporation, d/b/a Lexicon Military Loans	4445 Corporation Lane City of Virginia Beach, VA	Pending
10/18/10	Virginia Auto Loans, Inc.	7345 Little River Turnpike Annandale, Fairfax County, VA	Approved 11/08/10
10/28/10	Virginia Auto Loans, Inc.	755 East Main Street Wytheville, Wythe County, VA	Approved 11/08/10
10/28/10	Virginia Auto Loans, Inc.	605-A Piney Forest Road City of Danville, VA	Approved 11/08/10
10/28/10	Virginia Auto Loans, Inc.	2650 Valley Avenue City of Winchester, VA	Approved 11/08/10
12/10/10	QuickClick Loans of Virginia, LLC	3501 Mt. Vernon Avenue City of Alexandria, VA	Pending

**Office Relocations**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
06/09/10	American General Financial Services of America, Inc.	From: 445-2 Oriana Road City of Newport News, VA To: Newport Marketplace, 321 Chatham Drive City of Newport News, VA	Approved 07/07/10
11/23/10	Virginia Auto Loans, Inc.	From: 3802 Mt. Vernon Avenue City of Alexandria, VA To: 3500 Mount Vernon Avenue City of Alexandria, VA	Approved 12/10/10

**Acquisitions of Consumer Finance Companies**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
10/18/10	FCFI Acquisition LLC to acquire 84% ownership of American General Financial Services of America, Inc., CFI-14	Approved 11/29/10



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**Consumer Finance -- Status Changes**

**Office Openings**

August	23	Mariner Finance of Virginia, LLC opened a consumer finance office at 13102 Midlothian Turnpike, Midlothian, Chesterfield County, VA
October	25	EZ Consumer Loans, Inc. opened a consumer finance office at 4388 A Lankford Highway, Exmore, Northampton County, VA
November	14	Virginia Auto Loans, Inc. opened a consumer finance office at 605-A Piney Forest Road, City of Danville, VA
November	17	Virginia Auto Loans, Inc. opened a consumer finance office at 2650 Valley Avenue, City of Winchester, VA
November	17	Virginia Auto Loans, Inc. opened a consumer finance office at 7345 Little River Turnpike, Annandale, Fairfax County, VA
November	17	Virginia Auto Loans, Inc. opened a consumer finance office at 755 East Main Street, Wytheville, Wythe County, VA

**Office Relocations**

February	19	Virginia Finance, LLC relocated a consumer finance office from 625 Piney Forest Road, Suite 204, City of Danville, VA to 625 Piney Forest Road, Suite 204B, City of Danville, VA
August	09	American General Financial Services of America, Inc. relocated a consumer finance office from 445-2 Oriana Road, City of Newport News, VA to Newport Marketplace, 321 Chatham Drive, City of Newport News, VA
December	10	Virginia Auto Loans, Inc. relocated a consumer finance office from 3802 Mt. Vernon Avenue, City of Alexandria, VA to 3500 Mount Vernon Avenue, City of Alexandria, VA

**Office Closings**

April	22	Parks Finance Service, Inc. closed a consumer finance office at 1000-B Main Street, Altavista, Campbell County, VA
June	30	CitiFinancial Services, Inc. closed a consumer finance office at 251 W. Lee Highway, Suite 243, Warrenton, Fauquier County, VA
June	30	CitiFinancial Services, Inc. closed a consumer finance office at 2014 Coliseum Drive, City of Hampton, VA
June	30	CitiFinancial Services, Inc. closed a consumer finance office at 2014 Electric Road, S.W., Suite 60, City of Roanoke, VA
June	30	CitiFinancial Services, Inc. closed a consumer finance office at 7460 Lee Highway, Pulaski County, VA
June	30	CitiFinancial Services, Inc. closed a consumer finance office at 2522 Jefferson Highway, Suite 102, Augusta County, VA
June	30	CitiFinancial Services, Inc. closed a consumer finance office at 149 Junction Drive, Ashland, Hanover County, VA
June	30	Commonwealth Finance, LLC closed a consumer finance office at 1562 N. Franklin Street, Christiansburg, Montgomery County, VA
June	30	CitiFinancial Services, Inc. closed a consumer finance office at 1223 N. Lee Highway, Lexington, Rockbridge County, VA

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**INDEPENDENT\* CONSUMER FINANCE COMPANIES  
AS OF DECEMBER 31, 2010**

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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.	1
5. Rocuda Finance Co.	1
6. Sussex Finance & Loan Corporation	1
<b>TOTAL</b>	<b>6</b>

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\* 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, 2010**

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COMPANY	NUMBER OF OFFICES
1. American General Financial Services of America, Inc.	58
2. Atlantic Discount Corp. d/b/a Atlantic Financial Services	1
3. CitiFinancial Services, Inc.	56
4. Commonwealth Finance, LLC	1
5. EZ Consumer Loans, Inc.	1
6. Lendmark Financial Services, Inc.	5
7. Mariner Finance of Virginia, LLC	5
8. Omni Financial of Virginia, Inc.	3
9. Southern Finance Corp.	1
10. Virginia Auto Loans, Inc.	9
11. Virginia Finance, LLC	1
<b>TOTAL</b>	<b>141</b>

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

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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>
Abingdon	CF-2259	CitiFinancial Services, Inc., 203 West Main Street, 24210	228	1,380,747
Alexandria	CF-2521	CitiFinancial Services, Inc., 6328 Richmond Highway, Suite J, 22306	430	2,245,381
	CF-2696	Virginia Auto Loans, Inc., 3802 Mt. Vernon Avenue, 22305	310	1,050,001
Altavista	CF-1076	American General Financial Services of America, Inc., 105 Clarion Road, Suite K, 24517	606	1,365,864
	CF-2488	CitiFinancial Services, Inc., 2600 Dearing Ford Road, Suite B, 24517	175	1,165,404
Annandale	CF-2724	Virginia Auto Loans, Inc., 7345 Little River Turnpike, 22003	29	94,502
Ashland	CF-1185	American General Financial Services of America, Inc., P O Box 764, 23005-2200	465	1,349,016
Big Stone Gap	CF-1070	American General Financial Services of America, Inc., 1941 Neely Road, Suite 108, 24219	449	836,392
Blackstone	CF-1079	American General Financial Services of America, Inc., 1539 S. Main Street, Suite 1539, 23824	739	1,834,533
Centreville	CF-2420	CitiFinancial Services, Inc., 6011 Centreville Crest Lane, Suite 51, 20121	416	2,311,739
Charlottesville	CF-1075	American General Financial Services of America, Inc., 360 Pantops, 22911	1,013	2,746,698
	CF-2060	CitiFinancial Services, Inc., 1820 Rio Hill Center, Suite B3-4, 22901	327	1,878,548
	CF-2548	Lendmark Financial Services, Inc., 1862 Abbey Road, 22911	1,458	6,260,437
Chase City	CF-2163	American General Financial Services of America, Inc., 518 North Main Street, 23924	892	2,348,899
Chesapeake	CF-2024	American General Financial Services of America, Inc., 1408 Battlefield Boulevard North, 23320-4440	817	3,046,100
	CF-2018	American General Financial Services of America, Inc., 4300 Portsmouth Boulevard, Suite 178, 23321	779	2,470,051
	CF-2059	CitiFinancial Services, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320	222	1,327,995
	CF-2089	CitiFinancial Services, Inc., 3325 Taylor Road, Suite 114, 23321	268	1,650,981
	CF-2544	Lendmark Financial Services, Inc., 3304 Taylor Road, Suite F, 23321	857	3,564,061
	CF-2693	Virginia Auto Loans, Inc., 1401 South Military Highway, 23320	13	45,673
Chester	CF-2630	CitiFinancial Services, Inc., 11940 Iron Bridge Plaza, 23831	337	2,042,280
	CF-2090	CitiFinancial Services, Inc., 12639 Jefferson Davis Highway, 23831	370	2,192,309
	CF-2680	Mariner Finance of Virginia, LLC, 12654 Jefferson Davis Highway, 22191	703	1,565,534
Christiansburg	CF-2038	American General Financial Services of America, Inc., 85 Conston Avenue, 24073	887	2,906,685
	CF-2049	CitiFinancial Services, Inc., 1580 N. Franklin Street, Suite 2, 24073	231	1,394,400
Collinsville	CF-2240	Rocuda Finance Co., 2879 Virginia Avenue, 24078	113	373,412

**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(\$)
Colonial Heights	CF-2354	American General Financial Services of America, Inc., 629 Southpark Boulevard, 23834	797	2,031,737
	CF-2501	CitiFinancial Services, Inc., 798 Southpark Boulevard, Suite 30, 23834	248	1,457,298
	CF-2546	Lendmark Financial Services, Inc., 1851 Southpark Boulevard, 23834	910	3,561,479
Covington	CF-2025	American General Financial Services of America, Inc., 1260 S. Craig Avenue, 24426-2225	817	2,561,753
Culpeper	CF-2452	CitiFinancial Services, Inc., 329 B Southgate Shopping Center, 22701	281	1,553,178
	CF-1080	American General Financial Services of America, Inc., 327 Southgate Center, 22701	718	2,270,616
Danville	CF-1081	American General Financial Services of America, Inc., 625 Piney Forest Road, Suite 201, 24540	892	2,151,675
	CF-2411	CitiFinancial Services, Inc., 1155 Piney Forest Road, Suite E, 24540	259	1,560,038
	CF-2497	CitiFinancial Services, Inc., 204 Westover Drive, 24541	167	1,086,199
	CF-2726	Virginia Auto Loans, Inc., 605-A Piney Forest Road, 24540	60	151,060
	CF-2689	Virginia Finance, LLC, 625 Piney Forest Road, Suite 204, 24540	539	634,765
Dumfries	CF-2525	CitiFinancial Services, Inc., 5123 Waterway Drive, 22025	1,949	12,159,393
Elkton	CF-1083	American General Financial Services of America, Inc., 800 Shenandoah Avenue, Suite 290, 22827	674	2,133,447
Emporia	CF-1084	American General Financial Services of America, Inc., Emporia Commons Shopping Center, 301 Market Drive, Suite J, 23847	619	1,498,053
Exmore	CF-2691	EZ Consumer Loans, Inc., 4388 A Lankford Highway, 23350	0	0
Fairlawn	CF-2014	American General Financial Services of America, Inc., Shops at Fairlawn, 7345 Lee Highway, Suite 12, 24141	896	2,682,918
Farmville	CF-1087	American General Financial Services of America, Inc., 1506 South Main Street, Suite 24, 23901	708	1,675,451
	CF-2491	CitiFinancial Services, Inc., 1506 S. Main Street, Unit 10, 23901	212	1,506,650
Franklin	CF-2481	CitiFinancial Services, Inc., 1100-142 Armory Drive, 23851	172	1,139,290
Fredericksburg	CF-1088	American General Financial Services of America, Inc., 3940 Plank Road, Suite H, 22407	938	3,205,432
	CF-2331	CitiFinancial Services, Inc., 20 Plantation Drive, Suite 134, 22406	232	1,202,997
	CF-2409	CitiFinancial Services, Inc., 4500 Plank Road, Suite 1010, 22407	366	2,175,467
	CF-2543	Lendmark Financial Services, Inc., 1320 Central Park Boulevard, Suite 104, 22401	1,300	6,936,930
Front Royal	CF-1089	American General Financial Services of America, Inc., 290 Remount Road, 22630	435	1,609,068
	CF-2423	CitiFinancial Services, Inc., 411 South Street, Suite E, 22630	152	965,123
Galax	CF-2189	American General Financial Services of America, Inc., Galax Plaza Shopping Center, 544 E. Stuart Drive, Suite B, 24333-2231	661	1,749,574
	CF-2050	CitiFinancial Services, Inc., 969 East Stuart Drive, 24333	155	856,887

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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>
Gloucester	CF-1090	American General Financial Services of America, Inc., 6549 Market Drive, P O Box 631, 23061	644	2,269,885
Hampton	CF-1091	American General Financial Services of America, Inc., 3005 West Mercury Blvd, 23666	813	2,414,023
	CF-2490	CitiFinancial Services, Inc., 2189 Cunningham Drive, 23666	566	3,462,756
Harrisonburg	CF-1073	American General Financial Services of America, Inc., 1790 E. Market Street, Suite 152, 22801-5113	1,058	3,105,451
	CF-2412	CitiFinancial Services, Inc., 2035-75 East Market Street, 22801	221	1,211,891
Lebanon	CF-1093	American General Financial Services of America, Inc., 1072 Regional Park Road, 24266	582	943,654
Leesburg	CF-1094	American General Financial Services of America, Inc., 534 East Market Street, 20176	441	1,493,031
	CF-2047	CitiFinancial Services, Inc., 531-C East Market Street, 22075	315	1,729,142
Lexington	CF-2165	American General Financial Services of America, Inc., 96 East Midland Trail, Suite 200, 24450-5729	823	2,758,663
Louisa	CF-1095	American General Financial Services of America, Inc., 501 East Main Street, Suite 112, 23093	448	1,103,726
Lynchburg	CF-2020	American General Financial Services of America, Inc., 2144 Wards Road, 24502	917	2,424,990
	CF-2271	CitiFinancial Services, Inc., 3700 Candler's Mountain Road, Suite 540, 24502	436	2,697,463
Madison Heights	CF-2418	CitiFinancial Services, Inc., 119 B Seminole Plaza, 24572	1,661	10,649,287
Manassas	CF-1097	American General Financial Services of America, Inc., 10350 Portsmouth Road, 22109-8007	651	2,108,199
	CF-2179	CitiFinancial Services, Inc., 8367 Sudley Road Manaport Plaza, 22110	353	1,903,250
	CF-2695	Virginia Auto Loans, Inc., 8212 Centreville Road, 20111	35	144,461
Martinsville	CF-2064	American General Financial Services of America, Inc., 2776 Greensboro Road, 24112	703	1,760,691
	CF-2500	CitiFinancial Services, Inc., 247 Commonwealth Blvd West, Suite 6, 24112	209	1,248,329
	CF-2273	CitiFinancial Services, Inc., 2541 Greensboro Road, 24112	219	1,461,504
Mechanicsville	CF-2030	American General Financial Services of America, Inc., 7144 Mechanicsville Turnpike, 23111	803	2,498,974
	CF-2274	CitiFinancial Services, Inc., 7500 Jackson Arch Drive, Suite C, 23111	907	6,716,398
	CF-2683	Mariner Finance of Virginia, LLC, 7445 Lee Davis Road, Suite 106, 23111	711	1,689,882
Midlothian	CF-2686	American General Financial Services of America, Inc., Ivymont Square, 14225 Midlothian Turnpike, 23113	377	1,203,051
	CF-2492	CitiFinancial Services, Inc., 6131 Harbourside Centre Loop, 23112-2162	179	1,042,581
	CF-2719	Mariner Finance of Virginia, LLC, 13102 Midlothian Turnpike, 23113	339	890,926

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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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>
Newport News	CF-2021	American General Financial Services of America, Inc., 445-2 Oriana Road, 23608-3742	764	2,232,948
	CF-2410	CitiFinancial Services, Inc., 12785 Jefferson Avenue, 23602	417	2,360,282
	CF-2275	CitiFinancial Services, Inc., 550-C Oyster Point Road, 23602	2,462	15,596,790
	CF-2698	Omni Financial of Virginia, Inc., 15523 Warwick Boulevard, Suite 114, 23608	800	1,831,749
Norfolk	CF-2015	American General Financial Services of America, Inc., 1269 N. Military Highway, Suite 1, 23502	669	1,930,568
	CF-2484	CitiFinancial Services, Inc., 5802 E. Virginia Beach Blvd, Ste 150, 23502	415	2,403,066
	CF-2629	Omni Financial of Virginia, Inc., 7504 Granby Street, 23505	2,777	5,551,916
Onley	CF-1098	American General Financial Services of America, Inc., 25258 Lankford Highway, 23418	721	2,099,893
Orange	CF-2161	American General Financial Services of America, Inc., 567 N. Madison Road, P O Box 551, 22960	428	1,113,862
Petersburg	CF-1099	American General Financial Services of America, Inc., 3323-A South Crater Road, 23803	832	2,182,249
	CF-2263	CitiFinancial Services, Inc., 3330 South Crater Road, Suite 9A, 23805-9277	279	1,797,117
	CF-2697	Omni Financial of Virginia, Inc., 2334 E. Washignton Street, 23803	693	1,838,971
Portsmouth	CF-2539	Atlantic Discount Corp. d/b/a Atlantic Financial Services, 1000 Airline Boulevard, 23707-4006	539	1,815,186
	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705	139	314,475
	CF-2527	CitiFinancial Services, Inc., 5606 Portsmouth Boulevard, 23701	213	1,200,813
Pulaski	CF-2052	CitiFinancial Services, Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301	170	888,456
Richlands	CF-2413	CitiFinancial Services, Inc., 1324 Front Street, 24641	126	600,079
Richmond	CF-2028	American General Financial Services of America, Inc., 5211 South Laburnum Avenue, 23231	793	2,144,992
	CF-2036	American General Financial Services of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, 23294	607	1,613,797
	CF-2031	American General Financial Services of America, Inc., 9925 Hull Street Road, 23236-1412	750	2,232,932
	CF-2422	CitiFinancial Services, Inc., 10805 Midlothian Turnpike, 23235	316	1,840,729
	CF-2408	CitiFinancial Services, Inc., 2710 Enterprise Parkway, 23229	659	3,945,886
	CF-2058	CitiFinancial Services, Inc., 8245 Hull Street Road, 23235	2,477	16,059,903
	CF-2545	Lendmark Financial Services, Inc., 7526 West Broad Street, 23294	1,240	5,569,522
	CF-2634	Virginia Auto Loans, Inc., 5218 W. Broad Street, 23230	32	128,630
Roanoke	CF-2694	Virginia Auto Loans, Inc., 6150 Midlothian Turnpike, 23225	20	78,947
	CF-2034	American General Financial Services of America, Inc., 1369 Towne Square Boulevard, 24012	1,279	3,679,698

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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>
Roanoke	CF-646	CitiFinancial Services, Inc., 6701 Peters Creek Road, Suite 107, P O Box 7948, 24019	270	1,535,394
Rocky Mount	CF-1102	American General Financial Services of America, Inc., 928 Tanyard Road, 24151	600	1,561,364
	CF-458	Franklin Finance Company, Incorporated, 525 South Main Street, PO Box 59, 24151	464	1,167,894
Salem	CF-2279	CitiFinancial Services, Inc., 1465 West Main Street, 24153	254	1,479,381
	CF-2505	Commonwealth Finance, LLC, 1334 West Main Street, P O Box 1403, 24153	414	1,005,832
South Boston	CF-1103	American General Financial Services of America, Inc., 3601 Old Halifax Road, Suite 700, 24592-4928	687	1,828,594
	CF-2483	CitiFinancial Services, Inc., 3130 Halifax Road, Suite A, 24592	168	1,132,971
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592	1,487	3,709,877
South Hill	CF-2158	American General Financial Services of America, Inc., 1167 East Atlantic Street, 23970	596	1,363,744
	CF-2529	CitiFinancial Services, Inc., 707 East Atlantic Street, Suite 3A, 23970	307	2,014,084
Springfield	CF-2098	CitiFinancial Services, Inc., 7219 Commerce Street, 22150	622	3,252,942
Staunton	CF-2032	American General Financial Services of America, Inc., 850 Statler Square, Suite 113, 24401	717	2,272,860
	CF-2281	CitiFinancial Services, Inc., 850 Statler Square, Suite 108, 24401	284	1,579,453
Suffolk	CF-2164	American General Financial Services of America, Inc., 2815-K Godwin Boulevard, 23434	555	1,476,744
	CF-2282	CitiFinancial Services, Inc., 1447-49 North Main Street, 23434	213	1,228,419
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434	154	439,758
Tappahannock	CF-1104	American General Financial Services of America, Inc., 1830 Tappahannock Boulevard, P. O. Box 845, 22560-0845	532	1,738,397
	CF-2541	CitiFinancial Services, Inc., 1632 B Tappahannock Boulevard, 22560	267	1,792,023
Virginia Beach	CF-1140	American General Financial Services of America, Inc., 5272 Fairfield Shopping Center, 23464	707	2,240,431
	CF-2042	American General Financial Services of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452	673	2,032,584
	CF-2056	CitiFinancial Services, Inc., 3352 Princess Anne Road, Suite 909, 23456	231	1,417,427
	CF-2328	CitiFinancial Services, Inc., 4000 Virginia Beach Boulevard, 23452	311	1,748,110
	CF-647	CitiFinancial Services, Inc., 967 Providence Square, Suite 16, 23464	332	2,180,658
Warrenton	CF-2528	American General Financial Services of America, Inc., 376 Waterloo Street, 20186	378	1,244,421
Warsaw	CF-1108	American General Financial Services of America, Inc., 5050 Richmond Road, Suite A, 22572	826	2,874,625



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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>
Waverly	CF-942	Sussex Finance & Loan Corporation, 364 West Main Street, PO Box 27, 23890	54	83,512
Waynesboro	CF-2160	American General Financial Services of America, Inc., 821 Town Center Drive, Suite A, 22980	654	1,713,281
Weber City	CF-2039	American General Financial Services of America, Inc., 1818 US Highway 23 N, Suite 102, 24290	673	1,732,978
Winchester	CF-2247	Southern Finance Corp., 244 East Center St., Suite 208, 37660	614	576,632
	CF-1109	American General Financial Services of America, Inc., 2810 Valley Avenue, 22601	748	2,677,526
	CF-2062	CitiFinancial Services, Inc., 381 Gateway Drive, Suite 2, 22603	260	1,366,586
	CF-2687	Mariner Finance of Virginia, LLC, 2213 Papermill Road, 22601	488	1,518,447
Wise	CF-2727	Virginia Auto Loans, Inc., 2650 Valley Avenue, 22601	40	113,696
	CF-1110	American General Financial Services of America, Inc., 157 Plaza Road, SW, 24293	638	1,444,750
Woodbridge	CF-2040	American General Financial Services of America, Inc., Prince William Square, 14204 Smoketown Road, 22192-4708	686	1,929,712
	CF-2286	CitiFinancial Services, Inc., 13265 Worth Avenue, 22192	459	2,539,609
	CF-2679	Mariner Finance of Virginia, LLC, 1979 Daniel Stuart Square, 22191	1,108	2,444,121
Woodstock	CF-1112	American General Financial Services of America, Inc., 1066 Hisey Avenue, Suite 103, P O Box 143, 22664-0143	740	2,341,851
Wytheville	CF-2203	American General Financial Services of America, Inc., Wytheville Commons, 330 Commonwealth Drive, Suite 6, 24382-1183	487	1,350,288
	CF-2487	CitiFinancial Services, Inc., 244 Commonwealth Drive, 24382	245	1,450,110
	CF-2725	Virginia Auto Loans, Inc., 755 East Main Street, 24382	16	56,488
York	CF-2168	CitiFinancial Services, Inc., 6610-L Mooretown Road, 23188	262	1,653,972
<b>Total</b>			<b>83,540</b>	<b>\$321,261,330</b>