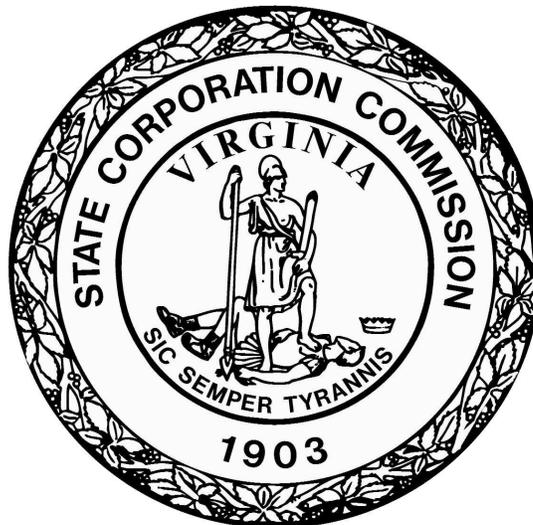


**THE 2007 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2007



BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2007 ANNUAL REPORT

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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2007 ANNUAL REPORT

STATE CORPORATION COMMISSION

THEODORE V. MORRISON, JR., Chairman

MARK C. CHRISTIE

JUDITH WILLIAMS JAGDMANN

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2007

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2007 Annual Report of the Bureau of Financial Institutions - Consumer Finance Licensees.

Respectfully,

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

BUREAU OF FINANCIAL INSTITUTIONS

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

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Assistant Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

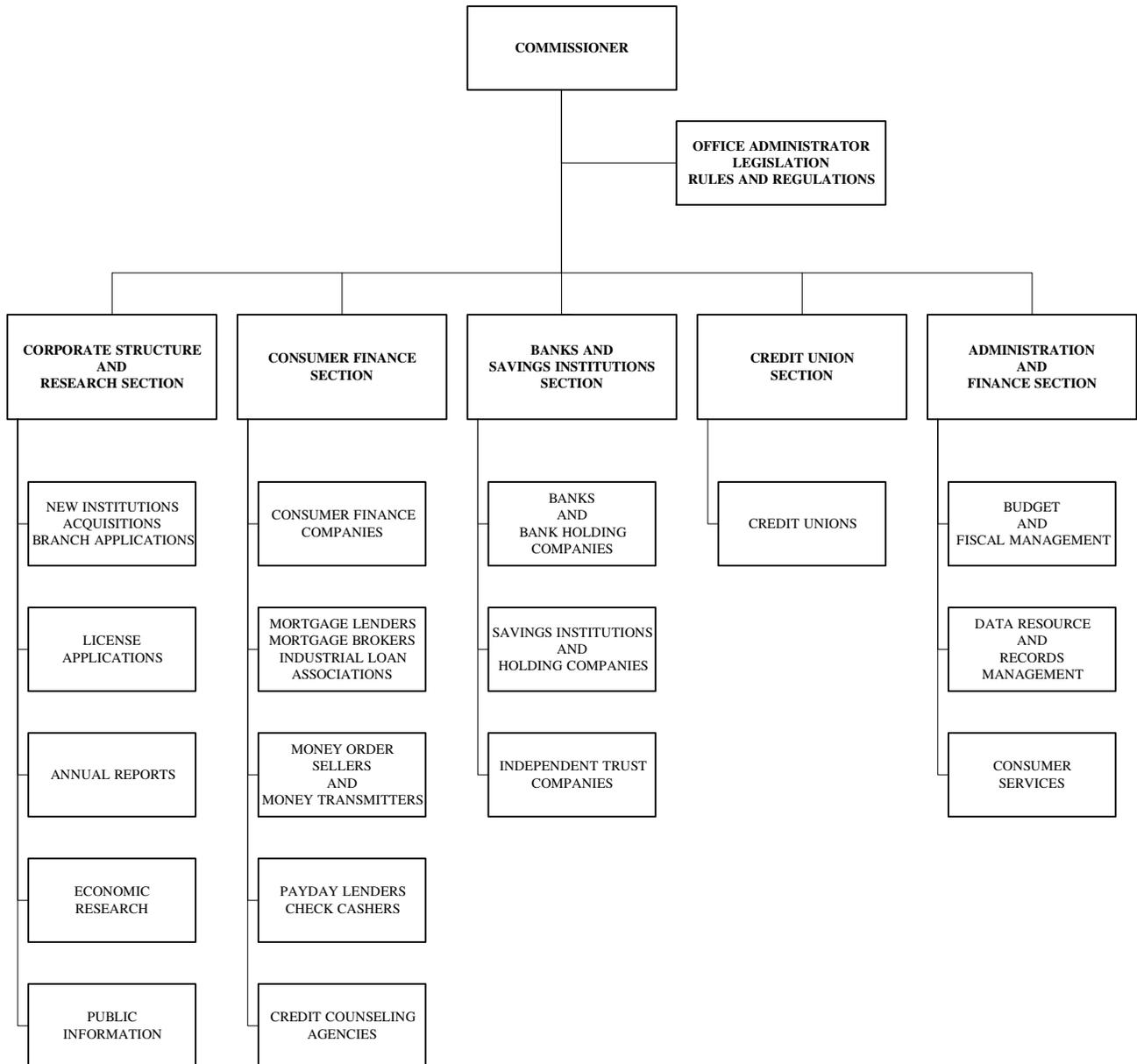
NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

GEORGE H. LATHAM
Deputy Commissioner

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2007 ANNUAL REPORT**

**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



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

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

THE BUREAU OF FINANCIAL INSTITUTIONS

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

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

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

As of December 31, 2007, the Bureau of Financial Institutions regulated 19 consumer finance companies operating 235 offices. During 2007, the Bureau of Financial Institutions received and/or acted upon 202 applications for licenses, additional offices and relocation of existing offices pursuant to the Consumer Finance Act.

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2007 ANNUAL REPORT**

Consumer Finance -- Applications Received and/or Acted Upon

New Consumer Finance Offices

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/05/06	Omni Financial of Virginia, Inc.	7724 Hampton Boulevard City of Norfolk, VA	Withdrawn 06/25/07
10/27/06	Atlantic Discount Corp., d/b/a Atlantic Financial Services	1000 Airline Boulevard City of Portsmouth, VA	Approved 02/16/07
12/27/06	Lendmark Financial Services, Inc.	3304 Taylor Road, Suite F City of Chesapeake, VA	Approved 02/16/07
12/27/06	Lendmark Financial Services, Inc.	7526 West Broad Street Henrico County, VA	Approved 02/16/07
12/27/06	Lendmark Financial Services, Inc.	9928 Liberia Avenue City of Manassas, VA	Approved 02/16/07
12/27/06	Lendmark Financial Services, Inc.	1862 Abbey Road Albemarle County, VA	Approved 02/16/07
12/27/06	Lendmark Financial Services, Inc.	1320 Central Park Boulevard, Suite 104 City of Fredericksburg, VA	Approved 02/16/07
12/27/06	Lendmark Financial Services, Inc.	3032 South Crater Road City of Petersburg, VA	Approved 02/16/07
04/20/07	Eastern Specialty Finance, Inc.	1101 Brookdale Street, Suite C City of Martinsville, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	15435 Warwick Boulevard, Suite G City of Newport News, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1108 Azalea Avenue City of Richmond, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2913 Williamsburg Road Henrico County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	6661 Indian River Road, Suite 102 City of Virginia Beach, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	256 Janaf Shopping Center City of Norfolk, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	7081 Mechanicsville Tnpk Ste 208C Mechanicsville, Hanover County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2217 Kecoughtan Road City of Hampton, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	521 Jefferson Davis Highway City of Fredericksburg, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	3219 Crater Road, Suite C City of Petersburg, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	5193 Shore Drive, Suite 107 City of Virginia Beach, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	109 E. Broad Street City of Richmond, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	5461 Wesleyan Drive, Suite 105 City of Virginia Beach, VA	Withdrawn 10/19/07

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2007 ANNUAL REPORT**

Consumer Finance -- Applications Received and/or Acted Upon

New Consumer Finance Offices

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
04/20/07	Eastern Specialty Finance, Inc.	225 Foxhill Road City of Hampton, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	865 Great Bridge Boulevard, Suite B City of Chesapeake, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	4917 Richmond-Tappahannock Highway Suite 3 Aylett, King William County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	7401 Miramar Drive, Suite 90 Prince William County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	463 Oriana Road City of Newport News, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	7803 Timberlake Road, Suite C City of Lynchburg, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	4416 Portsmouth Boulevard, Suite D City of Chesapeake, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1464 Mt. Pleasant Road, Unit 20 City of Chesapeake, VA	Withdrawn 11/19/07
04/20/07	Eastern Specialty Finance, Inc.	700 McKinney Boulevard, Unit 4 Colonial Beach, Westmoreland County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	9121 Staples Mill Road Henrico County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	4221 Pleasant Valley Road, Suite 104 City of Virginia Beach, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	7464 Richmond Highway Fairfax County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	6856 Midlothian Turnpike, Suite 110 City of Richmond, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2223 Wilborn Avenue, Unit 33A South Boston, Halifax County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	49 Coliseum Crossing City of Hampton, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1346 Armory Drive City of Franklin, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1327A W. Broad Street City of Waynesboro, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2001 S. Military Highway, Suite G City of Chesapeake, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	4208 Franklin Road, S.W., Unit 11 City of Roanoke, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2336 York Crossing Drive Hayes, Gloucester County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1790 E. Market Street, Suite 104 City of Harrisonburg, VA	Withdrawn 10/19/07

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

New Consumer Finance Offices

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
04/20/07	Eastern Specialty Finance, Inc.	898 J. Clyde Morris Boulevard City of Newport News, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1505 Lynnhaven Parkway, Suite 1361 City of Virginia Beach, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2562 Airline Boulevard, Unit 6 City of Portsmouth, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	74 Airport Drive Highland Springs, Henrico County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	9568 Woodman Road Henrico County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1632A Tappahannock Boulevard Tappahannock, Essex County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	4668 King Street, Suite 2 City of Alexandria, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	4002 Prince George City of Hopewell, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	827 Village Boulevard Abingdon, Washington County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	403 Gate City Highway City of Bristol, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1934 E. Washington Avenue, Suite 8 Vinton, Roanoke County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1952 Laskin Road, Suite 506 City of Virginia Beach, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1580 N. Franklin Street, Suite 5 Christiansburg, Montgomery County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	850 Statler Square, Suite 112 City of Staunton, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	5603 High Street West City of Portsmouth, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1238 Holland Road, Suite 105 City of Suffolk, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1923 Electric Road, Suite F City of Salem, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	3841 E. Little Creek Road, Suite J City of Norfolk, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	522 N. Main Street City of Emporia, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1581 General Booth Boulevard City of Virginia Beach, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	14639 Jefferson Davis Highway Woodbridge, Prince William County, VA	Withdrawn 10/19/07

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Consumer Finance -- Applications Received and/or Acted Upon

New Consumer Finance Offices

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
04/20/07	Eastern Specialty Finance, Inc.	13910 US Highway 29 Chatham, Pittsylvania County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	945 N. Main Street, Suite 305-B Marion, Smyth County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1200 Tyler Avenue, Suite L City of Radford, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	151 Junction Drive Ashland, Hanover County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	3411 Boulevard City of Colonial Heights, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2301 Colley Avenue, Suite K City of Norfolk, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	801 Merrimac Trail, Suite C City of Williamsburg, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	40 Newmarket Square City of Newport News, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	7756 Gunston Plaza, Suite 13-A Lorton, Fairfax County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	617 Piney Forest Road, Suite B City of Danville, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	4712 N. Southside Plaza Street City of Richmond, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	133 E. Little Creek, Unit 13 City of Norfolk, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	1832 Kempsville Road, Suite 113 City of Virginia Beach, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	10817 Tidewater Trail, Suite 125 City of Fredericksburg, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	13175 Jefferson Avenue City of Newport News, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2216 John Rolfe Parkway Henrico County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	9041 W. Broad Street, Unit 90 Henrico County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	3101 Mechanicsville Turnpike Henrico County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	8191 Brook Road Henrico County, VA	Withdrawn 10/19/07
04/20/07	Eastern Specialty Finance, Inc.	2470 Anderson Highway Space H Powhatan County, VA	Withdrawn 10/19/07
04/24/07	CitiFinancial Services, Inc.	9911 SouthPoint Parkway Spotsylvania County, VA	Approved 06/01/07

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

New Consumer Finance Offices

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
06/05/07	Nations Premier Financial Services Inc.	14524 Lee Road, Unit H Chantilly, Fairfax County, VA	Withdrawn 09/10/07
06/29/07	AmeriCash Loans of Virginia, LLC, d/b/a AmeriCash Loans	1655 N. Fort Myer Drive Arlington County, VA	Approved 09/26/07
07/17/07	Omni Financial of Virginia, Inc.	7504 Granby Street City of Norfolk, VA	Approved 09/25/07
07/26/07	CitiFinancial Services, Inc.	11940 Iron Bridge Plaza Chester, Chesterfield County, VA	Approved 09/11/07
08/15/07	American General Financial Services of America, Inc.	Festival at Manchester Lakes 7013B Manchester Boulevard Franconia, Fairfax County, VA	Approved 09/25/07
09/20/07	CitiFinancial Services, Inc.	6689 Fox Centre Parkway Gloucester, Gloucester County, VA	Approved 10/16/07
09/24/07	Titlemax of Virginia, Inc.	3150 Lee Highway City of Bristol, VA	Withdrawn 12/10/07
10/10/07	Microfinance International Corporation	8328 Shoppers Square City of Manassas, VA	Pending
10/10/07	Mariner Finance of Virginia, LLC	1979 Daniel Stuart Square Woodbridge, Prince William County, VA	Approved 11/29/07
10/10/07	Microfinance International Corporation	720 Grant Street Herndon, Fairfax County, VA	Pending
10/10/07	Microfinance International Corporation	6303 Little River Turnpike City of Alexandria, VA	Pending
10/10/07	Mariner Finance of Virginia, LLC	12654 Jefferson Davis Highway Chester, Chesterfield County, VA	Approved 11/29/07
10/10/07	Microfinance International Corporation	941 S. George Mason Drive Arlington County, VA	Pending
10/16/07	America's Cash Source LLC	1549 Old Bridge Road, Suite 107 Woodbridge, Prince William County, VA	Pending
11/19/07	Virginia Auto Loans, Inc.	5218 West Broad Street City of Richmond, VA	Pending

Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/28/07	Lendmark Financial Services, Inc.	From: 3032 South Crater Road City of Petersburg, VA To: 1851 Southpark Boulevard City of Colonial Heights, VA	Approved 04/06/07
03/29/07	Beneficial Virginia Inc.	From: 1979 Daniel Stuart Square Woodbridge, Prince William County, VA To: 2218 Tackett's Mill Drive Lake Ridge, Prince William County, VA	Approved 04/06/07

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

Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/30/07	Equity One Consumer Loan Company, Inc.	From: 202 South Clark Street, Suite 3 Farmville, Prince Edward County, VA To: 225 Sunchase Boulevard, Building B-1 Farmville, Prince Edward County, VA	Approved 04/06/07
05/21/07	Beneficial Virginia Inc.	From: 250-F North Poplar Avenue City of Waynesboro, VA To: 125 Lucy Lane, Suite E City of Waynesboro, VA	Pending
06/19/07	Beneficial Virginia Inc.	From: 425 North Franklin Street Christiansburg, Montgomery County, VA To: 430 Peppers Ferry Road, N.W. Christiansburg, Montgomery County, VA	Pending
07/06/07	Equity One Consumer Loan Company, Inc.	From: 45 Featherbed Lane City of Winchester, VA To: 2160 S. Pleasant Valley Road Unit 48 City of Winchester, VA	Approved 08/01/07
08/13/07	CitiFinancial Services, Inc.	From: 5386 Kemps River Drive, Suite 108 City of Virginia Beach, VA To: 5802 E. Virginia Beach Blvd, Ste 150 City of Norfolk, VA	Approved 08/23/07
09/07/07	CitiFinancial Services, Inc.	From: 5251-30 John Tyler Highway City of Williamsburg, VA To: 6610-L Mooretown Road York County, VA	Approved 09/11/07
09/13/07	American General Financial Services of America, Inc.	From: 195 Main Street Warsaw, Richmond County, VA To: 5050 Richmond Road, Suite A Warsaw, Richmond County, VA	Approved 09/19/07
10/03/07	CitiFinancial Services, Inc.	From: 4019 Halifax Road, Suite B South Boston, Halifax County, VA To: 3130 Halifax Road, Suite A South Boston, Halifax County, VA	Approved 10/05/07
10/03/07	American General Financial Services of America, Inc.	From: 3739 Franklin Road S.W. City of Roanoke, VA To: Cave Springs Corner 3951 Brambleton Avenue Roanoke County, VA	Approved 10/05/07
11/30/07	Wells Fargo Financial Virginia, Inc.	From: 1705 Parkview Drive, Suite 26 City of Chesapeake, VA To: 733 Eden Way North, Suite 408 City of Chesapeake, VA	Approved 12/05/07

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Consumer Finance -- Status Changes

Office Openings

January	17	CitiFinancial Services, Inc. opened a consumer finance office at 7525 Tidewater Drive, Suite 45, City of Norfolk, VA
February	12	Wells Fargo Financial Virginia, Inc. opened a consumer finance office at 4095 Ironbound Road, Courthouse Green, City of Williamsburg, VA
February	16	Lendmark Financial Services, Inc. opened a consumer finance office at 1320 Central Park Boulevard, Suite 104, City of Fredericksburg, VA
February	16	Lendmark Financial Services, Inc. opened a consumer finance office at 3304 Taylor Road, Suite F, City of Chesapeake, VA
February	16	Lendmark Financial Services, Inc. opened a consumer finance office at 7526 West Broad Street, Henrico County, VA
February	16	Lendmark Financial Services, Inc. opened a consumer finance office at 3032 South Crater Road, City of Petersburg, VA
February	16	Lendmark Financial Services, Inc. opened a consumer finance office at 9928 Liberia Avenue, City of Manassas, VA
February	16	Lendmark Financial Services, Inc. opened a consumer finance office at 1862 Abbey Road, Albemarle County, VA
March	26	CitiFinancial Services, Inc. opened a consumer finance office at 2465 Centreville Road, Unit J21, Herndon, Fairfax County, VA
June	13	CitiFinancial Services, Inc. opened a consumer finance office at 9911 SouthPoint Parkway, Spotsylvania County, VA
November	19	American General Financial Services of America, Inc. opened a consumer finance office at Festival at Manchester Lakes, 7013B Manchester Boulevard, Franconia, Fairfax County, VA
December	03	CitiFinancial Services, Inc. opened a consumer finance office at 6689 Fox Centre Parkway, Gloucester, Gloucester County, VA

Office Relocations

January	15	American General Financial Services of America, Inc. relocated a consumer finance office from 2707 Market Street, Christiansburg, Montgomery County, VA to Spradlin Farm Shopping Center, 85 Conston Avenue, Christiansburg, Montgomery County, VA
February	19	CitiFinancial Services, Inc. relocated a consumer finance office from 51 West Jubal Early Drive, City of Winchester, VA to 381 Gateway Drive, Suite 2, Frederick County, VA
March	12	American General Financial Services of America, Inc. relocated a consumer finance office from 111 North Main Street, Blackstone, Nottoway County, VA to Blackstone Shopping Center, 1539 S. Main Street, Suite 1539, Blackstone, Nottoway County, VA
April	06	Lendmark Financial Services, Inc. relocated a consumer finance office from 3032 South Crater Road, City of Petersburg, VA to 1851 Southpark Boulevard, City of Colonial Heights, VA
April	30	Equity One Consumer Loan Company, Inc. relocated a consumer finance office from 202 South Clark Street, Suite 3, Farmville, Prince Edward County, VA to 225 Sunchase Boulevard, Building B-1, Farmville, Prince Edward County, VA
July	19	Beneficial Virginia Inc. relocated a consumer finance office from 1979 Daniel Stuart Square, Woodbridge, Prince William County, VA to 2218 Tackett's Mill Drive, Lake Ridge, Prince William County, VA
August	17	Beneficial Virginia Inc. relocated a consumer finance office from 425 North Franklin Street, Christiansburg, Montgomery County, VA to 430 Peppers Ferry Road, N.W., Christiansburg, Montgomery County, VA

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Consumer Finance -- Status Changes

Office Relocations

September	10	CitiFinancial Services, Inc. relocated a consumer finance office from 5386 Kemps River Drive, Suite 108, City of Virginia Beach, VA to 5802 E. Virginia Beach Blvd, Ste 150, City of Norfolk, VA
October	03	Beneficial Virginia Inc. relocated a consumer finance office from 250-F North Poplar Avenue, City of Waynesboro, VA to 125 Lucy Lane, Suite E, City of Waynesboro, VA
November	05	CitiFinancial Services, Inc. relocated a consumer finance office from 5251-30 John Tyler Highway, City of Williamsburg, VA to 6610-L Mooretown Road, York County, VA
November	05	CitiFinancial Services, Inc. relocated a consumer finance office from 4019 Halifax Road, Suite B, South Boston, Halifax County, VA to 3130 Halifax Road, Suite A, South Boston, Halifax County, VA
December	10	American General Financial Services of America, Inc. relocated a consumer finance office from 3739 Franklin Road S.W., City of Roanoke, VA to Cave Springs Corner, 3951 Brambleton Avenue, Roanoke County, VA
December	10	Wells Fargo Financial Virginia, Inc. relocated a consumer finance office from 1705 Parkview Drive, Suite 26, City of Chesapeake, VA to 733 Eden Way North, Suite 408, City of Chesapeake, VA

Office Closings

March	22	Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 10419 Midlothian Turnpike, Chesterfield County, VA
May	31	CitiFinancial Services, Inc. closed a consumer finance office at 2114 Angus Road, Suite 102, City of Charlottesville, VA
May	31	CitiFinancial Services, Inc. closed a consumer finance office at 2420 Riverside Drive, City of Danville, VA
May	31	CitiFinancial Services, Inc. closed a consumer finance office at 1514 Parham Road, Richmond, Henrico County, VA
June	15	SLM Financial Corporation closed a consumer finance office at 9215 Midlothian Turnpike, Chesterfield County, VA
June	29	Union Finance Corporation closed a consumer finance office at 1703 B North Main Street, City of Suffolk, VA
October	01	SLM Financial Corporation closed a consumer finance office at 308 Front Street, Abingdon, Washington County, VA
October	03	Beneficial Virginia Inc. closed a consumer finance office at 247 W. Commonwealth Boulevard, Henry County, VA
October	30	Beneficial Virginia Inc. closed a consumer finance office at 1554 Laskin Road, Suite 102, City of Virginia Beach, VA
December	21	Beneficial Virginia Inc. closed a consumer finance office at The Gatewood Plaza , City of Fairfax, VA
December	21	Beneficial Virginia Inc. closed a consumer finance office at 3916 Portsmouth Blvd., City of Chesapeake, VA
December	21	Beneficial Virginia Inc. closed a consumer finance office at 267 Garrisonville Road, Suite 101, Stafford County, VA
December	21	Beneficial Virginia Inc. closed a consumer finance office at 21800 Town Center Plaza, Suite 274C, Sterling, Loudoun County, VA
December	21	Beneficial Virginia Inc. closed a consumer finance office at 5908 N. Kings Highway, Suite 7, City of Alexandria, VA
December	21	Beneficial Virginia Inc. closed a consumer finance office at The Gatewood Plaza , City of Fairfax, VA

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

Office Closings

- | | | |
|----------|----|--|
| December | 21 | Beneficial Virginia Inc. closed a consumer finance office at 3916 Portsmouth Blvd., City of Chesapeake, VA |
| December | 21 | Beneficial Virginia Inc. closed a consumer finance office at 5908 N. Kings Highway, Suite 7, City of Alexandria, VA |
| December | 21 | Beneficial Virginia Inc. closed a consumer finance office at 267 Garrisonville Road, Suite 101, Stafford County, VA |
| December | 21 | Beneficial Virginia Inc. closed a consumer finance office at 21800 Town Center Plaza, Suite 274C, Sterling, Loudoun County, VA |

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**INDEPENDENT* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 2007**

COMPANY	NUMBER OF OFFICES
1. Bynum Finance Corporation	1
2. Franklin Finance Company, Incorporated	1
3. Knight Finance Company	1
4. Parks Finance Service, Inc.	2
5. Piedmont Finance Service, Incorporated	1
6. Rocuda Finance Co.	1
7. Sussex Finance & Loan Corporation	1
TOTAL	8

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

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**CHAIN* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 2007**

COMPANY	NUMBER OF OFFICES
1. AmeriCash Loans of Virginia, LLC d/b/a AmeriCash Loans	1
2. American General Financial Services of America, Inc.	64
3. Beneficial Virginia Inc.	30
4. CitiFinancial Auto Corporation	8
5. CitiFinancial Services, Inc.	69
6. Commonwealth Finance, LLC	2
7. Equity One Consumer Loan Company, Inc.	23
8. Lendmark Financial Services, Inc.	6
9. Mariner Finance of Virginia, LLC	1
10. SLM Financial Corporation	8
11. Southern Finance Corp.	1
12. Wells Fargo Financial Virginia, Inc.	14
TOTAL	227

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

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Consumer Finance -- List of Offices and Receivables

<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Abingdon	CF-2259	CitiFinancial Services, Inc., 203 West Main Street, 24210	1,225	7,431,041
	CF-2426	Equity One Consumer Loan Company, Inc., 340 Towne Centre Drive, 24210	752	2,726,433
Alexandria	CF-2521	CitiFinancial Services, Inc., 6328 Richmond Highway, Suite J, 22306	1,325	8,060,899
	CF-2192	Wells Fargo Financial Virginia, Inc., 374 South Pickett Street, 22304	1,442	10,213,086
	CF-2519	Wells Fargo Financial Virginia, Inc., 5946-A Richmond Highway, 22303-1871	787	10,457,499
Altavista	CF-2332	Parks Finance Service, Inc., P O Box 510, 24517	882	1,875,528
Arlington	CF-2628	AmeriCash Loans of Virginia, LLC d/b/a AmeriCash Loans, 1655 N. Fort Myer Drive, 22209	54	101,798
Ashland	CF-1185	American General Financial Services of America, Inc., 121 Junction Drive, 23005-2200	506	1,767,140
	CF-2312	Beneficial Virginia Inc., North Washington Hwy, Suite 245 A, 23005	215	948,975
	CF-2494	CitiFinancial Services, Inc., 149 Junction Drive, 23005-2254	1,075	6,936,426
Bedford	CF-2310	Beneficial Virginia Inc., 810 Blue Ridge Avenue, Suite F, 24523	220	845,993
Big Stone Gap	CF-1070	American General Financial Services of America, Inc., US Highway 23 and Alternate Route 58, PO Box 269, 24219	525	1,128,757
Blackstone	CF-1079	American General Financial Services of America, Inc., 1539 S. Main Street, Suite 1539, 23824	674	1,918,704
Bristol	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue, 24201	2,788	22,763,427
Centreville	CF-2420	CitiFinancial Services, Inc., 6011 Centreville Crest Lane Suite 51, 20121	823	5,036,559
Charlottesville	CF-2023	American General Financial Services of America, Inc., 1760 Rio Hill Center, 22901	597	1,907,608
	CF-1075	American General Financial Services of America, Inc., 360 Pantops, 22911	704	2,102,018
	CF-885	Beneficial Virginia Inc., 460 Shoppers World Court, 22901	549	2,966,370
	CF-2060	CitiFinancial Services, Inc., 2017 Woodbrook Court, 22901	1,697	10,118,816
	CF-2434	Equity One Consumer Loan Company, Inc., 570 Shoppers World Court, 22901	671	3,377,300
	CF-2548	Lendmark Financial Services, Inc., 1862 Abbey Road, 22911	618	3,474,438
	CF-2167	Wells Fargo Financial Virginia, Inc., 225 Connor Drive, 22911	1,372	2,715,545
Chase City	CF-2163	American General Financial Services of America, Inc., 518 North Main Street, 23924	914	2,809,444
Chatham	CF-1076	American General Financial Services of America, Inc., 2 South Main Street, 24531	591	1,678,275
Chesapeake	CF-2024	American General Financial Services of America, Inc., 1406 Battlefield Boulevard North, 23320-4440	732	3,011,861
	CF-2018	American General Financial Services of America, Inc., 4300 Portsmouth Boulevard Suite 178, 23321	654	2,470,339

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Consumer Finance -- List of Offices and Receivables

<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Chesapeake	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Blvd, Woodford Square Shopping Center, 23320	191	716,918
	CF-817	CitiFinancial Auto Corporation, 870 Greenbrier Circle, 23320-2641	0	0
	CF-2059	CitiFinancial Services, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320	1,118	6,413,389
	CF-2089	CitiFinancial Services, Inc., 3325 Taylor Road, Suite 114, 23321	1,011	7,094,253
	CF-2512	Equity One Consumer Loan Company, Inc., 732 Eden Way North, Unit 3, 23320	643	2,592,784
	CF-2544	Lendmark Financial Services, Inc., 3304 Taylor Road, Suite F, 23321	755	3,052,343
	CF-2511	SLM Financial Corporation d/b/a Sallie Mae Financial, 3105 American Legion Road Ste D, 23321	5	17,583
	CF-1184	Wells Fargo Financial Virginia, Inc., 733 Eden Way North, Suite 408, 23320	679	2,280,905
Chester	CF-2524	American General Financial Services of America, Inc., 12760 Jefferson Davis Highway, 23831-5308	283	957,775
	CF-259	Beneficial Virginia Inc., 12114 Bermuda Crossroads Lane, 23831	200	822,668
	CF-2630	CitiFinancial Services, Inc., 11940 Iron Bridge Plaza, 23831	524	3,537,410
	CF-2090	CitiFinancial Services, Inc., 12639 Jefferson Davis Highway, 23831	1,308	8,123,157
Christiansburg	CF-2038	American General Financial Services of America, Inc., 85 Conston Avenue, 24073	684	2,274,318
	CF-2184	Beneficial Virginia Inc., 430 Peppers Ferry Road, N.W., 24073	240	985,464
	CF-2049	CitiFinancial Services, Inc., 1580 N. Franklin Street, Suite 2, 24073	852	5,328,888
	CF-2506	Commonwealth Finance, LLC, 1562 N. Franklin Street, P O Box 706, 24073	410	826,072
	CF-2430	Equity One Consumer Loan Company, Inc., Village Square, 446 Peppers Ferry Rd, 24073	505	2,663,439
Collinsville	CF-2500	CitiFinancial Services, Inc., 3408 Virginia Avenue, 24078	1,029	6,588,223
	CF-2240	Rocuda Finance Co., 2879 Virginia Avenue, 24078	236	790,757
	CF-2342	SLM Financial Corporation d/b/a Sallie Mae Financial, 2898 Virginia Avenue, 24078	432	1,086,192
Colonial Heights	CF-2354	American General Financial Services of America, Inc., 629 Southpark Boulevard, 23834	839	2,629,150
	CF-2501	CitiFinancial Services, Inc., 798 Southpark Boulevard, Suite 30, 23834	1,430	9,445,669
	CF-2431	Equity One Consumer Loan Company, Inc., 456 Charles H. Dimmock Pkwy, Suite 4, 23834	677	3,217,404
	CF-2546	Lendmark Financial Services, Inc., 1851 Southpark Boulevard, 23834	806	3,241,800
Covington	CF-2025	American General Financial Services of America, Inc., 1260 S. Craig Avenue, 24426-2225	956	3,005,039

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<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Culpeper	CF-1080	American General Financial Services of America, Inc., 327 Southgate Center, 22701	683	2,431,969
	CF-2289	Beneficial Virginia Inc., 613 Meadowbrook Shopping Center, 22701	322	1,646,018
	CF-2452	CitiFinancial Services, Inc., 329 B Southgate Shopping Center, 22701	823	6,851,381
	CF-2425	Equity One Consumer Loan Company, Inc., 211 Southgate Shopping Center, 22701	594	2,143,520
Danville	CF-1081	American General Financial Services of America, Inc., 625 Piney Forest Road, Suite 201, 24540	718	1,980,441
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541	911	4,683,096
	CF-2497	CitiFinancial Services, Inc., 204 Westover Drive, 24541	1,033	6,315,540
	CF-2411	CitiFinancial Services, Inc., 749 Piney Forest Road, 24540	1,545	10,075,965
	CF-2435	Equity One Consumer Loan Company, Inc., 3303 US Highway 29, Suite C, 24540	744	3,176,577
	CF-2340	SLM Financial Corporation d/b/a Sallie Mae Financial, 625 Piney Forest Road, Suite 207, 24540	741	2,425,251
Dumfries	CF-2525	CitiFinancial Services, Inc., 5123 Waterway Drive, 22025	651	4,098,434
Elkton	CF-1083	American General Financial Services of America, Inc., P O Box 193, 22827	717	2,580,221
	CF-2442	Equity One Consumer Loan Company, Inc., 406B West Spotswood Trail, 22827	366	1,547,745
Emporia	CF-1084	American General Financial Services of America, Inc., Emporia Commons Shopping Center, 301 Market Drive, Suite J, 23847	721	2,166,010
Fairfax	CF-2523	CitiFinancial Services, Inc., 11217-B Lee Highway, 22030	541	3,346,113
Fairlawn	CF-2014	American General Financial Services of America, Inc., Shops at Fairlawn 7345 Lee Highway , Ste 12, 24141	650	1,983,776
Falls Church	CF-2495	CitiFinancial Services, Inc., 7508 Leesburg Pike, 22043-2005	1,241	8,065,219
Farmville	CF-1087	American General Financial Services of America, Inc., 1506 South Main Street, Suite 24, 23901	691	1,845,930
	CF-2491	CitiFinancial Services, Inc., 1506 S. Main Street, Unit 10, 23901	955	6,528,812
	CF-2440	Equity One Consumer Loan Company, Inc., 225 Sunchase Boulevard, Building B-1, 23901	729	2,935,937
	CF-2341	SLM Financial Corporation d/b/a Sallie Mae Financial, 1700 South Main Street, 23901	642	2,399,733
Forest	CF-2445	Equity One Consumer Loan Company, Inc., 18013 Forest Road, Suite E-02, 24551	698	2,789,013
Franconia	CF-2631	American General Financial Services of America, Inc., Festival at Manchester Lakes, 7013B Manchester Boulevard, 22310	232	837,095
Franklin	CF-2481	CitiFinancial Services, Inc., 1100-142 Armory Drive, 23851	769	4,909,309
Fredericksburg	CF-1088	American General Financial Services of America, Inc., 3940 Plank Road, Suite H, 22407	616	2,332,294

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<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Fredericksburg	CF-531	Beneficial Virginia Inc., 2035 Plank Road, Suite 5, Westwood, Shopping Center, 22401-5103	622	2,851,909
	CF-2221	CitiFinancial Auto Corporation, 10300 Spotsylvania Avenue, 22408-2697	0	0
	CF-2331	CitiFinancial Services, Inc., 20 Plantation Drive, 22406	1,044	6,553,139
	CF-2409	CitiFinancial Services, Inc., 4300 Plank Road Suite 210, 22401	1,313	8,620,451
	CF-2428	Equity One Consumer Loan Company, Inc., 3439 Jefferson Davis Highway, 22407	1,299	6,967,836
	CF-2543	Lendmark Financial Services, Inc., 1320 Central Park Boulevard Ste 104, 22401	978	4,849,809
	CF-2244	Wells Fargo Financial Virginia, Inc., 3940 Plank Road, 22407	972	3,846,994
Front Royal	CF-1089	American General Financial Services of America, Inc., 290 Remount Road, 22630	503	2,258,264
	CF-2232	Beneficial Virginia Inc., 310 Commerce Avenue, 22630	308	1,639,839
	CF-2423	CitiFinancial Services, Inc., 411 E. South Street, 22404	762	4,851,411
Galax	CF-2189	American General Financial Services of America, Inc., Galax Plaza Shopping Center, 544 E. Stuart Drive Suite B, 24333-2231	653	2,083,556
	CF-2050	CitiFinancial Services, Inc., 969 East Stuart Drive, 24333	917	5,069,329
Glen Allen	CF-2127	Wells Fargo Financial Virginia, Inc., 10835 West Broad Street, 23060	988	2,561,338
Gloucester	CF-1090	American General Financial Services of America, Inc., 6649 Market Drive, P O Box 631, 23061	700	2,601,773
	CF-2290	Beneficial Virginia Inc., 6888 Main Street, 23061	159	675,639
	CF-2633	CitiFinancial Services, Inc., 6689 Fox Centre Parkway, 23061	293	2,012,063
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P O Box 708, 24557	158	792,761
Hampton	CF-1091	American General Financial Services of America, Inc., 3005 West Mercury Blvd, 23666	903	3,248,766
	CF-2057	CitiFinancial Services, Inc., 2014 Coliseum Drive, 23666	1,365	8,400,672
	CF-2490	CitiFinancial Services, Inc., 2189 Cunningham Drive, 23666	1,065	6,851,381
	CF-1152	Wells Fargo Financial Virginia, Inc., 2400 Cunningham Drive, 23666	1,106	3,205,358
Harrisonburg	CF-1073	American General Financial Services of America, Inc., 1790 E. Market Street, Suite 152, 22801-5113	992	3,065,428
	CF-930	Beneficial Virginia Inc., Spotswood Square Shopping Center, 1790 East Market Street, Store #18, 22801	453	2,192,335
	CF-2412	CitiFinancial Services, Inc., 182 S. 10 Neff Avenue, 22801	971	5,773,631
	CF-2439	Equity One Consumer Loan Company, Inc., 1641 East Market Street, Unit 10, 22801	767	2,690,683
	CF-2522	SLM Financial Corporation d/b/a Sallie Mae Financial, 4151 Quarles Court, 22801	22	147,889
Hayes	CF-2350	SLM Financial Corporation d/b/a Sallie Mae Financial, 4856 George Washington Memorial Hwy, 23070	308	1,401,281

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Consumer Finance -- List of Offices and Receivables

<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Herndon	CF-2516	American General Financial Services of America, Inc., 150 Elden Street, Suite 170, 20170	410	1,402,286
	CF-2542	CitiFinancial Services, Inc., 2465 Centreville Road, Unit J21, 20171	475	3,092,652
Lake Ridge	CF-723	Beneficial Virginia Inc., 2218 Tackett's Mill Drive, 22192	828	3,036,807
	CF-2503	Wells Fargo Financial Virginia, Inc., 12505 Dillingham Square, 22192-5260	702	1,623,375
Lawrenceville	CF-2343	SLM Financial Corporation d/b/a Sallie Mae Financial, 411 S. Hicks Street, 23868	925	3,094,836
Lebanon	CF-1093	American General Financial Services of America, Inc., 1072 Regional Park Road , 24266	644	1,230,440
Leesburg	CF-1094	American General Financial Services of America, Inc., 534 East Market Street, 20176	415	2,032,725
	CF-2047	CitiFinancial Services, Inc., 531-C East Market Street, 22075	681	4,519,878
Lexington	CF-2165	American General Financial Services of America, Inc., 90 E Midland Trail Suite 200, 24450-5729	913	3,295,850
	CF-2537	CitiFinancial Services, Inc., 1223 N. Lee Highway, 24450	445	3,033,181
Louisa	CF-1095	American General Financial Services of America, Inc., 501 East Main Street, Suite 112, 23093	656	2,116,891
Lynchburg	CF-2020	American General Financial Services of America, Inc., 2144 Wards Road, 24502	1,011	2,999,655
	CF-522	Beneficial Virginia Inc., 3412 Waterlick Road, Suite L, 24502	586	2,275,714
	CF-2488	CitiFinancial Services, Inc., 2225 Lakeside Drive, Unit C-1, 24504-4057	1,227	7,989,797
	CF-2271	CitiFinancial Services, Inc., 3700 Candler's Mountain Road, Suite 540, 24502	1,093	7,042,257
Madison Heights	CF-2418	CitiFinancial Services, Inc., 119 B Seminole Plaza, 24572	1,075	7,407,035
Manassas	CF-1097	American General Financial Services of America, Inc., 10350 Portsmouth Road, 22109-8007	508	2,083,946
	CF-768	Beneficial Virginia Inc., Bulls Run Shopping Center, 10780 Sudley Manor Drive, 20109	991	4,303,407
	CF-2179	CitiFinancial Services, Inc., 8367 Sudley Road Manaport Plaza, 22110	1,177	7,169,175
	CF-2547	Lendmark Financial Services, Inc., 9928 Liberia Avenue, 20110	718	3,322,392
Martinsville	CF-1199	Wells Fargo Financial Virginia, Inc., 8100 Ashton Avenue, 22109	1,786	5,318,769
	CF-2064	American General Financial Services of America, Inc., 2776 Greensboro Road, 24112	593	1,580,817
	CF-2273	CitiFinancial Services, Inc., 2541 Greensboro Road, P O Box 828, 24114	1,191	8,019,721
	CF-2437	Equity One Consumer Loan Company, Inc., 1914 Virginia Avenue, 20112	592	2,150,116
Mechanicsville	CF-2030	American General Financial Services of America, Inc., 7144 Mechanicsville Turnpike, 23111	647	2,582,464

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<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Mechanicsville	CF-2274	CitiFinancial Services, Inc., 7500 Jackson Arch Drive, Suite C, 23111	1,760	11,238,106
	CF-2513	Equity One Consumer Loan Company, Inc., 6102 Brashier Boulevard, Suite 6, 23111	417	2,445,125
Midlothian	CF-941	Beneficial Virginia Inc., Victorian Square, 10809 Hull St. Rd., 23112-3315	400	1,478,542
	CF-2492	CitiFinancial Services, Inc., 6131 Harbourside Centre Loop, 23112-2162	622	7,275,868
	CF-2446	Equity One Consumer Loan Company, Inc., 6717 Lake Harbour Drive, P O Box 5175, 23112	727	3,658,941
Newport News	CF-2021	American General Financial Services of America, Inc., 445-2 Oriana Road, 23608-3742	772	2,681,171
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Blvd, 23608	711	3,223,420
	CF-820	CitiFinancial Auto Corporation, 739 Thimble Shoals Blvd Suite 306, 23606	0	0
	CF-2410	CitiFinancial Services, Inc., 12785 Jefferson Avenue, 23602	1,097	6,860,606
	CF-2275	CitiFinancial Services, Inc., 550-C Oyster Point Road, 23602	962	5,780,375
Norfolk	CF-2448	Equity One Consumer Loan Company, Inc., 11712 Jefferson Avenue, Unit M, 23606	862	5,487,966
	CF-2015	American General Financial Services of America, Inc., 5957-5 Virginia Beach Boulevard, 23502	818	2,166,229
	CF-32	Beneficial Virginia Inc., 5900 Virginia Beach Blvd Ste 244, 23502	720	2,486,485
	CF-2484	CitiFinancial Services, Inc., 5802 E. Virginia Beach Blvd, Ste 150, 23502	725	4,649,922
	CF-2536	CitiFinancial Services, Inc., 7525 Tidewater Drive, Suite 45, 23505	848	5,451,553
Onley	CF-2502	Wells Fargo Financial Virginia, Inc., 5802 East Virginia Beach Boulevard, 23502	1,191	2,762,228
	CF-1098	American General Financial Services of America, Inc., 25322 Lankford Highway, 23418	670	2,040,365
	CF-2429	Equity One Consumer Loan Company, Inc., 25258 Lankford Highway, 23418	436	1,436,434
	CF-2339	SLM Financial Corporation d/b/a Sallie Mae Financial, 25377 Lankford Highway Suite C, 23418	970	3,944,028
Orange	CF-2161	American General Financial Services of America, Inc., 567 N. Madison Road, P O Box 551, 22960	581	1,649,140
Petersburg	CF-1099	American General Financial Services of America, Inc., 3323-A South Crater Road, 23803	738	2,389,538
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803	356	1,499,308
	CF-825	CitiFinancial Auto Corporation, 3287 South Crater Road, PO Box 1527, 23805	0	0
	CF-2263	CitiFinancial Services, Inc., 3330 South Crater Road, Suite 9A, 23805-9277	1,293	8,774,068

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<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Portsmouth	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705	229	524,234
	CF-2527	CitiFinancial Services, Inc., 5606 Portsmouth Boulevard, 23701	626	4,166,480
Pulaski	CF-2052	CitiFinancial Services, Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301	838	4,987,500
Radford	CF-2489	CitiFinancial Services, Inc., 7460 Lee Highway, 24141	607	3,854,780
Richlands	CF-2216	CitiFinancial Auto Corporation, 142 Kents Ridge Road, 24641	0	0
	CF-2413	CitiFinancial Services, Inc., 1324 Front Street, 24641	1,202	5,834,753
Richmond	CF-2028	American General Financial Services of America, Inc., 5211 South Laburnum Avenue, 23231	878	2,879,504
	CF-2027	American General Financial Services of America, Inc., 5664 Brook Road, 23227	509	1,390,423
	CF-2036	American General Financial Services of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, 23294	542	1,677,292
	CF-2031	American General Financial Services of America, Inc., 9925 Hull Street Road, 23236-1412	758	2,596,153
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, 23231	462	1,743,418
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229	263	992,218
	CF-2128	CitiFinancial Auto Corporation, 10800 Midlothian Turnpike, Suite 307, 23235	2	3,051
	CF-2422	CitiFinancial Services, Inc., 10805 Midlothian Turnpike, 23235	1,347	8,846,096
	CF-2408	CitiFinancial Services, Inc., 2710 Enterprise Parkway, 23229	1,478	9,154,414
	CF-2058	CitiFinancial Services, Inc., 8245 Hull Street Road, 23235	1,324	7,431,954
	CF-2427	Equity One Consumer Loan Company, Inc., 8906 West Broad Street, Suite 1, 23294	1,026	4,074,620
	CF-2545	Lendmark Financial Services, Inc., 7526 West Broad Street, 23294	994	3,665,993
	CF-1010	Wells Fargo Financial Virginia, Inc., 9710 Midlothian Turnpike, 23235	2,857	7,897,090
Roanoke	CF-2034	American General Financial Services of America, Inc., 1369 Towne Square Boulevard, 24012	785	2,695,900
	CF-2035	American General Financial Services of America, Inc., Cave Springs Corner, 3951 Brambleton Avenue, 24018	605	2,039,255
	CF-1019	Beneficial Virginia Inc., 6427 Williamson Road, 24019	341	1,578,546
	CF-2308	Beneficial Virginia Inc., Hunting Hill Shopping Center, 4208 Franklin Road Unit K, 24018	379	1,616,288
	CF-2233	CitiFinancial Auto Corporation, 4218 Brambleton Avenue SW, 24018	0	0
	CF-945	CitiFinancial Services, Inc., 2014 Electric Road SW, Suite 60, 24018	1,007	6,489,549
	CF-646	CitiFinancial Services, Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019	929	5,813,423
	CF-2436	Equity One Consumer Loan Company, Inc., 4345 Starkey Road, 24014	668	2,613,180

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Consumer Finance -- List of Offices and Receivables

<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Roanoke	CF-2066	Wells Fargo Financial Virginia, Inc., 3524 Electric Road SW, 24018	2,112	5,391,535
Rocky Mount	CF-1102	American General Financial Services of America, Inc., 928 Tanyard Road, P O Box 531, 24151	616	1,654,122
	CF-458	Franklin Finance Company, Incorporated, 276 South Main Street, PO Box 59, 24151	543	1,403,414
Salem	CF-2279	CitiFinancial Services, Inc., 1465 West Main Street, 24153	1,003	6,495,797
	CF-2505	Commonwealth Finance, LLC, P O Box 1403, 24153	538	1,159,228
South Boston	CF-1103	American General Financial Services of America, Inc., 3601 Old Halifax Road, Suite 700, 24592-4928	835	2,635,449
	CF-2483	CitiFinancial Services, Inc., 3130 Halifax Road, Suite A, 24592	846	5,769,249
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592	1,205	3,253,098
South Hill	CF-2158	American General Financial Services of America, Inc., 1167 East Atlantic Street, 23970	804	2,166,814
	CF-2529	CitiFinancial Services, Inc., 707 East Atlantic Street, Suite 3A, 23970	832	5,488,805
Spotsylvania	CF-2627	CitiFinancial Services, Inc., 9911 SouthPoint Parkway, 22407	486	3,252,096
Springfield	CF-2098	CitiFinancial Services, Inc., 7219 Commerce Street, 22150	1,711	10,471,506
Stafford	CF-2243	American General Financial Services of America, Inc., Reeves Office Plaza, 685 Garrisonville Road, Suite 101, 22554	356	1,466,199
Staunton	CF-2032	American General Financial Services of America, Inc., 850 Statler Square, Suite 113, 24401	540	1,755,175
	CF-2281	CitiFinancial Services, Inc., 108 Statler Square, 24401	899	5,564,786
	CF-2444	Equity One Consumer Loan Company, Inc., 617 Greenville Avenue, 24401	770	3,316,241
Sterling	CF-2526	CitiFinancial Services, Inc., 47010 Community Plaza, Suite 110, 20164	1,003	4,741,961
Suffolk	CF-2164	American General Financial Services of America, Inc., 2815-K Godwin Boulevard, 23434	648	2,193,399
	CF-2196	Beneficial Virginia Inc., Executive Center, 424 Market Street, Suite 102, 23434	207	718,562
	CF-2282	CitiFinancial Services, Inc., 1447-49 North Main Street, 23434	1,064	6,233,462
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434	183	539,672
Tappahannock	CF-1104	American General Financial Services of America, Inc., 1830 Tappahannock Boulevard, P. O. Box 845, 22560-0845	674	2,473,786
	CF-2541	CitiFinancial Services, Inc., 1632 B Tappahannock Boulevard, 22560	551	3,977,118
Virginia Beach	CF-1140	American General Financial Services of America, Inc., 5220 Fairfield Shopping Center, Suite 12, 23464	613	2,419,218
	CF-2042	American General Financial Services of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452	739	2,508,466
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, 23464	274	1,021,975

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<u>Location</u>	<u>License number</u>	<u>Name and Address of licensee</u>	Consumer Finance Business	
			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Virginia Beach	CF-828	CitiFinancial Auto Corporation, 3615 Virginia Beach Blvd, 23452	0	0
	CF-2056	CitiFinancial Services, Inc., 3809 Princess Anne Road, Suite 107, 23456	949	6,497,688
	CF-2328	CitiFinancial Services, Inc., 4000 Virginia Beach Boulevard, 23452	1,091	6,778,551
	CF-647	CitiFinancial Services, Inc., 967 Providence Square, Suite 16, 23464	1,407	9,315,979
	CF-2433	Equity One Consumer Loan Company, Inc., 4239 Holland Road, Suite 756, 23452	923	5,456,218
	CF-1045	Wells Fargo Financial Virginia, Inc., 3101 Virginia Beach Blvd, 23452	1,337	2,678,675
Warrenton	CF-2528	American General Financial Services of America, Inc., 376 Waterloo Street, 20186	295	1,213,291
	CF-2538	CitiFinancial Services, Inc., 251 W. Lee Highway, Suite 243, 20186	540	3,730,462
Warsaw	CF-1108	American General Financial Services of America, Inc., 195 Main Street, 22572	758	2,968,315
	CF-2432	Equity One Consumer Loan Company, Inc., Times Square Shopping Center, 4268 Richmond Road, 22572	523	2,042,587
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, 364 West Main Street, PO Box 27, 23890	160	287,877
Waynesboro	CF-2160	American General Financial Services of America, Inc., 901-K West Broad Street, P. O. Box 932, 22980	684	1,901,023
	CF-923	Beneficial Virginia Inc., 125 Lucy Lane, Suite E, 22980	439	2,207,205
	CF-2485	CitiFinancial Services, Inc., 2522 Jefferson Highway, Suite 102, 22980	703	4,256,488
Weber City	CF-2039	American General Financial Services of America, Inc., Holston Shopping Center, P O Box 2188, 24251	899	2,928,057
	CF-2247	Southern Finance Corp., 1624 U.S. Highway 23 North Ste 102, 24290	585	581,129
Williamsburg	CF-2207	Beneficial Virginia Inc., 137 Monticello Avenue, Williamsburg, Shopping Center, 23188	118	470,343
	CF-2532	Wells Fargo Financial Virginia, Inc., 4095 Ironbound Road, Courthouse Green, 23188	253	874,131
Winchester	CF-1109	American General Financial Services of America, Inc., 2810 Valley Avenue, 22601	840	4,360,816
	CF-292	Beneficial Virginia Inc., Pleasant Valley Marketplace, 2029 South Pleasant Valley Road, 22601	335	1,253,434
	CF-2062	CitiFinancial Services, Inc., 381 Gateway Drive, Suite 2, 22603	1,206	7,004,541
	CF-2438	Equity One Consumer Loan Company, Inc., 45 Featherbed Lane, 22601	631	2,279,612
Wise	CF-1110	American General Financial Services of America, Inc., 157 Plaza Road, 24293	792	1,914,410
Woodbridge	CF-2040	American General Financial Services of America, Inc., 1952 Daniel Stuart Square, 22191	540	2,048,917

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			<u>Net Loans</u>	<u>Receivable</u>
			<u>Number</u>	<u>Amount(\$)</u>
Woodbridge	CF-2286	CitiFinancial Services, Inc., 13265 Worth Avenue, 22192	1,168	7,071,490
	CF-2679	Mariner Finance of Virginia, LLC, 1979 Daniel Stuart Square, 22191	43	80,769
Woodstock	CF-1112	American General Financial Services of America, Inc., 480 North Main Street, P O Box 143, 22664-0143	813	2,650,102
Wytheville	CF-2203	American General Financial Services of America, Inc., Wytheville Commons, 330 Commonwealth Drive, Suite 6, 24382-1183	485	1,442,167
	CF-2313	Beneficial Virginia Inc., Mountain View Square Shopping Center, 1480 East Main Street, Suite 11, 24382	478	2,036,320
	CF-2487	CitiFinancial Services, Inc., 800 E. Main Street, Suite 330, 24382	781	4,882,504
York	CF-2168	CitiFinancial Services, Inc., 6610-L Mooretown Road, 23188	692	4,560,154
Total			<u>175,300</u>	<u>\$842,358,919</u>