

SUPPLEMENT TO THE 1996 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS DECEMBER 31,
1996



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 1996

NEW CONSUMER FINANCE OFFICES

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
11/13/95	Exceptional Dental Services, Inc.	1385 Laskin Road, City of Virginia Beach, VA	Withdrawn 01/31/96
12/06/95	Family Finance Corp.	3707 Jefferson Park Road, Prince George County, VA	Approved 01/04/96
12/12/95	Beneficial Virginia Inc.	470 John Marshall Highway, Suite C, Front Royal Business Park, Front Royal, Warren County, VA	Approved 01/18/96
12/19/95	Transouth Financial Corporation	4218 Brambleton Avenue, S.W., Roanoke County, VA	Approved 01/22/96
02/15/96	Transouth Financial Corporation	192 Zan Road, City of Charlottesville, VA	Approved 03/12/96
02/15/96	Transouth Financial Corporation	7088 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA	Approved 03/12/96
03/20/96	Finance One, Inc.	3727 Old Forest Road, City of Lynchburg, VA	Approved 05/16/96
03/20/96	Security Pacific Financial Services Inc.	107 North Main Street, Farmville, Prince Edward County, VA	Approved 04/18/96
03/22/96	Green Tree Consumer Discount Company	2300 Fall Hill Avenue, Suite 210, City of Fredericksburg, VA	Approved 05/16/96
04/01/96	Security Pacific Financial Services Inc.	1911 Plank Road, City of Fredericksburg, VA	Approved 05/01/96
04/16/96	Transouth Financial Corporation	1000 Memorial Drive, City of Martinsville, VA	Approved 05/13/96
04/16/96	Security Pacific Financial Services Inc.	3700 Candler's Mountain Road, Suite 540, City of Lynchburg, VA	Approved 05/13/96
05/01/96	Rocuda Finance Co.	5108 Kings Mountain Road, Collinsville, Henry County, VA	Approved 06/24/96
05/10/96	American General Finance of America, Inc.	44 Mine Road, Stafford County, VA	Approved 06/04/96
05/23/96	Norwest Financial Virginia, Inc.	3940 Plank Road, Spotsylvania County, VA	Approved 06/19/96
06/21/96	Dynex Financial, Inc.	4880 Cox Road, Glen Allen, Henrico County, VA	Withdrawn 07/08/96

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996

NEW CONSUMER FINANCE OFFICES (Continued)

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
07/31/96	Southern Finance Corp.	190 Highway 23, Weber City, Scott County, VA	Approved 09/24/96
08/28/96	Transouth Financial Corporation	225 Parker Road, City of Danville, VA	Approved 09/23/96
09/16/96	Transouth Financial Corporation	Forestdale Center, U. S. Route 221, Forest, Bedford County, VA	Approved 10/21/96
12/10/96	American General Finance of America, Inc.	316 Cavalier Square, City of Hopewell, VA	Pending

CONSUMER FINANCE OFFICE RELOCATIONS

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
01/10/96	Security Pacific Financial Services Inc.	From: 2217 South Main Street, City of Harrisonburg, VA To: 2035-63 East Market Street, City of Harrisonburg, VA	Approved 01/11/96
01/10/96	Security Pacific Financial Services Inc.	From: 812 Moorefield Park Drive, Suite 124, Chesterfield County, VA To: 11023 Hull Street, Midlothian, Chesterfield County, VA	Approved 01/11/96
02/13/96	Security Pacific Financial Services Inc.	From: 24B Plaza Street NE, Leesburg, Loudoun County, VA To: 24D Plaza Street NE, Leesburg, Loudoun County, VA	Approved 02/14/96
02/15/96	American General Finance of America, Inc.	From: 9550 Midlothian Turnpike, Chesterfield County, VA To: 8519 Midlothian Turnpike, City of Richmond, VA	Approved 02/20/96
02/21/96	Associates Financial Services Company of Virginia, Inc.	From: 9641 Lee Highway - Fairfax Circle, City of Fairfax, VA To: 11139 Lee Highway, City of Fairfax, VA	Approved 02/28/96
03/15/96	Security Pacific Financial Services Inc.	From: 812 Morefield Park Drive, Suite 124, Chesterfield County, VA To: 9101 Midlothian Turnpike, Suite 625, Chesterfield County, VA	Approved 03/19/96

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996

CONSUMER FINANCE OFFICE RELOCATIONS (Continued)

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
04/15/96	Beneficial Virginia Inc.	From: 1106 Green Run Square Shopping Center, City of Virginia Beach, VA To: Holland Plaza Shopping Center, 4328 Holland Road, Unit 7, City of Virginia Beach, VA	Approved 04/19/96
06/03/96	Blazer Financial Services, Inc	From: 147 Cambell Avenue SW, City of Roanoke, VA To: 6701 Peters Creek Road, N.E., Suite 106, City of Roanoke, VA	Approved 06/06/96
06/24/96	Security Pacific Financial Services Inc.	From: 617 Greenville Avenue, City of Staunton, VA To: 108 Statler Square, City of Staunton, VA	Approved 07/08/96
07/02/96	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan	From: 505 S Independence Boulevard, Suite 106, City of Virginia Beach, VA To: 505 S Independence Boulevard, Suite 107, City of Virginia Beach, VA	Approved 07/08/96
07/17/96	American General Finance of America, Inc.	From: 520 North Main Street, City of Emporia, VA To: 550 North Main Street, City of Emporia, VA	Approved 07/19/96
07/19/96	Beneficial Virginia Inc.	From: 5013-A West Mercury Blvd, City of Hampton, VA To: 2040 Coliseum Drive, City of Hampton, VA	Approved 07/26/96
07/22/96	First Community Finance, Inc.	From: 510-H West Broad Street, City of Waynesboro, VA To: 1327-B West Broad Street, City of Waynesboro, VA	Approved 07/26/96
08/02/96	American General Finance of America, Inc.	From: 526 Main Street, City of South Boston, VA To: 524 North Main Street, City of South Boston, VA	Approved 08/12/96
08/19/96	Security Pacific Financial Services Inc.	From: 1368 Old Bridge Road, Suite 101, Woodbridge, Prince William County, VA To: 13265 Worth Avenue, Woodbridge, Prince William County, VA	Approved 08/21/96

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996

CONSUMER FINANCE OFFICE RELOCATIONS (Continued)

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
09/30/96	American General Finance of America, Inc.	From: Louisa Marketplace, Louisa County, VA To: 501 East Main Street, Suite 112, Louisa County, VA	Approved 10/04/96
10/01/96	Security Pacific Financial Services Inc.	From: 700 East Main Street, Suite 906, City of Richmond, VA To: 7801 West Broad Street, City of Richmond, VA	Approved 10/04/96
10/01/96	Beneficial Virginia Inc.	From: Festival At Manassas, 10384 Festival Lane, Prince William County, VA To: Festival At Manassas, 10376 Festival Lane, City of Manassas, VA	Approved 10/04/96
10/16/96	Transamerica Financial Services, Inc.	From: 4600 Cox Road, Glen Allen, Henrico County, VA To: 10900 Nuckols Road, Glen Allen, Henrico County, VA	Approved 10/18/96
10/16/96	Beneficial Virginia Inc.	From: Beacon Hill Building, 6911 Richmond Highway, Fairfax County, VA To: 5908 N. Kings Highway, Huntington Station, Fairfax County, VA	Approved 10/18/96
12/02/96	Banc One Financial Services, Inc	From: 5446 Southpoint Plaza Way, Spotsylvania County, VA To: 10703 Spotsylvania Avenue, Suite 102, Spotsylvania County, VA	Approved 12/04/96
12/16/96	Union Finance Corporation	From: 1417 North Main Street, City of Suffolk, VA To: 1703 B North Main Street, City of Suffolk, VA	Approved 12/17/96
12/26/96	American General Finance of America, Inc.	From: 4552 George Washington Highway, City of Portsmouth, VA To: 3256 Academy Avenue, City of Portsmouth, VA	Approved 12/30/96

CONSUMER FINANCE STATUS CHANGES - 1996

NEW CONSUMER FINANCE OFFICES

February	05	Associates Financial Services Company of Virginia, Inc. opened a consumer finance office at 6330 Springfield Plaza, Springfield, Fairfax County, VA
February	15	Transouth Financial Corporation opened a consumer finance office at 4218 Brambleton Avenue, S.W., Roanoke County, VA
March	13	Transouth Financial Corporation opened a consumer finance office at 7088 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA
March	18	Beneficial Virginia Inc. opened a consumer finance office at 470 John Marshall Highway, Suite C, Front Royal Business Park, Front Royal, Warren County, VA
May	20	Transouth Financial Corporation opened a consumer finance office at 1000 Memorial Drive, City of Martinsville, VA
May	24	Green Tree Consumer Discount Company opened a consumer finance office at 2300 Fall Hill Avenue, Suite 210, City of Fredericksburg, VA
June	03	Family Finance Corp. opened a consumer finance office at 3707 Jefferson Park Road, Prince George County, VA
June	07	Security Pacific Financial Services Inc. opened a consumer finance office at 1911 Plank Road, City of Fredericksburg, VA
June	17	Security Pacific Financial Services Inc. opened a consumer finance office at 107 North Main Street, Farmville, Prince Edward County, VA
June	24	Security Pacific Financial Services Inc. opened a consumer finance office at 3700 Chandler's Mountain Road, Suite 540, City of Lynchburg, VA
July	08	Finance One, Inc. opened a consumer finance office at 3727 Old Forest Road, City of Lynchburg, VA
July	09	Rocuda Finance Co. opened a consumer finance office at 5108 Kings Mountain Road, Collinsville, Henry County, VA
August	05	Norwest Financial Virginia, Inc. opened a consumer finance office at 3940 Plank Road, Spotsylvania County, VA
October	10	Southern Finance Corp. opened a consumer finance office at 190 Highway 23, Weber City, Scott County, VA
December	23	American General Finance of America, Inc. opened a consumer finance office at 44 Mine Road, Stafford County, VA

CONSUMER FINANCE OFFICE RELOCATIONS

January	23	Commercial Credit Loans Inc. relocated a consumer finance office from 7020 Commerce Street, Springfield, Fairfax County, VA to 6800 Backlick Road, Suite 100, Springfield, Fairfax County, VA
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CONSUMER FINANCE STATUS CHANGES - 1996

CONSUMER FINANCE OFFICE RELOCATIONS (Continued)

March	07	American General Finance of America, Inc. relocated a consumer finance office from 3820-B Mechanicsville Turnpike, Henrico County, VA to 3101-3103 Mechanicsville Turnpike, Henrico County, VA
April	08	Security Pacific Financial Services Inc. relocated a consumer finance office from 24B Plaza Street, NE, Leesburg, Loudoun County, VA to 24D Plaza Street NE, Leesburg, Loudoun County, VA
April	15	American General Finance of America, Inc. relocated a consumer finance office from 9550 Midlothian Turnpike, City of Richmond, VA to 8519 Midlothian Turnpike, Chesterfield County, VA
April	22	Associates Financial Services Company of Virginia, Inc. relocated a consumer finance office from 9641 Lee Highway - Fairfax Circle, City of Fairfax, VA to 11139 Lee Highway, City of Fairfax, VA
May	10	Security Pacific Financial Services Inc. relocated a consumer finance office from 2217 South Main Street, City of Harrisonburg, VA to 2035-63 East Market Street, City of Harrisonburg, VA
May	24	Beneficial Virginia Inc. relocated a consumer finance office from 1106 Green Run Square Shopping Center, City of Virginia Beach, VA to Holland Plaza Shopping Center, 4328 Holland Road, Unit 7, City of Virginia Beach, VA
May	31	Security Pacific Financial Services Inc. relocated a consumer finance office from 812 Moorefield Park Drive, Suite 124, Chesterfield County, VA to 9101 Midlothian Turnpike, Suite 625, Chesterfield County, VA
July	01	Blazer Financial Services, Inc relocated a consumer finance office from 147 Cambell Avenue SW, City of Roanoke, VA to 6701 Peters Creek Road, N.E., Suite 106, City of Roanoke, VA
July	29	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan relocated a consumer finance office from 505 S Independence Boulevard, Suite 106, City of Virginia Beach, VA to 505 S Independence Boulevard, Suite 107, City of Virginia Beach, VA
July	31	Security Pacific Financial Services Inc. relocated a consumer finance office from 617 Greenville Avenue, City of Staunton, VA to 108 Statler Square, City of Staunton, VA
August	01	First Community Finance, Inc. relocated a consumer finance office from 510-H West Broad Street, City of Waynesboro, VA to 1327-B West Broad Street, City of Waynesboro, VA
August	12	Commercial Credit Loans Inc. relocated a consumer finance office from 2040 Electric Road SW, City of Roanoke, VA to 2014 Electric Road, S.W., Suite 60, City of Roanoke, VA
August	26	American General Finance of America, Inc. relocated a consumer finance office from 520 North Main Street, City of Emporia, VA to 550 North Main Street, City of Emporia, VA

CONSUMER FINANCE STATUS CHANGES - 1996

CONSUMER FINANCE OFFICE RELOCATIONS (Continued)

September	23	American General Finance of America, Inc. relocated a consumer finance office from 526 Main Street, City of South Boston, VA to 524 North Main Street, City of South Boston, VA
September	30	Security Pacific Financial Services Inc. relocated a consumer finance office from 1368 Old Bridge Road, Suite 101, Woodbridge, Prince William County, VA to 13265 Worth Avenue, Woodbridge, Prince William County, VA
October	17	Beneficial Virginia Inc. relocated a consumer finance office from Festival At Manassas, 10384 Festival Lane, City of Manassas, VA to Festival At Manassas, 10376 Festival Lane, Prince William County, VA
October	28	American General Finance of America, Inc. relocated a consumer finance office from Louisa Marketplace, Louisa County, VA to 501 East Main Street, Suite 112, Louisa County, VA
November	08	Beneficial Virginia Inc. relocated a consumer finance office from Beacon Hill Building, 6911 Richmond Highway, Fairfax County, VA to 5908 N. Kings Highway, Huntington Station, Fairfax County, VA
November	18	Security Pacific Financial Services Inc. relocated a consumer finance office from 700 East Main Street, Suite 906, City of Richmond, VA to 7801 West Broad Street, Henrico County, VA
December	16	Banc One Financial Services, Inc relocated a consumer finance office from 5446 Southpoint Plaza Way, Spotsylvania County, VA to 10703 Spotsylvania Avenue, Suite 102, Spotsylvania County, VA

CONSUMER FINANCE OFFICE CLOSINGS

June	07	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan closed a consumer finance office at 10419 Midlothian Turnpike, City of Richmond, VA
August	30	City Finance Company, d/b/a Public Finance Corporation closed a consumer finance office at 3540 Holland Road, City of Virginia Beach, VA
September	30	Collinsville Finance Corporation closed a consumer finance office at 503 Virginia Avenue, Collinsville, Henry County, VA
November	08	American General Finance of America, Inc. closed a consumer finance office at 12750 Jefferson Davis Highway, Chester, Chesterfield County, VA
December	16	Transouth Financial Corporation closed a consumer finance office at 3408 Bart Street, City of Portsmouth, VA
December	16	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 81 West Lee Highway, Warrenton, Fauquier County, VA
December	30	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 5772 Churchland Boulevard, City of Portsmouth, VA

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES
OPERATING IN VIRGINIA
AS OF DECEMBER 31, 1996**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Abingdon	CF-2218	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 340 Town Center Drive, 24212.....	413	948,763
	CF-1182	Security Pacific Financial Services Inc., 203 West Main Street, PO Box 464, 24210.....	716	1,672,052
Alexandria	CF-781	Beneficial Virginia Inc., Huntington Station, 5908 N Kings Highway, P O Box 4847, 22303.....	1,015	2,606,990
	CF-2096	Commercial Credit Loans Inc., 8794-R Sacramento Drive, Sacramento Center, 22309.....	525	1,050,157
	CF-2192	Norwest Financial Virginia, Inc., 374 South Pickett Street, 22304.....	867	1,337,993
Altavista	CF-454	Altavista Loan Company, 802-1/2 Main Street, P O Box 118, 24517.....	661	831,141
Ashland	CF-1185	American General Finance of America, Inc., 121 Junction Drive, 23005.....	838	1,691,435
Bedford	CF-1069	American General Finance of America, Inc., Bedford Plaza, U S Bypass 460, P O Box 493, 24523.....	737	1,175,134
Big Stone Gap	CF-1070	American General Finance of America, Inc., Intersection Of U.S. Highway 23, and Alternate Rt 58, PO Box 269, 24219.....	693	1,347,614
Blackstone	CF-1079	American General Finance of America, Inc., 111 North Main Street, 23824.....	984	1,707,583
Bridgewater	CF-1073	American General Finance of America, Inc., 610 North Main Street Units C & D, 22812.....	1,802	3,644,515
Bristol	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue, 24201.....	1,089	2,212,102
Brookneal	CF-979	Piedmont Finance Service, Incorporated, Main Street Mays Building, PO Box 620, 24528.....	785	904,771
Centreville	CF-2145	Associates Financial Services Company of Virginia, Inc., 13810 C Braddock Road, 22020.....	419	1,039,492
	CF-2061	Commercial Credit Loans Inc., 5738 Pickwick Road, 22020.....	207	458,182
Charlottesville	CF-2023	American General Finance of America, Inc., 1138 Emmett Street, 22906.....	1,058	2,057,471
	CF-1075	American General Finance of America, Inc., 401 East Main Street, 22902.....	1,320	2,476,206
	CF-950	Associates Financial Services Company of Virginia, Inc., Rio Hill Shopping Center, 1900 Rio Hill Road, 22901.....	566	1,307,449
	CF-1129	Avco Financial Services of Madison Heights, Inc., 2114 Angus Road Suite 102, 22901.....	577	1,680,033
	CF-885	Beneficial Virginia Inc., 722-4 Rio Road West, P O Box 6053, 22906.....	1,223	3,482,810
	CF-1056	City Finance Company, d/b/a Public Finance Corporation, Central Professional Building, 259 Zan Rd, 22901.....	617	1,101,090
	CF-2060	Commercial Credit Loans Inc., 1760 Rio Hill Center, 22901.....	376	1,041,437
	CF-2144	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 1428 North Seminole Trail, 22901.....	169	388,818
	CF-2132	Nationscredit Financial Services Corporation of Virginia, 360 Pantops Shopping Center, 22911.....	638	1,720,041
	CF-2167	Norwest Financial Virginia, Inc., 1683 Seminole Trail, 22044.....	378	684,056
	CF-430	Parks Finance Service, Inc., 112 Second Street NE, PO Box 2025, 22902.....	432	749,644
	CF-1179	Security Pacific Financial Services Inc., 300 Preston Avenue, Suite 100, 22901.....	596	1,398,732

	CF-2105	Transamerica Financial Services, Inc., 1425 Seminole Trail, PO Box 6922, 22906.....	38	159,171
Chase City	CF-2163	American General Finance of America, Inc., 518 North Main Street, 23924.....	923	1,968,482
Chatham	CF-1076	American General Finance of America, Inc., 2 South Main Street, 24531	1,041	1,912,956
	CF-2224	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Tightsqueeze Plaza, Route 29, 24531	495	873,769
Chesapeake	CF-2024	American General Finance of America, Inc., 1406 Battlefield Boulevard North, 23320-4440.....	737	1,325,621
	CF-502	Associates Financial Services Company of Virginia, Inc., 801 Volvo Parkway, Suite 116, 23320	1,001	1,944,841
	CF-952	Beneficial Virginia Inc., 3916 Portsmouth Blvd, Stonebridge Plaza Unit A-7, 23321	1,139	2,419,566
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Blvd, Woodford Square Shopping Center, 23320.....	1,192	3,163,746
	CF-2059	Commercial Credit Loans Inc., 1200 North Battlefield Boulevard, Suite 122, 23320.....	301	677,814
	CF-2089	Commercial Credit Loans Inc., 3325 Taylor Road Suite 114, 23321	683	1,550,265
	CF-2152	Nationscredit Financial Services Corporation of Virginia, 1418 Battlefield Bvd. North, 23320-4506	366	938,391
	CF-2156	Nationscredit Financial Services Corporation of Virginia, 4300 Portsmouth Bvd., 23321	501	1,266,571
	CF-1184	Norwest Financial Virginia, Inc., 1705 Parkview Drive Suite 26, 23320	619	793,266
	CF-1165	Security Pacific Financial Services Inc., 1412 Greenbrier Parkway, Suite 137, 23320.....	618	1,492,288
	CF-2117	Transamerica Financial Services, Inc., 4016 Raintree Road, 23321	21	45,824
	CF-1055	Transouth Financial Corporation, 1200 Battlefield Blvd, 23320	856	2,157,636
	CF-817	Transouth Financial Corporation, Indian River Shopping Center, 4361 East Indian River Road, 23325	1,077	2,531,599
Chester	CF-2090	Commercial Credit Loans Inc., 12639 Jefferson Davis Highway, 23831	519	1,306,356
	CF-2100	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 10334 Ironbridge Road, 23831	173	297,040
Christiansburg	CF-2038	American General Finance of America, Inc., 2707 Market Street, 24073-0299.....	1,245	2,134,096
	CF-2188	Avco Financial Services of Madison Heights, Inc., 1562 N. Franklin Street, 24073.....	203	550,509
	CF-2184	Beneficial Virginia Inc., Foothills Plaza, 1580 North Franklin Street, 24073	494	1,208,030
	CF-2049	Commercial Credit Loans Inc., 415 Roanoke Street, PO Box 725, 20473.....	365	823,440

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES
OPERATING IN VIRGINIA
AS OF DECEMBER 31, 1996**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-1181	Security Pacific Financial Services Inc., 2045 North Franklin Street Suite C, PO Box 494, 24073	623	1,537,997
Clarksville	CF-1077	American General Finance of America, Inc., 415 Virginia Avenue, 23927	1,116	1,994,637
Collinsville	CF-2115	Blazer Financial Services, Inc., 2867 S. Virginia Ave., 24078	805	1,482,891
	CF-2240	Rocuda Finance Co., 5108 Kings Mountain Road, 24078	225	482,406
Colonial Heights	CF-2175	Associates Financial Services Company of Virginia, Inc., 170 Southpark Boulevard, 23834	822	2,073,660
	CF-1054	Blazer Financial Services, Inc., 798 Southpark Boulevard, PO Box 535, 23834	1,870	3,050,509
	CF-2227	Nationscredit Financial Services Corporation of Virginia, 798 Southpark Blvd., 23834	466	774,418
	CF-1166	Security Pacific Financial Services Inc., 536 Southpark Boulevard, 23834	634	1,649,821
Covington	CF-2025	American General Finance of America, Inc., 328 West Main Street, 24426	1,295	2,531,156
Culpeper	CF-1080	American General Finance of America, Inc., 329-b Madison Road, Southgate Shopping Center, 22701	1,078	1,748,384
	CF-933	Blazer Financial Services, Inc., 601 Meadowbrook Shopping Center, P O Box 759, 22701	1,277	2,031,610
	CF-2204	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 211 Southgate Shopping Center, 22701	397	752,165
Danville	CF-1081	American General Finance of America, Inc., 705 Patton Street, 24541	2,178	3,990,518
	CF-2045	Associates Financial Services Company of Virginia, Inc., 749 Piney Forest Road, 24540	972	1,674,247
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541	1,009	2,404,112
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, Suite A, 24541	859	1,757,053
	CF-2114	Blazer Financial Services, Inc., 661 Piney Forest Road, 24540	1,111	1,861,103
	CF-1066	City Finance Company, d/b/a Public Finance Corporation, 115 Mall Drive, 24540	989	1,815,450
	CF-2174	Commercial Credit Loans Inc., 3303 North Main Street Suite J, 24540	399	1,178,600
	CF-2109	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 3303 N. Main Street, Suite D, 24540	662	966,322
	CF-1180	Security Pacific Financial Services Inc., Riverside Executive Square, 2420 Riverside Drive, 24540	806	1,787,274
Elkton	CF-1083	American General Finance of America, Inc., Shen Elk Plaza, Store L, Shenandoah Avenue, 22827	905	1,522,087
	CF-2217	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 406-B W. Spotswood Trail, 22827	278	708,732
Emporia	CF-1084	American General Finance of America, Inc., 520 North Main Street, 23847	1,282	1,975,163
Fairfax	CF-2172	Associates Financial Services Company of Virginia, Inc., 9641 Lee Highway - Fairfax Circle, 22031	667	1,173,377

	CF-753	Beneficial Virginia Inc., The Gatewood Plaza, 10201 Lee Highway, 22030	994	2,373,379
	CF-1196	Commercial Credit Loans Inc., 9428 Main Street, 22031	345	703,895
	CF-2129	Nationscredit Financial Services Corporation of Virginia, 11217-F Lee Highway, 22030	927	2,433,963
Falls Church	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike, 22043	1,842	3,314,572
Farmville	CF-1087	American General Finance of America, Inc., 537 College Plaza Shopping Center, South Main Street, 23901	1,624	2,811,371
	CF-2113	Blazer Financial Services, Inc., 1506 S. Main Street, Unit 1, Box 7,	894	1,690,275
	CF-2205	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 202 Clark Street, Suite 13, 23901	353	631,405
	CF-2238	Security Pacific Financial Services Inc., 107 N. Main Street, 23901	68	122,749
Franklin	CF-1065	City Finance Company, d/b/a Public Finance Corporation, 1100-142 Armory Drive, 23851	860	1,428,376
Fredericksburg	CF-1088	American General Finance of America, Inc., 3940-d Plank Road, 22401	889	1,678,692
	CF-2046	Associates Financial Services Company of Virginia, Inc., Plaza At Salem Virginia, 4300 Plank Road, Suite 210, 22402	655	1,386,345
	CF-2177	Banc One Financial Services, Inc., 5446 Southpoint Plaza Way, 22407	1,835	5,758,800
	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center, 22405	1,146	3,344,622
	CF-238	Colonial Loans, Inc., 401 William Street, P O Box 518, 22404-0518	1,121	2,612,566
	CF-2008	Commercial Credit Loans Inc., 4107 Plank Road Suite B, 22401	366	958,739
	CF-2072	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 4411 Plank Road, 22407	257	536,928
	CF-2230	Green Tree Consumer Discount Company, 2300 Fall Hill Avenue, 22401	0	0
	CF-2135	Nationscredit Financial Services Corporation of Virginia, 1147 Jefferson Davis Blvd, 22401	992	2,942,468
	CF-2244	Norwest Financial Virginia, Inc., 3940 Plank Road, Suite R1, 22407	272	363,642
	CF-2239	Security Pacific Financial Services Inc., 1911 Plank Road, 22401	151	262,696
	CF-2122	Transamerica Financial Services, Inc., 100 Riverside Parkway, PO Box 5845, 22406	35	59,926
	CF-2221	Transouth Financial Corporation, 2025 Plank Road, 22401	283	727,809
Front Royal	CF-1089	American General Finance of America, Inc., 290 Remount Road, 22630	709	1,319,156
	CF-2138	Associates Financial Services Company of Virginia, Inc., 477-f South Street, 22630	860	2,035,291

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES
OPERATING IN VIRGINIA
AS OF DECEMBER 31, 1996**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Galax	CF-2232	Beneficial Virginia Inc., 470-C South Commerce Avenue, 22630	175	440,571
	CF-2189	American General Finance of America, Inc., 530 1/2 East Stuart Drive, 24333	530	851,067
	CF-2050	Commercial Credit Loans Inc., 969 East Stuart Drive, 24333	553	1,282,695
	CF-1176	Security Pacific Financial Services Inc., 544-A East Stuart Drive, Galax Shopping Center, 24333.....	537	1,349,162
Glen Allen	CF-2127	Norwest Financial Virginia, Inc., 10835 West Broad Street, 23060.....	602	895,793
	CF-1048	Transamerica Financial Services, Inc., 4600 Cox Road, 23060.....	40	110,141
Gloucester	CF-1090	American General Finance of America, Inc., 6649 Market Drive, 23061	830	1,508,647
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building Main Street, PO Box 708, 24557	341	368,857
Hampton	CF-1091	American General Finance of America, Inc., 3007 West Mercury Blvd, 23666	1,179	1,875,095
	CF-2226	American General Finance of America, Inc., Unit 3835 Kecoughtan Road, 23669	888	1,267,247
	CF-442	Associates Financial Services Company of Virginia, Inc., Coliseum Square Shopping Center, 2040 Coliseum Drive, P O Box 7356, 23666	936	1,909,299
	CF-595	Beneficial Virginia Inc., 5013 West Mercury Blvd, 23666.....	1,159	2,368,677
	CF-2057	Commercial Credit Loans Inc., 2316-C West Mercury Boulevard, 23666	498	1,161,637
	CF-2209	First Community Finance, Inc., 2028 Nickerson Boulevard, 23663.....	369	593,364
	CF-1131	Mercury Finance Company of Virginia, 3322 B West Mercury Blvd, 23669	53	38,303
	CF-2155	Nationscredit Financial Services Corporation of Virginia, 2404-B West Mercury Blvd, 23666.....	433	1,065,745
	CF-1152	Norwest Financial Virginia, Inc., 2139-B Coliseum Drive, 23666.....	616	827,675
	CF-1174	Security Pacific Financial Services Inc., 2101 Executive Drive, Tower Box 13, 23666.....	502	945,951
Harrisonburg	CF-819	Transouth Financial Corporation, 1305 East Pembroke Avenue, PO Box 52, 23669	951	2,061,187
	CF-2210	Associates Financial Services Company of Virginia, Inc., Golden Corners Center, 243 Neff Avenue, 22801	193	364,782
	CF-930	Beneficial Virginia Inc., Spotswood Square Shopping Center, 1790 East Market Street Store #18, 22801	1,069	3,077,172
	CF-2157	Nationscredit Financial Services Corporation of Virginia, 1790-92 E Market Street, 22801	799	2,168,662
	CF-1172	Security Pacific Financial Services Inc., 2035-63 E. Market Street, 22801	574	1,295,700
	CF-161	Valley Finance Service, Incorporated, 120 South Main Street, PO Box 592, 22801	761	1,431,329
Hemdon	CF-2043	Associates Financial Services Company of Virginia, Inc., 209 Elden Street, Suite 101, 22070	598	1,726,545
Highland Springs	CF-2200	First Community Finance, Inc., 71 S. Airport Drive, 23075	526	1,061,657

Hopewell	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard, 23860	823	2,017,861
Hurt	CF-720	Parks Finance Service, Inc., Staunton Plaza Shopping Center, PO Box 476, 24563	1,085	1,683,751
Lawrenceville	CF-1092	American General Finance of America, Inc., 128 West Hicks Street, 23868	913	1,437,495
	CF-2102	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 311 North Main Street, 23868	818	1,603,978
Lebanon	CF-1093	American General Finance of America, Inc., Cedar One, U S Route 19, 24266	887	1,464,243
Leesburg	CF-1094	American General Finance of America, Inc., 13 South Catoclin Circle S.E., 22075	719	1,292,909
	CF-2170	Associates Financial Services Company of Virginia, Inc., 707-F East Market Street, 22075	335	933,396
	CF-2047	Commercial Credit Loans Inc., 531-C East Market Street, 22075	194	420,585
	CF-1171	Security Pacific Financial Services Inc., 24-D Plaza Street NE, P O Box 1404, 22075	334	718,544
Lexington	CF-2165	American General Finance of America, Inc., Rockbridge Square Shopping Center, 461 G Street,	755	1,344,169
	CF-2213	First Community Finance, Inc., 541 E. Nelson Street, 24450	426	1,017,769
Louisa	CF-1095	American General Finance of America, Inc., Lousia Marketplace, 23093	1,189	2,264,737
Luray	CF-2140	Associates Financial Services Company of Virginia, Inc., 2 East Luray Shopping Center, 22835	532	1,183,129
Lynchburg	CF-2020	American General Finance of America, Inc., 2120 Wards Road, 24502	1,590	2,255,830
	CF-2171	Associates Financial Services Company of Virginia, Inc., 2700 Candler's Mountain Road #1-a, 24502	866	1,385,449
	CF-522	Beneficial Virginia Inc., Waterlick Plaza, 9607-D Timberlake Road, P O Box 11343, 24502-1343	1,473	3,334,343
	CF-2116	Blazer Financial Services, Inc., 2600 Memorial Avenue, Suite 107, 24501	928	1,723,468
	CF-1064	City Finance Company, d/b/a Public Finance Corporation, 2600 Memorial Avenue Suite 108, P O Box 2235, 24501	949	1,741,448
	CF-2088	Commercial Credit Loans Inc., 6015 Fort Avenue, Suite 21A, 24502	907	2,154,314
	CF-2235	Finance One, Inc., 3727 Old Forest Road, PO Box 11828, 24506	44	30,949
	CF-2208	Nationscredit Financial Services Corporation of Virginia, 6015 Fort Avenue, Suite 8, 24502	201	590,671
	CF-2242	Security Pacific Financial Services Inc., 3700 Candler's Mountain Rd., Suite 540, 24502	311	636,378

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES
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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Madison Heights	CF-566	Avco Financial Services of Madison Heights, Inc., River James Shopping Center, Route 29 North, 24572	847	2,065,966
Manassas	CF-1097	American General Finance of America, Inc., 8803 Sudley Road Suite 102, 22110.....	627	966,281
	CF-890	Associates Financial Services Company of Virginia, Inc., 7730 Donegan Drive, P O Box 1477, 22110.....	544	1,272,890
	CF-768	Beneficial Virginia Inc., Festival At Manassas, 10384 Festival Lane, 22110.....	930	2,744,201
	CF-2179	Commercial Credit Loans Inc., 8370 Sudley Road, 22110.....	347	783,877
	CF-2201	Nationscredit Financial Services Corporation of Virginia, 8335 Sudley Road, 22110	271	876,380
Martinsville	CF-1199	Norwest Financial Virginia, Inc., 7622 Stream Walk Lane, 22110	704	874,706
	CF-1164	Security Pacific Financial Services Inc., 7896 Donegan Drive, Suite 100, 20109.....	381	801,524
	CF-2064	American General Finance of America, Inc., 5 East Church Street, 24112.....	955	1,225,595
	CF-2206	Beneficial Virginia Inc., 1 Leatherwood Crossing Shopping, Center, Suite 5, 24112.....	321	832,562
	CF-922	Blazer Financial Services, Inc., 113 East Main Street, P O Box 142, 24112	2,046	3,685,500
	CF-2051	Commercial Credit Loans Inc., PO Box 1386, 24114	1,166	3,273,878
	CF-2180	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Holiday Shopping Center, Store D-1, Virginia Ave, 20112.....	537	782,985
	CF-1169	Security Pacific Financial Services Inc., 108 East Main Street, 24112	629	1,319,744
McLean	CF-2241	Transouth Financial Corporation, 1000 Memorial Drive, 24112.....	94	215,207
	CF-983	Transamerica Financial Services, Inc., PO Box 10583, 22102	60	109,953
Mechanicsville	CF-2030	American General Finance of America, Inc., 7007 Mechanicsville Turnpike, Suite 103, 23111.....	498	949,160
	CF-2178	Commercial Credit Loans Inc., 7130-N Mechanicsville Turnpike, 23111	343	852,807
	CF-2220	Security Pacific Financial Services Inc., 7445 Lee Davis Road, 23111.....	287	687,697
	CF-2237	Transouth Financial Corporation, 7088 Mechanicsville Turnpike, 23111	96	267,847
Midlothian	CF-1029	Avco Financial Services of Madison Heights, Inc., 11021 Hull Street Road, 23112.....	760	1,701,146
	CF-941	Beneficial Virginia Inc., 10175 Hull Street Road, Rockwood Square Shopping Center, Store #7, 23113	952	2,716,816
Newport News	CF-2021	American General Finance of America, Inc., 459 Oriana Road Newport Crossing, 23602.....	915	1,185,003
	CF-938	Associates Financial Services Company of Virginia, Inc., 318 Oyster Point Road Suite 7, 23602	826	1,768,187
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Blvd, P O Box 2129, 23602	1,151	2,569,589
	CF-135	Blazer Financial Services, Inc., 6139 Jefferson Avenue Suite I, 23605.....	2,203	3,647,087

	CF-1063	City Finance Company, d/b/a Public Finance Corporation, 11006 Warwick Blvd, Warwick Village Shopping Center, Unit 450, 23602.....	597	1,133,503
	CF-2081	Commercial Credit Loans Inc., 12917 Jefferson Avenue, Suite E, 23608.....	295	731,030
	CF-2065	Mercury Finance Company of Virginia, 12638 Jefferson Avenue, 23602.....	11	4,324
	CF-2080	Norwest Financial Virginia, Inc., Newport Crossing, 435 #4 Oriana Road, 23602.....	454	628,639
	CF-1168	Security Pacific Financial Services Inc., 550-C Oyster Point Rd., 23602.....	536	1,118,063
	CF-2048	Transamerica Financial Services, Inc., 12350 Jefferson Avenue, PO Box 2370, 23609.....	46	89,721
	CF-820	Transouth Financial Corporation, 6212 Jefferson Avenue, 23606.....	1,184	2,293,419
Norfolk	CF-2015	American General Finance of America, Inc., #5 The Koger Center, Suite 100, 23502.....	1,665	2,481,513
	CF-32	Beneficial Virginia Inc., 6202 North Military Highway, P O Box 14448, 23518.....	1,182	2,551,193
	CF-2083	Commercial Credit Loans Inc., 7525 Tidewater Drive #30, 23505.....	515	1,180,441
	CF-986	Mercury Finance Company of Virginia, 1774 East Little Creek Road, 23518.....	23	11,107
	CF-1017	Mercury Finance Company of Virginia, 8401 Hampton Blvd., Suite 8, 23518.....	16	10,305
	CF-2134	Nationscredit Financial Services Corporation of Virginia, Norfolk Commerce Center 1, 5505 Robin Hood Road, Suite J, 23513-2423.....	455	1,005,783
	CF-1167	Security Pacific Financial Services Inc., 415-12 North Military Highway, 23502.....	881	1,694,919
	CF-822	Transouth Financial Corporation, 700 Newtown Road, PO Box 12125, 23502.....	1,595	3,210,235
Norton	CF-2186	Jefferson Finance Company, 440 Park Avenue, 24273.....	95	107,863
Onley	CF-1098	American General Finance of America, Inc., Four Corner Plaza, 23418.....	1,673	2,625,465
	CF-2073	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Heritage Corner Us Rt 13 & Wash St, PO Box 624, 23418.....	978	2,452,907
Orange	CF-2161	American General Finance of America, Inc., 10589 James Madison Highway, P O Box 551, 22960.....	1,046	1,980,095
Petersburg	CF-2017	American General Finance of America, Inc., 2307 East Washington Street, 23803.....	1,043	1,639,275
	CF-1099	American General Finance of America, Inc., 3323-a South Crater Road, 23803.....	1,606	2,625,989
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803.....	1,895	4,635,827
	CF-2181	Family Finance Corp., 3040 South Crater Road, Suite B, 23803.....	369	829,077
	CF-825	Transouth Financial Corporation, 3287 South Crater Road, PO Box 2053, 23804.....	841	1,522,475
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue, 23805.....	308	570,769
Portsmouth	CF-2018	American General Finance of America, Inc., 4552 George Wahington Highway, 23702.....	896	1,385,577
	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705.....	566	737,240

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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Prince George Pulaski	CF-1062	City Finance Company, d/b/a Public Finance Corporation, 6223 Portsmouth Blvd, 23701	882	1,411,788
	CF-2231	Family Finance Corp., 3707 Jefferson Park Road, 23875	61	146,850
	CF-2052	Commercial Credit Loans Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301	604	1,396,289
Radford	CF-2014	American General Finance of America, Inc., 116 Third Avenue, 24141	1,602	3,175,088
Richlands	CF-1061	City Finance Company, d/b/a Public Finance Corporation, 218 First Street, 24143	848	1,482,920
	CF-2216	Transouth Financial Corporation, 1324 Front Street, 24641	1,174	2,406,149
	CF-2296	Transouth Financial Corporation, 142 Kents Ridge Road, 24641	964	1,874,394
Richmond	CF-2159	American General Finance of America, Inc., 3101-3103 Mechanicsville Turnpike, 23223	1,111	1,900,421
	CF-2028	American General Finance of America, Inc., 5245 South Laburnum Avenue, 23231	1,003	1,760,648
	CF-2027	American General Finance of America, Inc., 5312 Chamberlayne Avenue, 23227	1,076	1,715,413
	CF-2031	American General Finance of America, Inc., 7130 Hull Street Road, 23235-0126	1,232	1,996,466
	CF-2036	American General Finance of America, Inc., 9022 West Broad Street, 24 Tuckermuck Square Shopping Center, 23294	876	1,208,192
	CF-2037	American General Finance of America, Inc., 9550 Midlothian Turnpike, P O Box 35614, 23235	988	1,680,168
	CF-514	Associates Financial Services Company of Virginia, Inc., 11419 Midlothian Turnpike #h, 23235	790	1,543,978
	CF-859	Associates Financial Services Company of Virginia, Inc., 2710 Enterprise Parkway, Post Office Box 32171, 23294	872	1,470,726
	CF-803	Avco Financial Services of Madison Heights, Inc., 257 Wadsworth Drive, P O Box 35703, 23235	767	1,982,337
	CF-1032	Avco Financial Services of Madison Heights, Inc., 8191-A Brook Road, 23227	1,287	3,041,991
CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, P O Box 855, 23150	891	2,253,237	
CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229	747	1,980,627	
CF-954	Blazer Financial Services, Inc., 5906 West Broad Street, P O Box 11223, 23230	1,137	2,041,623	
CF-1011	Blazer Financial Services, Inc., 6949 Hull Street Road, 23224	1,156	1,833,822	
CF-1060	City Finance Company, d/b/a Public Finance Corporation, 3129 Mechanicsville Pike, 23223	970	1,973,340	
CF-2053	Commercial Credit Loans Inc., 10800 Midlothian Turnpike, Suite 151, 23235	303	701,818	
CF-2097	Commercial Credit Loans Inc., 8030 W Broad St, 23294	387	875,456	
CF-2058	Commercial Credit Loans Inc., 8245 Hull Street Road, 23235	484	1,233,113	

	CF-2118	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 7801 West Broad Street, Suite 9, 23229	191	333,030
	CF-2199	First Community Finance, Inc., 9903 Hull Street Road, 23236.....	779	1,552,202
	CF-1115	Mercury Finance Company of Virginia, 9321 Midlothian Turnpike, Suite J, 23235	6	2,899
	CF-284	Moore Loans, Incorporated, 316 East Grace Street, PO Box 12362, 23241.....	697	835,567
	CF-2130	Nationscredit Financial Services Corporation of Virginia, 5730 Brook Road, Suite 26, PO Box 31423, 23227	536	1,381,578
	CF-2150	Nationscredit Financial Services Corporation of Virginia, 7801 West Broad Street, Olde Town Shopping Center, Shop #20, 23294-3608.....	715	1,840,214
	CF-2131	Nationscredit Financial Services Corporation of Virginia, 9740 Midlothian Turnpike, 23235.....	591	1,529,842
	CF-2151	Nationscredit Financial Services Corporation of Virginia, Cross Pointe Marketplace, 8221 Hull Street Road, 23235-6413.....	475	1,450,480
	CF-1010	Norwest Financial Virginia, Inc., 9710 Midlothian Turnpike, 23235	844	1,486,762
	CF-1163	Security Pacific Financial Services Inc., 7801 W. Broad Street, 23294	633	1,530,221
	CF-1178	Security Pacific Financial Services Inc., 9101 Midlothian Turnpike, Suite 625, 23235	538	1,153,394
	CF-2128	Transouth Financial Corporation, 10422 Midlothian Turnpike, 23235	703	1,456,894
	CF-2034	American General Finance of America, Inc., 1369 Towne Square Boulevard, 24012.....	1,013	1,604,888
	CF-2035	American General Finance of America, Inc., 418 First Street S.W., 24011.....	1,345	2,708,782
	CF-910	Associates Financial Services Company of Virginia, Inc., 622 Townside Drive, P O Box 8120, 24014	1,465	2,328,820
	CF-1030	Avco Financial Services of Madison Heights, Inc., 5207 Bernard Drive SW, 24018.....	673	1,760,744
	CF-998	Avco Financial Services of Madison Heights, Inc., 6431 Williamson Road NW, 24017.....	838	2,308,761
	CF-1019	Beneficial Virginia Inc., 7222 Williamson Road, 24019.....	1,145	2,578,701
	CF-339	Blazer Financial Services, Inc., 6701 Peters Creek Road, Suite 106, 24019.....	1,244	2,085,670
	CF-1059	City Finance Company, d/b/a Public Finance Corporation, 1301 Towne Square Blvd, 24012.....	654	1,310,605
	CF-945	Commercial Credit Loans Inc., 2040 Electric Road SW, PO Box 20208, 24018.....	462	1,308,160
	CF-646	Commercial Credit Loans Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019.....	439	1,242,666
	CF-2182	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 4351 Starkey Road, 24014	100	190,220
	CF-2137	Nationscredit Financial Services Corporation of Virginia, 3635 Franklin Road SW, 24014.....	269	695,501

Roanoke

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OPERATING IN VIRGINIA
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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-2066	Norwest Financial Virginia, Inc., 3524 Electric Road SW, 24018	663	1,051,496
	CF-1162	Security Pacific Financial Services Inc., 2362-A Peters Creek Road, 24017	572	1,224,182
	CF-2082	Transamerica Financial Services, Inc., 2965 Colonnade Drive, Suite 320, 24018	23	84,893
	CF-2233	Transouth Financial Corporation, 4218 Brambleton Avenue SW, 24018	132	268,258
Rocky Mount	CF-1102	American General Finance of America, Inc., Pell Avenue, Rocky Mount Plaza, P O Box 531, 24151	766	1,080,722
	CF-458	Franklin Finance Company, Incorporated, 276 South Main Street, PO Box 59, 24151	804	1,488,712
Smithfield	CF-2190	American General Finance of America, Inc., Smithfield Square Shopping Center, 1931 S. Church Street Suite 12B, 23430	516	819,916
South Boston	CF-1103	American General Finance of America, Inc., 526 Main Street, 24592	1,772	3,239,810
	CF-2112	Blazer Financial Services, Inc., 4019 Halifax Road, PO Box 1099, 24592	1,046	2,073,590
	CF-2202	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 4021 Halifax Road, Suite B, 24592	282	561,438
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592	1,416	2,048,390
South Hill	CF-2158	American General Finance of America, Inc., Town Square Shopping Center, #703 E Atlantic Street P O Box 603, 23970	905	1,534,786
	CF-2211	First Community Finance, Inc., 101-A Brunswick Avenue, 23970	886	1,564,360
Springfield	CF-2194	American General Finance of America, Inc., 6715-e Backlick Road, 22150	722	1,204,905
	CF-2225	Associates Financial Services Company of Virginia, Inc., 6330 Springfield Plaza, 22156	314	523,163
	CF-2098	Commercial Credit Loans Inc., 6800 Backlick Road, Suite 100, 22150	297	566,853
	CF-2149	Nationscredit Financial Services Corporation of Virginia, 7219 Commerce Street, 22150	649	1,799,661
	CF-1173	Security Pacific Financial Services Inc., 5501 Backlick Road, Suite 120, 22151	955	1,426,406
Stafford	CF-2243	American General Finance of America, Inc., 44 Mine Road, 22554	451	790,617
Staunton	CF-2032	American General Finance of America, Inc., 851 Statler Crossing Suite 326, 24401	1,145	2,057,584
	CF-935	Associates Financial Services Company of Virginia, Inc., Statler Plaza, 850 Statler Blvd Suite 112, P O Box 206, 24401	612	1,119,847
	CF-1161	Security Pacific Financial Services Inc., 108 Statler Square, 24401	872	1,880,040
Sterling	CF-2212	Beneficial Virginia Inc., 21525 Ridgetop Circle, Suite 140, 20166	269	1,004,520
Stuart	CF-663	Stuart Finance & Small Loan Corp., Rycove Street, P O Box 208, 24171	0	0
Suffolk	CF-2164	American General Finance of America, Inc., 1252 Holland Road, Suite E,	819	1,304,109
	CF-2196	Beneficial Virginia Inc., Executive Center, 424 Market Street, Suite 102, 23434	524	1,350,888
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434	524	762,759

	CF-2153	Nationscredit Financial Services Corporation of Virginia, 1003 West Washington Street, 23434	454	1,088,810
	CF-1160	Security Pacific Financial Services Inc., 1447-49 North Main Street, 23434.....	551	1,045,366
	CF-827	Transouth Financial Corporation, 196 West Constance Road, PO Box 1091, 23434.....	852	1,834,405
	CF-1121	Union Finance Corporation, 1703 B North Main Street, PO Box 1217, 23434.....	288	585,466
Tabb	CF-2193	Nationscredit Financial Services Corporation of Virginia, Village Square Shopping Center, Unit 18, 5007 Victory Boulevard, 23693	204	563,097
Tappahannock	CF-1104	American General Finance of America, Inc., Rappahannock Shopping Center, Route 17, 22560	934	1,581,655
Timberville	CF-732	Valley Finance Service, Incorporated, New Market Road, PO Box 277, 22853	268	443,990
Virginia Beach	CF-1140	American General Finance of America, Inc., 1023-25 Kempsville Road, Phase III, 23464	972	1,761,598
	CF-2041	American General Finance of America, Inc., 1083 Independence Boulevard, 23455.....	772	1,136,201
	CF-2042	American General Finance of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452	1,132	1,574,750
	CF-2125	Associates Financial Services Company of Virginia, Inc., 316 Constitution Drive, 23466.....	1,219	2,427,048
	CF-999	Associates Financial Services Company of Virginia, Inc., 780 Lynnhaven Parkway, Suite 190, 23452.....	747	1,418,020
	CF-733	Avco Financial Services of Madison Heights, Inc., 3014 Virginia Beach Blvd, P O Box 2524, 23452	1,577	4,075,264
	CF-459	Beneficial Virginia Inc., 1554 Laskin Road, P O Box 4779, 23451.....	1,053	2,441,068
	CF-919	Beneficial Virginia Inc., 4328 Holland Road, Unit 7, 23452	1,146	2,641,129
	CF-552	Beneficial Virginia Inc., 544 Newtown Road, Suite 134, 23462.....	1,173	2,968,328
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, 23464.....	1,393	3,030,766
	CF-985	Blazer Financial Services, Inc., 3809 Princess Anne Road, Suite 120, 23456	1,485	2,382,875
	CF-332	Blazer Financial Services, Inc., 549 Newtown Road Suite 107, P O Box 61599, 23462.....	1,608	2,399,395
	CF-2056	Commercial Credit Loans Inc., 3809 Princess Anne Road, Suite 107, 23456.....	343	769,489
	CF-647	Commercial Credit Loans Inc., 5480 Virginia Beach Boulevard, Suite 103, 23462.....	371	815,102
	CF-2106	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 505 S. Independence Boulevard, Suite 107, 27452	148	383,051
	CF-2154	Nationscredit Financial Services Corporation of Virginia, 4001 Virginia Beach Blvd, Suite 116, 23454.....	232	591,108
	CF-1045	Norwest Financial Virginia, Inc., 3101 Virginia Beach Blvd, 23452	758	1,049,964

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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-1159	Security Pacific Financial Services Inc., 3101 Virginia Beach Boulevard, 23452.....	570	1,092,220
	CF-1047	Transamerica Financial Services, Inc., 2809 S. Lynnhaven Road,, Reflections I, Suite 330, 23452	75	362,433
	CF-828	Transouth Financial Corporation, 3615 Virginia Beach Blvd, PO Box 2234, 23450	1,355	2,977,798
Warrenton	CF-1107	American General Finance of America, Inc., 350 Waterloo Street, 22186.....	725	1,313,712
Warsaw	CF-1108	American General Finance of America, Inc., 212 Main Street, 22572.....	937	1,686,497
	CF-2101	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Times Square Shopping Center, West Richmond Road, PO Box 1315, 22572.....	609	1,236,618
Waverly	CF-942	Sussex Finance and Loan Corporation, The Finance Building, West Main Street, PO Box 431, 23890.....	260	368,579
Waynesboro	CF-2160	American General Finance of America, Inc., 901-s West Broad Street, P O Box 932, 22980.....	820	1,361,704
	CF-923	Beneficial Virginia Inc., 250-d North Poplar Avenue, P O Box 1023, 22980.....	1,229	2,860,495
	CF-1057	City Finance Company, d/b/a Public Finance Corporation, Westwood Village Shopping Center, 2622 West Main Street, 22980.....	678	1,311,932
	CF-2214	First Community Finance, Inc., 1327-B W. Broad Street, 22980.....	296	710,759
Weber City	CF-2039	American General Finance of America, Inc., Holston Shopping Center, P O Box 2188, 24251	1,547	2,862,825
	CF-2247	Southern Finance Corp., 190 U.S. Highway 23 North, 24290.....	245	146,957
Williamsburg	CF-2197	American General Finance of America, Inc., 701 Merrimac Trail Suite K, 23185-5348	531	941,086
	CF-2207	Beneficial Virginia Inc., 5242 Olde Towne Road, Suite 8, 23188	216	650,607
	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road, P O Box Hp, 23185	470	722,909
	CF-2168	Commercial Credit Loans Inc., 5251 John Tyler Highway, Suite 30, 23185	376	916,393
	CF-2243	Security Pacific Financial Services Inc., 122-J Waller Mill Road, 23185	180	396,115
	CF-829	Transouth Financial Corporation, 604 Route 143, 816 Merrimac Trail, Bingley Center, PO Box 332, 23185	791	1,799,243
Winchester	CF-1109	American General Finance of America, Inc., 2810 Valley Avenue, 22601	1,344	2,403,680
	CF-2139	Associates Financial Services Company of Virginia, Inc., 2124 Pleasant Valley Rd, 22601	685	1,517,223
	CF-292	Beneficial Virginia Inc., South Park Shopping Center, 2558 Valley Avenue, Suite E, 22601	1,364	3,829,423
	CF-2110	Blazer Financial Services, Inc., 2210 Wilson Boulevard,	779	1,385,111
	CF-2062	Commercial Credit Loans Inc., 1869 Pleasant Valley Road, 22601	321	734,882
	CF-2198	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, 2129 S. Loudon Street, 22601	300	642,652

	CF-1158	Security Pacific Financial Services Inc., 2035 S. Pleasant Valley Road, PO Box 2986, 22601	406	798,154
Wise	CF-1110	American General Finance of America, Inc., 157 Plaza Road S.W., 24293.....	665	1,229,895
Woodbridge	CF-2040	American General Finance of America, Inc., 1952 Daniel Stuart Square, 22191	1,364	2,216,034
	CF-2169	Associates Financial Services Company of Virginia, Inc., 14414 Jefferson Davis Highway, 22191	645	1,261,503
	CF-723	Beneficial Virginia Inc., 14404 Jefferson Davis Highway, 22194.....	897	2,683,562
	CF-2009	Commercial Credit Loans Inc., 1455 Old Bridge Road #101, PO Box 2707, 22192	288	645,995
	CF-2141	Security Pacific Financial Services Inc., 13265 Worth Avenue, 22192.....	412	870,594
	CF-1117	Transamerica Financial Services, Inc., 1308 Devils Reach Road, Suite 310, 22191	156	717,733
Woodstock	CF-1112	American General Finance of America, Inc., 480 North Main Street, 22664.....	1,236	2,029,319
Wytheville	CF-2203	American General Finance of America, Inc., 325 E. Main Street, 24382	378	807,579
	CF-2111	Blazer Financial Services, Inc., 800 E. Main Street Suite 330, PO Box 844, 24382	794	1,436,672
	CF-1157	Security Pacific Financial Services Inc., 800 E. Main Street, Suite 240, 24382	619	1,506,383
		TOTAL	246,509	495,432,644

**INDEPENDENT* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1996**

<u>ASSETS</u>				
<u>COMPANY</u>	<u>NUMBER OF OFFICES</u>	<u>CONSUMER FINANCE BUSINESS</u>	<u>OTHER BUSINESS</u>	<u>TOTAL BUSINESS</u>
1. Altavista Loan Company	1	\$ 1,135,770	\$ -0-	\$ 1,135,770
2. Bynum Finance Corporation	1	821,768	-0-	821,768
3. Capitol Loan Company, Incorporated	1	843,573	17,215	860,788
4. Colonial Loans, Inc.	1	2,622,510	2,096,782	4,719,292
5. Finance One, Inc.	1	33,114	921,176	954,290
6. Franklin Finance Company, Incorporated	1	1,651,746	-0-	1,651,746
7. Jefferson Finance Company	1	121,749	290,259	412,008
8. Knight Finance Company	1	1,280,277	-0-	1,280,277
9. Moore Loans, Incorporated	1	817,552	31,243,284	32,060,836
10. Parks Finance Service, Inc.	3	4,619,038	1,462,864	6,081,902
11. Piedmont Finance Service, Incorporated	2	1,444,121	-0-	1,444,121
12. Rocuda Finance Co.	1	517,561	-0-	517,561
13. Stuart Finance & Small Loan Corp.	1	139,509	-0-	139,509
14. Sussex Finance and Loan Corporation	1	369,743	-0-	369,743
15. Valley Finance Service, Incorporated	2	1,906,494	2,157,658	4,064,152
TOTAL	19	\$18,324,525	\$38,189,238	\$56,513,763

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

**CHAIN* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1996**

ASSETS				
COMPANY	NUMBER OF OFFICES	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
1. American General Finance of America, Inc.	71	\$137,399,413	\$ 192,453,816	\$ 329,853,229
2. Associates Financial Services Company of Virginia, Inc.	25	45,205,235	284,226,338	329,431,573
3. AVCO Financial Services of Madison Heights, Inc.	9	18,769,781	21,532,209	40,301,990
4. Banc One Financial Services, Inc.	1	4,532,800	17,780,200	22,313,000
5. Beneficial Virginia Inc.	33	75,944,473	70,376,362	146,320,835
6. Blazer Financial Services, Inc.	18	39,706,576	37,411,626	77,118,202
7. City Finance Company, d/b/a Public Finance Corporation	10	14,455,709	14,951,935	29,407,644
8. Commercial Credit Loans Inc.	31	33,217,077	190,764,856	223,981,933
9. Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan	18	14,165,472	128,487,819	142,653,291
10. Family Finance Corp.	2	1,018,406	1,522,792	2,541,198
11. First Community Finance, Inc.	6	6,724,989	347,242	7,072,231
12. Green Tree Consumer Discount Company	1	36,148	440,740	476,888
13. Mercury Finance Company of Virginia	5	43,745	57,373,657	57,417,402
14. NationsCredit Financial Services Corporation of Virginia	20	27,037,900	118,561,995	145,599,895
15. Norwest Financial Virginia, Inc.	11	9,807,106	25,121,429	34,928,535
16. Security Pacific Financial Services Inc.	29	32,366,648	71,639,018	104,005,666
17. Southern Finance Corp.	1	176,712	-0-	176,712
18. Transamerica Financial Services, Inc.	9	1,673,607	60,311,837	61,985,444
19. TranSouth Financial Corporation	16	41,544,163	92,604,591	134,148,754
20. Union Finance Corporation	2	1,152,893	4,413,033	5,565,926
TOTAL	318	\$504,978,853	\$1,390,321,495	\$1,895,300,348

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

**INDEPENDENT COMPANIES BALANCE SHEET
AS OF DECEMBER 31, 1996**

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables.....	\$16,625,808	\$46,420,788	\$63,046,596
LESS: Unearned charges.....	14,385	9,096,509	9,110,894
Total Net Loans Receivable.....	16,611,423	37,324,279	53,935,702
LESS: Allowance for possible loan losses.....			
	374,822	184,437	559,259
Adjusted Net Receivables.....	16,236,601	37,139,842	53,376,443
Cash on hand and in banks.....	953,168	188,268	1,141,436
Short-term investments.....	15,864	326	16,190
Real estate (less depreciation).....	11,644	-0-	11,644
Furniture, fixtures & equipment (less depreciation).....	191,218	124,118	315,336
Deferred charges.....	61,178	15,805	76,983
Other assets.....	854,852	720,879	1,575,731
TOTAL ASSETS.....	\$18,324,525	\$38,189,238	\$56,513,763
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks.....	\$ 2,263,938	\$ 1,046,062	3,310,000
Parent company or affiliate.....	-0-	-0-	-0-
Other short-term borrowings.....	4,214,977	1,326,421	5,541,398
Total Short-Term Borrowings.....	6,478,915	2,372,483	8,851,398
Long-Term Borrowings:			
Bonds and debentures.....	2,387,726	5,702,206	8,089,932
Other long-term notes.....	681,787	20,744,288	21,426,075
Branch office capital allocated to debt.....	-0-	-0-	-0-
Total Long-Term Borrowings.....	3,069,513	26,446,494	29,516,007
Total Borrowings.....	9,548,428	28,818,977	38,367,405
Other liabilities.....	298,243	2,086,369	2,384,612
Total Liabilities.....	9,846,671	30,905,346	40,752,017
Net worth (individual or partnership).....	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock.....	-0-	-0-	-0-
Common stock.....	503,437	241,673	745,110
Capital surplus.....	1,304,629	194,409	1,499,038
Retained earnings.....	6,734,788	6,847,810	13,582,598
Branch office capital allocated to equity.....	-0-	-0-	-0-
Treasury stock.....	(65,000)	-0-	(65,000)
Total Net Worth and Shareholders Equity.....	8,477,854	7,283,892	15,761,746
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY.....	\$18,324,525	\$38,189,238	\$56,513,763

**CHAIN COMPANIES BALANCE SHEET
AS OF DECEMBER 31, 1996**

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables.....	\$483,459,984	\$1,364,082,922	\$1,847,542,906
LESS: Unearned charges.....	4,638,763	72,267,740	76,906,503
Total Net Loans Receivable.....	478,821,221	1,291,815,182	1,770,636,403
LESS: Allowance for possible loan losses.....			
	19,009,654	35,404,750	54,414,404
Adjusted Net Receivables.....	459,811,567	1,256,410,432	1,716,221,999
Cash on hand and in banks.....	25,536,051	96,300,826	121,836,877
Short-term investments.....	9,573	-0-	9,573
Real estate (less depreciation).....	85,322	103,537	188,859
Furniture, fixtures & equipment (less depreciation).....	1,544,885	2,638,040	4,182,925
Deferred charges.....	3,224,892	7,212,890	10,437,782
Other assets.....	14,766,563	27,655,770	42,422,333
TOTAL ASSETS.....	\$504,978,853	\$1,390,321,495	\$1,895,300,348
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks.....	\$ 7,515,854	\$ 32,957,245	\$ 40,473,099
Parent company or affiliate.....	333,526,585	727,543,978	1,061,070,563
Other short-term borrowings.....	-0-	-0-	-0-
Total Short-Term Borrowings.....	341,042,439	760,501,223	1,101,543,662
Long-Term Borrowings:			
Bonds and debentures.....	-0-	-0-	-0-
Other long-term notes.....	21,897,185	71,005,196	92,902,381
Branch office capital allocated to debt.....	86,625,017	420,989,028	507,614,045
Total Long-Term Borrowings.....	108,522,202	491,994,224	600,516,426
Total Borrowings.....	449,564,641	1,252,495,447	1,702,060,088
Other liabilities.....	9,358,350	40,852,911	50,211,261
Total Liabilities.....	458,922,991	1,293,348,358	1,752,271,349
Net worth (individual or partnership).....	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock.....	-0-	-0-	-0-
Common stock.....	1,379,701	1,926,586	3,306,287
Capital surplus.....	29,533,686	44,254,519	73,788,205
Retained earnings.....	14,908,142	42,924,312	57,832,454
Branch office capital allocated to equity.....	253,833	7,942,378	8,196,211
Treasury stock.....	(19,500)	(74,658)	(94,158)
Total Net Worth and Shareholders Equity.....	46,055,862	96,973,137	143,028,999
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY.....	\$504,978,853	\$1,390,321,495	\$1,895,300,348

**TOTAL INDUSTRY BALANCE SHEET
AS OF DECEMBER 31, 1996**

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross Receivables.....	\$500,085,792	\$1,410,503,710	\$1,910,589,502
LESS: Unearned charges.....	4,653,148	81,364,249	86,017,397
Total Net Loans Receivable.....	495,432,644	1,329,139,461	1,824,572,105
LESS: Allowance for possible			
loan losses.....	19,384,476	35,589,187	54,973,663
Adjusted Net Receivables.....	476,048,168	1,293,550,274	1,769,598,442
Cash on hand and in banks.....	26,489,219	96,489,094	122,978,313
Short-term investments.....	25,437	326	25,763
Real estate (less depreciation).....	96,966	103,537	200,503
Furniture, fixtures & equipment (less depreciation).....	1,736,103	2,762,158	4,498,261
Deferred charges.....	3,286,070	7,228,695	10,514,765
Other assets.....	15,621,415	28,376,649	43,998,064
TOTAL ASSETS.....	\$523,303,378	\$1,428,510,733	\$1,951,814,111
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks.....	\$ 9,779,792	\$34,003,307	\$43,783,099
Parent Company or affiliate.....	333,526,585	727,543,978	1,061,070,563
Other short-term borrowings.....	4,214,977	1,326,421	5,541,398
Total Short-Term Borrowings.....	347,521,354	762,873,706	1,110,395,060
Long-Term Borrowings:			
Bonds and debentures.....	2,387,726	5,702,206	8,089,932
Other long-term notes.....	22,578,972	91,749,484	114,328,456
Branch office capital allocated to debt.....	86,625,017	420,989,028	507,614,045
Total Long-Term Borrowings.....	111,591,715	518,440,718	630,032,433
Total Borrowings.....	459,113,069	1,281,314,424	1,740,427,493
Other liabilities.....	9,656,593	42,939,280	52,595,873
Total Liabilities.....	468,769,662	1,324,253,704	1,793,023,366
Net worth (individual or partnership).....	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock.....	-0-	-0-	-0-
Common stock.....	1,883,138	2,168,259	4,051,397
Capital surplus.....	30,838,315	44,448,928	75,287,243
Retained earnings.....	21,642,930	49,772,122	71,415,052
Branch office capital allocated to equity.....	253,833	7,942,378	8,196,211
Treasury stock.....	(84,500)	(74,658)	(159,158)
Total Net Worth and Shareholders Equity.....	54,533,716	104,257,029	158,790,745
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY.....	\$523,303,378	\$1,428,510,733	\$1,951,814,111

INDEPENDENT COMPANIES INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1996

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned.....	\$ 4,547,732	\$ 5,721,808	\$10,269,540
Insurance income recognized by licensee.....	148,244	34,839	183,083
Insurance income recognized by affiliate ¹	14,079	-0-	14,079
Other income	130,541	150,210	280,751
TOTAL INCOME	4,840,596	5,906,857	10,747,453
EXPENSES			
Advertising	41,983	28,348	70,331
Auditing	46,341	35,606	81,947
Provision for possible loan losses.....	522,137	273,027	795,164
Depreciation and amortization	62,794	29,670	92,464
Insurance and fidelity bonds.....	103,832	25,071	128,903
Legal fees and disbursements	27,027	19,635	46,662
Postage, printing, stationery and supplies	88,796	60,420	149,216
Rent, janitorial services and utilities	146,128	111,789	257,917
Salaries of officers, owners and partners	932,537	521,603	1,454,140
Salaries of all other employees.....	695,705	596,558	1,292,263
Taxes (other than income).....	141,720	108,225	249,945
License fees.....	13,467	6,397	19,864
Telephone and telegraph	40,267	50,734	91,001
Travel, auto expense and allowance	55,588	24,044	79,632
Supervision and administration.....	8,000	-0-	8,000
Other expenses.....	220,839	361,669	582,508
Expenses (excluding taxes) allocated from insurance affiliate ²	13,167	-0-	13,167
Total Non-interest Expenses.....	3,160,328	2,252,796	5,413,124
Interest paid on borrowed funds	913,333	2,141,477	3,054,810
Total Expenses	4,073,661	4,394,273	8,467,934
Income Before Income Taxes.....	766,935	1,512,584	2,279,519
Income Taxes:			
State.....	25,636	(372)	25,264
Federal.....	89,455	1,552	91,007
Income taxes on insurance affiliate.....	-0-	-0-	-0-
Total Income Taxes	115,091	1,180	116,271
NET INCOME	\$ 651,844	\$1,511,404	\$2,163,248

¹Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

²Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

CHAIN COMPANIES INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1996

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned.....	\$ 115,274,327	\$212,979,305	\$328,253,632
Insurance income recognized by licensee.....	509,606	318,334	827,940
Insurance income recognized by affiliate ³	29,596,514	27,070,084	56,666,598
Other income	357,159	5,078,076	5,435,235
TOTAL INCOME	145,737,606	245,445,799	391,183,405
EXPENSES			
Advertising	1,652,380	2,653,699	4,306,079
Auditing	7,623	13,429	21,052
Provision for possible loan losses.....	32,163,779	31,754,640	63,918,419
Depreciation and amortization	1,380,223	1,988,254	3,368,477
Insurance and fidelity bonds.....	692,968	951,468	1,644,436
Legal fees and disbursements	507,012	757,119	1,264,131
Postage, printing, stationery and supplies	1,948,603	2,684,125	4,632,728
Rent, janitorial services and utilities	3,026,826	4,848,710	7,875,536
Salaries of officers, owners and partners	204,606	50,352	254,958
Salaries of all other employees.....	15,986,980	26,086,544	42,073,524
Taxes (other than income).....	1,058,759	1,575,193	2,633,952
License fees.....	340,630	722,179	1,062,809
Telephone and telegraph	1,243,148	1,876,706	3,119,854
Travel, auto expense and allowance	710,248	1,115,426	1,825,674
Supervision and administration.....	10,350,479	16,794,732	27,145,211
Other expenses.....	4,235,333	10,882,970	15,118,303
Expenses (excluding taxes) allocated from insurance affiliate ⁴	17,757,908	16,242,049	33,999,957
Total Non-interest Expenses.....	93,267,505	120,997,595	214,265,100
Interest paid on borrowed funds.....	37,579,265	109,652,436	147,231,701
Total Expenses	130,846,770	230,650,031	361,496,801
Income Before Income Taxes.....	14,890,836	14,795,768	29,686,604
Income Taxes:			
State.....	454,918	961,013	1,415,931
Federal.....	2,286,201	557,309	2,843,510
Income taxes on insurance affiliate.....	4,178,744	3,760,116	7,938,860
Total Income Taxes	6,919,863	5,278,438	12,198,301
NET INCOME	\$ 7,970,973	\$ 9,517,330	\$ 17,488,303

³Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

⁴Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

TOTAL INDUSTRY INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1996

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned.....	\$119,822,059	\$218,701,113	\$338,523,172
Insurance income recognized by licensee.....	657,850	353,173	1,011,023
Insurance income recognized by affiliate ⁵	29,610,593	27,070,084	56,680,677
Other income.....	487,700	5,228,286	5,715,986
TOTAL INCOME	150,578,202	251,352,656	401,930,858
EXPENSES			
Advertising	1,694,363	2,682,047	4,376,410
Auditing.....	53,964	49,035	102,999
Provision for possible loan losses.....	32,685,916	32,027,667	64,713,583
Depreciation and amortization.....	1,443,017	2,017,924	3,460,941
Insurance and fidelity bonds.....	796,800	976,539	1,773,339
Legal fees and disbursements.....	534,039	776,754	1,310,793
Postage, printing, stationery and supplies.....	2,037,399	2,744,545	4,781,944
Rent, janitorial services and utilities.....	3,172,954	4,960,499	8,133,453
Salaries of officers, owners and partners.....	1,137,143	571,955	1,709,098
Salaries of all other employees.....	16,682,685	26,683,102	43,365,787
Taxes (other than income).....	1,200,479	1,683,418	2,883,897
License fees.....	354,097	728,576	1,082,673
Telephone and telegraph.....	1,283,415	1,927,440	3,210,855
Travel, auto expense and allowance.....	765,836	1,139,470	1,905,306
Supervision and administration.....	10,358,479	16,794,732	27,153,211
Other expenses.....	4,456,172	11,244,639	15,700,811
Expenses (excluding taxes) allocated from insurance affiliate ⁶	17,771,075	16,242,049	34,013,124
Total Non-interest Expenses.....	96,427,833	123,250,391	219,678,224
Interest paid on borrowed funds.....	38,492,598	111,793,913	150,286,511
Total Expenses.....	134,920,431	235,044,304	369,964,735
Income Before Income Taxes.....	15,657,771	16,308,352	31,966,123
Income Taxes:			
State.....	480,554	960,641	1,441,195
Federal.....	2,375,656	558,861	2,934,517
Income taxes on insurance affiliate.....	4,178,744	3,760,116	7,938,860
Total Income Taxes.....	7,034,954	5,279,618	12,314,572
NET INCOME	\$ 8,622,817	\$ 11,028,734	\$ 19,651,551

⁵Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

⁶Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

**DELINQUENT ACCOUNTS
CONSUMER FINANCE BUSINESS ONLY
DECEMBER 31, 1996**

	Independent Companies Net Receivables		Chain Companies Net Receivables		Total Industry Net Receivables	
	Number	Amount	Number	Amount	Number	Amount
Accounts with no payment for:						
Two Months	363	\$538,290	9,487	\$17,697,855	9,850	\$18,236,145
Three Months	450	578,046	9,975	17,769,140	10,425	18,347,186
TOTAL	813	\$1,116,336	19,462	\$35,466,995	20,275	\$36,583,331

	Independent Companies			Chain Companies			Total Industry		
	Two Months	Three Months	Total	Two Months	Three Months	Total	Two Months	Three Months	Total
Percentage of number of loans at the end of the year that were delinquent at the time	3.44	4.26	7.70	4.02	4.23	8.25	4.00	4.23	8.23
Percentage of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	3.24	3.48	6.72	3.70	3.71	7.41	3.68	3.70	7.38

**RANGE OF CONSUMER FINANCE LOANS
MADE DURING 1996**

	INDEPENDENT COMPANIES		CHAIN COMPANIES		TOTAL INDUSTRY	
	Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year	
	Number	Net Loans Receivable	Number	Net Loans Receivable	Number	Net Loans Receivable
\$1,000.00 or Less	3,324	\$ 1,969,990	25,361	\$ 17,354,354	28,685	\$ 19,324,344
1,000.01 to 2,500.00	4,398	6,959,833	82,289	120,418,517	86,687	127,378,350
2,500.01 to 4,000	1,948	6,116,130	64,120	183,042,303	66,068	189,158,433
4,000.01 to 6,000	661	3,337,281	37,156	171,989,518	37,817	175,326,799
TOTAL	10,331	\$18,383,234	208,926	\$492,804,692	219,257	\$511,187,926

**SELECTED FINANCIAL RATIOS
YEAR ENDING DECEMBER 31, 1996**

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	26.11	16.78	20.00	30.56	18.49	21.68	30.40	18.44	21.63
Charges Collected or Earned	24.53	16.25	19.11	24.17	16.04	18.19	24.19	16.05	18.22
Insurance Income	0.88	0.10	0.37	6.31	2.06	3.19	6.11	2.01	3.10
Other Income	0.70	0.43	0.52	0.08	0.39	0.30	0.10	0.38	0.31
Interest Expense	4.93	6.08	5.68	7.88	8.26	8.16	7.77	8.20	8.09
Non-interest Expense	17.05	6.40	10.07	19.56	9.11	11.87	19.46	9.04	11.82
Salary Expense	8.78	3.18	5.11	3.40	1.97	2.35	3.60	2.00	2.43
Bad Debt Expense	2.82	0.78	1.48	6.74	2.39	3.54	6.60	2.35	3.48
Supervision and Administration	0.04	0.00	0.01	2.17	1.26	1.50	2.09	1.23	1.46
Other Non-interest Expense	5.41	2.44	3.47	7.25	3.49	4.48	7.17	3.46	4.45
Income Before Income Taxes	4.13	4.30	4.24	3.12	1.11	1.65	3.16	1.20	1.72
Income Taxes	0.62	0.01	0.22	1.45	0.40	0.68	1.42	0.39	0.66
Net Income:									
Weighted Average	3.51	4.29	4.02	1.67	0.71	0.97	1.74	0.81	1.06
Median	1.40	(0.20)	1.29	1.30	0.46	1.26	1.37	0.09	1.28