

**SUPPLEMENT TO THE 1999 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**CONSUMER FINANCE  
LICENSEES**

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS  
DECEMBER 31, 1999



*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 1999**

**NEW CONSUMER FINANCE OFFICES**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
01/04/99	Equity One Consumer Discount Company, Inc., D/B/A Equity One Consumer Loan	105 Ponderosa Drive Christiansburg, Montgomery County, VA	Approved 01/27/99
03/08/99	Commercial Credit Loans Inc.	4000 Virginia Beach Boulevard City of Virginia Beach, VA	Approved 04/12/99
03/08/99	Commercial Credit Loans Inc.	519A Jefferson Davis Highway City of Fredericksburg, VA	Approved 04/12/99
03/08/99	Commercial Credit Loans Inc.	5207 Bernard Drive, S.W. Roanoke County, VA	Approved 04/12/99
03/08/99	Commercial Credit Loans Inc.	7219 Commerce Street Springfield, Fairfax County, VA	Approved 04/12/99
03/29/99	Parks Finance Service, Inc.	1000-B Main Street Altavista, Campbell County, VA	Approved 04/28/99
04/02/99	Associates Financial Services Company of Virginia, Inc.	1562 North Franklin Street Christiansburg, Montgomery County, VA	Approved 05/06/99
04/02/99	Associates Financial Services Company of Virginia, Inc.	2114 Angus Road, Suite 102 Angus Road Business Center City of Charlottesville, VA	Approved 05/06/99
04/02/99	Associates Financial Services Company of Virginia, Inc.	6431 Williamson Road, N.W. Brookside Shopping Center Roanoke County, VA	Approved 05/06/99
04/02/99	Associates Financial Services Company of Virginia, Inc.	8191-A Brook Road Henrico County, VA	Approved 05/06/99
04/02/99	Associates Financial Services Company of Virginia, Inc.	8221 Hull Street Road Chesterfield County, VA	Approved 05/06/99
04/02/99	Associates Financial Services Company of Virginia, Inc.	Route 29 North, River James Shopping Center Madison Heights, Amherst County, VA	Approved 05/06/99
04/27/99	SLM Financial Corporation	25377 Lankford Highway, Suite C Onley, Accomack County, VA	Approved 06/22/99
05/14/99	SLM Financial Corporation	500 Piney Forest Road City of Danville, VA	Approved 06/22/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999**

**NEW CONSUMER FINANCE OFFICES (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
05/17/99	SLM Financial Corporation	1700 South Main Street Farmville, Prince Edward County, VA	Approved 06/22/99
05/24/99	SLM Financial Corporation	2898 Virginia Avenue Collinsville, Henry County, VA	Approved 06/22/99
07/07/99	SLM Financial Corporation	411 S. Hicks Street Lawrenceville, Brunswick County, VA	Approved 08/23/99
07/27/99	Associates Financial Services Company of Virginia, Inc.	8290 Shoppers Square Prince William County, VA	Approved 08/27/99
07/28/99	SLM Financial Corporation	309 Front Street Abingdon, Washington County, VA	Approved 08/25/99
08/18/99	Equity One Consumer Discount Company, Inc., D/B/A Equity One Consumer Loan	1641 East Market Street, Unit 10 City of Harrisonburg, VA	Approved 09/20/99
08/23/99	USA Finance, Inc.	329 Riverview Drive City of Danville, VA	Approved 10/27/99
09/02/99	American General Finance of America, Inc.	5251 John Tyler Highway, Suite 24 James City County, VA	Approved 09/22/99
09/20/99	SLM Financial Corporation	4856 George Washington Memorial Highway White Marsh, Gloucester County, VA	Approved 10/14/99
10/29/99	Equity One Consumer Discount Company, Inc., D/B/A Equity One Consumer Loan	18013 Forest Road, Suite E-02 Forest, Bedford County, VA	Approved 11/29/99
12/23/99	American General Finance of America, Inc.	629 Southpark Boulevard City of Colonial Heights, VA	Pending
12/23/99	Associates Financial Services Company of Virginia, Inc.	22 Enterprise Parkway, Suite 140 City of Hampton, VA	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999**

**CONSUMER FINANCE OFFICE RELOCATIONS**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
01/11/99	Equity One Consumer Discount Company, Inc.	From: 4021 Halifax Road, Suite B, Halifax County, VA To: 1020 Bill Tuck Highway, Suite 850, Halifax County, VA	Approved 01/12/99
01/22/99	American General Finance of America, Inc.	From: 705 Patton Street, City of Danville, VA To: 605 Piney Forest Road, City of Danville, VA	Approved 01/26/99
02/01/99	Beneficial Virginia Inc.	From: Festival At Manassas, Prince William County, VA To: 10780 Sudley Manor Drive, Bulls Run Shopping Center, Prince William County, VA	Approved 02/03/99
04/09/99	Commercial Credit Loans Inc.	From: 108 East Main Street, Henry County, VA To: 2541 Greensboro Road, City of Martinsville, VA	Approved 04/15/99
04/12/99	Regional Acceptance Corporation	From: Green Ridge Center, City of Roanoke, VA To: 5332 Williamson Road, City of Roanoke, VA	Approved 04/15/99
04/12/99	Regional Acceptance Corporation	From: 11712 Jefferson Avenue, Unit M City of Newport News, VA To: 14343 Warwick Boulevard, Suite 414, City of Newport News, VA	Approved 04/15/99
04/30/99	Green Tree Consumer Discount Company	From: 2300 Fall Hill Avenue, Suite 210, City of Fredericksburg, VA To: 2300 Fall Hill Avenue, Suite 108, City of Fredericksburg, VA	Approved 05/04/99
07/09/99	Commercial Credit Loans Inc.	From: 2362-A Peters Creek Road, City of Salem, VA To: 1465 W. Main Street, City of Roanoke, VA	Approved 07/14/99
07/23/99	Associates Financial Services Company of Virginia, Inc.	From: 11419 Midlothian Turnpike, #H, Chesterfield County, VA To: 10412 Midlothian Turnpike, Chesterfield County, VA	Approved 08/11/99
07/29/99	American General Finance of America, Inc.	From: 1238 Holland Road, Suite 104, City of Suffolk, VA To: 2815-K Godwin Boulevard, City of Suffolk, VA	Approved 08/04/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999**

**CONSUMER FINANCE OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
08/02/99	American General Finance of America, Inc.	From: 1083 Independence Boulevard, City of Virginia Beach, VA To: 717 Independence Boulevard, Suites 202 and 203, City of Virginia Beach, VA	Approved 08/04/99
08/17/99	Associates Financial Services Company of Virginia, Inc.	From: Golden Corners Center, Rockingham County, VA To: 182 S. 10 Neff Avenue, City of Harrisonburg, VA	Approved 08/19/99
08/17/99	Associates Financial Services Company of Virginia, Inc.	From: 477-F South Street, Front Royal, Warren County, VA To: 411 E. South Street, Front Royal, Warren County, VA	Approved 08/19/99
08/20/99	Blazer Financial Services, Inc.	From: 2600 Memorial Avenue, Suite 107, City of Lynchburg, VA To: 6015 Fort Avenue, Suite 8, Fort Hill Shopping Center, City of Lynchburg, VA	Approved 08/25/99
08/27/99	CitiFinancial Services, Inc.	From: 8370 Sudley Road, Prince William County, VA To: 8367 Sudley Road, Manaport Plaza, City of Manassas, VA	Approved 08/30/99
10/04/99	American General Finance of America, Inc.	From: Shenelk Shopping Center, Store L, Elkton, Rockingham County, VA To: Shen-Elk Plaza - Store 290, 800 Shenandoah Avenue, Elkton, Rockingham County, VA	Approved 10/07/99
12/08/99	CitiFinancial Services, Inc.	From: 1760 Rio Hill Center, Albemarle County, VA To: 2017 Woodbrook Court, Albemarle County, VA	Approved 12/13/99
12/20/99	American General Finance of America, Inc.	From: 401 East Main Street, City of Charlottesville, VA To: 360 Pantops, City of Charlottesville, VA	Approved 12/23/99
12/20/99	American General Finance of America, Inc.	From: 3256 Academy Avenue, City of Chesapeake, VA To: 4300 Portsmouth Boulevard, City of Portsmouth, VA	Approved 12/23/99

## CONSUMER FINANCE STATUS CHANGES - 1999

### NEW CONSUMER FINANCE OFFICES

February	01	Equity One Consumer Discount Company, Inc. opened a consumer finance office at 105 Ponderosa Drive, Christiansburg, Montgomery County, VA
April	15	Commercial Credit Loans Inc. opened a consumer finance office at 7219 Commerce Street, Springfield, Fairfax County, VA
April	28	Parks Finance Service, Inc. opened a consumer finance office at 1000-B Main Street, Altavista, Campbell County, VA
May	01	Commercial Credit Loans Inc. opened a consumer finance office at 5207 Bernard Drive, S.W., Roanoke County, VA
May	03	Commercial Credit Loans Inc. opened a consumer finance office at 519A Jefferson Davis Highway, City of Fredericksburg, VA
May	03	Commercial Credit Loans Inc. opened a consumer finance office at 4000 Virginia Beach Boulevard, City of Virginia Beach, VA
May	06	Associates Financial Services Company of Virginia, Inc. opened a consumer finance office at 8221 Hull Street Road, Chesterfield County, VA
June	01	Associates Financial Services Company of Virginia, Inc. opened a consumer finance office at Route 29 North, River James, Shopping Center, Madison Heights, Amherst County, VA
June	01	Associates Financial Services Company of Virginia, Inc. opened a consumer finance office at 2114 Angus Road, Suite 102, Angus Road Business Center, City of Charlottesville, VA
June	01	Associates Financial Services Company of Virginia, Inc. opened a consumer finance office at 6431 Williamson Road, N.W., Brookside Shopping Center, Roanoke County, VA
June	01	Associates Financial Services Company of Virginia, Inc. opened a consumer finance office at 1562 North Franklin Street, Christiansburg, Montgomery County, VA
June	01	Associates Financial Services Company of Virginia, Inc. opened a consumer finance office at 8191-A Brook Road, Henrico County, VA
July	07	SLM Financial Corporation opened a consumer finance office at 25377 Lankford Highway, Suite C, Onley, Accomack County, VA
July	07	SLM Financial Corporation opened a consumer finance office at 500 Piney Forest Road, City of Danville, VA
July	07	SLM Financial Corporation opened a consumer finance office at 1700 South Main Street, Farmville, Prince Edward County, VA
July	07	SLM Financial Corporation opened a consumer finance office at 2898 Virginia Avenue, Collinsville, Henry County, VA
August	27	Associates Financial Services Company of Virginia, Inc. opened a consumer finance office at 8290 Shoppers Square, Prince William County, VA

**CONSUMER FINANCE STATUS CHANGES - 1999**

**NEW CONSUMER FINANCE OFFICES (Continued)**

August	30	SLM Financial Corporation opened a consumer finance office at 411 S. Hicks Street, Lawrenceville, Brunswick County, VA
September	07	SLM Financial Corporation opened a consumer finance office at 309 Front Street, Abingdon, Washington County, VA
September	22	Equity One Consumer Discount Company, Inc. opened a consumer finance office at 1641 East Market Street, Unit 10, City of Harrisonburg, VA
October	22	SLM Financial Corporation opened a consumer finance office at 4856 George Washington Memorial, Highway, White Marsh, Gloucester County, VA
October	25	American General Finance of America, Inc. opened a consumer finance office at 5251 John Tyler Highway, Suite 24, James City County, VA
November	19	USA Finance, Inc. opened a consumer finance office at 329 Riverview Drive, City of Danville, VA

**CONSUMER FINANCE OFFICE RELOCATIONS**

January	11	American General Finance of America, Inc. relocated a consumer finance office from US Highway 23 and Alternate Route 58, Big Stone Gap, Wise County, VA to US Highway 23, Suite 108, Big Stone Gap, Wise County, VA
January	18	Equity One Consumer Discount Company, Inc. relocated a consumer finance office from 4021 Halifax Road, Suite B, Halifax County, VA to 1020 Bill Tuck Highway, Suite 850, Halifax County, VA
February	19	Beneficial Virginia Inc. relocated a consumer finance office from Festival At Manassas, Prince William County, VA to 10780 Sudley Manor Drive, Bulls Run Shopping Center, Prince William County, VA
March	08	American General Finance of America, Inc. relocated a consumer finance office from 705 Patton Street, City of Danville, VA to 605 Piney Forest Road, City of Danville, VA
March	22	American General Finance of America, Inc. relocated a consumer finance office from 480 North Main Street, Woodstock, Shenandoah County, VA to 477 West Reservoir Road, Woodstock, Shenandoah County, VA
April	19	Regional Acceptance Corporation relocated a consumer finance office from 11712 Jefferson Avenue, Unit M, City of Newport News, VA to 14343 Warwick Boulevard, Suite 414, City of Newport News, VA
May	04	Green Tree Consumer Discount Company relocated a consumer finance office from 2300 Fall Hill Avenue, Suite 210, City of Fredericksburg, VA to 2300 Fall Hill Avenue, Suite 108, City of Fredericksburg, VA
May	24	Regional Acceptance Corporation relocated a consumer finance office from Green Ridge Center, City of Roanoke, VA to 5332 Williamson Road, City of Roanoke, VA



## CONSUMER FINANCE STATUS CHANGES - 1999

### CONSUMER FINANCE OFFICE RELOCATIONS (Continued)

May	24	Commercial Credit Loans Inc. relocated a consumer finance office from 108 East Main Street, City of Martinsville, VA to 2541 Greensboro Road, Henry County, VA
August	24	Commercial Credit Loans Inc. relocated a consumer finance office from 2362-A Peters Creek Road, City of Roanoke, VA to 1465 W. Main Street, City of Salem, VA
September	13	American General Finance of America, Inc. relocated a consumer finance office from 1083 Independence Boulevard, City of Virginia Beach, VA to 717 Independence Boulevard, Suites 202 and 203, City of Virginia Beach, VA
September	13	Associates Financial Services Company of Virginia, Inc. relocated a consumer finance office from Golden Corners Center, Rockingham County, VA to 182 S. 10 Neff Avenue, City of Harrisonburg, VA
September	13	Blazer Financial Services, Inc. relocated a consumer finance office from 2600 Memorial Avenue, Suite 107, City of Lynchburg, VA to 6015 Fort Avenue, Suite 8, Fort Hill Shopping Center, City of Lynchburg, VA
October	14	Associates Financial Services Company of Virginia, Inc. relocated a consumer finance office from 11419 Midlothian Turnpike, #H, Chesterfield County, VA to 10412 Midlothian Turnpike, Chesterfield County, VA
October	18	American General Finance of America, Inc. relocated a consumer finance office from 1238 Holland Road, Suite 104, City of Suffolk, VA to 2815-K Godwin Boulevard, City of Suffolk, VA
October	18	CitiFinancial Services, Inc. relocated a consumer finance office from 8370 Sudley Road, City of Manassas, VA to 8367 Sudley Road, Manaport Plaza, Prince William County, VA
October	20	Associates Financial Services Company of Virginia, Inc. relocated a consumer finance office from 477-F South Street, Front Royal, Warren County, VA to 411 E. South Street, Front Royal, Warren County, VA
November	08	American General Finance of America, Inc. relocated a consumer finance office from Shenelk Shopping Center, Store L, Elkton, Rockingham County, VA to Shen-Elk Plaza - Store 290, 800 Shenandoah Avenue, Elkton, Rockingham County, VA

### CONSUMER FINANCE OFFICE CLOSINGS

February	28	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 2 East Luray Shopping Center, Luray, Page County, VA
February	28	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 11139 Lee Highway, City of Fairfax, VA
March	19	Parks Finance Service, Inc. closed a consumer finance office at Staunton Plaza Shopping Center, Hurt, Pittsylvania County, VA
March	30	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 833 W. Constance Road, City of Suffolk, VA

**CONSUMER FINANCE STATUS CHANGES - 1999**

**CONSUMER FINANCE OFFICE CLOSINGS (Continued)**

March	30	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 5927-6013 Virginia Beach Boulevard, City of Norfolk, VA
March	30	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 456 Charles Dimmock Parkway, Suite 7, City of Colonial Heights, VA
March	30	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 5007 Victory Boulevard, Suite 18, City of Newport News, VA
March	30	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 1418 Battlefield Boulevard, North, City of Chesapeake, VA
March	31	Commercial Credit Loans Inc. closed a consumer finance office at 8794-R Sacramento Drive, City of Alexandria, VA
March	31	Commercial Credit Loans Inc. closed a consumer finance office at 3040 Williams Drive, Suite 101, City of Fairfax, VA
April	01	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 14457 Potomac Mills Road, Woodbridge, Prince William County, VA
April	02	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 3700 Candler Mountain Road, #1-A, City of Lynchburg, VA
April	09	Banc One Financial Services, Inc. closed a consumer finance office at 10703 Spotsylvania Avenue, Suite 102, Spotsylvania County, VA
April	09	Banc One Financial Services, Inc. closed a consumer finance office at 5501 Greenwich Road, Suite 155, City of Virginia Beach, VA
April	23	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 170 South Gate Square, City of Colonial Heights, VA
April	29	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 780 Lynnhaven Parkway, Suite 190, City of Virginia Beach, VA
May	05	American General Finance of America, Inc. closed a consumer finance office at Unit 3835, Kecoughtan Road, City of Hampton, VA
May	06	Mercury Finance Company of Virginia closed a consumer finance office at 2148 Berkmar Drive, Albemarle County, VA
May	06	Mercury Finance Company of Virginia closed a consumer finance office at Briarwood Business Center, Unit 6, Forest, Bedford County, VA
May	10	Mercury Finance Company of Virginia closed a consumer finance office at 6477 College Park, Suite 204, City of Virginia Beach, VA
May	10	Mercury Finance Company of Virginia closed a consumer finance office at 12638 Jefferson Avenue, City of Newport News, VA
May	12	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 182-S10 Neff Avenue, City of Harrisonburg, VA

**CONSUMER FINANCE STATUS CHANGES - 1999**

**CONSUMER FINANCE OFFICE CLOSINGS (Continued)**

May	20	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 5207 Bernard Drive SW, City of Roanoke, VA
May	20	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 4000 Virginia Beach Blvd., Suite 132, City of Virginia Beach, VA
May	20	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 519A Jefferson Davis Highway, City of Fredericksburg, VA
May	20	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 7219 Commerce Street, Springfield, Fairfax County, VA
May	31	CitiFinancial Services, Inc. closed a consumer finance office at 300 Preston Avenue, Suite 100, City of Charlottesville, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 1562 North Franklin Street, Christiansburg, Montgomery County, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 2114 Angus Road, Suite 102, City of Charlottesville, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 6431 Williamson Road NW, City of Roanoke, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 8191 A Brook Road, Henrico County, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 8221 Hull Street Road, City of Richmond, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 8335 Sudley Road, City of Manassas, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at River James Shopping Center, Madison Heights, Amherst County, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 257 Wadsworth Drive, City of Richmond, VA
June	01	Avco Financial Services of Madison Heights, Inc. closed a consumer finance office at 7801 W. Broad Street, Suite 20, Henrico County, VA
June	01	Capitol Loan Company, Incorporated closed a consumer finance office at 1260 Richmond Road, City of Williamsburg, VA
June	18	Mercury Finance Company of Virginia closed a consumer finance office at 4430 Lafayette Boulevard, Spotsylvania County, VA
July	22	Green Tree Consumer Discount Company closed a consumer finance office at 2300 Fall Hill Avenue, Suite 108, City of Fredericksburg, VA
September	28	Equity One Consumer Discount Company, Inc. closed a consumer finance office at 311 North Main Street, Lawrenceville, Brunswick County, VA

**CONSUMER FINANCE STATUS CHANGES - 1999**

**CONSUMER FINANCE OFFICE CLOSINGS (Continued)**

September	30	CitiFinancial Services, Inc. closed a consumer finance office at 7219 Commerce Street, Springfield, Fairfax County, VA
October	25	American General Finance of America, Inc. closed a consumer finance office at 701 Merrimac Trail, Suite K, York County, VA
November	01	Transouth Financial Corporation closed a consumer finance office at 1000 Memorial Boulevard, City of Martinsville, VA
December	29	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at Coliseum Square Shopping Center, City of Hampton, VA
December	31	Valley Finance Service, Incorporated closed a consumer finance office at New Market Road, Timberville, Rockingham County, VA

**INDEPENDENT\* CONSUMER FINANCE COMPANIES  
AS OF DECEMBER 31, 1999**

<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	\$ 1,225,879	\$ -0-	\$ 1,225,879
2. Bynum Finance Corporation	1	829,337	-0-	829,337
3. Finance One, Inc.	1	29,788	627,798	657,586
4. Franklin Finance Company, Incorporated	1	1,662,188	-0-	1,662,188
5. Jefferson Finance Company	1	79,601	120,338	199,939
6. Knight Finance Company	1	1,396,828	-0-	1,396,828
7. Moore Loans, Incorporated	1	283,383	55,281,758	55,565,141
8. Parks Finance Service, Inc.	3	4,650,991	2,772,778	7,423,769
9. Piedmont Finance Service, Incorporated	2	1,615,388	-0-	1,615,388
10. Rocuda Finance Co.	2	1,570,988	1,204,421	2,775,409
11. Stuart Finance & Small Loan Corp.	1	16,000	-0-	16,000
12. Sussex Finance and Loan Corporation	1	365,806	-0-	365,806
13. USA Finance, Inc.	1	109,186	-0-	109,186
14. Valley Finance Service, Incorporated	1	1,629,611	2,790,271	4,419,882
<b>TOTAL</b>	<b>18</b>	<b>\$15,464,974</b>	<b>\$62,797,364</b>	<b>\$78,262,338</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, 1999**

ASSETS				
COMPANY	NUMBER CONSUMER			TOTAL
	OF OFFICES	FINANCE BUSINESS	OTHER BUSINESS	
1. American General Finance of America, Inc.	64	\$125,407,262	\$ 293,390,955	\$ 418,798,217
2. Associates Financial Services Company of Virginia, Inc.	23	63,351,032	301,523,985	364,875,017
3. Beneficial Virginia Inc.	36	139,145,934	192,311,744	331,457,678
4. Blazer Financial Services, Inc.	18	52,995,779	50,122,763	103,118,542
5. CitiFinancial Services, Inc.	41	85,245,460	283,053,444	368,298,904
6. City Finance Company, d/b/a Public Finance Corporation	9	18,111,864	19,752,735	37,864,599
7. Colonial Loans, Inc.	1	2,131,868	1,578,955	3,710,823
8. Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan	21	20,475,417	132,312,256	152,787,673
9. Family Finance Corp.	4	2,429,652	3,001,948	5,431,600
10. First Community Finance, Inc.	6	8,852,618	610,690	9,463,308
11. Mercury Finance Company of Virginia	4	1,363,055	37,530,647	38,893,702
12. Norwest Financial Virginia, Inc.	10	12,106,286	43,902,003	56,008,289
13. Regional Acceptance Corporation	5	3,460,103	66,558,997	70,019,100
14. SLM Financial Corporation	7	9,287,479	14,610,070	23,897,549
15. Southern Finance Corp.	1	578,391	357,485	935,876
16. Tico Credit Company, Inc.	2	2,343,767	4,705,154	7,048,921
17. TranSouth Financial Corporation	16	18,793,694	133,895,250	152,688,944
18. Union Finance Corporation	2	980,807	6,269,906	7,250,713
TOTAL	271	\$567,060,468	\$1,585,488,987	\$2,152,549,455

\* 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, 1999 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross receivables.....	\$13,793,786	\$71,481,511	85,275,297
<u>LESS: Unearned charges.....</u>	<u>7,170</u>	<u>10,644,088</u>	<u>10,651,258</u>
Total Net Loans Receivable.....	13,786,616	60,837,423	74,624,039
LESS: Allowance for possible			
<u>loan losses.....</u>	<u>629,829</u>	<u>236,592</u>	<u>866,421</u>
Adjusted Net Receivables.....	13,156,787	60,600,831	73,757,618
Cash on hand and in banks.....	1,420,600	292,457	1,713,057
Short-term investments.....	74	126	200
Real estate (less depreciation).....	8,954	-0-	8,954
Furniture, fixtures & equipment (less depreciation).....	86,298	119,596	205,894
Deferred charges.....	83,951	50,049	134,000
<u>Other assets.....</u>	<u>708,310</u>	<u>1,734,305</u>	<u>2,442,615</u>
<u>TOTAL ASSETS.....</u>	<u>\$15,464,974</u>	<u>\$62,797,364</u>	<u>\$78,262,338</u>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
Short-Term Borrowings:			
Banks.....	\$ 1,417,016	\$ 1,154,484	2,571,500
Parent company or affiliate.....	6,077	128,088	134,165
<u>Other short-term borrowings.....</u>	<u>2,435,965</u>	<u>387,926</u>	<u>2,823,891</u>
Total Short-Term Borrowings.....	3,859,058	1,670,498	5,529,556
Long-Term Borrowings:			
Bonds and debentures.....	2,480,816	7,698,131	10,178,947
Other long-term notes.....	1,768,733	39,384,663	41,153,396
Branch office capital allocated to debt.....	-0-	-0-	-0-
<u>Total Long-Term Borrowings.....</u>	<u>4,249,549</u>	<u>47,082,794</u>	<u>51,332,343</u>
Total Borrowings.....	8,108,607	48,753,292	56,861,899
<u>Other liabilities.....</u>	<u>215,165</u>	<u>4,286,369</u>	<u>4,501,534</u>
<u>Total Liabilities.....</u>	<u>8,323,772</u>	<u>53,039,661</u>	<u>61,363,433</u>
Net worth (individual or partnership).....			
	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock.....	-0-	-0-	-0-
Common stock.....	505,692	215,357	721,049
Capital surplus.....	185,916	449,788	635,704
Retained earnings.....	6,514,594	9,092,558	15,607,152
Branch office capital allocated to equity.....	-0-	-0-	-0-
<u>Treasury stock.....</u>	<u>(65,000)</u>	<u>-0-</u>	<u>(65,000)</u>
<u>Total Net Worth and Shareholders Equity.....</u>	<u>7,141,202</u>	<u>9,757,703</u>	<u>16,898,905</u>
<u>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY.....</u>	<u>\$15,464,974</u>	<u>\$62,797,364</u>	<u>\$78,262,338</u>

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

**CHAIN COMPANIES BALANCE SHEET  
AS OF DECEMBER 31, 1999 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross receivables .....	\$563,944,029	\$1,690,327,350	\$2,254,271,379
<u>LESS: Unearned charges</u> .....	<u>2,121,700</u>	<u>111,666,667</u>	<u>113,788,367</u>
Total Net Loans Receivable.....	561,822,329	1,578,660,683	2,140,483,012
LESS: Allowance for possible			
loan losses.....	17,842,181	33,351,164	51,193,345
Adjusted Net Receivables .....	543,980,148	1,545,309,519	2,089,289,667
Cash on hand and in banks.....	1,993,365	1,678,340	3,671,705
Short-term investments .....	30,100	100	30,200
Real estate (less depreciation).....	19,237	23,771	43,008
Furniture, fixtures & equipment (less depreciation).....	1,434,332	3,504,386	4,938,718
Deferred charges.....	2,318,176	7,068,840	9,387,016
Other assets .....	17,285,110	27,904,031	45,189,141
<u>TOTAL ASSETS</u> .....	<u>\$567,060,468</u>	<u>\$1,585,488,987</u>	<u>\$2,152,549,455</u>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
Short-Term Borrowings:			
Banks .....	\$ 23,885,078	\$ 1,226,248	\$ 25,111,326
Parent company or affiliate .....	420,658,311	1,077,341,259	1,497,999,570
<u>Other short-term borrowings</u> .....	<u>400,000</u>	<u>240,000</u>	<u>640,000</u>
Total Short-Term Borrowings .....	444,943,389	1,078,807,507	1,523,750,896
Long-Term Borrowings:			
Bonds and debentures .....	-0-	-0-	-0-
Other long-term notes .....	-0-	-0-	-0-
Branch office capital allocated to debt .....	79,609,500	422,685,235	502,294,735
<u>Total Long-Term Borrowings</u> .....	<u>79,609,500</u>	<u>422,685,235</u>	<u>502,294,735</u>
Total Borrowings .....	524,552,889	1,501,492,742	2,026,045,631
Other liabilities .....	6,971,378	16,951,725	23,923,103
<u>Total Liabilities</u> .....	<u>531,524,267</u>	<u>1,518,444,467</u>	<u>2,049,968,734</u>
Net worth (individual or partnership).....	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock.....	-0-	-0-	-0-
Common stock .....	1,217,999	1,156,802	2,374,801
Capital surplus .....	29,734,056	64,220,035	93,954,091
Retained earnings.....	4,065,883	(4,113,138)	(47,255)
Branch office capital allocated to equity .....	531,003	5,862,239	6,393,242
Treasury stock .....	(12,740)	(81,418)	(94,158)
<u>Total Net Worth and Shareholders Equity</u> .....	<u>35,536,201</u>	<u>67,044,520</u>	<u>102,580,721</u>
<u>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</u> .....	<u>\$567,060,468</u>	<u>\$1,585,488,987</u>	<u>\$2,152,549,455</u>

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



**TOTAL INDUSTRY BALANCE SHEET  
AS OF DECEMBER 31, 1999 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross Receivables .....	\$577,737,815	\$1,761,808,861	\$2,339,546,676
<b>LESS: Unearned charges .....</b>	<b>2,128,870</b>	<b>122,310,755</b>	<b>124,439,625</b>
Total Net Loans Receivable.....	575,608,945	1,639,498,106	2,215,107,051
LESS: Allowance for possible			
loan losses.....	18,472,010	33,587,756	52,059,766
Adjusted Net Receivables .....	557,136,935	1,605,910,350	2,163,047,285
Cash on hand and in banks.....	3,413,965	1,970,797	5,384,762
Short-term investments .....	30,174	226	30,400
Real estate (less depreciation).....	28,191	23,771	51,962
Furniture, fixtures & equipment (less depreciation).....	1,520,630	3,623,982	5,144,612
Deferred charges.....	2,402,127	7,118,889	9,521,016
Other assets .....	17,993,420	29,638,336	47,631,756
<b>TOTAL ASSETS.....</b>	<b>\$582,525,442</b>	<b>\$1,648,286,351</b>	<b>\$2,230,811,793</b>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
Short-Term Borrowings:			
Banks .....	\$ 25,302,094	\$ 2,380,732	\$ 27,682,826
Parent Company or affiliate.....	420,664,388	1,077,469,347	1,498,133,735
Other short-term borrowings.....	2,835,965	627,926	3,463,891
Total Short-Term Borrowings .....	448,802,447	1,080,478,005	1,529,280,452
Long-Term Borrowings:			
Bonds and debentures .....	2,480,816	7,698,131	10,178,947
Other long-term notes .....	1,768,733	39,384,663	41,153,396
Branch office capital allocated to debt .....	79,609,500	422,685,235	502,294,735
<b>Total Long-Term Borrowings.....</b>	<b>83,859,049</b>	<b>469,768,029</b>	<b>553,627,078</b>
Total Borrowings .....	532,661,496	1,550,246,034	2,082,907,530
Other liabilities .....	7,186,543	21,238,094	28,424,637
<b>Total Liabilities.....</b>	<b>539,848,039</b>	<b>1,571,484,128</b>	<b>2,111,332,167</b>
Net worth (individual or partnership).....	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock.....	-0-	-0-	-0-
Common stock .....	1,723,691	1,372,159	3,095,850
Capital surplus.....	29,919,972	64,669,823	94,589,795
Retained earnings.....	10,580,477	4,979,420	15,559,897
Branch office capital allocated to equity .....	531,003	5,862,239	6,393,242
Treasury stock .....	(77,740)	(81,418)	(159,158)
<b>Total Net Worth and Shareholders Equity.....</b>	<b>42,677,403</b>	<b>76,802,223</b>	<b>119,479,626</b>
<b>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY .....</b>	<b>\$582,525,442</b>	<b>\$1,648,286,351</b>	<b>\$2,230,811,793</b>

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

**INDEPENDENT COMPANIES INCOME STATEMENT**  
**YEAR ENDING DECEMBER 31, 1999 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
<b>INCOME</b>			
Charges collected or earned .....	\$ 4,188,804	\$ 9,000,626	\$13,189,430
Insurance income recognized by licensee .....	107,805	10,811	118,616
Insurance income recognized by affiliate .....	7,548	-0-	7,548
Other income .....	113,142	135,560	248,702
<b>TOTAL INCOME</b> .....	<b>4,417,299</b>	<b>9,146,997</b>	<b>13,564,296</b>
<b>EXPENSES</b>			
Advertising .....	26,678	12,397	39,075
Auditing .....	123,096	32,300	155,396
Provision for possible loan losses .....	518,735	578,676	1,097,411
Depreciation and amortization .....	39,161	46,871	86,032
Insurance and fidelity bonds .....	104,169	20,935	125,104
Legal fees and disbursements .....	28,547	16,919	45,466
Postage, printing, stationery and supplies .....	59,913	95,350	155,263
Rent, janitorial services and utilities .....	133,305	107,988	241,293
Salaries of officers, owners and partners .....	850,059	494,911	1,344,970
Salaries of all other employees .....	619,346	944,403	1,563,749
Taxes (other than income) .....	131,645	156,904	288,549
License fees .....	10,264	4,785	15,049
Telephone and telegraph .....	47,604	76,404	124,008
Travel, auto expense and allowance .....	51,378	37,266	88,644
Supervision and administration .....	6,000	-0-	6,000
Other expenses .....	266,888	621,062	887,950
Expenses (excluding taxes) allocated from insurance affiliate <sup>2</sup> .....	5,375	-0-	5,375
Total Non-interest Expenses .....	3,022,163	3,247,171	6,269,334
Interest paid on borrowed funds .....	907,046	3,470,873	4,377,919
<b>Total Expenses</b> .....	<b>3,929,209</b>	<b>6,718,044</b>	<b>10,647,253</b>
Income Before Income Taxes .....	488,090	2,428,953	2,917,043
Income Taxes:			
State .....	20,003	12,055	32,058
Federal .....	65,711	47,436	113,147
Income taxes on insurance affiliate .....	907	-0-	907
<b>Total Income Taxes</b> .....	<b>86,621</b>	<b>59,491</b>	<b>146,112</b>
<b>NET INCOME</b> .....	<b>\$401,469</b>	<b>\$2,369,462</b>	<b>\$2,770,931</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, 1999 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
<b>INCOME</b>			
Charges collected or earned .....	\$ 123,656,840	\$197,741,488	\$321,398,328
Insurance income recognized by licensee .....	756,161	1,453,269	2,209,430
Insurance income recognized by affiliate <sup>3</sup> .....	44,946,609	25,437,618	70,384,227
Other income .....	525,968	3,051,566	3,577,534
<b>TOTAL INCOME</b> .....	<b>169,885,578</b>	<b>227,683,941</b>	<b>397,569,519</b>
<b>EXPENSES</b>			
Advertising .....	885,828	1,820,778	2,706,606
Auditing .....	13,552	9,938	23,490
Provision for possible loan losses .....	22,984,866	31,448,801	54,433,667
Depreciation and amortization .....	944,807	1,797,950	2,742,757
Insurance and fidelity bonds .....	677,634	967,284	1,644,918
Legal fees and disbursements .....	441,284	594,783	1,036,067
Postage, printing, stationery and supplies .....	1,688,657	2,111,633	3,800,290
Rent, janitorial services and utilities .....	2,739,381	4,170,311	6,909,692
Salaries of officers, owners and partners .....	365,089	105,208	470,297
Salaries of all other employees .....	14,722,231	23,785,250	38,507,481
Taxes (other than income) .....	1,016,401	1,477,499	2,493,900
License fees .....	759,463	725,154	1,484,617
Telephone and telegraph .....	1,029,105	1,584,557	2,613,662
Travel, auto expense and allowance .....	579,014	936,373	1,515,387
Supervision and administration .....	5,846,237	9,400,310	15,246,547
Other expenses .....	6,545,993	12,616,009	19,162,002
Expenses (excluding taxes) allocated from insurance affiliate <sup>4</sup> .....	26,967,965	15,262,572	42,230,537
Total Non-interest Expenses .....	88,207,507	108,814,410	197,021,917
Interest paid on borrowed funds .....	42,028,111	107,650,950	149,679,061
Total Expenses .....	130,235,618	216,465,360	346,700,978
Income Before Income Taxes .....	39,649,960	11,218,581	50,868,541
Income Taxes:			
State .....	1,546,251	773,771	2,320,022
Federal .....	6,916,724	697,450	7,614,174
Income taxes on insurance affiliate .....	6,446,499	3,611,551	10,058,050
Total Income Taxes .....	14,909,474	5,082,772	19,992,246
<b>NET INCOME</b> .....	<b>\$ 24,740,486</b>	<b>\$ 6,135,809</b>	<b>\$ 30,876,295</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, 1999 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
<b>INCOME</b>			
Charges collected or earned .....	\$127,845,644	\$206,742,114	\$334,587,758
Insurance income recognized by licensee .....	863,966	1,464,080	2,328,046
Insurance income recognized by affiliate <sup>5</sup> .....	44,954,157	25,437,618	70,391,775
<u>Other income</u> .....	<u>639,110</u>	<u>3,187,126</u>	<u>3,826,236</u>
<b>TOTAL INCOME</b> .....	<b>174,302,877</b>	<b>236,830,938</b>	<b>411,133,815</b>
<b>EXPENSES</b>			
Advertising .....	912,506	1,833,175	2,745,681
Auditing .....	136,648	42,238	178,886
Provision for possible loan losses .....	23,503,601	32,027,477	55,531,078
Depreciation and amortization .....	983,968	1,844,821	2,828,789
Insurance and fidelity bonds .....	781,803	988,219	1,770,022
Legal fees and disbursements .....	469,831	611,702	1,081,533
Postage, printing, stationery and supplies .....	1,748,570	2,206,983	3,955,553
Rent, janitorial services and utilities .....	2,872,686	4,278,299	7,150,985
Salaries of officers, owners and partners .....	1,215,148	600,119	1,815,267
Salaries of all other employees .....	15,341,577	24,729,653	40,071,230
Taxes (other than income) .....	1,148,046	1,634,403	2,782,449
License fees .....	769,727	729,939	1,499,666
Telephone and telegraph .....	1,076,709	1,660,961	2,737,670
Travel, auto expense and allowance .....	630,392	973,639	1,604,031
Supervision and administration .....	5,852,237	9,400,310	15,252,547
Other expenses .....	6,812,881	13,237,071	20,049,952
Expenses (excluding taxes) allocated from insurance affiliate <sup>6</sup> .....	26,973,340	15,262,572	42,235,912
<u>Total Non-interest Expenses</u> .....	<u>91,229,670</u>	<u>112,061,581</u>	<u>203,291,251</u>
<u>Interest paid on borrowed funds</u> .....	<u>42,935,157</u>	<u>111,121,823</u>	<u>154,056,980</u>
<b>Total Expenses</b> .....	<b>134,164,827</b>	<b>223,183,404</b>	<b>357,348,231</b>
Income Before Income Taxes .....	40,138,050	13,647,534	53,785,584
Income Taxes:			
State .....	1,566,254	785,826	2,352,080
Federal .....	6,982,435	744,886	7,727,321
<u>Income taxes on insurance affiliate</u> .....	<u>6,447,406</u>	<u>3,611,551</u>	<u>10,058,957</u>
<b>Total Income Taxes</b> .....	<b>14,996,095</b>	<b>5,142,263</b>	<b>20,138,358</b>
<b>NET INCOME</b> .....	<b>\$ 25,141,955</b>	<b>\$ 8,505,271</b>	<b>\$ 33,647,226</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, 1999**

	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	381	\$571,297	11,602	\$26,916,697	11,983	\$27,487,994
Three Months	467	699,242	20,102	49,119,477	20,569	49,818,719
<b>TOTAL</b>	<b>848</b>	<b>\$1,270,539</b>	<b>31,704</b>	<b>\$76,036,174</b>	<b>32,552</b>	<b>\$77,306,713</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	4.44	5.44	9.88	5.19	8.99	14.18	5.16	8.86	14.02
Percentage of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	4.14	5.07	9.21	4.79	8.74	13.51	4.78	8.65	13.43

**RANGE OF CONSUMER FINANCE LOANS  
MADE DURING 1999**

	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	2,913	\$ 1,690,577	17,489	\$ 12,664,333	20,402	\$ 14,354,910
1,000.01 to 2,500	3,267	5,179,365	66,332	112,553,565	69,599	117,732,930
2,500.01 to 4,000	1,403	4,404,956	57,527	182,821,177	58,930	187,226,133
4,000.01 to 6,000	755	4,150,503	41,854	218,100,056	42,609	222,250,559
<b>TOTAL</b>	<b>8,338</b>	<b>\$15,425,401</b>	<b>183,202</b>	<b>\$526,139,131</b>	<b>191,540</b>	<b>\$541,564,532</b>

**SELECTED FINANCIAL RATIOS  
YEAR ENDING DECEMBER 31, 1999**

	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	26.43	15.10	17.54	31.12	15.39	19.63	30.97	15.38	19.55
Charges Collected or Earned	25.07	14.86	17.06	22.65	13.36	15.87	22.72	13.42	15.91
Insurance Income	0.69	0.02	0.16	8.37	1.82	3.58	8.14	1.75	3.46
Other Income	0.67	0.22	0.32	0.10	0.21	0.18	0.11	0.21	0.18
Interest Expense	5.43	5.73	5.66	7.70	7.28	7.39	7.63	7.21	7.33
Non-interest Expense	18.08	5.36	8.11	16.16	7.35	9.73	16.21	7.28	9.66
Salary Expense	8.79	2.37	3.76	2.76	1.61	1.92	2.94	1.64	1.99
Bad Debt Expense	3.10	0.96	1.42	4.22	2.13	2.69	4.18	2.09	2.64
Supervision and Administration	0.04	0.00	0.01	1.07	0.64	0.75	1.04	0.61	0.73
Other Non-interest Expense	6.15	2.03	2.92	8.11	2.97	4.37	8.05	2.94	4.30
Income Before Income Taxes	2.92	4.01	3.77	7.26	0.76	2.51	7.13	0.89	2.56
Income Taxes	0.52	0.10	0.19	2.73	0.34	0.99	2.67	0.33	0.96
Net Income:									
Weighted Average	2.40	3.91	3.58	4.53	0.42	1.52	4.46	0.56	1.60
Median	2.07	2.49	2.07	3.12	0.44	2.10	2.14	0.99	2.07

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1999**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Abingdon	CF-2259	CitiFinancial Services, Inc., 203 West Main Street, 24210.....	1,127	3,693,702
	CF-2218	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 340 Town Center Drive, 24212.....	354	873,025
Alexandria	CF-2346	SLM Financial Corporation, 308 Front Street, 24210.....	123	510,913
	CF-781	Beneficial Virginia Inc., Huntington Station, 5908 N Kings Highway, P O Box 4847, 22303-0847.....	1,479	4,242,198
Altavista	CF-2192	Norwest Financial Virginia, Inc., 374 South Pickett Street, 22304.....	866	1,667,035
	CF-454	Altavista Loan Company, 802-1/2 Main Street, P O Box 118, 24517.....	599	817,804
Ashland	CF-2332	Parks Finance Service, Inc., P O Box 510, 24517.....	964	1,617,790
	CF-1185	American General Finance of America, Inc., 121 Junction Drive, 23005.....	811	2,107,777
Bedford	CF-2312	Beneficial Virginia Inc., 100 Arbor Oak Drive, Suite 304, 23005-2252.....	541	1,587,837
	CF-2310	Beneficial Virginia Inc., 810 Blue Ridge Avenue, Suite F, 24523.....	347	1,029,961
Big Stone Gap	CF-1070	American General Finance of America, Inc., US Highway 23 and Alternate Route 58, P O Box 269, 24219.....	416	729,222
Blackstone	CF-1079	American General Finance of America, Inc., 111 North Main Street, 23824.....	836	1,670,486
Bridgewater	CF-1073	American General Finance of America, Inc., 610 North Main Street, Units C & D, 22812.....	1,372	3,032,769
Bristol	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue, 24201.....	1,238	3,491,793
Brookneal	CF-979	Piedmont Finance Service, Incorporated, Main Street, Mays Building, P O Box 620, 24528.....	615	651,069
Centreville	CF-2145	Associates Financial Services Company of Virginia, Inc., 13810 C Braddock Road, 22020.....	1,430	3,878,487
Charlottesville	CF-2023	American General Finance of America, Inc., 1138 Emmett Street, 22906.....	963	1,950,667
	CF-1075	American General Finance of America, Inc., 401 East Main Street, 22902.....	939	1,935,151
	CF-2334	Associates Financial Services Company of Virginia, Inc., Angus Road Business Center, 2114 Angus Road, Suite 102, 22901.....	1,002	2,422,582
	CF-950	Associates Financial Services Company of Virginia, Inc., Rio Hill Shopping Center, 1900 Rio Hill Road, 22901.....	641	1,703,715
	CF-885	Beneficial Virginia Inc., 722-4 Rio Road West, P O Box 6053, 22906.....	1,696	5,480,355
	CF-2060	CitiFinancial Services, Inc., 1760 Rio Hill Center, 22901.....	806	2,090,891
	CF-1056	City Finance Company d/b/a Washington Mutual Finance, Central Professional Building, 259 Zan Road, 22901.....	715	1,714,889



	CF-2144	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 1428 North Seminole Trail, 22901.....	352	948,214
	CF-2167	Norwest Financial Virginia, Inc., 1683 Seminole Trail, 22044.....	412	703,925
	CF-430	Parks Finance Service, Inc., 112 Second Street NE, P O Box 2025, 22902.....	338	594,560
Chase City	CF-2163	American General Finance of America, Inc., 518 North Main Street, 23924.....	883	2,129,549
Chatham	CF-1076	American General Finance of America, Inc., 2 South Main Street, 24531.....	742	1,562,758
	CF-2224	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Tightsqueeze Plaza, Route 29, 24531.....	690	1,269,674
Chesapeake	CF-2024	American General Finance of America, Inc., 1406 Battlefield Boulevard North, 23320-4440.....	702	1,597,535
	CF-502	Associates Financial Services Company of Virginia, Inc., 801 Volvo Parkway, Suite 116, 23320.....	91	43,271
	CF-952	Beneficial Virginia Inc., 3916 Portsmouth Blvd, Stonebridge Plaza, Unit A-7, 23321.....	1,218	3,373,641
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Blvd, Woodford Square Shopping Center, 23320.....	1,563	5,186,970
	CF-2059	CitiFinancial Services, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320.....	417	1,113,861
	CF-2089	CitiFinancial Services, Inc., 3325 Taylor Road, Suite 114, 23321.....	483	1,342,154
	CF-1184	Norwest Financial Virginia, Inc., 1705 Parkview Drive, Suite 26, 23320.....	855	1,338,119
	CF-2293	Regional Acceptance Corporation, 1028 North Battlefield Boulevard, 23320.....	327	1,040,667
	CF-1055	Transouth Financial Corporation, 1200 Battlefield Blvd, 23320.....	526	1,170,120
	CF-817	Transouth Financial Corporation, Indian River Shopping Center, 4361 East Indian River Road, 23325.....	561	1,140,222
Chester	CF-2090	CitiFinancial Services, Inc., 12639 Jefferson Davis Highway, 23831.....	827	2,718,036
	CF-2100	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 10334 Ironbridge Road, 23831.....	233	549,765
Christiansburg	CF-2038	American General Finance of America, Inc., 2707 Market Street, 24073-0299.....	974	2,138,001
	CF-2337	Associates Financial Services Company of Virginia, Inc., 1562 North Franklin Street, 24073.....	557	1,297,826
	CF-2184	Beneficial Virginia Inc., Foothills Plaza, 1580 North Franklin Street, 24073.....	998	2,746,410
	CF-2049	CitiFinancial Services, Inc., 1580 N. Franklin Road, Suite 4, 24073.....	745	2,163,613
	CF-2327	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 105 Ponderosa Drive, 24073.....	117	420,304
	CF-2321	Tico Credit Company, Inc., 407 Roanoke Street, Suite 3, 24073.....	334	1,248,502
Clarksville	CF-1077	American General Finance of America, Inc., 11224 Highway 15, 23927.....	775	1,843,611
Collinsville	CF-2115	Blazer Financial Services, Inc., 2867 S. Virginia Ave., 24078.....	875	2,001,702
	CF-2240	Rocuda Finance Co., 5108 Kings Mountain Road, 24078.....	529	853,742
	CF-2342	SLM Financial Corporation, 2898 Virginia Avenue, 24078.....	328	1,322,198
Colonial Heights	CF-1054	Blazer Financial Services, Inc., 798 Southpark Boulevard, P O Box 535, 23834.....	2,376	5,875,985
	CF-2263	CitiFinancial Services, Inc., 536 South Park Boulevard, 23834.....	734	2,189,337
Covington	CF-2025	American General Finance of America, Inc., 369 West Main Street, 24426.....	1,037	2,125,603
Culpeper	CF-1080	American General Finance of America, Inc., 327 Southgate Center, 22701.....	1,059	2,273,699
	CF-2289	Beneficial Virginia Inc., 613 Meadowbrook Shopping Center, 22701.....	468	1,539,868
	CF-933	Blazer Financial Services, Inc., 601 Meadowbrook Shopping Center, P O Box 759, 22701.....	1,360	3,136,126

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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Number	Amount(\$)
Danville	CF-2204	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 211 Southgate Shopping Center, 22701 .....	494	1,100,747
	CF-1081	American General Finance of America, Inc., 605 Piney Forest Road, 24543 .....	1,420	2,777,865
	CF-2045	Associates Financial Services Company of Virginia, Inc., 749 Piney Forest Road, 24540.....	673	1,429,563
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541 .....	1,882	5,137,601
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, Suite A, 24541 .....	1,110	2,522,073
	CF-2114	Blazer Financial Services, Inc., 661 Piney Forest Road, 24540 .....	842	2,239,554
	CF-2264	CitiFinancial Services, Inc., 2420 Riverside Drive, 24540 .....	616	1,867,417
	CF-2174	CitiFinancial Services, Inc., 3303 North Main Street, Suite J, 24540 .....	686	2,311,411
	CF-1066	City Finance Company d/b/a Washington Mutual Finance, 115 Mall Drive, 24540 .....	879	2,078,663
	CF-2109	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 3303 N. Main Street, Suite D, 24540.....	902	1,553,465
Elkton	CF-2340	SLM Financial Corporation, 500 Piney Forest Road, 24540 .....	513	1,976,653
	CF-2249	Transouth Financial Corporation, 225 Parker Road, 24540.....	330	760,182
	CF-2348	USA Finance, Inc., 329 Riverview Drive, 24541 .....	172	95,290
	CF-1083	American General Finance of America, Inc., Shen Elk Plaza, Store L, Shenandoah Avenue, 22827 .....	818	1,646,597
	CF-2217	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 406-B W. Spotswood Trail, 22827 .....	404	1,081,846
	CF-1084	American General Finance of America, Inc., 550 North Main Street, 23847.....	1,067	1,840,860
	CF-753	Beneficial Virginia Inc., The Gatewood Plaza, 10201 Lee Highway, 22030 .....	1,446	4,444,695
Falls Church Farmville	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike, 22043 .....	1,679	4,054,980
	CF-1087	American General Finance of America, Inc., 537 College Plaza Shopping Center, South Main Street, 23901.....	1,277	2,528,979
	CF-2113	Blazer Financial Services, Inc., Unit 10, 1506 South Main Street, 23901 .....	793	2,056,550
	CF-2205	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 202 Clark Street, Suite 3, 23901 .....	740	1,412,537
	CF-2341	SLM Financial Corporation, 1700 South Main Street, 23901.....	267	1,058,051
Franklin Fredericksburg	CF-1065	City Finance Company d/b/a Washington Mutual Finance, 1100-142 Armory Drive, 23851 .....	786	1,698,133
	CF-1088	American General Finance of America, Inc., 3940-X Plank Road, 22401 .....	761	1,968,583

	CF-2046	Associates Financial Services Company of Virginia, Inc., Plaza At Salem Virginia, 4300 Plank Road, Suite 210, 22402 .....	894	2,138,952
	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center, 22405 .....	2,041	6,531,464
	CF-2266	CitiFinancial Services, Inc., 1911 Plank Road, 22401 .....	1,050	3,324,726
	CF-2331	CitiFinancial Services, Inc., 519A Jefferson Davis Highway, 22401.....	596	1,610,404
	CF-238	Colonial Loans, Inc., 401 William Street, P O Box 518, 22404-0518 .....	722	1,869,028
	CF-2072	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4411 Plank Road, 22407.....	287	791,306
	CF-2244	Norwest Financial Virginia, Inc., 3940 Plank Road, Suite R1, 22407 .....	529	1,115,830
	CF-2221	Transouth Financial Corporation, 2025 Plank Road, 22401 .....	265	655,293
Front Royal	CF-1089	American General Finance of America, Inc., 290 Remount Road, 22630.....	541	1,208,683
	CF-2138	Associates Financial Services Company of Virginia, Inc., 477-F South Street, 22630 .....	1,007	2,760,902
	CF-2232	Beneficial Virginia Inc., 470-C South Commerce Avenue, 22630.....	822	2,551,228
Galax	CF-2189	American General Finance of America, Inc., 530 1/2 East Stuart Drive, 24333 .....	891	1,991,810
	CF-2050	CitiFinancial Services, Inc., 969 East Stuart Drive, 24333 .....	978	2,885,401
Glen Allen	CF-2127	Norwest Financial Virginia, Inc., 10835 West Broad Street, 23060 .....	689	1,136,355
Gloucester	CF-1090	American General Finance of America, Inc., 6649 Market Drive, 23061 .....	740	1,723,912
	CF-2290	Beneficial Virginia Inc., 6097 George Washington Memorial Hwy, 23061.....	488	1,425,597
Grafton	CF-2288	First Community Finance, Inc., 5338-E George Washington Memorial, Highway, 23692.....	640	1,176,628
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P O Box 708, 24557 .....	281	369,499
Hampton	CF-1091	American General Finance of America, Inc., 3007 West Mercury Blvd, 23666.....	1,497	2,764,903
	CF-135	Blazer Financial Services, Inc., 2189 Cunningham Drive, 23666 .....	2,150	4,765,272
	CF-2057	CitiFinancial Services, Inc., 2316-C West Mercury Boulevard, 23666 .....	627	1,660,578
	CF-1152	Norwest Financial Virginia, Inc., 2400 Cunningham Drive, 23666 .....	986	1,655,113
	CF-819	Transouth Financial Corporation, 1305 East Pembroke Avenue, P O Box 52, 23669.....	920	1,780,295
Harrisonburg	CF-2210	Associates Financial Services Company of Virginia, Inc., 182 S. 10 Neff Avenue, 22801 .....	620	1,653,842
	CF-930	Beneficial Virginia Inc., Spotswood Square Shopping Center, 1790 East Market Street, Store #18, 22801 .....	1,225	3,715,659
	CF-2269	CitiFinancial Services, Inc., 2035-63 East Market Street, 22801 .....	587	1,764,430
	CF-2347	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 1641 East Market Street, Unit 10, 22801 .....	31	91,670
	CF-161	Valley Finance Service, Incorporated, 120 South Main Street, P O Box 592, 22801 .....	787	1,632,166
Herndon	CF-2043	Associates Financial Services Company of Virginia, Inc., 209 Elden Street, Suite 101, 22070 .....	32	17,881
Hopewell	CF-2252	American General Finance of America, Inc., 316 Cavalier Square, 23860 .....	660	1,394,796
	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard, 23860 .....	1,224	3,296,446
Lawrenceville	CF-2343	SLM Financial Corporation, 411 S. Hicks Street, 23868.....	144	558,212
Lebanon	CF-1093	American General Finance of America, Inc., Cedar One, U S Route 19, 24266.....	690	997,343

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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Leesburg	CF-1094	American General Finance of America, Inc., 534 East Market Street, 20176 .....	595	1,558,982
	CF-2047	CitiFinancial Services, Inc., 531-C East Market Street, 22075.....	449	1,481,213
Lexington	CF-2165	American General Finance of America, Inc., 461 East Nelson Street, 24450 .....	681	1,448,751
	CF-2213	First Community Finance, Inc., 150 Walker Street, 24450.....	537	1,263,130
Louisa	CF-1095	American General Finance of America, Inc., 501 East Main Street, Suite 112, 23093 .....	954	1,989,229
Lynchburg	CF-2020	American General Finance of America, Inc., 2120 Wards Road, 24502 .....	1,412	2,713,627
	CF-522	Beneficial Virginia Inc., Waterlick Plaza, 9607-D Timberlake Road, P O Box 11343, 24502-1343 .....	2,188	5,784,586
	CF-2116	Blazer Financial Services, Inc., 2600 Memorial Avenue, Suite 107, 24501.....	833	1,952,805
	CF-2271	CitiFinancial Services, Inc., 3700 Candler's Mountain Road, Suite 540, 24502 .....	480	1,280,624
	CF-2088	CitiFinancial Services, Inc., 6015 Fort Avenue, Suite 21A, 24502.....	727	2,169,849
	CF-1064	City Finance Company d/b/a Washington Mutual Finance, 2225 Lakeside Drive, P. O. Box 2235, 24501.....	826	1,908,264
	CF-2235	Finance One, Inc., 3727 Old Forest Road, P O Box, 11828, 24506.....	86	19,407
Madison Heights	CF-2333	Associates Financial Services Company of Virginia, Inc., 164 River James Shopping Center, 24572 .....	1,366	2,955,517
Manassas	CF-1097	American General Finance of America, Inc., 7861 Sudley Road, 22110.....	802	1,973,040
	CF-890	Associates Financial Services Company of Virginia, Inc., 10374 Portsmouth Road, 22110 .....	17	2,940
	CF-2345	Associates Financial Services Company of Virginia, Inc., 8290 Shoppers Square, 20111 .....	1,436	3,421,701
	CF-768	Beneficial Virginia Inc., Festival At Manassas, 10384 Festival Lane, 22110 .....	1,627	5,606,549
	CF-2179	CitiFinancial Services, Inc., 8370 Sudley Road, 22110 .....	766	2,380,309
	CF-1199	Norwest Financial Virginia, Inc., 7622 Stream Walk Lane, 22110.....	710	1,250,309
Martinsville	CF-2064	American General Finance of America, Inc., 5 East Church Street, 24112.....	671	1,315,679
	CF-2206	Beneficial Virginia Inc., 1 Leatherwood Crossing Shopping Center, Suite 5, 24112 .....	1,054	3,285,275
	CF-922	Blazer Financial Services, Inc., 113 East Main Street, P O Box 142, 24112.....	2,139	5,400,106
	CF-2273	CitiFinancial Services, Inc., P O Box 828, 24114 .....	424	1,234,330
	CF-2051	CitiFinancial Services, Inc., P O Box 1386, 24114 .....	984	3,221,047
	CF-2180	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Holiday Shopping Center, 1914 Virginia Avenue, 24112.....	806	1,308,404
Mechanicsville	CF-2030	American General Finance of America, Inc., 7007 Mechanicsville Turnpike, Suite 103, 23111 .....	643	1,502,799
	CF-2274	CitiFinancial Services, Inc., 7445 Lee Davis Road, 23111 .....	867	2,619,109

	CF-2237	Transouth Financial Corporation, 7088 Mechanicsville Turnpike, 23111 .....	388	750,367
Midlothian	CF-941	Beneficial Virginia Inc., 10809 Hull Street Road, 23112-3315 .....	1,560	3,851,146
Newport News	CF-2021	American General Finance of America, Inc., 445-2 Oriana Road, 23608-3742 .....	888	1,898,815
	CF-938	Associates Financial Services Company of Virginia, Inc., 12785 Jefferson Avenue, 23602 .....	2,847	7,974,687
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Blvd, P O Box 2129, 23602 .....	2,528	6,007,988
	CF-2275	CitiFinancial Services, Inc., 550-C Oyster Point Road, 23602 .....	513	1,349,744
	CF-1063	City Finance Company d/b/a Washington Mutual Finance, 12638 Jefferson Avenue, Suite 6, 23602 .....	1,085	2,227,300
	CF-2294	Regional Acceptance Corporation, 14346 Warwick Blvd., Suite 355, 23602 .....	202	338,860
	CF-820	Transouth Financial Corporation, 6212 Jefferson Avenue, 23606 .....	28	61,071
Norfolk	CF-2015	American General Finance of America, Inc., 5957-5 Virginia Beach Boulevard, 23502 .....	1,273	2,525,270
	CF-32	Beneficial Virginia Inc., 244 Janaf Shopping Center, P O Box 12147, 23541-0147 .....	1,788	4,996,496
	CF-1017	Mercury Finance Company of Virginia, 8401 Hampton Blvd., Suite 8, 23518 .....	392	415,469
	CF-822	Transouth Financial Corporation, 700 Newtown Road, P O Box 12125, 23502 .....	930	1,753,843
Norton	CF-2254	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, P O Box 387, 24273 .....	464	940,526
	CF-2186	Jefferson Finance Company, 440 Park Avenue, 24273 .....	48	63,423
Onley	CF-1098	American General Finance of America, Inc., 25326 Lankford Highway, 23418 .....	1,178	2,248,791
	CF-2073	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Heritage Corner, US Route 13 & Washington Street, P O Box 624, 23418 .....	899	2,490,512
	CF-2339	SLM Financial Corporation, 25377 Lankford Highway Suite C, 23418 .....	595	2,356,173
Orange	CF-2161	American General Finance of America, Inc., 10589 James Madison Highway, P O Box 551, 22960 .....	863	1,776,158
Petersburg	CF-1099	American General Finance of America, Inc., 3323-A South Crater Road, 23803 .....	987	1,860,125
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803 .....	2,375	6,656,022
	CF-2181	Family Finance Corp., 3040 South Crater Road, Suite B, 23803 .....	465	1,096,938
	CF-825	Transouth Financial Corporation, 3287 South Crater Road, P O Box 2053, 23804 .....	573	1,072,563
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue, 23805 .....	333	635,545
Portsmouth	CF-2018	American General Finance of America, Inc., 3256 Academy Avenue, 23703 .....	637	1,195,845
	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705 .....	554	783,198
Prince George	CF-2231	Family Finance Corp., 3707 Jefferson Park Road, 23875 .....	181	532,292
Pulaski	CF-2052	CitiFinancial Services, Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301 .....	569	1,416,074
Radford	CF-2014	American General Finance of America, Inc., 116 Third Avenue, 24141 .....	926	2,000,873
	CF-1061	City Finance Company d/b/a Washington Mutual Finance, 218 First Street, 24143 .....	892	2,351,109
Richlands	CF-2216	Transouth Financial Corporation, 1324 Front Street, 24641 .....	1,145	3,706,157
	CF-2296	Transouth Financial Corporation, 142 Kents Ridge Road, 24641 .....	639	1,508,393
Richmond	CF-2027	American General Finance of America, Inc., 1272 Concord Avenue, 23228 .....	741	1,474,446
	CF-2028	American General Finance of America, Inc., 5245 South Laburnum Avenue, 23231 .....	992	2,239,274
	CF-2031	American General Finance of America, Inc., 7102 Hull Street Road, Suite D, 23235-0126 .....	834	1,672,571

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Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-2037	American General Finance of America, Inc., 8519 Midlothian Turnpike, P O Box 35614, 23235 .....	861	1,824,974
	CF-2036	American General Finance of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, 23294.....	925	1,672,441
	CF-514	Associates Financial Services Company of Virginia, Inc., 11419 Midlothian Turnpike #H, 23235 .....	58	142,958
	CF-859	Associates Financial Services Company of Virginia, Inc., 2710 Enterprise Parkway, Post Office Box 32171, 23294.....	719	1,678,144
	CF-2338	Associates Financial Services Company of Virginia, Inc., 8191-A Brook Road, 23227.....	2,035	7,253,879
	CF-2335	Associates Financial Services Company of Virginia, Inc., 8221 Hull Street Road, 23235.....	2,976	12,364,630
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, P O Box 855, 23150.....	1,636	4,381,957
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229.....	1,308	3,540,855
	CF-954	Blazer Financial Services, Inc., 5906 West Broad Street, P O Box 11223, 23230.....	1,144	2,824,930
	CF-1011	Blazer Financial Services, Inc., 6949 Hull Street Road, 23224 .....	1,355	3,048,376
	CF-2097	CitiFinancial Services, Inc., 8030 W Broad St, 23294 .....	732	2,175,479
	CF-2058	CitiFinancial Services, Inc., 8245 Hull Street Road, 23235.....	779	2,460,869
	CF-2053	CitiFinancial Services, Inc., 9205 B Midlothian Turnpike, 23235 .....	819	2,196,065
	CF-1060	City Finance Company d/b/a Washington Mutual Finance, 3129 Mechanicsville Pike, 23223.....	1,249	2,963,558
	CF-2323	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Pocono Green Shopping Center, 10439 Midlothian Turnpike, P O Box 35624, 23235 .....	143	305,103
	CF-2200	First Community Finance, Inc., 7103 Staples Mill Road, 23228.....	541	962,092
	CF-2199	First Community Finance, Inc., 9903 Hull Street Road, 23236.....	977	2,165,697
	CF-1115	Mercury Finance Company of Virginia, 9321 Midlothian Turnpike, Suite J, 23235.....	231	282,754
	CF-284	Moore Loans, Incorporated, 316 East Grace Street, P O Box 12362, 23241 .....	403	558,720
	CF-1010	Norwest Financial Virginia, Inc., 9710 Midlothian Turnpike, 23235 .....	856	1,474,149
	CF-2295	Regional Acceptance Corporation, 10051 Midlothian Turnpike, 23235.....	110	216,350
	CF-2128	Transouth Financial Corporation, 10422 Midlothian Turnpike, 23235.....	8	25,633
Roanoke	CF-2034	American General Finance of America, Inc., 1369 Towne Square Boulevard, 24012 .....	870	1,865,619
	CF-2035	American General Finance of America, Inc., 418 First Street SW, 24011 .....	944	2,461,058
	CF-910	Associates Financial Services Company of Virginia, Inc., 622 Townside Drive, P O Box 8120, 24014.....	9	68,520

	CF-2336	Associates Financial Services Company of Virginia, Inc., Brookside Shopping Center, 6431 Williamson Road, N.W., 24019 .....	1,958	9,231,827
	CF-2308	Beneficial Virginia Inc., 3959 Electric Road, S.W., 24018.....	453	1,278,685
	CF-1019	Beneficial Virginia Inc., 7222 Williamson Road, 24019 .....	1,269	3,452,351
	CF-339	Blazer Financial Services, Inc., 6701 Peters Creek Road, Suite 106, 24019 .....	1,079	2,257,372
	CF-945	CitiFinancial Services, Inc., 2014 Electric Road SW, Suite 60, 24018.....	506	1,536,150
	CF-2329	CitiFinancial Services, Inc., 5207 Bernard Drive, S.W., 24018 .....	763	1,967,037
	CF-646	CitiFinancial Services, Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019.....	442	1,261,870
	CF-1059	City Finance Company d/b/a Washington Mutual Finance, 1301 Towne Square Blvd, 24012 .....	566	1,399,934
	CF-2182	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4345 Starkey Road, 24014.....	106	265,515
	CF-2066	Norwest Financial Virginia, Inc., 3524 Electric Road SW, 24018 .....	609	885,819
	CF-2311	Regional Acceptance Corporation, 5332 Williamson Road, 24012 .....	390	1,115,845
	CF-2233	Transouth Financial Corporation, 4218 Brambleton Avenue SW, 24018.....	165	465,367
Rocky Mount	CF-1102	American General Finance of America, Inc., Pell Avenue, Rocky Mount Plaza, P O Box 531, 24151 .....	667	1,314,060
	CF-458	Franklin Finance Company, Incorporated, 276 South Main Street, P O Box 59, 24151 .....	738	1,580,737
	CF-2299	Rocuda Finance Co., 140B Franklin Street, 24151 .....	405	698,875
Salem	CF-2279	CitiFinancial Services, Inc., 1465 West Main Street, 24153.....	502	1,434,091
	CF-2319	Mercury Finance Company of Virginia, 163 Electric Road, 24153 .....	242	356,184
	CF-2320	Tico Credit Company, Inc., 1441 W. Main Street, 24153.....	291	1,107,163
Smithfield	CF-2255	Family Finance Corp., 1915 South Church Street, Suite 3, 23430 .....	243	353,528
South Boston	CF-1103	American General Finance of America, Inc., 524 North Main Street, 24592.....	1,254	2,642,470
	CF-2112	Blazer Financial Services, Inc., 4019 Halifax Road, P O Box 1099, 24592 .....	921	2,312,467
	CF-2202	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4021 Halifax Road, Suite B, 24592 .....	587	1,147,525
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, P O Box 187, 24592 .....	1,306	2,326,094
South Hill	CF-2158	American General Finance of America, Inc., 1167 East Atlantic Street, 23970 .....	1,198	2,253,284
	CF-2211	First Community Finance, Inc., 101-A Brunswick Avenue, 23970.....	1,093	1,855,355
Springfield	CF-2098	CitiFinancial Services, Inc., 6800 Backlick Road, Suite 100, 22150 .....	619	1,982,048
Stafford	CF-2243	American General Finance of America, Inc., 44 Mine Road, 22554 .....	467	1,025,318
Staunton	CF-2032	American General Finance of America, Inc., 851 Statler Crossing, Suite 326, 24401 .....	769	1,536,017
	CF-935	Associates Financial Services Company of Virginia, Inc., Statler Plaza, 850 Statler Boulevard, Suite 112, 24401 .....	502	1,230,650
	CF-2281	CitiFinancial Services, Inc., 108 Statler Square, 24401 .....	651	1,703,767
	CF-2297	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 617 Greenville Avenue, 24401.....	289	797,099
Sterling	CF-2212	Beneficial Virginia Inc., 21525 Ridgetop Circle, Suite 140, 20166 .....	830	2,723,566
Stuart	CF-663	Stuart Finance & Small Loan Corp., Rycove Street, P O Box 208, 24171 .....	0	0

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1999**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Suffolk	CF-2164	American General Finance of America, Inc., 1238 Holland Road, Suite 104, 23434.....	693	1,284,669
	CF-2196	Beneficial Virginia Inc., Executive Center, 424 Market Street, Suite 102, 23434.....	1,171	3,325,185
	CF-2282	CitiFinancial Services, Inc., 1447-49 North Main Street, 23434.....	510	1,320,340
	CF-2300	Family Finance Corp., 902 N. Main Street, 23434.....	157	364,074
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434.....	531	761,603
	CF-827	Transouth Financial Corporation, 196 West Constance Road, P O Box 1091, 23434.....	874	1,583,399
Tappahannock	CF-1121	Union Finance Corporation, 1703 B North Main Street, P O Box 1217, 23434.....	193	368,156
	CF-1104	American General Finance of America, Inc., Route 17 & 360, White Oak Village, Shopping Center, P. O. Box 845, 22560-0845.....	871	1,875,888
Virginia Beach	CF-1140	American General Finance of America, Inc., 1023-25 Kempsville Road, Phase III, 23464.....	722	1,950,289
	CF-2041	American General Finance of America, Inc., 1083 Independence Boulevard, 23455.....	746	1,658,508
	CF-2042	American General Finance of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452.....	1,003	2,223,552
	CF-2125	Associates Financial Services Company of Virginia, Inc., 316 Constitution Drive, 23466.....	34	12,756
	CF-459	Beneficial Virginia Inc., 1554 Laskin Road, P O Box 4779, 23451.....	1,503	4,081,802
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, 23464.....	3,040	7,971,909
	CF-985	Blazer Financial Services, Inc., 5386 Kemps River Drive, 23464.....	1,238	2,733,860
	CF-332	Blazer Financial Services, Inc., 549 Newtown Road, Suite 107, P O Box 61599, 23462.....	2,005	3,772,617
	CF-2056	CitiFinancial Services, Inc., 3809 Princess Anne Road, Suite 107, 23456.....	322	755,355
	CF-2328	CitiFinancial Services, Inc., 4000 Virginia Beach Boulevard, 23452.....	734	1,862,994
	CF-647	CitiFinancial Services, Inc., 5480 Virginia Beach Boulevard, Suite 103, 23462.....	870	2,177,985
	CF-2083	CitiFinancial Services, Inc., Hilltop Commerce Center, 1750 Laskin Road, 23454.....	403	1,095,001
	CF-2106	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 505 S. Independence Boulevard, Suite 107, 27452.....	166	433,830
	CF-986	Mercury Finance Company of Virginia, 291 Independence Boulevard, Suite 120, 23462.....	301	354,025
	CF-1045	Norwest Financial Virginia, Inc., 3101 Virginia Beach Blvd, 23452.....	773	1,247,529
CF-2292	Regional Acceptance Corporation, 304 Kellam Road, 23462.....	264	752,460	
Warsaw	CF-828	Transouth Financial Corporation, 3615 Virginia Beach Blvd, P O Box 2234, 23450.....	773	1,598,594
	CF-1108	American General Finance of America, Inc., 195 Main Street, 22572.....	1,094	2,577,188



	CF-2101	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Times Square Shopping Center, West Richmond Road, P O Box 1315, 22572.....	686	1,940,913
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, West Main Street, P O Box 431, 23890.....	225	362,639
Waynesboro	CF-2160	American General Finance of America, Inc., 901-K West Broad Street, P. O. Box 932, 22980 .....	787	1,567,830
	CF-923	Beneficial Virginia Inc., 250-D North Poplar Avenue, P O Box 1023, 22980 .....	1,709	5,157,495
	CF-1057	City Finance Company d/b/a Washington Mutual Finance, 2566 Jefferson Highway, Suite 101, 22980 .....	910	2,391,337
	CF-2214	First Community Finance, Inc., 1327-B W. Broad Street, 22980.....	446	1,079,890
Weber City	CF-2039	American General Finance of America, Inc., Holston Shopping Center, P O Box 2188, 24251 .....	1,140	2,156,664
	CF-2247	Southern Finance Corp., 190 U.S. Highway 23 North, 24290.....	589	529,928
White Marsh	CF-2350	SLM Financial Corporation, 4856 George Washington Memorial, Highway, 23183.....	82	292,714
Williamsburg	CF-2349	American General Finance of America, Inc., 5251 John Tyler Highway, Suite 24, 23185.....	436	977,762
	CF-2207	Beneficial Virginia Inc., 5242 Olde Towne Road, Suite 8, 23188 .....	634	1,847,714
	CF-2168	CitiFinancial Services, Inc., 5251 John Tyler Highway, Suite 30, 23185.....	451	1,255,142
	CF-829	Transouth Financial Corporation, 604 Route 143, 816 Merrimac Trail, Bingley Center, P O Box 332, 23185 .....	725	1,527,513
Winchester	CF-1109	American General Finance of America, Inc., 2810 Valley Avenue, 22601.....	892	2,046,420
	CF-2139	Associates Financial Services Company of Virginia, Inc., 2124 Pleasant Valley Rd, 22601.....	685	1,738,361
	CF-292	Beneficial Virginia Inc., South Park Shopping Center, 2558 Valley Avenue, Suite E, 22601.....	1,577	4,909,741
	CF-2110	Blazer Financial Services, Inc., 2210 Wilson Boulevard, 22601 .....	638	1,344,350
	CF-2062	CitiFinancial Services, Inc., 51 West Jubal Early Drive, 24073 .....	914	2,695,435
	CF-2198	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 45 Feather Bed Lane, 22601 .....	417	956,296
Wise	CF-1110	American General Finance of America, Inc., 157 Plaza Road SW, 24293.....	576	1,116,104
Woodbridge	CF-2040	American General Finance of America, Inc., 1952 Daniel Stuart Square, 22191 .....	1,200	2,643,921
	CF-723	Beneficial Virginia Inc., Post Office Box 4178, 22194-4178.....	1,462	4,846,085
	CF-2286	CitiFinancial Services, Inc., 13265 Worth Avenue, 22192.....	931	2,917,591
Woodstock	CF-1112	American General Finance of America, Inc., 480 North Main Street, 22664.....	1,057	2,065,998
Wytheville	CF-2203	American General Finance of America, Inc., 325 E. Main Street, 24382.....	500	1,183,064
	CF-2313	Beneficial Virginia Inc., Mountain View Square Shopping Center, 1480 East Main Street Ste 11, 24382 .....	448	1,556,025
	CF-2111	Blazer Financial Services, Inc., 800 E. Main Street, Suite 330, P O Box 844, 24382 .....	1,076	2,482,966
	CF-2287	CitiFinancial Services, Inc., 800 East Main Street, Suite 240, 24382 .....	513	1,629,349
		<b>TOTAL</b> .....	232,221	\$575,608,945