

SUPPLEMENT TO THE 1997 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS

# CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS DECEMBER 31,  
1997



*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 1997**

**NEW CONSUMER FINANCE OFFICES**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
12/10/96	American General Finance of America Inc.	316 Cavalier Square City of Hopewell, VA	Approved 01/06/97
03/10/97	Banc One Financial Services, Inc.	5501 Greenwich Road, Suite 155 City of Virginia Beach, VA	Approved 04/15/97
04/02/97	Equity One Consumer Discount Company, Inc., D/B/A Equity One Consumer Loan	662 Highway 58 East City of Norton, VA	Approved 04/29/97
04/28/97	Family Finance Corp	1915 South Church Street, Suite 3 Smithfield, Isle of Wight County, VA	Approved 05/27/97
05/30/97	Beneficial Virginia Inc.	7492 Lee Davis Road Mechanicsville, Hanover County, VA	Approved 06/27/97
06/03/97	Tidewater Acceptance Corporation	7000 N. Military Highway City of Norfolk, VA	Approved 08/04/97
06/17/97	Commercial Credit Loans Inc.	107 North Main Street Farmville, Prince Edward County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	108 East Main Street City of Martinsville, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	108 Statler Square City of Staunton, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	122-J Waller Mill Road York County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	13265 Worth Avenue Woodbridge, Prince William County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	1412 Greenbrier Parkway, Suite 137 City of Chesapeake, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	1447-49 North Main Street City of Suffolk, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	1911 Plank Road City of Fredericksburg, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	203 West Main Street Abingdon, Washington County, VA	Approved 07/17/97

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1997**

**NEW CONSUMER FINANCE OFFICES (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
06/17/97	Commercial Credit Loans Inc.	2035 South Pleasant Valley Road Winchester, City of Winchester, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	2035-63 East Market Street City of Harrisonburg, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	2045 North Franklin Street, Suite C Christiansburg, Montgomery County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	2101 Executive Drive, Tower Box 13 1st Floor City of Hampton, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	2362-A Peters Creek Road City of Roanoke, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	24-D Plaza Street, N.E. Leesburg, Loudoun County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	2420 Riverside Drive City of Danville, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	300 Preston Avenue, Suite 100 City of Charlottesville, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	3101 Virginia Beach Boulevard City of Virginia Beach, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	3700 Candler's Mountain Road Suite 540 City of Lynchburg, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	415-12 North Military Highway City of Norfolk, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	536 South Park Boulevard City of Colonial Heights, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	544-A East Stuart Drive Galax Plaza Center City of Galax, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	550-C Oyster Point Road City of Newport News, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	5501 Backlick Road, Suite 120 Springfield, Fairfax County, VA	Approved 07/17/97

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1997**

**NEW CONSUMER FINANCE OFFICES (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
06/17/97	Commercial Credit Loans Inc.	7445 Lee Davis Road Mechanicsville, Hanover County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	7801 West Broad Street Henrico County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	7896 Donegan Drive, Suite 100 Prince William County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	800 East Main Street, Suite 240 Wytheville, Wythe County, VA	Approved 07/17/97
06/17/97	Commercial Credit Loans Inc.	9101 Midlothian Turnpike, Suite 625 Midlothian, Chesterfield County, VA	Approved 07/17/97
07/21/97	First Community Finance, Inc.	5338-E George Washington Memorial Highway Grafton, York County, VA	Approved 08/19/97
07/24/97	Beneficial Virginia Inc.	6097 George Washington Memorial Highway Gloucester County, VA	Approved 08/22/97
07/24/97	Beneficial Virginia Inc.	613 Meadowbrook Shopping Center Culpeper, Culpeper County, VA	Approved 08/22/97
07/28/97	Avco Financial Services of Madison Heights, Inc.	1938 Plank Road City of Fredericksburg, VA	Approved 09/09/97
08/29/97	Regional Acceptance Corporation	1028 North Battlefield Boulevard City of Chesapeake, VA	Approved 10/10/97
08/29/97	Regional Acceptance Corporation	10401 Midlothian Turnpike Chesterfield County, VA	Approved 10/10/97
08/29/97	Regional Acceptance Corporation	11712 Unit M Jefferson Avenue City of Newport News, VA	Approved 10/10/97
08/29/97	Regional Acceptance Corporation	304 Kellam Road City of Virginia Beach, VA	Approved 10/10/97
09/26/97	The Thaxton Group, Inc., d/b/a TICO Credit Company	1441 W. Main Street City of Salem, VA	Approved 12/18/97
10/28/97	Equity One Consumer Discount Company, Inc., D/B/A Equity One Consumer Loan	617 Greenville Avenue City of Staunton, VA	Approved 11/26/97

**CONSUMER FINANCE OFFICE RELOCATIONS**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
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**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1997**

01/16/97	Commercial Credit Loans Inc.	From: 1869 Pleasant Valley Road, City of Winchester, VA To: 51 West Jubal Early Drive, City of Winchester, VA	Approved 01/23/97
01/30/97	Beneficial Virginia, Inc.	From: 14404 Jefferson Davis Highway, Woodbridge, Prince William County, VA To: 1979 Daniel Stuart Square, The Market at Opitz Crossing, Woodbridge, Prince William County, VA	Approved 01/31/97
02/03/97	Nationscredit Financial Services Corporation of Virginia	From: 11217-F Lee Highway, City of Fairfax, VA To: 12011 Lee Jackson Memorial Highway,, Suite 101, Fairfax County, VA	Approved 02/06/97
02/25/97	Security Pacific Financial Services Inc.	From: 544-A East Stuart Drive, City of Galax, VA To: 544-B East Stuart Drive, City of Galax, VA	Approved 02/28/97
02/26/97	Commercial Credit Loans Inc.	From: 10800 Midlothian Turnpike Suite 151, Chesterfield County, VA To: 9205 B Midlothian Turnpike, Chesterfield County, VA	Approved 02/28/97
03/03/97	First Community Finance, Inc.	From: 541 East Nelson Street, City of Lexington, VA To: 150 Walker Street, City of Lexington, VA	Approved 03/06/97
03/20/97	City Finance Company	From: 2600 Memorial Avenue Suite 108, City of Lynchburg, VA To: 2225 Lakeside Drive, City of Lynchburg, VA	Approved 03/25/97
03/21/97	Blazer Financial Services Inc	From: 3809 Princess Anne Road Suite 120, City of Virginia Beach, VA To: 5386 Kemps River Drive, City of Virginia Beach, VA	Approved 03/25/97

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1997**

**CONSUMER FINANCE OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
04/07/97	Beneficial Virginia, Inc.	From: 10175 Hull Street Road, Store 7, Midlothian, Chesterfield County, VA To: Victorian Square, 10809 Hull St. Rd., Midlothian, Chesterfield County, VA	Approved 04/08/97
04/16/97	City Finance Company	From: 2622 W. Main Street, Westwood Village Shopping Center, Augusta County, VA To: 2566 Jefferson Highway, Suite 101, City of Waynesboro, VA	Approved 04/17/97
05/19/97	Equity One Consumer Discount Company, Inc.	From: 2129 South Loudoun Street, City of Winchester, VA To: 45 Feather Bed Lane, City of Winchester, VA	Approved 05/27/97
06/09/97	Commercial Credit Loans Inc.	From: 415 Roanoke Street, Christiansburg, Montgomery County, VA To: 1580 N. Franklin Road, Suite 4, Christiansburg, Montgomery County, VA	Approved 06/19/97
06/24/97	American General Finance of America, Inc.	From: 415 Virginia Avenue, Clarksville, Mecklenburg County, VA To: 11224 Highway 15, Clarksville, Mecklenburg County, VA	Approved 07/07/97
06/30/97	Nationscredit Financial Services Corporation of Virginia	From: Norfolk Commerce Center 1, City of Norfolk, VA To: 1213 N. Military Highway, City of Norfolk, VA	Approved 07/09/97
08/18/97	Equity One Consumer Discount Company, Inc.	From: 4351 Starkey Road, City of Roanoke, VA To: 4345 Starkey Road, City of Roanoke, VA	Approved 08/26/97
08/20/97	American General Finance of America, Inc.	From: 328 West Main Street, City of Covington, VA To: 369 West Main Street, City of Covington, VA	Approved 08/22/97
10/31/97	American General Finance of America, Inc.	From: 459 Oriana Road Newport Crossing, City of Newport News, VA To: 445-2 Oriana Road, City of Newport News, VA	Approved 11/04/97



**CONSUMER FINANCE STATUS CHANGES - 1997**

**NEW CONSUMER FINANCE OFFICES**

January	13	American General Finance of America Inc. opened a consumer finance office at 316 Cavalier Square, City of Hopewell, VA
April	18	Banc One Financial Services, Inc. opened a consumer finance office at 5501 Greenwich Road, Suite 155, City of Virginia Beach, VA
May	08	Equity One Consumer Discount Company, Inc. opened a consumer finance office at 662 Highway 58 East, City of Norton, VA
June	20	Family Finance Corp opened a consumer finance office at 1915 South Church Street, Suite 3, Smithfield, Isle of Wight County, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 203 West Main Street, Abingdon, Washington County, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 300 Preston Avenue, Suite 100, City of Charlottesville, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 1412 Greenbrier Parkway, Suite 137, City of Chesapeake, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 2045 North Franklin Street, Suite C, Christiansburg, Montgomery County, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 536 South Park Boulevard, City of Colonial Heights, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 2420 Riverside Drive, City of Danville, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 1911 Plank Road, City of Fredericksburg, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 2101 Executive Drive, Tower Box 13, 1st Floor, City of Hampton, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 2035-63 East Market Street, City of Harrisonburg, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 3700 Candler Mountain Road, Suite 540, City of Lynchburg, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 108 East Main Street, City of Martinsville, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 7445 Lee Davis Road, Mechanicsville, Hanover County, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 550-C Oyster Point Road, City of Newport News, VA

## CONSUMER FINANCE STATUS CHANGES - 1997

### NEW CONSUMER FINANCE OFFICES (Continued)

July	31	Commercial Credit Loans Inc. opened a consumer finance office at 2362-A Peters Creek Road, City of Roanoke, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 108 Statler Square, City of Staunton, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 1447-49 North Main Street, City of Suffolk, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 13265 Worth Avenue, Woodbridge, Prince William County, VA
July	31	Commercial Credit Loans Inc. opened a consumer finance office at 800 East Main Street, Suite 240, Wytheville, Wythe County, VA
August	25	Beneficial Virginia Inc. opened a consumer finance office at 6097 George Washington Memorial, Highway, Gloucester County, VA
September	02	Beneficial Virginia Inc. opened a consumer finance office at 7492 Lee Davis Road, Mechanicsville, Hanover County, VA
September	08	Beneficial Virginia Inc. opened a consumer finance office at 613 Meadowbrook Shopping Center, Culpeper, Culpeper County, VA
October	01	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 1938 Plank Road, City of Fredericksburg, VA
October	06	First Community Finance, Inc. opened a consumer finance office at 5338-E George Washington Memorial, Highway, Grafton, York County, VA
December	01	Equity One Consumer Discount Company, Inc. opened a consumer finance office at 617 Greenville Avenue, City of Staunton, VA

### CONSUMER FINANCE OFFICE RELOCATIONS

January	06	Union Finance Corporation relocated a consumer finance office from 1417 North Main Street, Suffolk, City of Suffolk, VA to 1703 B North Main Street, City of Suffolk, VA
February	06	Nationscredit Financial Services Corporation of Virginia relocated a consumer finance office from 11217-F Lee Highway, Fairfax County, VA to 12011 Lee Jackson Memorial Highway, Suite 101, City of Fairfax, VA
February	17	American General Finance of America Inc. relocated a consumer finance office from 4552 George Washington Highway, City of Portsmouth, VA to 3256 Academy Avenue, City of Portsmouth, VA
March	07	Beneficial Virginia, Inc. relocated a consumer finance office from 14404 Jefferson Davis Highway, Woodbridge, Prince William County, VA to 1979 Daniel Stuart Square, The Market at Opitz Crossing, Woodbridge, Prince William County, VA

## CONSUMER FINANCE STATUS CHANGES - 1997

### CONSUMER FINANCE OFFICE RELOCATIONS (Continued)

March	17	Commercial Credit Loans Inc. relocated a consumer finance office from 1869 Pleasant Valley Road, City of Winchester, VA to 51 West Jubal Early Drive, City of Winchester, VA
March	26	First Community Finance, Inc. relocated a consumer finance office from 541 East Nelson Street, City of Lexington, VA to 150 Walker Street, City of Lexington, VA
March	31	City Finance Company relocated a consumer finance office from 2600 Memorial Avenue Suite 108, City of Lynchburg, VA to 2225 Lakeside Drive, City of Lynchburg, VA
April	07	Blazer Financial Services Inc relocated a consumer finance office from 3809 Princess Anne Road Suite 120, City of Virginia Beach, VA to 5386 Kemps River Drive, City of Virginia Beach, VA
April	21	Commercial Credit Loans Inc. relocated a consumer finance office from 10800 Midlothian Turnpike Suite 151, Chesterfield County, VA to 9205 B Midlothian Turnpike, Chesterfield County, VA
May	02	Beneficial Virginia, Inc. relocated a consumer finance office from 10175 Hull Street Road, Store 7, Midlothian, Chesterfield County, VA to Victorian Square, 10809 Hull St. Rd., Midlothian, Chesterfield County, VA
June	02	Equity One Consumer Discount Company, Inc. relocated a consumer finance office from 2129 South Loudoun Street, City of Winchester, VA to 45 Feather Bed Lane, City of Winchester, VA
June	19	Commercial Credit Loans Inc. relocated a consumer finance office from 415 Roanoke Street, Christiansburg, Montgomery County, VA to 1580 N. Franklin Road, Suite 4, Christiansburg, Montgomery County, VA
June	30	City Finance Company relocated a consumer finance office from 2622 W. Main Street, Westwood Village Shopping Center, City of Waynesboro, VA to 2566 Jefferson Highway, Suite 101, Augusta County, VA
July	15	Nationscredit Financial Services Corporation of Virginia relocated a consumer finance office from Norfolk Commerce Center 1, City of Norfolk, VA to 1213 N. Military Highway, City of Norfolk, VA
July	25	American General Finance of America, Inc. relocated a consumer finance office from 415 Virginia Avenue, Clarksville, Mecklenburg County, VA to 11224 Highway 15, Clarksville, Mecklenburg County, VA
October	03	American General Finance of America, Inc. relocated a consumer finance office from 328 West Main Street, City of Covington, VA to 369 West Main Street, City of Covington, VA
December	12	American General Finance of America, Inc. relocated a consumer finance office from 459 Oriana Road Newport Crossing, City of Newport News, VA to 445-2 Oriana Road, City of Newport News, VA

### CONSUMER FINANCE OFFICE CLOSINGS

January	13	American General Finance of America Inc. closed a consumer finance office at 2307 East Washington Street, City of Petersburg, VA
January	24	Transamerica Financial Services, Inc. closed a consumer finance office at 4016 Raintree Road, Chesapeake, City of Chesapeake, VA
January	24	Transamerica Financial Services, Inc. closed a consumer finance office at 100 Riverside Parkway, Fredericksburg, City of Fredericksburg, VA
January	24	Transamerica Financial Services, Inc. closed a consumer finance office at 2809 South Lynnhaven Road Reflection, Virginia Beach, City of Virginia Beach, VA

**CONSUMER FINANCE STATUS CHANGES - 1997**

January	24	Transamerica Financial Services, Inc. closed a consumer finance office at 4600 Cox Road, Glen Allen, Henrico County, VA
April	04	American General Finance of America Inc. closed a consumer finance office at 128 West Hicks Street, Lawrenceville, Brunswick County, VA
April	11	American General Finance of America Inc. closed a consumer finance office at 1915 South Church Street, Smithfield, Isle of Wight County, VA
June	28	Mercury Finance Company of Virginia closed a consumer finance office at 3322 B West Mercury Blvd, City of Hampton, VA
July	10	American General Finance of America, Inc. closed a consumer finance office at 350 Waterloo Street, Warrenton, Fauquier County, VA
July	17	Transouth Financial Corporation closed a consumer finance office at Forestdale Center, U. S. Route 221, Forest, Bedford County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 107 North Main Street, Farmville, Prince Edward County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 108 Statler Square, City of Staunton, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 122-J Waller Mill Road, York County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 13265 Worth Avenue, Woodbridge, Prince William County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 1412 Greenbrier Parkway, Suite 137, City of Chesapeake, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 1447-49 North Main Street, City of Suffolk, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 1911 Plank Road, City of Fredericksburg, VA

**CONSUMER FINANCE STATUS CHANGES - 1997**

**CONSUMER FINANCE OFFICE CLOSINGS (Continued)**

July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 203 West Main Street, Abingdon, Wise County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 2035 South Pleasant Valley Road, City of Winchester, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 2035-63 East Market Street, City of Harrisonburg, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 2101 Executive Drive, 1st Floor, City of Hampton, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 2045 North Franklin Street Suite C, Christiansburg, Montgomery County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 2362-A Peters Creek Road, City of Roanoke, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 24D Plaza Street NE, Leesburg, Loudoun County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 300 Preston Avenue, Suite 100, City of Charlottesville, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 3101 Virginia Beach Boulevard, City of Virginia Beach, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 3700 Candler's Mountain Road, City of Lynchburg, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 415-12 North Military Highway, City of Norfolk, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 536 Southpark Boulevard, City of Colonial Heights, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 544-B East Stuart Drive, City of Galax, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 550-C Oyster Point Road, City of Newport News, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 5501 Backlick Road Suite 120, Springfield, Fairfax County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 7445 Lee Davis Road, Mechanicsville, Hanover County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 7801 West Broad Street, Henrico County, VA

**CONSUMER FINANCE STATUS CHANGES - 1997**

**CONSUMER FINANCE OFFICE CLOSINGS (Continued)**

July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 7896 Donegan Drive, Suite 100, City of Manassas, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 800 East Main Street, Suite 240, Wytheville, Wythe County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 9101 Midlothian Turnpike, Suite 625, Midlothian, Chesterfield County, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at Riverside Executive Square, City of Danville, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 108 East Main Street, City of Martinsville, VA
July	31	Commercial Credit Loans Inc. closed a consumer finance office at 4107 Plank Road Suite B, City of Fredericksburg, VA
July	31	Commercial Credit Loans Inc. closed a consumer finance office at 7130 Mechanicsville Turnpike, Ste. N, Mechanicsville, Hanover County, VA
August	19	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 11021 Hull Street Road, Midlothian, Chesterfield County, VA
August	22	Transamerica Financial Services, Inc. closed a consumer finance office at 12350 Jefferson Avenue, City of Newport News, VA
August	22	Transamerica Financial Services, Inc. closed a consumer finance office at 1308 Devils Reach Road, Woodbridge, Prince William County, VA
August	22	Transamerica Financial Services, Inc. closed a consumer finance office at 1425 Seminole Trail, City of Charlottesville, VA
August	22	Transamerica Financial Services, Inc. closed a consumer finance office at 1650 Tysons Boulevard, Suite 470, City of Falls Church, VA
August	22	Transamerica Financial Services, Inc. closed a consumer finance office at 2965 Colonnade Drive, Suite 320, City of Roanoke, VA
September	05	City Finance Company closed a consumer finance office at 6223 Portsmouth Blvd, City of Portsmouth, VA
September	10	American General Finance of America, Inc. closed a consumer finance office at Bedford Plaza, Bedford County, VA
September	10	American General Finance of America, Inc. closed a consumer finance office at 3101-3103 Mechanicsville Turnpike, Henrico County, VA
October	20	Commercial Credit Loans Inc. closed a consumer finance office at 2045 North Franklin Street, Suite C, Christiansburg, Montgomery County, VA

**CONSUMER FINANCE STATUS CHANGES - 1997**

**CONSUMER FINANCE OFFICE CLOSINGS (Continued)**

October	31	Commercial Credit Loans Inc. closed a consumer finance office at 2101 Executive Drive, Tower Box 13, City of Hampton, VA
October	31	Commercial Credit Loans Inc. closed a consumer finance office at 5738 Pickwick Road, Centreville, Fairfax County, VA
October	31	Commercial Credit Loans Inc. closed a consumer finance office at 1455 Old Bridge Road #101, Woodbridge, Prince William County, VA

**INDEPENDENT\* CONSUMER FINANCE COMPANIES  
AS OF DECEMBER 31, 1997**

ASSETS				
COMPANY	NUMBER OF OFFICES	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
1. Altavista Loan Company	1	\$ 1,177,211	\$ -0-	\$ 1,177,211
2. Bynum Finance Corporation	1	791,550	-0-	791,550
3. Capitol Loan Company, Incorporated	1	797,093	5,154	802,247
4. Colonial Loans, Inc.	1	2,538,480	2,364,901	4,903,381
5. Finance One, Inc.	1	32,601	752,658	785,259
6. Franklin Finance Company, Incorporated	1	1,579,394	-0-	1,579,394
7. Jefferson Finance Company	1	96,064	251,741	347,805
8. Knight Finance Company	1	1,337,678	-0-	1,337,678
9. Moore Loans, Incorporated	1	726,366	37,093,524	37,819,890
10. Parks Finance Service, Inc.	3	4,629,488	1,829,062	6,458,550
11. Piedmont Finance Service, Incorporated	2	1,498,482	-0-	1,498,482
12. Rocuda Finance Co.	1	901,438	-0-	901,438
13. Stuart Finance & Small Loan Corp.	1	21,890	-0-	21,890
14. Sussex Finance and Loan Corporation	1	385,327	-0-	385,327
15. Valley Finance Service, Incorporated	2	1,913,603	2,010,125	3,923,728
<b>TOTAL</b>	<b>19</b>	<b>\$18,426,665</b>	<b>\$44,307,165</b>	<b>\$62,733,830</b>

\* 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, 1997**

<b>ASSETS</b>				
<b>COMPANY</b>	<b>NUMBER OF OFFICES</b>	<b>CONSUMER FINANCE BUSINESS</b>	<b>OTHER BUSINESS</b>	<b>TOTAL BUSINESS</b>
1. American General Finance of America, Inc.	66	\$132,218,799	\$ 220,511,422	\$ 352,730,221
2. Associates Financial Services Company of Virginia, Inc.	25	44,011,443	277,550,089	321,561,532
3. AVCO Financial Services of Madison Heights, Inc.	9	16,657,001	21,071,200	37,728,201
4. Banc One Financial Services, Inc.	2	579,449	33,703,257	34,282,706
5. Beneficial Virginia Inc.	36	85,496,105	69,293,334	154,789,439
6. Blazer Financial Services, Inc.	18	44,619,277	34,544,256	79,163,533
7. City Finance Company, d/b/a Public Finance Corporation	9	14,402,973	13,738,205	28,141,178
8. Commercial Credit Loans Inc.	43	73,504,247	235,177,420	308,681,667
9. Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan	20	16,886,494	134,943,858	151,830,352
10. Family Finance Corp.	3	1,685,178	1,814,824	3,500,002
11. First Community Finance, Inc.	7	7,110,457	373,627	7,484,084
12. Green Tree Consumer Discount Company	1	62,643	763,787	826,430
13. Mercury Finance Company of Virginia	4	4,963	49,275,276	49,280,239
14. NationsCredit Financial Services Corporation of Virginia	20	24,755,512	107,023,096	131,778,608
15. Norwest Financial Virginia, Inc.	11	9,622,771	26,932,064	36,554,835
16. Southern Finance Corp.	1	351,684	215,823	567,507
17. TranSouth Financial Corporation	17	34,143,223	89,818,730	123,961,953
18. Union Finance Corporation	2	1,014,079	3,377,776	4,391,855
<b>TOTAL</b>	<b>294</b>	<b>\$507,126,298</b>	<b>\$1,320,128,044</b>	<b>\$1,827,254,342</b>

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

**INDEPENDENT COMPANIES BALANCE SHEET  
AS OF DECEMBER 31, 1997 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross receivables .....	\$16,979,135	\$53,861,312	\$70,840,447
LESS: Unearned charges .....	1,075	10,402,283	
<u>10,403,358</u>			
Total Net Loans Receivable .....	16,978,060	43,459,029	60,437,089
LESS: Allowance for possible loan losses .....	510,583	261,977	772,560
Adjusted Net Receivables .....	16,467,477	43,197,052	59,664,529
Cash on hand and in banks .....	935,872	143,369	1,079,241
Short-term investments .....	14,325	3,647	17,972
Real estate (less depreciation) .....	10,678	-0-	10,678
Furniture, fixtures & equipment (less depreciation) .....	168,379	110,463	278,842
Deferred charges .....	89,053	21,023	110,076
Other assets .....	740,881	831,611	1,572,492
<b>TOTAL ASSETS .....</b>	<b>\$18,426,665</b>	<b>\$44,307,165</b>	<b>\$62,733,830</b>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
Short-Term Borrowings:			
Banks .....	\$ 1,507,134	\$ 733,756	2,240,890
Parent company or affiliate .....	-0-	-0-	-0-
Other short-term borrowings .....	3,771,839	1,800,542	5,572,381
Total Short-Term Borrowings .....	5,278,973	2,534,298	7,813,271
Long-Term Borrowings:			
Bonds and debentures .....	2,993,511	6,320,152	9,313,663
Other long-term notes .....	1,409,843	24,804,061	26,213,904
Branch office capital allocated to debt .....	-0-	-0-	-0-
Total Long-Term Borrowings .....	4,403,351	31,124,213	35,527,567
Total Borrowings .....	9,682,327	33,658,511	43,340,838
Other liabilities .....	216,180	2,381,753	2,597,933
Total Liabilities .....	9,898,507	36,040,264	45,938,771
Net worth (individual or partnership) .....	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock .....	-0-	-0-	-0-
Common stock .....	495,665	249,445	745,110
Capital surplus .....	139,047	500,357	639,404
Retained earnings .....	7,958,446	7,517,099	15,475,545
Branch office capital allocated to equity .....	-0-	-0-	-0-
Treasury stock .....	(65,000)	-0-	(65,000)
Total Net Worth and Shareholders Equity .....	8,528,158	8,266,901	16,795,059
<b>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY .....</b>	<b>\$18,426,665</b>	<b>\$44,307,165</b>	<b>\$62,733,830</b>

\* As reported by consumer finance licensees to the Bureau of Financial Institutions

**CHAIN COMPANIES BALANCE SHEET  
AS OF DECEMBER 31, 1997 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross receivables .....	\$498,599,038	\$1,344,449,408	\$1,843,048,446
<b>LESS: Unearned charges</b> .....	<b>(1,846,363)</b>	<b>73,609,264</b>	<b>71,762,901</b>
Total Net Loans Receivable .....	500,445,401	1,270,840,144	1,771,285,545
LESS: Allowance for possible loan losses .....	21,690,484	29,427,101	51,117,585
Adjusted Net Receivables .....	478,754,917	1,241,413,043	1,720,167,960
Cash on hand and in banks .....	9,408,549	39,280,603	48,689,152
Short-term investments .....	18,715	11,485	30,200
Real estate (less depreciation) .....	42,170	132,322	174,492
Furniture, fixtures & equipment (less depreciation) .....	1,276,869	2,909,957	4,186,826
Deferred charges .....	2,468,534	7,690,343	10,158,877
Other assets .....	15,156,544	28,690,291	43,846,835
<b>TOTAL ASSETS</b> .....	<b>\$507,126,298</b>	<b>\$1,320,128,044</b>	<b>\$1,827,254,342</b>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
<b>Short-Term Borrowings:</b>			
Banks .....	\$ 11,846,487	\$ 29,142,887	\$ 40,989,374
Parent company or affiliate .....	352,492,300	763,640,713	1,116,133,013
Other short-term borrowings .....	-0-	-0-	-0-
Total Short-Term Borrowings .....	364,338,787	792,783,600	1,157,122,387
<b>Long-Term Borrowings:</b>			
Bonds and debentures .....	-0-	-0-	-0-
Other long-term notes .....	20,726,833	62,568,962	83,295,795
Branch office capital allocated to debt .....	76,448,801	358,067,606	434,516,407
Total Long-Term Borrowings .....	97,175,634	420,636,568	517,812,202
Total Borrowings .....	461,514,421	1,213,420,168	1,674,934,589
Other liabilities .....	6,341,886	25,701,449	32,043,335
Total Liabilities .....	467,856,307	1,239,121,617	1,706,977,924
Net worth (individual or partnership) .....	-0-	-0-	-0-
<b>Shareholders Equity:</b>			
Preferred stock .....	-0-	-0-	-0-
Common stock .....	1,486,274	1,821,516	3,307,790
Capital surplus .....	33,709,793	49,795,776	83,505,569
Retained earnings .....	4,045,625	29,061,592	33,107,217
Branch office capital allocated to equity .....	50,040	399,960	450,000
Treasury stock .....	(21,741)	(72,417)	(94,158)
Total Net Worth and Shareholders Equity .....	39,269,991	81,006,427	120,276,418
<b>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b> .....	<b>\$507,126,298</b>	<b>\$1,320,128,044</b>	<b>\$1,827,254,342</b>

\* As reported by consumer finance licensees to the Bureau of Financial Institutions

**TOTAL INDUSTRY BALANCE SHEET  
AS OF DECEMBER 31, 1997 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross Receivables.....	\$515,578,173	\$1,398,310,720	\$1,913,888,893
LESS: Unearned charges.....	(1,845,288)	84,011,547	82,166,259
Total Net Loans Receivable.....	517,423,461	1,314,299,173	1,831,722,634
LESS: Allowance for possible loan losses.....	22,201,067	29,689,078	51,890,145
Adjusted Net Receivables.....	495,222,394	1,284,610,095	1,779,832,489
Cash on hand and in banks.....	10,344,421	39,423,972	49,768,393
Short-term investments.....	33,040	15,132	48,172
Real estate (less depreciation).....	52,848	132,322	185,170
Furniture, fixtures & equipment (less depreciation).....	1,445,248	3,020,420	4,465,668
Deferred charges.....	2,557,587	7,711,366	10,268,953
Other assets.....	15,897,425	29,521,902	45,419,327
<b>TOTAL ASSETS.....</b>	<b>\$525,552,963</b>	<b>\$1,364,435,209</b>	<b>\$1,889,988,172</b>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
<b>Short-Term Borrowings:</b>			
Banks.....	\$13,353,621	\$29,876,643	\$43,230,264
Parent Company or affiliate.....	352,492,300	763,640,713	1,116,133,013
Other short-term borrowings.....	3,771,839	1,800,542	5,572,381
Total Short-Term Borrowings.....	369,617,760	795,317,898	1,164,935,658
<b>Long-Term Borrowings:</b>			
Bonds and debentures.....	2,993,511	6,320,152	9,313,663
Other long-term notes.....	22,136,676	87,373,023	109,509,699
Branch office capital allocated to debt.....	76,448,801	358,067,606	434,516,407
Total Long-Term Borrowings.....	101,578,988	451,760,781	553,339,769
Total Borrowings.....	471,196,748	1,247,078,679	1,718,275,427
Other liabilities.....	6,558,066	28,083,202	34,641,268
Total Liabilities.....	477,754,814	1,275,161,881	1,752,916,695
Net worth (individual or partnership).....	-0-	-0-	-0-
<b>Shareholders Equity:</b>			
Preferred stock.....	-0-	-0-	-0-
Common stock.....	1,981,939	2,070,961	4,052,900
Capital surplus.....	33,848,840	50,296,133	84,144,973
Retained earnings.....	12,004,071	36,578,691	48,582,762
Branch office capital allocated to equity.....	50,040	399,960	450,000
Treasury stock.....	(86,741)	(72,417)	(159,158)
Total Net Worth and Shareholders Equity.....	47,798,149	89,273,328	137,071,477
<b>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY.....</b>	<b>\$525,552,963</b>	<b>\$1,364,435,209</b>	<b>\$1,889,988,172</b>

\* As reported by consumer finance licensees to the Bureau of Financial Institutions

**INDEPENDENT COMPANIES INCOME STATEMENT**  
**YEAR ENDING DECEMBER 31, 1997 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
<b>INCOME</b>			
Charges collected or earned.....	\$ 5,003,279	\$ 6,102,792	\$11,106,071
Insurance income recognized by licensee.....	160,216	19,867	180,083
Insurance income recognized by affiliate <sup>1</sup> .....	682	-0-	682
Other income .....	144,471	131,175	275,646
<b>TOTAL INCOME</b> .....	<b>5,308,648</b>	<b>6,253,834</b>	<b>11,562,482</b>
<b>EXPENSES</b>			
Advertising.....	40,648	23,745	64,393
Auditing .....	43,743	35,406	79,149
Provision for possible loan losses .....	681,464	437,956	1,119,420
Depreciation and amortization .....	59,664	28,612	88,276
Insurance and fidelity bonds.....	102,931	37,078	140,009
Legal fees and disbursements .....	39,252	39,335	78,587
Postage, printing, stationery and supplies .....	85,569	66,012	151,581
Rent, janitorial services and utilities .....	159,680	118,873	278,553
Salaries of officers, owners and partners .....	833,633	421,318	1,254,951
Salaries of all other employees.....	777,866	720,839	1,498,705
Taxes (other than income).....	139,694	112,839	252,533
License fees.....	13,215	5,658	18,873
Telephone and telegraph.....	48,833	60,384	109,217
Travel, auto expense and allowance.....	63,564	34,566	98,130
Supervision and administration .....	10,000	-0-	10,000
Other expenses.....	285,782	394,005	679,787
Expenses (excluding taxes) allocated from insurance affiliate <sup>2</sup> .....	-0-	-0-	-0-
Total Non-interest Expenses.....	3,385,538	2,536,626	5,922,164
Interest paid on borrowed funds .....	812,774	2,562,902	3,375,676
<b>Total Expenses</b> .....	<b>4,198,312</b>	<b>5,099,528</b>	<b>9,297,840</b>
Income Before Income Taxes.....	1,110,336	1,154,306	2,264,642
Income Taxes:			
State.....	24,298	158	24,456
Federal.....	78,672	2,902	81,574
Income taxes on insurance affiliate.....	-0-	-0-	-0-
<b>Total Income Taxes</b> .....	<b>102,970</b>	<b>3,060</b>	<b>106,030</b>
<b>NET INCOME</b> .....	<b>\$1,007,366</b>	<b>\$1,151,246</b>	<b>\$2,158,612</b>

\* As reported by consumer finance licensees to the Bureau of Financial Institutions

<sup>1</sup>Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

<sup>2</sup>Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

**CHAIN COMPANIES INCOME STATEMENT**  
**YEAR ENDING DECEMBER 31, 1997 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
<b>INCOME</b>			
Charges collected or earned.....	\$ 118,473,729	\$182,726,879	\$301,200,608
Insurance income recognized by licensee.....	557,035	414,575	971,610
Insurance <sup>3</sup> income recognized by affiliate.....	36,212,468	24,809,761	61,022,229
Other income.....	750,794	8,938,136	9,688,930
<b>TOTAL INCOME</b> .....	<b>155,994,026</b>	<b>216,889,351</b>	<b>372,883,377</b>
<b>EXPENSES</b>			
Advertising.....	1,825,687	2,873,649	4,699,336
Auditing.....	6,333	8,836	15,169
Provision for possible loan losses.....	31,785,939	27,163,955	58,949,894
Depreciation and amortization.....	1,433,760	2,014,810	3,448,570
Insurance and fidelity bonds.....	693,897	817,715	1,511,612
Legal fees and disbursements.....	574,050	855,310	1,429,360
Postage, printing, stationery and supplies.....	1,682,140	1,933,734	3,615,874
Rent, janitorial services and utilities.....	3,234,086	4,565,921	7,800,007
Salaries of officers, owners and partners.....	259,116	104,598	363,714
Salaries of all other employees.....	16,948,830	24,933,810	41,882,640
Taxes (other than income).....	782,867	918,936	1,701,803
License fees.....	472,974	751,065	1,224,039
Telephone and telegraph.....	981,740	1,302,718	2,284,458
Travel, auto expense and allowance.....	752,134	1,169,698	1,921,832
Supervision and administration.....	9,989,458	13,183,083	23,172,541
Other expenses.....	5,459,988	10,416,597	15,876,585
Expenses (excluding taxes) allocated from insurance affiliate <sup>4</sup> .....	21,727,481	14,885,856	36,613,337
Total Non-interest Expenses.....	98,610,480	107,900,291	206,510,771
Interest paid on borrowed funds.....	40,779,884	104,625,619	145,405,503
<b>Total Expenses</b> .....	<b>139,390,364</b>	<b>212,525,910</b>	<b>351,916,274</b>
Income Before Income Taxes.....	16,603,662	4,363,441	20,967,103
Income Taxes:			
State.....	124,431	513,848	638,279
Federal.....	651,670	(2,972,421)	(2,320,751)
Income taxes on insurance affiliate.....	4,863,020	3,618,373	8,481,393
<b>Total Income Taxes</b> .....	<b>5,639,121</b>	<b>1,159,800</b>	<b>6,798,921</b>
<b>NET INCOME</b> .....	<b>\$ 10,964,541</b>	<b>\$ 3,203,641</b>	<b>\$ 14,168,182</b>

\* As reported by consumer finance licensees to the Bureau of Financial Institutions

<sup>3</sup> Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

<sup>4</sup> Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

**TOTAL INDUSTRY INCOME STATEMENT  
YEAR ENDING DECEMBER 31, 1997 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
<b>INCOME</b>			
Charges collected or earned.....	\$123,477,008	\$188,829,671	\$312,306,679
Insurance income recognized by licensee.....	717,251	434,442	1,151,693
Insurance income recognized by affiliate <sup>5</sup> .....	36,213,150	24,809,761	61,022,911
Other income.....	895,265	9,069,311	9,964,576
<b>TOTAL INCOME</b> .....	<b>161,302,674</b>	<b>223,143,185</b>	<b>384,445,859</b>
<b>EXPENSES</b>			
Advertising.....	1,866,335	2,897,394	4,763,729
Auditing.....	50,076	44,242	94,318
Provision for possible loan losses.....	32,467,403	27,601,911	60,069,314
Depreciation and amortization.....	1,493,424	2,043,422	3,536,846
Insurance and fidelity bonds.....	796,828	854,793	1,651,621
Legal fees and disbursements.....	613,302	894,645	1,507,947
Postage, printing, stationery and supplies.....	1,767,709	1,999,746	3,767,455
Rent, janitorial services and utilities.....	3,393,766	4,684,794	8,078,560
Salaries of officers, owners and partners.....	1,092,749	525,916	1,618,665
Salaries of all other employees.....	17,726,696	25,654,649	43,381,345
Taxes (other than income).....	922,561	1,031,775	1,954,336
License fees.....	486,189	756,723	1,242,912
Telephone and telegraph.....	1,030,573	1,363,102	2,393,675
Travel, auto expense and allowance.....	815,698	1,204,264	2,019,962
Supervision and administration.....	9,999,458	13,183,083	23,182,541
Other expenses.....	5,745,770	10,810,602	16,556,372
Expenses (excluding taxes) allocated from insurance affiliate <sup>6</sup> .....	21,727,481	14,885,856	36,613,337
Total Non-interest Expenses.....	101,996,018	110,436,917	212,432,935
Interest paid on borrowed funds.....	41,592,658	107,188,521	148,781,179
Total Expenses.....	143,588,676	217,625,438	361,214,114
Income Before Income Taxes.....	17,713,998	5,517,747	23,231,745
Income Taxes:			
State.....	148,729	514,006	662,735
Federal.....	730,342	(2,969,519)	(2,239,177)
Income taxes on insurance affiliate.....	4,863,020	3,618,373	8,481,393
Total Income Taxes.....	5,742,091	1,162,860	6,904,951
<b>NET INCOME</b> .....	<b>\$ 11,971,907</b>	<b>\$ 4,354,887</b>	<b>\$ 16,326,794</b>

\* As reported by consumer finance licensees to the Bureau of Financial Institutions

<sup>5</sup>Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

<sup>6</sup>Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

**DELINQUENT ACCOUNTS  
CONSUMER FINANCE BUSINESS ONLY  
DECEMBER 31, 1997**

	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	356	\$627,773	9,413	\$19,086,128	9,769	\$19,713,901
Three Months	430	729,335	10,582	20,051,819	11,012	20,781,154
<b>TOTAL</b>	<b>786</b>	<b>\$1,357,108</b>	<b>19,995</b>	<b>\$39,137,947</b>	<b>20,781</b>	<b>\$40,495,055</b>

	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	3.48	4.20	7.68	3.97	4.46	8.43	3.95	4.45	8.40
Percentage of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	3.70	4.30	8.00	3.81	4.00	7.81	3.81	4.02	7.83



**RANGE OF CONSUMER FINANCE LOANS  
MADE DURING 1997**

	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	3,113	\$ 1,843,946	47,718	\$ 30,494,841	50,831	\$ 32,338,787
1,000.01 to 2,500.00	3,965	6,326,587	95,025	157,035,488	98,990	163,362,075
2,500.01 to 4,000	1,704	5,393,345	56,720	176,700,898	58,424	182,094,243
4,000.01 to 6,000	824	4,141,193	30,161	149,083,159	30,985	153,224,352
<b>TOTAL</b>	<b>9,606</b>	<b>\$17,705,071</b>	<b>229,624</b>	<b>\$513,314,386</b>	<b>239,230</b>	<b>\$531,019,457</b>

**SELECTED FINANCIAL RATIOS  
YEAR ENDING DECEMBER 31, 1997**

	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	28.89	15.17	19.40	30.83	16.00	20.03	30.75	15.97	20.02
Charges Collected or Earned	27.22	14.81	18.63	23.41	13.48	16.18	23.54	13.52	16.26
Insurance Income	0.88	0.05	0.31	7.27	1.86	3.33	7.04	1.80	3.24
Other Income	0.79	0.31	0.46	0.15	0.66	0.52	0.17	0.65	0.52
Interest Expense	4.42	6.22	5.66	8.06	7.72	7.81	7.93	7.68	7.75
Non-interest Expense	18.43	6.15	9.94	19.49	7.96	11.09	19.44	7.90	11.06
Salary Expense	8.77	2.77	4.62	3.40	1.85	2.27	3.59	1.87	2.34
Bad Debt Expense	3.71	1.06	1.88	6.28	2.00	3.17	6.19	1.98	3.13
Supervision and Administration	0.06	0.00	0.02	1.98	0.97	1.24	1.90	0.94	1.21
Other Non-interest Expense	5.89	2.32	3.42	7.83	3.14	4.41	7.76	3.11	4.38
Income Before Income Taxes	6.04	2.80	3.80	3.28	0.32	1.13	3.38	0.39	1.21
Income Taxes	0.56	0.01	0.18	1.11	0.08	0.37	1.10	0.08	0.36
Net Income:									
Weighted Average	5.48	2.79	3.62	2.17	0.24	0.76	2.28	0.31	0.85
Median	3.21	(1.42)	0.98	2.01	0.28	1.26	2.50	0.25	1.24



**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1997**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Abingdon	CF-2259	Commercial Credit Loans Inc., 203 West Main Street, 24210 .....	979	2,597,449
	CF-2218	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 340 Town Center Drive, 24212.....	423	909,647
Alexandria	CF-781	Beneficial Virginia Inc., Huntington Station, 5908 N Kings Highway, P O Box 4847, 22303-0847.....	1,066	2,838,650
	CF-2096	Commercial Credit Loans Inc., 8794-R Sacramento Drive, Sacramento Center, 22309 .....	661	1,453,304
	CF-2192	Norwest Financial Virginia, Inc., 374 South Pickett Street, 22304.....	753	1,226,537
Altavista	CF-454	Altavista Loan Company, 802-1/2 Main Street, P O Box 118, 24517.....	623	813,546
Ashland	CF-1185	American General Finance of America, Inc., 121 Junction Drive, 23005 .....	785	1,771,991
Big Stone Gap	CF-1070	American General Finance of America, Inc., Intersection Of US Highway 23 and Alternate Route 58, PO Box 269, 24219 .....	588	1,154,158
	CF-1079	American General Finance of America, Inc., 111 North Main Street, 23824.....	911	1,630,484
Blackstone	CF-1073	American General Finance of America, Inc., 610 North Main Street, Units C & D, 22812 .....	1,639	3,535,317
Bridgewater	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue, 24201 .....	1,032	2,180,456
Bristol	CF-979	Piedmont Finance Service, Incorporated, Main Street, Mays Building, P O Box 620, 24528 .....	749	819,845
Brookneal	CF-2145	Associates Financial Services Company of Virginia, Inc., 13810 C Braddock Road, 22020.....	555	1,444,494
Centreville	CF-2023	American General Finance of America, Inc., 1138 Emmett Street, 22906 .....	1,078	2,022,925
	CF-1075	American General Finance of America, Inc., 401 East Main Street, 22902.....	1,195	2,252,433
Charlottesville	CF-950	Associates Financial Services Company of Virginia, Inc., Rio Hill Shopping Center, 1900 Rio Hill Road, 22901.....	640	1,416,125
	CF-1129	Avco Financial Services of Madison Heights, Inc., 2114 Angus Road, Suite 102, 22901.....	577	1,672,277
	CF-885	Beneficial Virginia Inc., 722-4 Rio Road West, P O Box 6053, 22906 .....	1,511	4,263,059
	CF-1056	City Finance Company d/b/a Public Finance Corporation, Central Professional Building, 259 Zan Road, 22901 .....	706	1,463,018
	CF-2060	Commercial Credit Loans Inc., 1760 Rio Hill Center, 22901.....	425	1,160,307
	CF-2260	Commercial Credit Loans Inc., 300 Preston Avenue, Suite 100, 22901 .....	591	1,386,401
	CF-2144	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 1428 North Seminole Trail, 22901 .....	207	538,500
	CF-2132	Nationscredit Financial Services Corporation of Virginia, 360 Pantops Shopping Center, 22911 .....	717	1,669,897
	CF-2167	Norwest Financial Virginia, Inc., 1683 Seminole Trail, 22044 .....	367	666,982
	CF-430	Parks Finance Service, Inc., 112 Second Street NE, PO Box 2025, 22902.....	385	706,886
Chase City	CF-2163	American General Finance of America, Inc., 518 North Main Street, 23924.....	933	2,080,130
Chatham	CF-1076	American General Finance of America, Inc., 2 South Main Street, 24531 .....	930	1,798,654

	CF-2224	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Tightsqueeze Plaza, Route 29, 24531 .....	607	1,025,264
Chesapeake	CF-2024	American General Finance of America, Inc., 1406 Battlefield Boulevard North, 23320-4440.....	687	1,380,787
	CF-502	Associates Financial Services Company of Virginia, Inc., 801 Volvo Parkway, Suite 116, 23320.....	1,099	2,321,569
	CF-952	Beneficial Virginia Inc., 3916 Portsmouth Blvd, Stonebridge Plaza, Unit A-7, 23321 .....	1,114	2,451,230
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Blvd, Woodford Square Shopping Center, 23320.....	1,055	3,052,608
	CF-2059	Commercial Credit Loans Inc., 1200 North Battlefield Boulevard, Suite 122, 23320.....	358	911,351
	CF-2261	Commercial Credit Loans Inc., 1412 Greenbrier Parkway, Suite 137, 23320.....	696	1,608,441
	CF-2089	Commercial Credit Loans Inc., 3325 Taylor Road, Suite 114, 23321 .....	627	1,595,208
	CF-2152	Nationscredit Financial Services Corporation of Virginia, 1418 Battlefield Bvd. North, 23320-4506.....	552	1,006,615
	CF-2156	Nationscredit Financial Services Corporation of Virginia, 4300 Portsmouth Bvd., 23321 .....	580	1,193,985
	CF-1184	Norwest Financial Virginia, Inc., 1705 Parkview Drive, Suite 26, 23320 .....	576	898,116
	CF-1055	Transouth Financial Corporation, 1200 Battlefield Blvd, 23320 .....	709	1,880,372
	CF-817	Transouth Financial Corporation, Indian River Shopping Center, 4361 East Indian River Road, 23325 .....	890	2,072,400
Chester	CF-2090	Commercial Credit Loans Inc., 12639 Jefferson Davis Highway, 23831 .....	606	1,707,087
	CF-2100	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan 10334 Ironbridge Road, 23831 .....	147	270,480
Christiansburg	CF-2038	American General Finance of America, Inc., 2707 Market Street, 24073-0299.....	1,040	1,991,757
	CF-2188	Avco Financial Services of Madison Heights, Inc., 1562 N. Franklin Street, 24073.....	288	680,862
	CF-2184	Beneficial Virginia Inc., Foothills Plaza, 1580 North Franklin Street, 24073 .....	632	1,489,249
	CF-2049	Commercial Credit Loans Inc., 1580 N. Franklin Road, Suite 4, 24073 .....	838	2,076,404
Clarksville	CF-1077	American General Finance of America, Inc., 11224 Highway 15, 23927.....	1,013	1,908,050
Collinsville	CF-2115	Blazer Financial Services, Inc., 2867 S. Virginia Ave., 24078 .....	871	1,612,532
	CF-2240	Rocuda Finance Co., 5108 Kings Mountian Road, 24078 .....	411	892,466
Colonial Heights	CF-2175	Associates Financial Services Company of Virginia, Inc., 170 South Gate Square, 23834.....	1,007	2,178,754
	CF-1054	Blazer Financial Services, Inc., 798 Southpark Boulevard, PO Box 535, 23834 .....	2,105	4,012,225
	CF-2263	Commercial Credit Loans Inc., 536 South Park Boulevard, 23834 .....	685	1,787,942
	CF-2227	Nationscredit Financial Services Corporation of Virginia, 798 Southpark Bvd., 23834.....	832	945,162
Covington	CF-2025	American General Finance of America, Inc., 369 West Main Street, 24426.....	1,260	2,545,853
Culpeper	CF-1080	American General Finance of America, Inc., 327 Southgate Center, 22701 .....	1,124	1,954,795
	CF-2289	Beneficial Virginia Inc., 613 Meadowbrook Shopping Center, 22701.....	60	192,428

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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-933	Blazer Financial Services, Inc., 601 Meadowbrook Shopping Center, P O Box 759, 22701 .....	1,220	2,115,669
	CF-2204	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 211 Southgate Shopping Center, 22701 .....	435	857,434
Danville	CF-1081	American General Finance of America, Inc., 705 Patton Street, 24541 .....	1,867	3,305,831
	CF-2045	Associates Financial Services Company of Virginia, Inc., 749 Piney Forest Road, 24540 .....	1,011	1,765,888
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541 .....	1,039	2,350,836
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, Suite A, 24541 .....	1,161	2,118,725
	CF-2114	Blazer Financial Services, Inc., 661 Piney Forest Road, 24540 .....	927	1,973,220
	CF-1066	City Finance Company d/b/a Public Finance Corporation, 115 Mall Drive, 24540 .....	991	1,977,293
	CF-2264	Commercial Credit Loans Inc., 2420 Riverside Drive, 24540 .....	746	1,742,939
	CF-2174	Commercial Credit Loans Inc., 3303 North Main Street, Suite J, 24540 .....	495	1,644,533
	CF-2109	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 3303 N. Main Street, Suite D, 24540 .....	765	1,164,075
	CF-2249	Transouth Financial Corporation, 225 Parker Road, 24540 .....	0	0
Elkton	CF-1083	American General Finance of America, Inc., Shen Elk Plaza, Store L, Shenandoah Avenue, 22827 .....	895	1,549,534
	CF-2217	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 406-B W. Spotswood Trail, 22827 .....	358	926,129
Emporia	CF-1084	American General Finance of America, Inc., 550 North Main Street, 23847 .....	1,320	2,089,655
Fairfax	CF-2172	Associates Financial Services Company of Virginia, Inc., 11139 Lee Highway, 22030 .....	634	1,449,746
	CF-753	Beneficial Virginia Inc., The Gatewood Plaza, 10201 Lee Highway, 22030 .....	1,000	2,624,516
	CF-1196	Commercial Credit Loans Inc., 3040 Williams Drive, 22031 .....	752	1,681,616
	CF-2129	Nationscredit Financial Services Corporation of Virginia, 12011 Lee Jackson Memorial Highway, Suite 101, 22401-4413 .....	1,008	1,983,554
Falls Church	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike, 22043 .....	1,729	3,418,490
Farmville	CF-1087	American General Finance of America, Inc., 537 College Plaza Shopping Center, South Main Street, 23901 .....	1,604	2,982,827
	CF-2113	Blazer Financial Services, Inc., Unit 10, 1506 S. Main Street, 23901 .....	837	1,796,870
	CF-2205	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 202 Clark Street, Suite 3, 23901 .....	512	943,426
Franklin	CF-1065	City Finance Company d/b/a Public Finance Corporation, 1100-142 Armory Drive, 23851 .....	866	1,539,278
Fredericksburg	CF-1088	American General Finance of America, Inc., 3940-X Plank Road, 22401 .....	781	1,700,587
	CF-2046	Associates Financial Services Company of Virginia, Inc., Plaza At Salem Virginia, 4300 Plank Road, Suite 210, 22402 .....	745	1,535,744

	CF-2291	Avco Financial Services of Madison Heights, Inc., 1938 Plank Road, 22401.....	420	992,916
	CF-2177	Banc One Financial Services, Inc., 10703 Spotsylvania Avenue, Suite 102, 22407.....	209	533,106
	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center, 22405.....	1,251	3,758,634
	CF-238	Colonial Loans, Inc., 401 William Street, P O Box 518, 22404-0518.....	1,040	2,597,952
	CF-2266	Commercial Credit Loans Inc., 1911 Plank Road, 22401.....	807	2,095,963
	CF-2072	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4411 Plank Road, 22407.....	222	464,389
	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 Highway, 22401-4413.....	996	2,583,655
	CF-2244	Norwest Financial Virginia, Inc., 3940 Plank Road, Suite R1, 22407.....	367	548,867
	CF-2221	Transouth Financial Corporation, 2025 Plank Road, 22401.....	416	1,126,120
Front Royal	CF-1089	American General Finance of America, Inc., 290 Remount Road, 22630.....	704	1,453,464
	CF-2138	Associates Financial Services Company of Virginia, Inc., 477-F South Street, 22630.....	836	2,080,708
	CF-2232	Beneficial Virginia Inc., 470-C South Commerce Avenue, 22630.....	343	948,572
Galax	CF-2189	American General Finance of America, Inc., 530 1/2 East Stuart Drive, 24333.....	671	1,193,850
	CF-2050	Commercial Credit Loans Inc., 969 East Stuart Drive, 24333.....	1,059	2,661,789
Glen Allen	CF-2127	Norwest Financial Virginia, Inc., 10835 West Broad Street, 23060.....	630	972,118
Gloucester	CF-1090	American General Finance of America, Inc., 6649 Market Drive, 23061.....	772	1,566,014
	CF-2290	Beneficial Virginia Inc., 6097 George Washington Memorial Highway, 23061.....	121	259,489
Grafton	CF-2288	First Community Finance, Inc., 5338-E George Washington Memorial Highway, 23692.....	84	149,892
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, PO Box 708, 24557.....	315	367,890
Hampton	CF-1091	American General Finance of America, Inc., 3007 West Mercury Blvd, 23666.....	1,151	1,989,076
	CF-2226	American General Finance of America, Inc., Unit 3835 Kecoughtan Road, 23669.....	808	1,233,349
	CF-442	Associates Financial Services Company of Virginia, Inc., Coliseum Square Shopping Center, 2040 Coliseum Drive, P O Box 7356, 23666.....	1,040	2,309,074
	CF-595	Beneficial Virginia Inc., 2040 Coliseum Drive, 23666.....	1,105	2,333,796
	CF-2057	Commercial Credit Loans Inc., 2316-C West Mercury Boulevard, 23666.....	816	1,888,593
	CF-2209	First Community Finance, Inc., 2028 Nickerson Boulevard, 23663.....	411	595,507
	CF-2155	Nationscredit Financial Services Corporation of Virginia, 2404-B West Mercury Blvd, 23666.....	570	882,403
	CF-1152	Norwest Financial Virginia, Inc., 2139-B Coliseum Drive, 23666.....	569	778,689

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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Harrisonburg	CF-819	Transouth Financial Corporation, 1305 East Pembroke Avenue, PO Box 52, 23669 .....	837	1,921,768
	CF-2210	Associates Financial Services Company of Virginia, Inc., Golden Corners Center, 243 Neff Avenue, 22801 .....	326	599,303
	CF-930	Beneficial Virginia Inc., Spotswood Square Shopping Center, 1790 East Market Street, Store #18, 22801 .....	1,087	3,087,442
	CF-2269	Commercial Credit Loans Inc., 2035-63 East Market Street, 22801 .....	617	1,429,024
Herndon	CF-2157	Nationscredit Financial Services Corporation of Virginia, 1790-92 E Market Street, 22801 .....	911	2,196,634
	CF-161	Valley Finance Service, Incorporated, 120 South Main Street, PO Box 592, 22801 .....	725	1,513,433
	CF-2043	Associates Financial Services Company of Virginia, Inc., 209 Elden Street, Suite 101, 22070 .....	707	2,294,271
	CF-2200	First Community Finance, Inc., 71 S. Airport Drive, 23075 .....	516	1,030,771
Highland Springs	CF-2252	American General Finance of America, Inc., 316 Cavalier Square, 23860 .....	863	1,434,973
Hopewell	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard, 23860 .....	1,001	2,465,585
Hurt	CF-720	Parks Finance Service, Inc., Staunton Plaza Shopping Center, PO Box 476, 24563 .....	1,024	1,653,699
Lawrenceville	CF-2102	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 311 North Main Street, 23868 .....	837	1,643,215
Lebanon	CF-1093	American General Finance of America, Inc., Cedar One, U S Route 19, 24266 .....	787	1,219,292
Leesburg	CF-1094	American General Finance of America, Inc., 13 South Catoclin Circle SE, 22075 .....	632	1,299,285
	CF-2170	Associates Financial Services Company of Virginia, Inc., 707-F East Market Street, 22075 .....	403	1,184,830
Lexington	CF-2047	Commercial Credit Loans Inc., 531-C East Market Street, 22075 .....	560	1,259,704
	CF-2165	American General Finance of America, Inc., 461 East Nelson Street, 24450 .....	725	1,393,736
	CF-2213	First Community Finance, Inc., 150 Walker Street, 24450 .....	422	952,888
	CF-1095	American General Finance of America, Inc., 501 East Main Street, Suite 112, 23093 .....	1,069	2,045,926
Louisa	CF-2140	Associates Financial Services Company of Virginia, Inc., 2 East Luray Shopping Center, 22835 .....	539	1,270,667
Luray	CF-2020	American General Finance of America, Inc., 2120 Wards Road, 24502 .....	1,867	2,898,634
Lynchburg	CF-2171	Associates Financial Services Company of Virginia, Inc., 3700 Candler's Mountain Road, #1-A, 24502 .....	1,045	1,714,842
	CF-522	Beneficial Virginia Inc., Waterlick Plaza, 9607-D Timberlake Road, P O Box 11343, 24502-1343 .....	1,602	3,608,481
	CF-2116	Blazer Financial Services, Inc., 2600 Memorial Avenue, Suite 107, 24501 .....	863	1,811,588
	CF-1064	City Finance Company d/b/a Public Finance Corporation, 2600 Memorial Avenue, Suite 108, P O Box 2235, 24501 .....	937	1,845,068
	CF-2271	Commercial Credit Loans Inc., 3700 Candler's Mountain Rd, Suite 540, 24502 .....	396	935,086
	CF-2088	Commercial Credit Loans Inc., 6015 Fort Avenue, Suite 21A, 24502 .....	748	1,920,488
	CF-2235	Finance One, Inc., 3727 Old Forest Road, PO Box, 11828, 24506 .....	150	27,135
	CF-2208	Nationscredit Financial Services Corporation of Virginia, 6015 Fort Avenue, Suite 8, 24502 .....	612	985,345



Madison Heights	CF-566	Avco Financial Services of Madison Heights, Inc., River James Shopping Center, Route 29 North, 24572.....	870	2,305,892
Manassas	CF-1097	American General Finance of America, Inc., 8803 Sudley Road Suite 102, 22110.....	929	1,764,679
	CF-890	Associates Financial Services Company of Virginia, Inc., 10374 Portsmouth Road, 22110.....	570	1,539,417
	CF-768	Beneficial Virginia Inc., Festival At Manassas, 10384 Festival Lane, 22110.....	966	3,209,115
	CF-2179	Commercial Credit Loans Inc., 8370 Sudley Road, 22110.....	814	1,846,398
	CF-2201	Nationscredit Financial Services Corporation of Virginia, 8335 Sudley Road, 22110.....	496	950,388
Martinsville	CF-1199	Norwest Financial Virginia, Inc., 7622 Stream Walk Lane, 22110.....	624	814,011
	CF-2064	American General Finance of America, Inc., 5 East Church Street, 24112.....	810	1,207,310
	CF-2206	Beneficial Virginia Inc., 1 Leatherwood Crossing Shopping Center, Suite 5, 24112.....	588	1,454,259
	CF-922	Blazer Financial Services, Inc., 113 East Main Street, P O Box 142, 24112.....	2,138	4,470,942
	CF-2273	Commercial Credit Loans Inc., 108 East Main Street, 24112.....	546	1,227,748
	CF-2051	Commercial Credit Loans Inc., PO Box 1386, 24114.....	1,137	3,611,370
	CF-2180	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Holiday Shopping Center, 1914 Virginia Avenue, 24112.....	710	1,106,388
	CF-2241	Transouth Financial Corporation, 1000 Memorial Boulevard, 24112.....	326	681,361
Mechanicsville	CF-2030	American General Finance of America, Inc., 7007 Mechanicsville Turnpike, Suite 103, 23111.....	688	1,280,297
	CF-2256	Beneficial Virginia Inc., 7492 Lee Davis Road, 23111.....	46	124,860
	CF-2274	Commercial Credit Loans Inc., 7445 Lee Davis Road, 23111.....	1,066	2,284,029
	CF-2237	Transouth Financial Corporation, 7088 Mechanicsville Turnpike, 23111.....	286	637,334
	CF-941	Beneficial Virginia Inc., 10809 Hull Street Road, 23112-3315.....	1,038	2,961,245
Midlothian	CF-2021	American General Finance of America, Inc., 445 Oriana Road, Suite 2, 23608.....	861	1,366,057
Newport News	CF-938	Associates Financial Services Company of Virginia, Inc., 12785 Jefferson Avenue, 23602.....	918	2,037,440
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Blvd, P O Box 2129, 23602.....	1,201	2,711,586
	CF-135	Blazer Financial Services, Inc., 6139 Jefferson Avenue, Suite I, 23605.....	2,226	4,005,954
	CF-1063	City Finance Company d/b/a Public Finance Corporation, 11008 Warwick Blvd, Suite 450, 23602.....	593	1,221,562
	CF-2081	Commercial Credit Loans Inc., 12917 Jefferson Avenue, Suite E, 23608.....	430	1,077,599
	CF-2275	Commercial Credit Loans Inc., 550-C Oyster Point Road, 23602.....	543	1,235,675
	CF-2065	Mercury Finance Company of Virginia, 12638 Jefferson Avenue, 23602.....	8	1,568
	CF-2080	Norwest Financial Virginia, Inc., Newport Crossing, 435 #4 Oriana Road, 23602.....	469	699,375

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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Norfolk	CF-820	Transouth Financial Corporation, 6212 Jefferson Avenue, 23606 .....	967	1,965,298
	CF-2015	American General Finance of America, Inc., #5 The Koger Center, Suite 100, 23502 .....	1,450	2,194,395
	CF-32	Beneficial Virginia Inc., 244 Janaf Shopping Center, P O Box 12147, 23541-0147 .....	1,358	3,259,165
	CF-2083	Commercial Credit Loans Inc., 7525 Tidewater Drive #30, 23505 .....	988	2,142,487
	CF-1017	Mercury Finance Company of Virginia, 8401 Hampton Blvd., Suite 8, 23518 .....	0	0
	CF-2134	Nationscredit Financial Services Corporation of Virginia, 1213 N. Military Highway, 23502-2228 .....	733	1,084,484
Norton	CF-822	Transouth Financial Corporation, 700 Newtown Road, PO Box 12125, 23502 .....	1,165	2,501,335
	CF-2254	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, P O Box 387, 24273 .....	188	402,037
	CF-2186	Jefferson Finance Company, 440 Park Avenue, 24273 .....	71	88,736
Onley	CF-1098	American General Finance of America, Inc., Four Corner Plaza, 23418 .....	1,444	2,540,400
	CF-2073	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Heritage Corner, US Route 13 & Washington Street, PO Box 624, 23418 .....	994	2,703,055
Orange Petersburg	CF-2161	American General Finance of America, Inc., 10589 James Madison Highway, P O Box 551, 22960 .....	1,011	1,843,893
	CF-1099	American General Finance of America, Inc., 3323-A South Crater Road, 23803 .....	1,306	2,278,111
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803 .....	1,879	4,788,946
	CF-2181	Family Finance Corp., 3040 South Crater Road, Suite B, 23803 .....	442	1,005,462
	CF-825	Transouth Financial Corporation, 3287 South Crater Road, PO Box 2053, 23804 .....	760	1,576,665
Portsmouth	CF-1186	Union Finance Corporation, 28 Goodrich Avenue, 23805 .....	305	502,248
	CF-2018	American General Finance of America, Inc., 3256 Academy Avenue, 23703 .....	833	1,350,731
	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705 .....	612	796,768
	CF-2231	Family Finance Corp., 3707 Jefferson Park Road, 23875 .....	125	326,236
Prince George Pulaski	CF-2052	Commercial Credit Loans Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301 .....	619	1,471,631
Radford	CF-2014	American General Finance of America, Inc., 116 Third Avenue, 24141 .....	1,305	2,789,346
	CF-1061	City Finance Company d/b/a Public Finance Corporation, 218 First Street, 24143 .....	852	1,730,351
Richlands	CF-2216	Transouth Financial Corporation, 1324 Front Street, 24641 .....	1,268	2,800,886
	CF-2296	Transouth Financial Corporation, 142 Kents Ridge Road, 24641 .....	981	2,098,247
Richmond	CF-2028	American General Finance of America, Inc., 5245 South Laburnum Avenue, 23231 .....	1,206	2,244,991
	CF-2027	American General Finance of America, Inc., 5312 Chamberlayne Road, 23227 .....	1,156	1,954,684
	CF-2031	American General Finance of America, Inc., 7102 Hull Street Road, Suite D, 23235-0126 .....	1,028	1,834,971
	CF-2037	American General Finance of America, Inc., 8519 Midlothian Turnpike, P O Box 35614, 23235 .....	932	1,865,885
	CF-2036	American General Finance of America, Inc., 9022 West Broad Street, 24 Tuckerneck Square Shopping Center, 23294 .....	877	1,302,996
	CF-514	Associates Financial Services Company of Virginia, Inc., 11419 Midlothian Turnpike #H, 23235 .....	862	1,689,067

	CF-859	Associates Financial Services Company of Virginia, Inc., 2710 Enterprise Parkway, Post Office Box 32171, 23294 .....	1,019	1,863,428
	CF-803	Avco Financial Services of Madison Heights, Inc., 257 Wadsworth Drive, P O Box 35703, 23235.....	1,237	2,890,038
	CF-1032	Avco Financial Services of Madison Heights, Inc., 8191-A Brook Road, 23227 .....	817	1,856,799
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, P O Box 855, 23150 .....	1,064	2,851,829
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229.....	853	2,380,794
	CF-954	Blazer Financial Services, Inc., 5906 West Broad Street, P O Box 11223, 23230.....	1,103	2,143,340
	CF-1011	Blazer Financial Services, Inc., 6949 Hull Street Road, 23224 .....	1,167	1,986,960
	CF-1060	City Finance Company d/b/a Public Finance Corporation, 3129 Mechanicsville Pike, 23223 .....	1,045	2,188,728
	CF-2097	Commercial Credit Loans Inc., 8030 W Broad St, 23294 .....	876	2,218,853
	CF-2058	Commercial Credit Loans Inc., 8245 Hull Street Road, 23235.....	625	1,761,321
	CF-2053	Commercial Credit Loans Inc., 9205 B Midlothian Turnpike, 23235 .....	1,106	2,447,632
	CF-2118	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 7801 West Broad Street, Suite 9, 23294 .....	210	374,952
	CF-2199	First Community Finance, Inc., 9903 Hull Street Road, 23236.....	843	1,723,354
	CF-1115	Mercury Finance Company of Virginia, 9321 Midlothian Turnpike, Suite J, 23235 .....	0	0
	CF-284	Moore Loans, Incorporated, 316 East Grace Street, PO Box 12362, 23241.....	581	760,940
	CF-2130	Nationscredit Financial Services Corporation of Virginia, 5730 Brook Road, Suite 26, PO Box 31423, 23227 .....	643	1,248,667
	CF-2150	Nationscredit Financial Services Corporation of Virginia, 7801 West Broad Street, Olde Town Shopping Center, Shop #20, 23294-3608.....	751	1,733,865
	CF-2131	Nationscredit Financial Services Corporation of Virginia, 9740 Midlothian Turnpike, 23235 .....	607	1,271,074
	CF-2151	Nationscredit Financial Services Corporation of Virginia, Cross Pointe Marketplace, 8221 Hull Street Road, 23235-6413.....	574	1,439,489
	CF-1010	Norwest Financial Virginia, Inc., 9710 Midlothian Turnpike, 23235 .....	777	1,350,221
	CF-2128	Transouth Financial Corporation, 10422 Midlothian Turnpike, 23235 .....	678	1,478,574
	CF-2034	American General Finance of America, Inc., 1369 Towne Square Boulevard, 24012.....	949	1,658,403
	CF-2035	American General Finance of America, Inc., 418 First Street SW, 24011 .....	1,162	2,643,288
	CF-910	Associates Financial Services Company of Virginia, Inc., 622 Townside Drive, P O Box 8120, 24014.....	1,341	2,169,087
	CF-1030	Avco Financial Services of Madison Heights, Inc., 5207 Bernard Drive SW, 24018.....	634	1,605,434

Roanoke

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1997**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-998	Avco Financial Services of Madison Heights, Inc., 6431 Williamson Road NW, 24017 .....	866	2,423,096
	CF-1019	Beneficial Virginia Inc., 7222 Williamson Road, 24019.....	1,168	2,673,983
	CF-339	Blazer Financial Services, Inc., 6701 Peters Creek Road, Suite 106, 24019.....	1,355	2,445,989
	CF-1059	City Finance Company d/b/a Public Finance Corporation, 1301 Towne Square Blvd, 24012.....	669	1,426,639
	CF-945	Commercial Credit Loans Inc., 2014 Electric Road SW, Suite 60, 24018 .....	576	1,801,928
	CF-2279	Commercial Credit Loans Inc., 2362-A Peters Creek Road, 24017.....	524	1,220,010
	CF-646	Commercial Credit Loans Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019.....	443	1,331,624
	CF-2182	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4351 Starkey Road, 24014 .....	112	165,579
	CF-2137	Nationscredit Financial Services Corporation of Virginia, 3635 Franklin Road SW, 24014.....	458	822,370
	CF-2066	Norwest Financial Virginia, Inc., 3524 Electric Road SW, 24018 .....	566	891,002
	CF-2233	Transouth Financial Corporation, 4218 Brambleton Avenue SW, 24018 .....	262	550,231
Rocky Mount	CF-1102	American General Finance of America, Inc., Pell Avenue, Rocky Mount Plaza, P O Box 531, 24151 .....	778	1,202,457
	CF-458	Franklin Finance Company, Incorporated, 276 South Main Street, PO Box 59, 24151.....	766	1,451,260
Smithfield	CF-2255	Family Finance Corp., 1915 South Church Street, Suite 3, 23430.....	186	301,130
South Boston	CF-1103	American General Finance of America, Inc., 524 North Main Street, 24592.....	1,548	3,001,441
	CF-2112	Blazer Financial Services, Inc., 4019 Halifax Road, PO Box 1099, 24592.....	969	2,062,745
	CF-2202	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4021 Halifax Road, Suite B, 24592.....	433	820,281
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592 .....	1,321	2,106,015
South Hill	CF-2158	American General Finance of America, Inc., 1167 East Atlantic Street, 23970.....	1,293	2,257,702
	CF-2211	First Community Finance, Inc., 101-A Brunswick Avenue, 23970 .....	1,021	1,618,062
Springfield	CF-2194	American General Finance of America, Inc., 6715-E Backlick Road, 22150 .....	690	1,184,423
	CF-2225	Associates Financial Services Company of Virginia, Inc., 6330 Springfield Plaza, 22156.....	778	1,505,897
	CF-2098	Commercial Credit Loans Inc., 6800 Backlick Road, Suite 100, 22150 .....	887	1,580,341
	CF-2149	Nationscredit Financial Services Corporation of Virginia, 7219 Commerce Street, 22150.....	887	1,909,760
Stafford	CF-2243	American General Finance of America, Inc., 44 Mine Road, 22554.....	518	1,120,565
Staunton	CF-2032	American General Finance of America, Inc., 851 Statler Crossing, Suite 326, 24401 .....	1,016	1,859,200
	CF-935	Associates Financial Services Company of Virginia, Inc., Statler Plaza, 850 Statler Boulevard, Suite 112, P O Box 206, 24401 .....	654	1,197,982
	CF-2281	Commercial Credit Loans Inc., 108 Statler Square, 24401 .....	829	1,862,443
	CF-2297	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 617 Greenville Avenue, 24401 .....	24	59,665

Sterling	CF-2212	Beneficial Virginia Inc., 21525 Ridgetop Circle, Suite 140, 20166.....	407	1,480,165
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., 1238 Holland Road, Suite 104, 23434.....	999	1,677,220
	CF-2196	Beneficial Virginia Inc., Executive Center, 424 Market Street, Suite 102, 23434.....	748	1,970,792
	CF-2282	Commercial Credit Loans Inc., 1447-49 North Main Street, 23434.....	563	1,072,388
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434.....	523	842,059
	CF-2153	Nationscredit Financial Services Corporation of Virginia, 1003 West Washington Street, 23434.....	592	1,149,265
	CF-827	Transouth Financial Corporation, 196 West Constance Road, PO Box 1091, 23434.....	715	1,516,230
	CF-1121	Union Finance Corporation, 1703 B North Main Street, PO Box 1217, 23434.....	269	532,503
Tabb	CF-2193	Nationscredit Financial Services Corporation of Virginia, Village Square Shopping Center, Unit 18, 5007 Victory Boulevard, 23693.....	460	634,737
Tappahannock	CF-1104	American General Finance of America, Inc., Rappahannock Shopping Center, Route 17, 22560.....	902	1,734,119
Timberville	CF-732	Valley Finance Service, Incorporated, New Market Road, PO Box 277, 22853.....	251	409,281
Virginia Beach	CF-1140	American General Finance of America, Inc., 1023-25 Kempsville Road, Phase III, 23464.....	802	1,668,527
	CF-2041	American General Finance of America, Inc., 1083 Independence Boulevard, 23455.....	745	1,351,525
	CF-2042	American General Finance of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452.....	1,078	1,605,932
	CF-2125	Associates Financial Services Company of Virginia, Inc., 316 Constitution Drive, 23466.....	1,230	1,928,532
	CF-999	Associates Financial Services Company of Virginia, Inc., 780 Lynnhaven Parkway, Suite 190, 23452.....	674	1,291,086
	CF-733	Avco Financial Services of Madison Heights, Inc., 4000 Virginia Beach Blvd., Suite 132, 23452.....	1,127	2,632,908
	CF-2253	Banc One Financial Services, Inc., 5501 Greenwich Road, Suite 155, 23462.....	8	33,794
	CF-459	Beneficial Virginia Inc., 1554 Laskin Road, P O Box 4779, 23451.....	1,006	2,518,648
	CF-919	Beneficial Virginia Inc., 4328 Holland Road, Unit 7, 23452.....	1,032	2,535,687
	CF-552	Beneficial Virginia Inc., 544 Newtown Road, Suite 134, 23462.....	1,166	3,047,669
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, 23464.....	1,422	3,176,362
	CF-985	Blazer Financial Services, Inc., 5386 Kemps River Drive, 23464.....	1,398	2,659,351
	CF-332	Blazer Financial Services, Inc., 549 Newtown Road, Suite 107, P O Box 61599, 23462.....	2,418	4,141,963
	CF-2056	Commercial Credit Loans Inc., 3809 Princess Anne Road, Suite 107, 23456.....	733	1,467,571
	CF-647	Commercial Credit Loans Inc., 5480 Virginia Beach Boulevard, Suite 103, 23462.....	687	1,497,514
	CF-2106	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 505 S. Independence Boulevard, Suite 107, 27452.....	153	405,026

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1997**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-986	Mercury Finance Company of Virginia, 291 Independence Boulevard, Suite 120, 23462.....	2	3,395
	CF-2154	Nationscredit Financial Services Corporation of Virginia, 4001 Virginia Beach Blvd, Suite 116, 23454.....	428	675,247
	CF-1045	Norwest Financial Virginia, Inc., 3101 Virginia Beach Blvd, 23452.....	665	1,021,827
	CF-828	Transouth Financial Corporation, 3615 Virginia Beach Blvd, PO Box 2234, 23450.....	1,984	5,653,117
Warsaw	CF-1108	American General Finance of America, Inc., 195 Main Street, 22572.....	1,056	2,122,241
	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.....	658	1,506,030
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, West Main Street, PO Box 431, 23890.....	248	380,753
Waynesboro	CF-2160	American General Finance of America, Inc., 901-S West Broad Street, P O Box 932, 22980.....	752	1,313,687
	CF-923	Beneficial Virginia Inc., 250-D North Poplar Avenue, P O Box 1023, 22980.....	1,388	3,381,076
	CF-1057	City Finance Company d/b/a Public Finance Corporation, 2566 Jefferson Highway, Suite 101, 22980.....	692	1,484,417
	CF-2214	First Community Finance, Inc., 1327-B W. Broad Street, 22980.....	355	860,726
Weber City	CF-2039	American General Finance of America, Inc., Holston Shopping Center, P O Box 2188, 24251.....	1,529	3,000,393
	CF-2247	Southern Finance Corp., 190 U.S. Highway 23 North, 24290.....	438	316,043
Williamsburg	CF-2197	American General Finance of America, Inc., 701 Merrimac Trail, Suite K, 23185-5348.....	516	954,883
	CF-2207	Beneficial Virginia Inc., 5242 Olde Towne Road, Suite 8, 23188.....	388	1,055,501
	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road, P O Box Hp, 23185.....	436	749,396
	CF-2168	Commercial Credit Loans Inc., 5251 John Tyler Highway, Suite 30, 23185.....	524	1,247,486
	CF-829	Transouth Financial Corporation, 604 Route 143, 816 Merrimac Trail, Bingley Center, PO Box 332, 23185.....	774	1,799,483
Winchester	CF-1109	American General Finance of America, Inc., 2810 Valley Avenue, 22601.....	1,177	2,201,962
	CF-2139	Associates Financial Services Company of Virginia, Inc., 2124 Pleasant Valley Rd, 22601.....	844	1,953,792
	CF-292	Beneficial Virginia Inc., South Park Shopping Center, 2558 Valley Avenue, Suite E, 22601.....	1,467	4,298,242
	CF-2110	Blazer Financial Services, Inc., 2210 Wilson Boulevard, 22601.....	749	1,325,848
	CF-2062	Commercial Credit Loans Inc., 51 West Jubal Early Drive, 24073.....	792	1,701,629
	CF-2198	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 45 Feather Bed Lane, 22601.....	379	795,276
Wise	CF-1110	American General Finance of America, Inc., 157 Plaza Road SW, 24293.....	664	1,282,531
Woodbridge	CF-2040	American General Finance of America, Inc., 1952 Daniel Stuart Square, 22191.....	1,141	2,164,333
	CF-2169	Associates Financial Services Company of Virginia, Inc., 14457 Potomac Mills Road, 22192.....	736	1,598,829
	CF-723	Beneficial Virginia Inc., Post Office Box 4178, 22194-4178.....	991	3,101,435
	CF-2286	Commercial Credit Loans Inc., 13265 Worth Avenue, 22192.....	995	2,203,206
Woodstock	CF-1112	American General Finance of America, Inc., 480 North Main Street, 22664.....	1,222	2,077,739

Wytheville

CF-2203	American General Finance of America, Inc., 325 E. Main Street, 24382 .....	386	885,303
CF-2111	Blazer Financial Services, Inc., 800 E. Main Street, Suite 330, PO Box 844, 24382 .....	818	1,698,128
CF-2287	Commercial Credit Loans Inc., 800 East Main Street, Suite 240, 24382 .....	574	1,395,530
	<b>TOTAL</b> .....	247,483	517,423,461

