

**SUPPLEMENT TO THE 1998 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**CONSUMER FINANCE LICENSEES**

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS DECEMBER 31, 1998



*FROM REPORTS FILED IN THE*

**BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA**



## TABLE OF CONTENTS

Applications Received And/Or Acted Upon In 1998.....	4
Status Changes In 1998 .....	9
List Of Independent Companies.....	14
List Of Chain Companies.....	15
Consolidated Balance Sheets:	
Independent Companies .....	16
Chain Companies.....	17
Total Industry.....	18
Consolidated Income Statements:	
Independent Companies .....	19
Chain Companies.....	20
Total Industry.....	21
Delinquent Accounts, 1998 Consumer Finance Business Only.....	22
Range Of Consumer Finance Loans.....	23
Selected Financial Ratios.....	24
List Of Offices .....	26

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1998**

**NEW CONSUMER FINANCE OFFICES**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
04/06/98	Rocuda Finance Co.	140B Franklin Street Rocky Mount, Franklin County, VA	Approved 05/06/98
04/09/98	Family Finance Corp.	902 N. Main Street City of Suffolk, VA	Approved 05/05/98
04/14/98	Avco Financial Services of Madison Heights, Inc.	1418 Battlefield Boulevard, North City of Chesapeake, VA	Approved 05/08/98
04/14/98	Avco Financial Services of Madison Heights, Inc.	5007 Victory Boulevard, Suite 18 City of Newport News, VA	Approved 05/08/98
04/14/98	Avco Financial Services of Madison Heights, Inc.	7219 Commerce Street Springfield, Fairfax County, VA	Approved 05/08/98
04/14/98	Avco Financial Services of Madison Heights, Inc.	7801 W. Broad Street, Suite 20 Henrico County, VA	Approved 05/08/98
04/14/98	Avco Financial Services of Madison Heights, Inc.	8221 Hull Street Road City of Richmond, VA	Approved 05/08/98
04/14/98	Avco Financial Services of Madison Heights, Inc.	8335 Sudley Road City of Manassas, VA	Approved 05/08/98
04/22/98	Banc One Financial Services, Inc.	3957 Westerre Parkway, 1st Floor Henrico County, VA	Approved 06/08/98
04/27/98	Beneficial Virginia Inc.	Tanglewood West Office Building 3959 Electric Road, S.W. Roanoke, Roanoke County, VA	Approved 06/18/98
05/04/98	Beneficial Virginia Inc.	By-Pass Business Center 810 Blue Ridge Avenue, Suite F Bedford, VA	Approved 06/18/98
05/05/98	Regional Acceptance Corporation	Green Ridge Center 2350 Peters Creek Road, Suite D City of Roanoke, VA	Approved 06/08/98
05/13/98	Beneficial Virginia Inc.	Mountain View Square Shopping Center 1480 East Main Street, Suite 11 Wytheville, Wythe County, VA	Approved 06/19/98
05/13/98	Beneficial Virginia Inc.	Offices at the Center, 100 Arbor Oak Drive, Suite 304 Ashland, Hanover County, VA	Approved 06/19/98

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1998**

**NEW CONSUMER FINANCE OFFICES (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
06/15/98	Avco Financial Services of Madison Heights, Inc.	182-S10 Neff Avenue City of Harrisonburg, VA	Approved 07/23/98
06/15/98	Avco Financial Services of Madison Heights, Inc.	456 Charles Dimmock Parkway, Suite 7 City of Colonial Heights, VA	Approved 07/23/98
06/15/98	Avco Financial Services of Madison Heights, Inc.	5927-6013 Virginia Beach Boulevard City of Norfolk, VA	Approved 07/23/98
06/15/98	Avco Financial Services of Madison Heights, Inc.	833 W. Constance Road City of Suffolk, VA	Approved 07/23/98
07/01/98	Mercury Finance Company of Virginia	163 Electric Road City of Salem, VA	Approved 08/26/98
07/01/98	Tico Credit Company, Inc.	1441 W. Main Street City of Salem, VA	Approved 08/25/98
07/06/98	Tico Credit Company, Inc.	407 Roanoke Street, Suite 3 Christiansburg, Montgomery County, VA	Approved 08/25/98
07/20/98	Mercury Finance Company of Virginia	2148 Berkmar Drive Albemarle County, VA	Approved 09/17/98
08/24/98	Equity One Consumer Discount Company, Inc., D/B/A Equity One Consumer Loan	10439 Midlothian Turnpike Pocono Green Shopping Center Chesterfield County, VA	Approved 10/08/98
09/17/98	Mercury Finance Company of Virginia	Briarwood Business Center, Unit 6 Forest, Bedford County, VA	Approved 11/06/98
09/22/98	Mercury Finance Company of Virginia	4430 Lafayette Boulevard Spotsylvania County, VA	Approved 11/06/98
10/07/98	Mercury Finance Company of Virginia	6477 College Park, Suite 204 City of Virginia Beach, VA	Approved 11/06/98

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1998

CONSUMER FINANCE OFFICE RELOCATIONS

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
01/14/98	Blazer Financial Services, Inc.	From: 1506 S Main Street, Unit 1, Box 7, Farmville, Prince Edward County, VA To: Unit 10, 1506 South Main Street, Farmville, Prince Edward County, VA	Approved 01/16/98
01/20/98	Mercury Finance Company of Virginia	From: 1774 East Little Creek Road, City of Virginia Beach, VA To: 291 Independence Boulevard, Suite 120, City of Norfolk, VA	Approved 01/22/98
01/27/98	American General Finance of America, Inc.	From: Rappahannock Shopping Center, Tappahannock, Essex County, VA To: Rt. 17 & 360 White Oak Village Shopping Center, Tappahannock, Essex County, VA	Approved 01/29/98
02/09/98	Associates Financial Services Company of Virginia, Inc.	From: 318 Oyster Point Road, Suite 7, City of Newport News, VA To: 12785 Jefferson Avenue, City of Newport News, VA	Approved 02/11/98
04/13/98	American General Finance of America, Inc.	From: 901-S West Broad Street, City of Waynesboro, VA To: 901-K West Broad Street, City of Waynesboro, VA	Approved 04/21/98
04/28/98	Transouth Financial Corporation	From: 225 Parker Road, City of Danville, VA To: 636-A Piney Forest Road, City of Danville, VA	Approved 05/12/98
05/01/98	American General Finance of America, Inc.	From: #5 The Koger Center, Suite 100, City of Norfolk, VA To: 5957-5 Virginia Beach Boulevard, Norfolk, City of Norfolk, VA	Approved 05/05/98
05/11/98	American General Finance of America, Inc.	From: 2120 Wards Road, City of Lynchburg, VA To: 2128 Wards Road, City of Lynchburg, VA	Approved 05/18/98
05/20/98	Norwest Financial Virginia, Inc.	From: 2139-B Coliseum Drive, City of Hampton, VA To: 2400 Cunningham Drive, City of Hampton, VA	Approved 05/21/98

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1998**

**CONSUMER FINANCE OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
05/22/98	American General Finance of America, Inc.	From: 5312 Chamberlayne Road, Henrico County, VA To: 1272 Concord Avenue, City of Richmond, VA	Approved 05/26/98
06/05/98	American General Finance of America, Inc.	From: Four Corner Plaza, Onley, Accomack County, VA To: 25326 Lankford Highway, Onley, Accomack County, VA	Approved 06/09/98
06/16/98	American General Finance of America, Inc.	From: 8803 Sudley Road, Suite 102, Prince William County, VA To: 7861 Sudley Road, City of Manassas, VA	Approved 06/18/98
06/24/98	Avco Financial Services of Madison Heights, Inc.	From: 1938 Plank Road, City of Fredericksburg, VA To: 519A Jefferson Davis Highway, City of Fredericksburg, VA	Approved 06/25/98
06/29/98	City Finance Company	From: 11008 Warwick Boulevard, Suite 450, City of Newport News, VA To: 12638 Jefferson Avenue, Suite 6, City of Newport News, VA	Approved 07/06/98
06/29/98	Blazer Financial Services, Inc.	From: 6139 Jefferson Avenue, Suite I, City of Hampton, VA To: 2189 Cunningham Drive, City of Newport News, VA	Approved 07/06/98
08/06/98	Commercial Credit Loans Inc.	From: 7525 Tidewater Drive, Suite 30, City of Virginia Beach, VA To: Hilltop Commerce Center, 1750 Laskin Road, City of Norfolk, VA	Approved 08/14/98
09/09/98	Nationscredit Financial Services Corporation of Virginia	From: 3635 Franklin Road, Roanoke County, VA To: 3241 Electric Road, S.W., Suite 2-B, Roanoke County, VA	Approved 09/17/98
10/27/98	American General Finance of America, Inc.	From: 480 North Main Street, Woodstock, Shenandoah County, VA To: 477 West Reservoir Road, Woodstock, Shenandoah County, VA	Approved 10/30/98

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1998

CONSUMER FINANCE OFFICE RELOCATIONS (Continued)

DATE RECEIVED	COMPANY	LOCATION	ACTIVITY
11/30/98	Regional Acceptance Corporation	From: 10401 Midlothian Turnpike, Chesterfield County, VA To: 10051 Midlothian Turnpike, Chesterfield County, VA	Approved 12/08/98
12/18/98	American General Finance of America, Inc.	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	Approved 12/21/98

**CONSUMER FINANCE STATUS CHANGES - 1998**

**NEW CONSUMER FINANCE OFFICES**

February	20	Regional Acceptance Corporation opened a consumer finance office at 10401 Midlothian Turnpike, Chesterfield County, VA
February	26	Regional Acceptance Corporation opened a consumer finance office at 304 Kellam Road, City of Virginia Beach, VA
March	06	Regional Acceptance Corporation opened a consumer finance office at 1028 North Battlefield Boulevard, City of Chesapeake, VA
March	17	Regional Acceptance Corporation opened a consumer finance office at 11712 Unit M, Jefferson Avenue, City of Newport News, VA
March	27	The Thaxton Group, Inc. opened a consumer finance office at 1441 W. Main Street, City of Salem, VA
May	08	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 8335 Sudley Road, City of Manassas, VA
June	01	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 5007 Victory Boulevard, Suite 18, City of Newport News, VA
June	01	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 7801 W. Broad Street, Suite 20, Henrico County, VA
June	01	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 8221 Hull Street Road, City of Richmond, VA
June	01	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 1418 Battlefield Boulevard, North, City of Chesapeake, VA
June	01	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 7219 Commerce Street, Springfield, Fairfax County, VA
June	02	Rocuda Finance Co. opened a consumer finance office at 140B Franklin Street, Rocky Mount, Franklin County, VA
June	11	Regional Acceptance Corporation opened a consumer finance office at Green Ridge Center, 2350 Peters Creek Road, Suite D, City of Roanoke, VA
June	18	Beneficial Virginia Inc. opened a consumer finance office at Tanglewood West Office Building, 3959 Electric Road, S.W., Roanoke, Roanoke County, VA
June	26	Family Finance Corp. opened a consumer finance office at 902 N. Main Street, City of Suffolk, VA
July	01	Beneficial Virginia Inc. opened a consumer finance office at By-Pass Business Center, 810 Blue Ridge Avenue, Suite F, Bedford, VA
July	01	Beneficial Virginia Inc. opened a consumer finance office at Offices at the Center, 100 Arbor Oak, Drive, Suite 304, Ashland, Hanover County, VA

**CONSUMER FINANCE STATUS CHANGES - 1998**

**NEW CONSUMER FINANCE OFFICES (Continued)**

July	23	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 182-S10 Neff Avenue, City of Harrisonburg, VA
July	23	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 833 W. Constance Road, City of Suffolk, VA
August	01	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 456 Charles Dimmock Parkway, Suite 7, City of Colonial Heights, VA
September	01	Avco Financial Services of Madison Heights, Inc. opened a consumer finance office at 5927-6013 Virginia Beach Boulevard, City of Norfolk, VA
October	14	Tico Credit Company, Inc. opened a consumer finance office at 407 Roanoke Street, Suite 3, Christiansburg, Montgomery County, VA
October	14	Tico Credit Company, Inc. opened a consumer finance office at 1441 W. Main Street, City of Salem, VA
October	16	Equity One Consumer Discount Company, Inc. opened a consumer finance office at 10439 Midlothian Turnpike, Pocono Green Shopping Center, Chesterfield County, VA
November	17	Mercury Finance Company of Virginia opened a consumer finance office at 163 Electric Road, City of Salem, VA
November	17	Mercury Finance Company of Virginia opened a consumer finance office at 2148 Berkmar Drive, Albemarle County, VA
November	17	Mercury Finance Company of Virginia opened a consumer finance office at Briarwood Business Center, Unit 6, Forest, Bedford County, VA
November	17	Mercury Finance Company of Virginia opened a consumer finance office at 4430 Lafayette Boulevard, Spotsylvania County, VA
November	17	Mercury Finance Company of Virginia opened a consumer finance office at 6477 College Park, Suite 204, City of Virginia Beach, VA

**CONSUMER FINANCE OFFICE RELOCATIONS**

February	06	Mercury Finance Company of Virginia relocated a consumer finance office from 1774 East Little Creek Road, City of Norfolk, VA to 291 Independence Boulevard, Suite 120, City of Virginia Beach, VA
February	17	Blazer Financial Services, Inc. relocated a consumer finance office from 1506 S Main Street, Unit 1 Box 7, Farmville, Prince Edward County, VA to Unit 10, 1506 South Main Street, Farmville, Prince Edward County, VA
March	09	American General Finance of America, Inc. relocated a consumer finance office from Rappahannock Shopping Center, Tappahannock, Essex County, VA to Rt. 17 & 360 White Oak Village Shopping Center, Tappahannock, Essex County, VA

**CONSUMER FINANCE STATUS CHANGES - 1998**

**CONSUMER FINANCE OFFICE RELOCATIONS (Continued)**

March	23	Associates Financial Services Company of Virginia, Inc. relocated a consumer finance office from 318 Oyster Point Road, Suite 7, City of Newport News, VA to 12785 Jefferson Avenue, City of Newport News, VA
May	18	American General Finance of America, Inc. relocated a consumer finance office from 901-S West Broad Street, City of Waynesboro, VA to 901-K West Broad Street, City of Waynesboro, VA
June	22	American General Finance of America, Inc. relocated a consumer finance office from #5 The Koger Center, Suite 100, City of Norfolk, VA to 5957-5 Virginia Beach Boulevard, Norfolk, VA
July	20	American General Finance of America, Inc. relocated a consumer finance office from Four Corner Plaza, Onley, Accomack County, VA to 25326 Lankford Highway, Onley, Accomack County, VA
July	20	Norwest Financial Virginia, Inc. relocated a consumer finance office from 2139-B Coliseum Drive, Hampton, City of Hampton, VA to 2400 Cunningham Drive, Hampton, City of Hampton, VA
August	03	City Finance Company relocated a consumer finance office from 11008 Warwick Boulevard, Suite 450, City of Newport News, VA to 12638 Jefferson Avenue, Suite 6, City of Newport News, VA
August	03	Blazer Financial Services, Inc. relocated a consumer finance office from 6139 Jefferson Avenue, Suite I, City of Newport News, VA to 2189 Cunningham Drive, City of Hampton, VA
August	10	American General Finance of America, Inc. relocated a consumer finance office from 5312 Chamberlayne Road, City of Richmond, VA to 1272 Concord Avenue, Henrico County, VA
August	10	American General Finance of America, Inc. relocated a consumer finance office from 8803 Sudley Road, Suite 102, City of Manassas, VA to 7861 Sudley Road, Prince William County, VA
October	01	Commercial Credit Loans Inc. relocated a consumer finance office from 7525 Tidewater Drive, Suite 30, City of Norfolk, VA to Hilltop Commerce Center, 1750 Laskin, Road, City of Virginia Beach, VA
December	01	Regional Acceptance Corporation relocated a consumer finance office from 10401 Midlothian Turnpike, Chesterfield County, VA to 10051 Midlothian Turnpike, Chesterfield County, VA

**CONSUMER FINANCE OFFICE CLOSINGS**

March	26	American General Finance of America, Inc. closed a consumer finance office at 6715-E Backlick Road, Springfield, Fairfax County, VA
April	24	Norwest Financial Virginia, Inc. closed a consumer finance office at Newport Crossing, Newport News, City of Newport News, VA

**CONSUMER FINANCE STATUS CHANGES - 1998**

**CONSUMER FINANCE OFFICE CLOSINGS (Continued)**

April	30	First Community Finance, Inc. closed a consumer finance office at 2028 Nickerson Boulevard, City of Hampton, VA
May	01	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 1418 Battlefield Boulevard North, City of Chesapeake, VA
May	01	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 7801 West Broad Street, Henrico County, VA
May	01	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 7219 Commerce Street, Springfield, Fairfax County, VA
May	01	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at Village Square Shopping Center, Tabb, York County, VA
May	01	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at Manaport Plaza, Store No. 34, Prince William County, VA
May	01	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at Cross Pointe Marketplace, City of Richmond, VA
May	14	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 707F East Market Street, Leesburg, Loudoun County, VA
May	31	Commercial Credit Loans Inc. closed a consumer finance office at 12917 Jefferson Avenue, Suite E, City of Newport News, VA
June	10	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 6330 Springfield Plaza, Springfield, Fairfax County, VA
June	16	Beneficial Virginia Inc. closed a consumer finance office at 7492 Lee Davis Road, Mechanicsville, Hanover County, VA
June	19	Beneficial Virginia Inc. closed a consumer finance office at 2040 Coliseum Drive, City of Hampton, VA
June	26	Beneficial Virginia Inc. closed a consumer finance office at 544 Newtown Road, Suite 134, City of Virginia Beach, VA
June	29	Beneficial Virginia Inc. closed a consumer finance office at Holland Plaza Shopping Center, City of Virginia Beach, VA
July	31	Security Pacific Financial Services Inc. closed a consumer finance office at 108 East Main Street, City of Martinsville, VA
September	11	Equity One Consumer Discount Company, Inc. closed a consumer finance office at 7801 West Broad Street, Suite 9, Henrico County, VA
October	26	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 9740 Midlothian Turnpike, Chesterfield County, VA

**CONSUMER FINANCE STATUS CHANGES - 1998**

**CONSUMER FINANCE OFFICE CLOSINGS (Continued)**

October	27	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 4001 Virginia Beach Blvd., Suite 116, City of Virginia Beach, VA
October	30	Commercial Credit Loans Inc. closed a consumer finance office at 1412 Greenbrier Parkway, Suite 137, City of Chesapeake, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 1003 West Washington Street, City of Suffolk, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 1147 Jefferson Davis Highway, City of Fredericksburg, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 12011 Lee Jackson Memorial Highway, Suite 101, City of Fairfax, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 1213 N. Military Highway, City of Norfolk, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 1790-92 E. Market Street, City of Harrisonburg, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 2404-B West Mercury Boulevard, City of Hampton, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 3635 Franklin Road, Roanoke County, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 360 Pantops Shopping Center, Albemarle County, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 4300 Portsmouth Boulevard, Room 178, City of Chesapeake, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 5730 Brook Road, Suite 26, Henrico County, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 6015 Fort Avenue, Suite 8, City of Lynchburg, VA
November	16	Nationscredit Financial Services Corporation of Virginia closed a consumer finance office at 798 Southpark Boulevard, Suite 6, City of Colonial Heights, VA

**INDEPENDENT\* CONSUMER FINANCE COMPANIES  
AS OF DECEMBER 31, 1998**

ASSETS				
COMPANY	NUMBER OF OFFICES	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
1. Altavista Loan Company	1	\$ 1,199,829	\$ -0-	\$ 1,199,829
2. Bynum Finance Corporation	1	808,905	-0-	808,905
3. Capitol Loan Company, Incorporated	1	754,909	429	755,338
4. Colonial Loans, Inc.	1	2,051,138	2,062,115	4,113,253
5. Finance One, Inc.	1	31,126	665,194	696,320
6. Franklin Finance Company, Incorporated	1	1,598,586	-0-	1,598,586
7. Jefferson Finance Company	1	187,001	81,981	268,982
8. Knight Finance Company	1	1,359,579	-0-	1,359,579
9. Moore Loans, Incorporated	1	524,066	49,542,313	50,066,379
10. Parks Finance Service, Inc.	3	4,634,172	2,698,391	7,332,563
11. Piedmont Finance Service, Incorporated	2	1,571,162	-0-	1,571,162
12. Rocuda Finance Co.	2	1,134,776	1,042,399	2,177,175
13. Stuart Finance & Small Loan Corp.	1	16,000	-0-	16,000
14. Sussex Finance and Loan Corporation	1	379,824	-0-	379,824
15. Valley Finance Service, Incorporated	2	1,705,392	2,279,167	3,984,559
<b>TOTAL</b>	<b>20</b>	<b>\$17,956,465</b>	<b>\$58,371,989</b>	<b>\$76,328,454</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, 1998**

ASSETS				
COMPANY	NUMBER OF OFFICES	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
1. American General Finance of America, Inc.	65	\$128,338,076	\$ 237,071,537	\$ 365,409,613
2. Associates Financial Services Company of Virginia, Inc.	23	36,166,437	256,194,868	292,361,305
3. AVCO Financial Services of Madison Heights, Inc.	19	25,611,010	58,275,731	83,886,741
4. Banc One Financial Services, Inc.	2	240,036	61,825,976	62,066,012
5. Beneficial Virginia Inc.	35	124,584,753	109,597,113	234,181,866
6. Blazer Financial Services, Inc.	18	49,652,164	42,695,450	92,347,614
7. City Finance Company, d/b/a Public Finance Corporation	9	16,200,208	16,304,654	32,504,862
8. Commercial Credit Loans Inc.	41	71,339,315	239,821,732	311,161,047
9. Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan	20	18,727,401	143,215,025	161,942,426
10. Family Finance Corp.	4	2,214,089	2,219,844	4,433,933
11. First Community Finance, Inc.	6	7,196,699	475,078	7,671,777
12. Green Tree Consumer Discount Company	1	17,914	1,263,962	1,281,876
13. Mercury Finance Company of Virginia	9	1,890,480	35,140,639	37,031,119
14. Norwest Financial Virginia, Inc.	10	10,587,759	37,231,588	47,819,347
15. Regional Acceptance Corporation	5	2,065,211	27,102,049	29,167,260
16. Southern Finance Corp.	1	489,147	174,158	663,305
17. Tico Credit Company, Inc.	2	1,239,098	5,349,371	6,588,469
18. TranSouth Financial Corporation	17	27,147,103	94,285,795	121,432,898
19. Union Finance Corporation	2	1,025,612	5,496,687	6,522,299
<b>TOTAL</b>	<b>289</b>	<b>\$524,732,512</b>	<b>\$1,373,741,257</b>	<b>\$1,898,473,769</b>

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

**INDEPENDENT COMPANIES BALANCE SHEET  
AS OF DECEMBER 31, 1998 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross receivables.....	\$16,230,317	\$69,522,229	85,752,546
LESS: Unearned charges .....	3	12,531,181	12,531,184
Total Net Loans Receivable .....	16,230,314	56,991,048	73,221,362
LESS: Allowance for possible loan losses .....	641,276	256,113	897,389
Adjusted Net Receivables.....	15,589,038	56,734,935	72,323,973
Cash on hand and in banks.....	1,450,376	298,064	1,748,440
Short-term investments .....	11,069	121	11,190
Real estate (less depreciation).....	9,789	-0-	9,789
Furniture, fixtures & equipment (less depreciation) .....	90,090	126,940	217,030
Deferred charges.....	65,918	32,390	98,308
Other assets .....	740,185	1,179,539	1,919,724
<b>TOTAL ASSETS</b> .....	<b>\$17,956,465</b>	<b>\$58,371,989</b>	<b>\$76,328,454</b>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
Short-Term Borrowings:			
Banks.....	\$ 1,520,300	\$ 1,054,700	2,575,000
Parent company or affiliate .....	2,049	43,783	45,832
Other short-term borrowings.....	3,421,582	1,423,563	4,845,145
Total Short-Term Borrowings.....	4,943,931	2,522,046	7,465,977
Long-Term Borrowings:			
Bonds and debentures.....	2,708,476	7,041,506	9,749,982
Other long-term notes.....	1,523,033	36,131,894	37,654,927
Branch office capital allocated to debt.....	-0-	-0-	-0-
Total Long-Term Borrowings.....	4,231,509	43,173,400	47,404,909
Total Borrowings.....	9,175,440	45,695,446	54,870,886
Other liabilities .....	187,959	3,022,294	3,210,253
Total Liabilities.....	9,363,399	48,717,740	58,081,139
Net worth (individual or partnership).....	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock .....	64,961	39	65,000
Common stock.....	486,007	155,103	641,110
Capital surplus.....	351,681	317,023	668,704
Retained earnings.....	7,755,417	9,182,084	16,937,501
Branch office capital allocated to equity.....	-0-	-0-	-0-
Treasury stock.....	(65,000)	-0-	(65,000)
Total Net Worth and Shareholders Equity .....	8,593,066	9,654,249	18,247,315
<b>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b> .....	<b>\$17,956,465</b>	<b>\$58,371,989</b>	<b>\$76,328,454</b>

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

**CHAIN COMPANIES BALANCE SHEET  
AS OF DECEMBER 31, 1998 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross receivables.....	\$526,022,332	\$1,456,971,604	\$1,982,993,936
LESS: Unearned charges.....	828,428	91,469,755	92,298,183
Total Net Loans Receivable.....	525,193,904	1,365,501,849	1,890,695,753
LESS: Allowance for possible			
loan losses.....	18,184,532	32,966,470	51,151,002
Adjusted Net Receivables.....	507,009,372	1,332,535,379	1,839,511,751
Cash on hand and in banks.....	603,233	2,160,662	2,763,895
Short-term investments.....	30,100	100	30,200
Real estate (less depreciation).....	71,909	461,109	533,018
Furniture, fixtures & equipment			
(less depreciation).....	1,154,171	2,627,505	3,781,676
Deferred charges.....	2,172,439	7,404,078	9,576,517
Other assets.....	13,691,288	28,552,424	42,243,712
<b>TOTAL ASSETS.....</b>	<b>\$524,732,512</b>	<b>\$1,373,741,257</b>	<b>\$1,898,473,769</b>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
Short-Term Borrowings:			
Banks.....	\$ 5,614,880	\$ 370,657	\$ 5,985,537
Parent company or affiliate.....	419,992,092	946,096,008	1,366,088,100
Other short-term borrowings.....	-0-	-0-	-0-
Total Short-Term Borrowings.....	425,606,972	946,466,665	1,372,073,637
Long-Term Borrowings:			
Bonds and debentures.....	-0-	-0-	-0-
Other long-term notes.....	-0-	-0-	-0-
Branch office capital allocated to debt.....	61,231,835	336,709,582	397,941,417
Total Long-Term Borrowings.....	61,231,835	336,709,582	397,941,417
Total Borrowings.....	486,838,807	1,283,176,247	1,770,015,054
Other liabilities.....	2,047,704	7,967,737	10,015,441
Total Liabilities.....	488,886,511	1,291,143,984	1,780,030,495
Net worth (individual or partnership).....			
Shareholders Equity:	-0-	-0-	-0-
Preferred stock.....	-0-	-0-	-0-
Common stock.....	1,288,903	1,107,639	2,396,542
Capital surplus.....	31,995,474	56,437,776	88,433,250
Retained earnings.....	2,055,572	19,258,826	21,314,398
Branch office capital allocated			
to equity.....	520,854	5,872,388	6,393,242
Treasury stock.....	(14,802)	(79,356)	(94,158)
Total Net Worth and Shareholders Equity.....	35,846,001	82,597,273	118,443,274
<b>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY.....</b>	<b>\$524,732,512</b>	<b>\$1,373,741,257</b>	<b>\$1,898,473,769</b>

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

**TOTAL INDUSTRY BALANCE SHEET  
AS OF DECEMBER 31, 1998 \***

	Consumer Finance Business	Other Business	Total Business
<b>ASSETS</b>			
Receivables:			
Gross Receivables.....	\$542,252,649	\$1,526,493,833	\$2,068,746,482
LESS: Unearned charges .....	828,431	104,000,936	104,829,367
Total Net Loans Receivable .....	541,424,218	1,422,492,897	1,963,917,115
LESS: Allowance for possible			
loan losses .....	18,825,808	33,222,583	52,048,391
Adjusted Net Receivables.....	522,598,410	1,389,270,314	1,911,868,724
Cash on hand and in banks.....	2,053,609	2,458,726	4,512,335
Short-term investments .....	41,169	221	41,390
Real estate (less depreciation).....	81,698	461,109	542,807
Furniture, fixtures & equipment			
(less depreciation) .....	1,244,261	2,754,445	3,998,706
Deferred charges .....	2,238,357	7,436,468	9,674,825
Other assets .....	14,431,473	29,731,963	44,163,436
<b>TOTAL ASSETS</b> .....	<b>\$542,688,977</b>	<b>\$1,432,113,246</b>	<b>\$1,974,802,223</b>
<b>LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b>			
Short-Term Borrowings:			
Banks.....	\$ 7,135,180	\$ 1,425,357	\$ 8,560,537
Parent Company or affiliate.....	419,994,141	946,139,791	1,366,133,932
Other short-term borrowings.....	3,421,582	1,423,563	4,845,145
Total Short-Term Borrowings.....	430,550,903	948,988,711	1,379,539,614
Long-Term Borrowings:			
Bonds and debentures.....	2,708,476	7,041,506	9,749,982
Other long-term notes.....	1,523,033	36,131,894	37,654,927
Branch office capital allocated to debt.....	61,231,835	336,709,582	397,941,417
<b>Total Long-Term Borrowings</b> .....	<b>65,463,344</b>	<b>379,882,982</b>	<b>445,346,326</b>
Total Borrowings.....	496,014,247	1,328,871,693	1,824,885,940
Other liabilities .....	2,235,663	10,990,031	13,225,694
Total Liabilities .....	498,249,910	1,339,861,724	1,838,111,634
Net worth (individual or partnership).....	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock .....	64,961	39	65,000
Common stock .....	1,774,910	1,262,742	3,037,652
Capital surplus.....	32,347,155	56,754,799	89,101,954
Retained earnings.....	9,810,989	28,440,910	38,251,899
Branch office capital allocated to equity.....	520,854	5,872,388	6,393,242
Treasury stock.....	(79,802)	(79,356)	(159,158)
Total Net Worth and Shareholders Equity .....	44,439,067	92,251,522	136,690,589
<b>TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY</b> .....	<b>\$542,688,977</b>	<b>\$1,432,113,246</b>	<b>\$1,974,802,223</b>

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

**INDEPENDENT COMPANIES INCOME STATEMENT  
YEAR ENDING DECEMBER 31, 1998 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned.....	\$ 4,804,295	\$ 8,044,129	\$12,848,424
Insurance income recognized by licensee .....	108,245	11,272	119,517
Insurance income recognized by affiliate <sup>1</sup> .....	7,283	-0-	7,283
Other income .....	140,787	92,042	232,829
<b>TOTAL INCOME.....</b>	<b>5,060,610</b>	<b>8,147,443</b>	<b>13,208,053</b>
EXPENSES			
Advertising.....	34,607	19,032	53,639
Auditing.....	43,573	45,856	89,429
Provision for possible loan losses .....	727,550	395,504	1,123,054
Depreciation and amortization.....	51,827	43,797	95,624
Insurance and fidelity bonds.....	89,841	18,304	108,145
Legal fees and disbursements .....	25,157	29,680	54,837
Postage, printing, stationery and supplies .....	83,622	72,744	156,366
Rent, janitorial services and utilities .....	150,922	123,792	274,714
Salaries of officers, owners and partners.....	893,766	461,576	1,355,342
Salaries of all other employees .....	750,346	926,859	1,677,205
Taxes (other than income).....	141,516	139,900	281,416
License fees.....	16,369	8,935	25,304
Telephone and telegraph.....	48,512	75,293	123,805
Travel, auto expense and allowance.....	59,796	37,498	97,294
Supervision and administration .....	12,000	-0-	12,000
Other expenses .....	252,733	402,904	655,637
Expenses (excluding taxes) allocated from insurance affiliate <sup>2</sup> .....	6,646	-0-	6,646
<b>Total Non-interest Expenses.....</b>	<b>3,388,783</b>	<b>2,801,674</b>	<b>6,190,457</b>
<b>Interest paid on borrowed funds.....</b>	<b>817,030</b>	<b>3,416,335</b>	<b>4,233,365</b>
<b>Total Expenses.....</b>	<b>4,205,813</b>	<b>6,218,009</b>	<b>10,423,822</b>
Income Before Income Taxes .....	854,797	1,929,434	2,784,231
Income Taxes:			
State .....	22,479	4,798	27,277
Federal .....	79,061	20,385	99,446
Income taxes on insurance affiliate .....	266	-0-	266
<b>Total Income Taxes.....</b>	<b>101,806</b>	<b>25,183</b>	<b>126,989</b>
<b>NET INCOME.....</b>	<b>\$752,991</b>	<b>\$1,904,251</b>	<b>\$2,657,242</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, 1998 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned.....	\$ 116,417,853	\$205,255,237	\$321,673,090
Insurance income recognized by licensee .....	600,105	1,175,971	1,776,076
Insurance income recognized by affiliate <sup>3</sup> .....	43,582,817	22,716,024	66,298,841
Other income .....	810,036	2,392,618	3,202,654
<b>TOTAL INCOME.....</b>	<b>161,410,811</b>	<b>231,539,850</b>	<b>392,950,661</b>
EXPENSES			
Advertising.....	1,829,971	3,059,793	4,489,764
Auditing.....	13,430	15,351	28,781
Provision for possible loan losses .....	28,363,331	32,846,083	61,209,414
Depreciation and amortization.....	1,203,634	1,960,806	3,164,440
Insurance and fidelity bonds.....	639,593	981,488	1,621,081
Legal fees and disbursements .....	620,619	853,870	1,474,489
Postage, printing, stationery and supplies .....	1,544,550	1,680,055	3,224,605
Rent, janitorial services and utilities .....	2,407,137	4,142,517	6,549,654
Salaries of officers, owners and partners.....	341,501	380,322	721,823
Salaries of all other employees .....	16,041,656	25,687,628	41,729,284
Taxes (other than income).....	676,316	959,917	1,636,233
License fees.....	643,031	793,547	1,436,578
Telephone and telegraph.....	934,944	1,441,954	2,376,898
Travel, auto expense and allowance.....	592,060	961,661	1,553,721
Supervision and administration .....	5,828,754	9,597,436	15,426,190
Other expenses .....	6,031,113	13,830,655	19,861,768
Expenses (excluding taxes) <sup>4</sup> allocated from insurance affiliate .....	26,149,710	13,824,574	39,974,284
<b>Total Non-interest Expenses.....</b>	<b>93,861,350</b>	<b>113,017,657</b>	<b>206,879,007</b>
Interest paid on borrowed funds.....	42,674,751	102,655,282	145,330,033
<b>Total Expenses .....</b>	<b>136,536,101</b>	<b>215,672,939</b>	<b>352,209,040</b>
Income Before Income Taxes .....	24,874,710	15,866,911	40,741,621
Income Taxes:			
State .....	2,072,029	(245,394)	1,826,635
Federal .....	998,439	2,264,162	3,262,601
Income taxes on insurance affiliate .....	6,233,679	3,391,338	9,625,017
<b>Total Income Taxes .....</b>	<b>9,304,147</b>	<b>5,410,106</b>	<b>14,714,253</b>
<b>NET INCOME.....</b>	<b>\$ 15,570,563</b>	<b>\$ 10,456,805</b>	<b>\$ 26,027,368</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, 1998 \***

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
<b>INCOME</b>			
Charges collected or earned.....	\$121,222,148	\$213,299,366	\$334,521,514
Insurance income recognized by licensee.....	708,350	1,187,243	1,895,593
Insurance income recognized by affiliate <sup>5</sup> .....	43,590,100	22,716,024	66,306,124
Other income.....	950,823	2,484,660	3,435,483
<b>TOTAL INCOME.....</b>	<b>166,471,421</b>	<b>239,687,293</b>	<b>406,158,714</b>
<b>EXPENSES</b>			
Advertising.....	1,864,578	3,078,825	4,943,403
Auditing.....	57,003	61,207	118,210
Provision for possible loan losses.....	29,090,881	33,241,587	62,332,468
Depreciation and amortization.....	1,255,461	2,004,603	3,260,064
Insurance and fidelity bonds.....	729,434	999,792	1,729,226
Legal fees and disbursements.....	645,776	883,550	1,529,326
Postage, printing, stationery and supplies.....	1,628,172	1,752,799	3,380,971
Rent, janitorial services and utilities.....	2,558,059	4,266,309	6,824,368
Salaries of officers, owners and partners.....	1,235,267	841,898	2,077,165
Salaries of all other employees.....	16,792,002	26,614,487	43,406,489
Taxes (other than income).....	817,832	1,099,817	1,917,649
License fees.....	659,400	802,482	1,461,882
Telephone and telegraph.....	983,456	1,517,247	2,500,703
Travel, auto expense and allowance.....	651,856	999,159	1,651,015
Supervision and administration.....	5,840,754	9,597,436	15,438,190
Other expenses.....	6,283,846	14,233,559	20,517,405
Expenses (excluding taxes) allocated from insurance affiliate <sup>6</sup> .....	26,156,356	13,824,574	39,980,930
Total Non-interest Expenses.....	97,250,133	115,819,331	213,069,464
Interest paid on borrowed funds.....	43,491,781	106,071,617	149,563,398
Total Expenses.....	140,741,914	221,890,948	362,632,862
Income Before Income Taxes.....	25,729,507	17,796,345	43,525,852
Income Taxes:			
State.....	2,094,508	(240,596)	1,853,912
Federal.....	1,077,500	2,284,547	3,362,047
Income taxes on insurance affiliate.....	6,233,945	3,391,338	9,625,283
Total Income Taxes.....	9,405,953	5,435,289	14,841,242
<b>NET INCOME.....</b>	<b>\$ 16,323,554</b>	<b>\$ 12,361,056</b>	<b>\$ 28,684,610</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, 1998**

	Independent Companies Net Receivables		Chain Companies Net Receivables		Total Industry Net Receivables	
	Number	Amount	Number	Amount	Number	Amount
Accounts with no payment for:						
Two Months	356	\$587,920	9,440	\$18,462,929	9,796	\$19,050,849
Three Months	449	737,048	10,424	17,810,765	10,873	18,547,813
<b>TOTAL</b>	<b>805</b>	<b>\$1,324,968</b>	<b>19,864</b>	<b>\$36,273,694</b>	<b>20,669</b>	<b>\$37,598,662</b>

	Independent Companies			Chain Companies			Total Industry		
	Two Months	Three Months	Total	Two Months	Three Months	Total	Two Months	Three Months	Total
Percentage of number of loans at the end of the year that were delinquent at the time	3.63	4.48	8.21	4.09	4.51	8.60	4.07	4.51	8.58
Percentage of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	3.62	4.54	8.16	3.52	3.39	6.91	3.52	3.43	6.94

**RANGE OF CONSUMER FINANCE LOANS  
MADE DURING 1998**

	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	2,951	\$ 1,683,883	23,830	\$ 16,828,714	26,781	\$ 18,512,597
1,000.01 to 2,500	3,608	5,161,071	82,290	136,232,074	85,898	141,393,145
2,500.01 to 4,000	1,554	4,376,727	59,296	183,233,539	60,850	187,610,266
4,000.01 to 6,000	770	3,419,888	34,888	174,721,640	35,658	178,141,528
<b>TOTAL</b>	<b>8,883</b>	<b>\$14,641,569</b>	<b>200,304</b>	<b>\$511,015,967</b>	<b>209,187</b>	<b>\$525,657,536</b>

**SELECTED FINANCIAL RATIOS  
YEAR ENDING DECEMBER 31, 1998**

	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	27.81	15.86	19.00	31.28	17.19	21.09	31.17	17.14	21.02
Charges Collected or Earned	26.40	15.66	18.48	22.56	15.24	17.27	22.70	15.25	17.31
Insurance Income	0.63	0.02	0.18	8.56	1.77	3.65	8.29	1.71	3.53
Other Income	0.78	0.18	0.34	0.16	0.18	0.17	0.18	0.18	0.18
Interest Expense	4.49	6.65	6.09	8.27	7.62	7.80	8.14	7.59	7.74
Non-interest Expense	18.63	5.46	8.91	18.19	8.39	11.11	18.21	8.28	11.03
Salary Expense	9.06	2.70	4.36	3.18	1.94	2.28	3.38	1.96	2.35
Bad Debt Expense	3.99	0.78	1.62	5.50	2.44	3.29	5.45	2.37	3.23
Supervision and Administration	0.06	0.00	0.02	1.13	0.71	0.83	1.09	0.69	0.80
Other Non-interest Expense	5.52	1.98	2.91	8.38	3.30	4.71	8.29	3.26	4.65
Income Before Income Taxes	4.69	3.75	4.00	4.82	1.18	2.18	4.82	1.27	2.25
Income Taxes	0.55	0.05	0.18	1.80	0.40	0.79	1.76	0.39	0.77
Net Income:									
Weighted Average	4.14	3.70	3.82	3.02	0.78	1.39	3.06	0.88	1.48
Median	1.89	2.88	1.89	1.61	0.14	1.63	1.87	0.86	1.76

**NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1998**

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Abingdon	CF-2259	Commercial Credit Loans Inc., 203 West Main Street, 24210.....	980	2,974,651
	CF-2218	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 340 Town Center Drive, 24212.....	375	777,596
Alexandria	CF-781	Beneficial Virginia Inc., Huntington Station, 5908 N Kings Highway, P O Box 4847, 22303-0847.....	1,412	3,973,102
	CF-2096	Commercial Credit Loans Inc., 8794-R Sacramento Drive, Sacramento Center, 22309.....	586	1,604,531
Altavista	CF-2192	Norwest Financial Virginia, Inc., 374 South Pickett Street, 22304.....	735	1,237,492
	CF-454	Altavista Loan Company, 802-1/2 Main Street, P O Box 118, 24517.....	634	815,494
	CF-720	Parks Finance Service, Inc., P O Box 510, 24517.....	995	1,592,282
Ashland	CF-1185	American General Finance of America, Inc., 121 Junction Drive, 23005.....	736	1,678,066
	CF-2312	Beneficial Virginia Inc., 100 Arbor Oak Drive, Suite 304, 23005-2252.....	0	0
Bedford	CF-2310	Beneficial Virginia Inc., 810 Blue Ridge Avenue, Suite F, 24523.....	145	394,220
Big Stone Gap	CF-1070	American General Finance of America, Inc., US Highway 23 and Alternate Route 58, PO Box 269, 24219.....	488	828,151
	CF-1079	American General Finance of America, Inc., 111 North Main Street, 23824.....	824	1,506,624
Blackstone	CF-1073	American General Finance of America, Inc., 610 North Main Street, Units C & D, 22812.....	1,504	3,216,842
	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue, 24201.....	1,367	3,051,864
Bristol	CF-979	Piedmont Finance Service, Incorporated, Main Street, Mays Building, P O Box 620, 24528.....	689	747,294
Centreville	CF-2145	Associates Financial Services Company of Virginia, Inc., 13810 C Braddock Road, 22020.....	624	1,790,633
Charlottesville	CF-2023	American General Finance of America, Inc., 1138 Emmett Street, 22906.....	1,089	2,089,932
	CF-1075	American General Finance of America, Inc., 401 East Main Street, 22902.....	1,064	2,074,245
	CF-950	Associates Financial Services Company of Virginia, Inc., Rio Hill Shopping Center, 1900 Rio Hill Road, 22901.....	576	1,344,171
	CF-1129	Avco Financial Services of Madison Heights, Inc., 2114 Angus Road, Suite 102, 22901.....	815	2,147,598
	CF-885	Beneficial Virginia Inc., 722-4 Rio Road West, P O Box 6053, 22906.....	2,001	5,966,769
	CF-1056	City Finance Company d/b/a Public Finance Corporation, Central Professional Building, 259 Zan Road, 22901.....	722	1,652,316
CF-2060	CF-2060	Commercial Credit Loans Inc., 1760 Rio Hill Center, 22901.....	444	1,191,294
	CF-2260	Commercial Credit Loans Inc., 300 Preston Avenue, Suite 100, 22901.....	493	1,184,386

	CF-2144	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 1428 North Seminole Trail, 22901.....	239	565,718
	CF-2322	Mercury Finance Company of Virginia, 2148 Berkmar Drive, 22901.....	119	196,353
	CF-2167	Norwest Financial Virginia, Inc., 1683 Seminole Trail, 22044.....	356	642,930
	CF-430	Parks Finance Service, Inc., 112 Second Street NE, PO Box 2025, 22902.....	369	652,270
Chase City	CF-2163	American General Finance of America, Inc., 518 North Main Street, 23924.....	931	2,134,510
Chatham	CF-1076	American General Finance of America, Inc., 2 South Main Street, 24531.....	849	1,741,996
	CF-2224	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Tightsqueeze Plaza, Route 29, 24531.....	665	1,149,290
Chesapeake	CF-2024	American General Finance of America, Inc., 1406 Battlefield Boulevard North, 23320-4440.....	715	1,541,268
	CF-502	Associates Financial Services Company of Virginia, Inc., 801 Volvo Parkway, Suite 116, 23320.....	923	2,068,131
	CF-2305	Avco Financial Services of Madison Heights, Inc., 1418 Battlefield Boulevard, North, 23324.....	439	1,096,327
	CF-952	Beneficial Virginia Inc., 3916 Portsmouth Blvd, Stonebridge Plaza, Unit A-7, 23321.....	1,475	3,430,852
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Blvd, Woodford Square Shopping Center, 23320.....	1,397	4,272,567
	CF-2059	Commercial Credit Loans Inc., 1200 North Battlefield Boulevard, Suite 122, 23320.....	539	1,360,692
	CF-2089	Commercial Credit Loans Inc., 3325 Taylor Road, Suite 114, 23321.....	592	1,510,471
	CF-1184	Norwest Financial Virginia, Inc., 1705 Parkview Drive, Suite 26, 23320.....	583	1,009,334
	CF-2293	Regional Acceptance Corporation, 1028 North Battlefield Boulevard, 23320.....	162	540,962
	CF-1055	Transouth Financial Corporation, 1200 Battlefield Blvd, 23320.....	759	1,886,495
	CF-817	Transouth Financial Corporation, Indian River Shopping Center, 4361 East Indian River Road, 23325.....	828	1,861,516
Chester	CF-2090	Commercial Credit Loans Inc., 12639 Jefferson Davis Highway, 23831.....	681	2,107,793

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1998

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Christiansburg	CF-2100	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 10334 Ironbridge Road, 23831.....	171	346,590
	CF-2038	American General Finance of America, Inc., 2707 Market Street, 24073-0299.....	997	2,028,139
	CF-2188	Avco Financial Services of Madison Heights, Inc., 1562 N. Franklin Street, 24073.....	431	985,657
	CF-2184	Beneficial Virginia Inc., Foothills Plaza, 1580 North Franklin Street, 24073.....	837	2,084,420
Clarksville	CF-2049	Commercial Credit Loans Inc., 1580 N. Franklin Road, Suite 4, 24073.....	645	1,568,982
	CF-2321	Tico Credit Company, Inc., 407 Roanoke Street, Suite 3, 24073.....	235	601,195
	CF-1077	American General Finance of America, Inc., 11224 Highway 15, 23927.....	873	1,845,164
Collinsville	CF-2115	Blazer Financial Services, Inc., 2867 S. Virginia Ave., 24078.....	868	1,711,838
Colonial Heights	CF-2240	Rocuda Finance Co., 5108 Kings Mountain Road, 24078.....	490	856,887
	CF-2175	Associates Financial Services Company of Virginia, Inc., 170 South Gate Square, 23834.....	844	1,667,105
Covington	CF-2315	Avco Financial Services of Madison Heights, Inc., 456 Charles Dimmock Parkway, Suite 7, 23834.....	261	578,513
	CF-1054	Blazer Financial Services, Inc., 798 Southpark Boulevard, PO Box 535, 23834.....	2,372	5,371,977
	CF-2263	Commercial Credit Loans Inc., 536 South Park Boulevard, 23834.....	711	1,979,574
	CF-2025	American General Finance of America, Inc., 369 West Main Street, 24426.....	1,153	2,300,818
	CF-1080	American General Finance of America, Inc., 327 Southgate Center, 22701.....	1,187	2,419,854
Culpeper	CF-2289	Beneficial Virginia Inc., 613 Meadowbrook Shopping Center, 22701.....	79	269,331
	CF-933	Blazer Financial Services, Inc., 601 Meadowbrook Shopping Center, P O Box 759, 22701.....	1,198	2,425,478
Danville	CF-2204	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 211 Southgate Shopping Center, 22701.....	500	1,023,396
	CF-1081	American General Finance of America, Inc., 605 Piney Forest Road, 24543.....	1,632	2,824,500
	CF-2045	Associates Financial Services Company of Virginia, Inc., 749 Piney Forest Road, 24540.....	884	1,577,600
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541.....	1,231	2,896,116
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, Suite A, 24541.....	1,171	2,413,730
	CF-2114	Blazer Financial Services, Inc., 661 Piney Forest Road, 24540.....	917	2,202,312

	CF-1066	City Finance Company d/b/a Public Finance Corporation, 115 Mall Drive, 24540.....	928	2,103,721
	CF-2264	Commercial Credit Loans Inc., 2420 Riverside Drive, 24540.....	727	1,946,958
	CF-2174	Commercial Credit Loans Inc., 3303 North Main Street, Suite J, 24540.....	549	1,869,520
	CF-2109	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 3303 N. Main Street, Suite D, 24540.....	829	1,258,399
	CF-2249	Transouth Financial Corporation, 225 Parker Road, 24540.....	111	286,062
Elkton	CF-1083	American General Finance of America, Inc., Shen Elk Plaza, Store L, Shenandoah Avenue, 22827.....	809	1,522,525
	CF-2217	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 406-B W. Spotswood Trail, 22827.....	382	987,408
Emporia	CF-1084	American General Finance of America, Inc., 550 North Main Street, 23847.....	1,129	1,772,061
Fairfax	CF-2172	Associates Financial Services Company of Virginia, Inc., 11139 Lee Highway, 22030.....	532	1,113,616
	CF-753	Beneficial Virginia Inc., The Gatewood Plaza, 10201 Lee Highway, 22030.....	1,324	3,673,391
	CF-1196	Commercial Credit Loans Inc., 3040 Williams Drive, 22031.....	684	1,730,891
Falls Church	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike, 22043.....	1,656	3,784,937
Farmville	CF-1087	American General Finance of America, Inc., 537 College Plaza Shopping Center, South Main Street, 23901.....	1,516	2,643,974
	CF-2113	Blazer Financial Services, Inc., Unit 10, 1506 South Main Street, 23901.....	814	1,916,710
	CF-2205	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 202 Clark Street, Suite 3, 23901.....	698	1,278,117
Forest	CF-2324	Mercury Finance Company of Virginia, Briarwood Business Center Unit 6, 24551.....	63	92,553
Franklin	CF-1065	City Finance Company d/b/a Public Finance Corporation, 1100-142 Armory Drive, 23851.....	839	1,636,092
Fredericksburg	CF-1088	American General Finance of America, Inc., 3940-X Plank Road, 22401.....	806	1,914,383
	CF-2046	Associates Financial Services Company of Virginia, Inc., Plaza At Salem Virginia, 4300 Plank Road, Suite 210, 22402.....	606	1,335,453
	CF-2291	Avco Financial Services of Madison Heights, Inc., 1938 Plank Road, 22401.....	376	993,984

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1998

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-2177	Banc One Financial Services, Inc., 10703 Spotsylvania Avenue, Suite 102, 22407 .....	78	212,844
	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center, 22405.....	1,657	5,260,753
	CF-238	Colonial Loans, Inc., 401 William Street, P O Box 518, 22404-0518.....	836	2,073,880
	CF-2266	Commercial Credit Loans Inc., 1911 Plank Road, 22401.....	878	2,529,837
	CF-2072	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4411 Plank Road, 22407 .....	208	387,676
	CF-2230	Green Tree Consumer Discount Company, 2300 Fall Hill Avenue, 22401.....	0	0
	CF-2325	Mercury Finance Company of Virginia, 4430 Lafayette Boulevard, 22408.....	13	21,048
	CF-2244	Norwest Financial Virginia, Inc., 3940 Plank Road, Suite R1, 22407.....	461	788,862
	CF-2221	Transouth Financial Corporation, 2025 Plank Road, 22401 .....	410	987,173
Front Royal	CF-1089	American General Finance of America, Inc., 290 Remount Road, 22630 .....	628	1,334,140
	CF-2138	Associates Financial Services Company of Virginia, Inc., 477-F South Street, 22630 .....	720	1,886,671
	CF-2232	Beneficial Virginia Inc., 470-C South Commerce Avenue, 22630 .....	454	1,327,664
Galax	CF-2189	American General Finance of America, Inc., 530 1/2 East Stuart Drive, 24333.....	798	1,582,258
	CF-2050	Commercial Credit Loans Inc., 969 East Stuart Drive, 24333 .....	990	2,678,648
Glen Allen	CF-2127	Norwest Financial Virginia, Inc., 10835 West Broad Street, 23060.....	660	1,097,348
Gloucester	CF-1090	American General Finance of America, Inc., 6649 Market Drive, 23061.....	802	1,820,183
	CF-2290	Beneficial Virginia Inc., 6097 George Washington Memorial Hwy, 23061 .....	160	363,192
Grafton	CF-2288	First Community Finance, Inc., 5338-E George Washington Memorial, Highway, 23692.....	528	907,709
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P O Box 708, 24557 .....	296	363,010
Hampton	CF-1091	American General Finance of America, Inc., 3007 West Mercury Blvd, 23666 .....	1,129	2,059,604
	CF-2226	American General Finance of America, Inc., Unit 3835 Kecoughtan Road, 23669.....	684	1,141,483
	CF-442	Associates Financial Services Company of Virginia, Inc., Coliseum Square Shopping Center, 2040 Coliseum Drive, P O Box 7356, 23666.....	1,024	2,549,682
	CF-135	Blazer Financial Services, Inc., 2189 Cunningham Drive, 23666 .....	2,202	4,495,271
	CF-2057	Commercial Credit Loans Inc., 2316-C West Mercury Boulevard, 23666.....	758	1,827,389
	CF-1152	Norwest Financial Virginia, Inc., 2400 Cunningham Drive, 23666 .....	1,011	1,696,024
	CF-819	Transouth Financial Corporation, 1305 East Pembroke Avenue, PO Box 52, 23669.....	796	1,871,746

Harrisonburg	CF-2210	Associates Financial Services Company of Virginia, Inc., Golden Corners Center, 243 Neff Avenue, 22801 .....	358	771,398
	CF-2317	Avco Financial Services of Madison Heights, Inc., 182-S10 Neff Avenue, 22802 .....	243	693,404
	CF-930	Beneficial Virginia Inc., Spotswood Square Shopping Center, 1790 East Market Street, Store #18, 22801 .....	1,440	4,321,450
	CF-2269	Commercial Credit Loans Inc., 2035-63 East Market Street, 22801 .....	541	1,542,823
	CF-161	Valley Finance Service, Incorporated, 120 South Main Street, PO Box 592, 22801 .....	622	1,319,732
Herndon	CF-2043	Associates Financial Services Company of Virginia, Inc., 209 Elden Street, Suite 101, 22070 .....	939	2,258,495
Highland Springs	CF-2200	First Community Finance, Inc., 71 S. Airport Drive, 23075 .....	523	979,835
Hopewell	CF-2252	American General Finance of America, Inc., 316 Cavalier Square, 23860.....	724	1,294,498
	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard, 23860.....	1,326	3,450,944
Lawrenceville	CF-2102	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 311 North Main Street, 23868.....	803	1,554,473
Lebanon	CF-1093	American General Finance of America, Inc., Cedar One, U S Route 19, 24266.....	738	1,114,444
Leesburg	CF-1094	American General Finance of America, Inc., 13 South Catoclin Circle SE, 22075 .....	596	1,359,247
	CF-2047	Commercial Credit Loans Inc., 531-C East Market Street, 22075 .....	540	1,359,145
Lexington	CF-2165	American General Finance of America, Inc., 461 East Nelson Street, 24450.....	731	1,451,653
	CF-2213	First Community Finance, Inc., 150 Walker Street, 24450 .....	433	998,046
Louisa	CF-1095	American General Finance of America, Inc., 501 East Main Street, Suite 112, 23093.....	988	1,861,723
Luray	CF-2140	Associates Financial Services Company of Virginia, Inc., 2 East Luray Shopping Center, 22835.....	462	1,143,992
Lynchburg	CF-2020	American General Finance of America, Inc., 2120 Wards Road, 24502 .....	1,580	2,672,065
	CF-2171	Associates Financial Services Company of Virginia, Inc., 3700 Candler's Mountain Road, #1-A, 24502.....	880	1,495,966

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1998

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-522	Beneficial Virginia Inc., Waterlick Plaza, 9607-D Timberlake Road, P O Box 11343, 24502-1343 .....	2,122	5,050,592
	CF-2116	Blazer Financial Services, Inc., 2600 Memorial Avenue, Suite 107, 24501 .....	833	1,912,800
	CF-1064	City Finance Company d/b/a Public Finance Corporation, 2225 Lakeside Drive, P. O. Box 2235, 24501 .....	863	1,904,035
	CF-2271	Commercial Credit Loans Inc., 3700 Candler's Mountain Road, Suite 540, 24502 .....	446	1,062,918
	CF-2088	Commercial Credit Loans Inc., 6015 Fort Avenue, Suite 21A, 24502 .....	710	1,967,183
	CF-2235	Finance One, Inc., 3727 Old Forest Road, PO Box, 11828, 24506 .....	109	25,249
Madison Heights	CF-566	Avco Financial Services of Madison Heights, Inc., River James Shopping Center, Route 29 North, 24572 .....	1,052	2,608,523
Manassas	CF-1097	American General Finance of America, Inc., 7861 Sudley Road, 22110 .....	976	1,855,942
	CF-890	Associates Financial Services Company of Virginia, Inc., 10374 Portsmouth Road, 22110 .....	733	1,853,532
	CF-2304	Avco Financial Services of Madison Heights, Inc., 8335 Sudley Road, 20109 .....	499	1,318,002
	CF-768	Beneficial Virginia Inc., Festival At Manassas, 10384 Festival Lane, 22110 .....	1,279	4,491,622
	CF-2179	Commercial Credit Loans Inc., 8370 Sudley Road, 22110 .....	694	1,666,401
	CF-1199	Norwest Financial Virginia, Inc., 7622 Stream Walk Lane, 22110 .....	630	934,723
Martinsville	CF-2064	American General Finance of America, Inc., 5 East Church Street, 24112 .....	701	1,141,957
	CF-2206	Beneficial Virginia Inc., 1 Leatherwood Crossing Shopping, Center, Suite 5, 24112 .....	779	2,035,446
	CF-922	Blazer Financial Services, Inc., 113 East Main Street, P O Box 142, 24112 .....	2,241	5,275,467
	CF-2273	Commercial Credit Loans Inc., P O BOX 828, 24114 .....	507	1,297,492
	CF-2051	Commercial Credit Loans Inc., PO Box 1386, 24114 .....	1,047	3,558,862
	CF-2180	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Holiday Shopping Center, 1914 Virginia Avenue, 24112 .....	790	1,168,019
	CF-2241	Transouth Financial Corporation, 1000 Memorial Boulevard, 24112 .....	309	701,489
Mechanicsville	CF-2030	American General Finance of America, Inc., 7007 Mechanicsville Turnpike, Suite 103, 23111 .....	684	1,461,205
	CF-2274	Commercial Credit Loans Inc., 7445 Lee Davis Road, 23111 .....	931	2,223,692
	CF-2237	Transouth Financial Corporation, 7088 Mechanicsville Turnpike, 23111 .....	360	807,746
Midlothian	CF-941	Beneficial Virginia Inc., 10809 Hull Street Road, 23112-3315 .....	1,375	4,144,692
Newport News	CF-2021	American General Finance of America, Inc., 445 Oriana Road, Suite 2, 23608 .....	878	1,596,247

	CF-938	Associates Financial Services Company of Virginia, Inc., 12785 Jefferson Avenue, 23602.....	738	1,811,931
	CF-2301	Avco Financial Services of Madison Heights, Inc., 5007 Victory Boulevard, Suite 18, 23693.....	530	1,278,546
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Blvd, P O Box 2129, 23602.....	3,055	7,061,744
	CF-1063	City Finance Company d/b/a Public Finance Corporation, 12638 Jefferson Avenue, Suite 6, 23602 .....	676	1,452,659
	CF-2275	Commercial Credit Loans Inc., 550-C Oyster Point Road, 23602 .....	639	1,603,963
	CF-2065	Mercury Finance Company of Virginia, 12638 Jefferson Avenue, 23602 .....	331	350,297
	CF-2294	Regional Acceptance Corporation, 11712 Unit M, Jefferson Avenue, 23606.....	81	158,437
	CF-820	Transouth Financial Corporation, 6212 Jefferson Avenue, 23606.....	978	2,029,175
Norfolk	CF-2015	American General Finance of America, Inc., 5957-5 Virginia Beach Boulevard, 23502.....	1,432	2,597,999
	CF-2316	Avco Financial Services of Madison Heights, Inc., 5927-6013 Virginia Beach Boulevard, 23502 .....	284	679,546
	CF-32	Beneficial Virginia Inc., 244 Janaf Shopping Center, P O Box 12147, 23541-0147.....	1,799	4,561,674
	CF-1017	Mercury Finance Company of Virginia, 8401 Hampton Blvd., Suite 8, 23518 .....	347	439,306
	CF-822	Transouth Financial Corporation, 700 Newtown Road, PO Box 12125, 23502 .....	1,059	2,187,961
Norton	CF-2254	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, P O Box 387, 24273.....	346	689,941
	CF-2186	Jefferson Finance Company, 440 Park Avenue, 24273.....	49	74,063
Onley	CF-1098	American General Finance of America, Inc., 25326 Lankford Highway, 23418.....	1,297	2,398,105
	CF-2073	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Heritage Corner, US Route 13 & Washington Street, PO Box 624, 23418.....	994	2,812,278
Orange	CF-2161	American General Finance of America, Inc., 10589 James Madison Highway, P O Box 551, 22960 .....	935	1,701,081
Petersburg	CF-1099	American General Finance of America, Inc., 3323-A South Crater Road, 23803.....	1,137	2,074,169
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803.....	2,489	6,702,824
	CF-2181	Family Finance Corp., 3040 South Crater Road, Suite B, 23803.....	463	1,077,597

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1998

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-825	Transouth Financial Corporation, 3287 South Crater Road, PO Box 2053, 23804 .....	677	1,406,796
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue, 23805 .....	346	631,450
Portsmouth	CF-2018	American General Finance of America, Inc., 3256 Academy Avenue, 23703 .....	722	1,191,900
	CF-233	Bynum Finance Corporation, 430 County Street, P O Box 788, 23705 .....	542	747,628
Prince George	CF-2231	Family Finance Corp., 3707 Jefferson Park Road, 23875 .....	169	483,413
Pulaski	CF-2052	Commercial Credit Loans Inc., Memorial Square Shopping Center, 1060 Memorial Drive, 24301 .....	588	1,444,821
Radford	CF-2014	American General Finance of America, Inc., 116 Third Avenue, 24141 .....	1,101	2,305,375
	CF-1061	City Finance Company d/b/a Public Finance Corporation, 218 First Street, 24143 .....	866	2,079,023
Richlands	CF-2216	Transouth Financial Corporation, 1324 Front Street, 24641 .....	1,177	2,880,868
	CF-2296	Transouth Financial Corporation, 142 Kents Ridge Road, 24641 .....	883	1,972,785
Richmond	CF-2027	American General Finance of America, Inc., 1272 Concord Avenue, 23228 .....	921	1,560,645
	CF-2028	American General Finance of America, Inc., 5245 South Laburnum Avenue, 23231 .....	1,076	2,111,096
	CF-2031	American General Finance of America, Inc., 7102 Hull Street Road, Suite D, 23235-0126 .....	923	1,677,602
	CF-2037	American General Finance of America, Inc., 8519 Midlothian Turnpike, P O Box 35614, 23235 .....	900	1,863,245
	CF-2036	American General Finance of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, 23294 .....	944	1,546,736
	CF-514	Associates Financial Services Company of Virginia, Inc., 11419 Midlothian Turnpike #H, 23235 .....	768	1,619,718
	CF-859	Associates Financial Services Company of Virginia, Inc., 2710 Enterprise Parkway, Post Office Box 32171, 23294 .....	811	1,616,065
	CF-803	Avco Financial Services of Madison Heights, Inc., 257 Wadsworth Drive, P O Box 35703, 23235 .....	645	1,532,108
	CF-2302	Avco Financial Services of Madison Heights, Inc., 7801 W. Broad Street, Suite 20, 23294 .....	370	899,354
	CF-1032	Avco Financial Services of Madison Heights, Inc., 8191-A Brook Road, 23227 .....	866	1,973,699
	CF-2303	Avco Financial Services of Madison Heights, Inc., 8221 Hull Street Road, 23235 .....	465	1,207,069
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, P O Box 855, 23150 .....	1,470	4,166,308

	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229 .....	1,130	3,332,266
	CF-954	Blazer Financial Services, Inc., 5906 West Broad Street, P O Box 11223, 23230 .....	1,116	2,626,379
	CF-1011	Blazer Financial Services, Inc., 6949 Hull Street Road, 23224 .....	1,313	2,774,953
	CF-1060	City Finance Company d/b/a Public Finance Corporation, 3129 Mechanicsville Pike, 23223 .....	1,138	2,522,706
	CF-2097	Commercial Credit Loans Inc., 8030 W Broad St, 23294 .....	771	2,127,308
	CF-2058	Commercial Credit Loans Inc., 8245 Hull Street Road, 23235 .....	673	1,958,786
	CF-2053	Commercial Credit Loans Inc., 9205 B Midlothian Turnpike, 23235 .....	863	2,174,728
	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 .....	164	264,072
	CF-2199	First Community Finance, Inc., 9903 Hull Street Road, 23236 .....	881	1,840,823
	CF-1115	Mercury Finance Company of Virginia, 9321 Midlothian Turnpike, Suite J, 23235 .....	226	290,612
	CF-284	Moore Loans, Incorporated, 316 East Grace Street, PO Box 12362, 23241 .....	478	663,016
	CF-1010	Norwest Financial Virginia, Inc., 9710 Midlothian Turnpike, 23235 .....	827	1,456,672
	CF-2295	Regional Acceptance Corporation, 10051 Midlothian Turnpike, 23235 .....	42	118,211
	CF-2128	Transouth Financial Corporation, 10422 Midlothian Turnpike, 23235 .....	541	1,129,006
Roanoke	CF-2034	American General Finance of America, Inc., 1369 Towne Square Boulevard, 24012 .....	878	1,611,637
	CF-2035	American General Finance of America, Inc., 418 First Street SW, 24011 .....	1,007	2,373,328
	CF-910	Associates Financial Services Company of Virginia, Inc., 622 Townside Drive, P O Box 8120, 24014 .....	1,068	1,876,036
	CF-1030	Avco Financial Services of Madison Heights, Inc., 5207 Bernard Drive SW, 24018 .....	722	1,842,593
	CF-998	Avco Financial Services of Madison Heights, Inc., 6431 Williamson Road NW, 24017 .....	895	2,361,811
	CF-2308	Beneficial Virginia Inc., 3959 Electric Road, S.W., 24018 .....	172	470,290
	CF-1019	Beneficial Virginia Inc., 7222 Williamson Road, 24019 .....	1,375	3,272,337
	CF-339	Blazer Financial Services, Inc., 6701 Peters Creek Road, Suite 106, 24019 .....	1,219	2,282,333

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1998

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-1059	City Finance Company d/b/a Public Finance Corporation, 1301 Towne Square Blvd, 24012.....	606	1,418,714
	CF-945	Commercial Credit Loans Inc., 2014 Electric Road SW, Suite 60, 24018.....	514	1,549,672
	CF-2279	Commercial Credit Loans Inc., 2362-A Peters Creek Road, 24017.....	480	1,232,660
	CF-646	Commercial Credit Loans Inc., 6701 Peters Creek Road Suite 107, P O Box 7948, 24019.....	440	1,313,677
	CF-2182	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4345 Starkey Road, 24014.....	59	72,701
	CF-2066	Norwest Financial Virginia, Inc., 3524 Electric Road SW, 24018.....	584	868,690
	CF-2311	Regional Acceptance Corporation, Green Ridge Center, 2350 Peters Creek Road, Suite D, 24011.....	343	1,065,912
	CF-2233	Transouth Financial Corporation, 4218 Brambleton Avenue SW, 24018.....	276	682,836
Rocky Mount	CF-1102	American General Finance of America, Inc., Pell Avenue, Rocky Mount Plaza, P O Box 531, 24151.....	735	1,199,917
	CF-458	Franklin Finance Company, Incorporated, 276 South Main Street, PO Box 59, 24151.....	746	1,500,388
	CF-2299	Rocuda Finance Co., 140B Franklin Street, 24151.....	186	299,843
Salem	CF-2319	Mercury Finance Company of Virginia, 163 Electric Road, 24153.....	52	93,018
	CF-2320	Tico Credit Company, Inc., 1441 W. Main Street, 24153.....	269	639,143
Smithfield	CF-2255	Family Finance Corp., 1915 South Church Street, Suite 3, 23430.....	246	394,120
South Boston	CF-1103	American General Finance of America, Inc., 524 North Main Street, 24592.....	1,396	2,763,882
	CF-2112	Blazer Financial Services, Inc., 4019 Halifax Road, PO Box 1099, 24592.....	876	2,113,159
	CF-2202	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 4021 Halifax Road, Suite B, 24592.....	554	1,061,476
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, PO Box 187, 24592.....	1,319	2,240,485
South Hill	CF-2158	American General Finance of America, Inc., 1167 East Atlantic Street, 23970.....	1,073	1,905,443
	CF-2211	First Community Finance, Inc., 101-A Brunswick Avenue, 23970.....	1,026	1,637,091
Springfield	CF-2306	Avco Financial Services of Madison Heights, Inc., 7219 Commerce Street, 22150.....	660	1,472,190
	CF-2098	Commercial Credit Loans Inc., 6800 Backlick Road, Suite 100, 22150.....	691	1,592,956
Stafford	CF-2243	American General Finance of America, Inc., 44 Mine Road, 22554.....	610	1,152,638

Staunton	CF-2032	American General Finance of America, Inc., 851 Statler Crossing, Suite 326, 24401.....	891	1,650,361	
	CF-935	Associates Financial Services Company of Virginia, Inc., Statler Plaza, 850 Statler Boulevard, Suite 112, 24401 .....	603	1,218,783	
	CF-2281	Commercial Credit Loans Inc., 108 Statler Square, 24401 .....	730	1,786,237	
	CF-2297	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 617 Greenville Avenue, 24401 .....	196	533,062	
Sterling	CF-2212	Beneficial Virginia Inc., 21525 Ridgetop Circle, Suite 140, 20166.....	539	2,071,705	
	CF-663	Stuart Finance & Small Loan Corp., Rycove Street, P O Box 208, 24171.....	0	0	
Stuart Suffolk	CF-2164	American General Finance of America, Inc., 1238 Holland Road, Suite 104, 23434 .....	811	1,381,989	
	CF-2318	Avco Financial Services of Madison Heights, Inc., 833 W. Constance Road, 23434 .....	218	590,606	
	CF-2196	Beneficial Virginia Inc., Executive Center, 424 Market Street, Suite 102, 23434 .....	991	2,758,409	
	CF-2282	Commercial Credit Loans Inc., 1447-49 North Main Street, 23434.....	576	1,395,666	
	CF-2300	Family Finance Corp., 902 N. Main Street, 23434.....	63	149,568	
	CF-532	Knight Finance Company, 113 South Saratoga Street, 23434.....	576	810,935	
	CF-827	Transouth Financial Corporation, 196 West Constance Road, PO Box 1091, 23434 .....	737	1,499,933	
	CF-1121	Union Finance Corporation, 1703 B North Main Street, PO Box 1217, 23434.....	232	423,945	
	Tappahannock	CF-1104	American General Finance of America, Inc., Route 17 & 360, White Oak Village, Shopping Center, P. O. Box 845, 22560-0845.....	892	1,787,527
		CF-732	Valley Finance Service, Incorporated, New Market Road, PO Box 277, 22853.....	232	397,602
Timberville Virginia Beach	CF-1140	American General Finance of America, Inc., 1023-25 Kempsville Road, Phase III, 23464 .....	781	1,896,520	
	CF-2041	American General Finance of America, Inc., 1083 Independence Boulevard, 23455 .....	808	1,679,826	
	CF-2042	American General Finance of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452.....	1,121	2,029,518	

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1998

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
	CF-2125	Associates Financial Services Company of Virginia, Inc., 316 Constitution Drive, 23466 .....	896	2,105,558
	CF-999	Associates Financial Services Company of Virginia, Inc., 780 Lynnhaven Parkway, Suite 190, 23452 .....	472	957,314
	CF-733	Avco Financial Services of Madison Heights, Inc., 4000 Virginia Beach Blvd., Suite 132, 23452 .....	767	1,675,223
	CF-2253	Banc One Financial Services, Inc., 5501 Greenwich Road, Suite 155, 23462 .....	5	20,335
	CF-459	Beneficial Virginia Inc., 1554 Laskin Road, P O Box 4779, 23451 .....	1,332	3,525,213
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, 23464 .....	4,794	12,260,496
	CF-985	Blazer Financial Services, Inc., 5386 Kemps River Drive, 23464 .....	1,263	2,584,086
	CF-332	Blazer Financial Services, Inc., 549 Newtown Road, Suite 107, P O Box 61599, 23462 .....	2,152	3,830,023
	CF-2056	Commercial Credit Loans Inc., 3809 Princess Anne Road, Suite 107, 23456 .....	420	895,644
	CF-647	Commercial Credit Loans Inc., 5480 Virginia Beach Boulevard, Suite 103, 23462 .....	1,005	2,353,186
	CF-2083	Commercial Credit Loans Inc., Hilltop Commerce Center, 1750 Laskin Road, 23454 .....	560	1,242,320
	CF-2106	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 505 S. Independence Boulevard, Suite 107, 27452 .....	146	362,791
	CF-986	Mercury Finance Company of Virginia, 291 Independence Boulevard, Suite 120, 23462 .....	326	412,648
	CF-2326	Mercury Finance Company of Virginia, 6477 College Park, Suite 204, 23464 .....	23	39,887
	CF-1045	Norwest Financial Virginia, Inc., 3101 Virginia Beach Blvd, 23452 .....	681	1,144,285
	CF-2292	Regional Acceptance Corporation, 304 Kellam Road, 23462 .....	97	252,400
	CF-828	Transouth Financial Corporation, 3615 Virginia Beach Blvd, PO Box 2234, 23450 .....	1,481	4,619,853
Warsaw	CF-1108	American General Finance of America, Inc., 195 Main Street, 22572 .....	1,153	2,508,307
	CF-2101	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Times Square Shopping Center, West Richmond Road, PO Box 1315, 22572 .....	666	1,752,562
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, West Main Street, PO Box 431, 23890 .....	239	375,027
Waynesboro	CF-2160	American General Finance of America, Inc., 901-K West Broad Street, P. O. Box 932, 22980 .....	802	1,568,534

	CF-923	Beneficial Virginia Inc., 250-D North Poplar Avenue, P O Box 1023, 22980 .....	1,838	4,732,306
	CF-1057	City Finance Company d/b/a Public Finance Corporation, 2566 Jefferson Highway, Suite 101, 22980 .....	770	1,942,075
Weber City	CF-2214	First Community Finance, Inc., 1327-B W. Broad Street, 22980 .....	416	1,027,282
	CF-2039	American General Finance of America, Inc., Holston Shopping Center, P O Box 2188, 24251 .....	1,328	2,698,623
Williamsburg	CF-2247	Southern Finance Corp., 190 U.S. Highway 23 North, 24290 .....	547	445,586
	CF-2197	American General Finance of America, Inc., 701 Merrimac Trail, Suite K, 23185-5348 .....	485	980,884
	CF-2207	Beneficial Virginia Inc., 5242 Olde Towne Road, Suite 8, 23188 .....	514	1,477,327
	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road, P O Box H.P., 23185 .....	396	675,101
	CF-2168	Commercial Credit Loans Inc., 5251 John Tyler Highway, Suite 30, 23185 .....	500	1,307,775
	CF-829	Transouth Financial Corporation, 604 Route 143, 816 Merrimac Trail, Bingley Center, PO Box 332, 23185 .....	724	1,665,249
Winchester	CF-1109	American General Finance of America, Inc., 2810 Valley Avenue, 22601 .....	990	1,994,071
	CF-2139	Associates Financial Services Company of Virginia, Inc., 2124 Pleasant Valley Rd, 22601 .....	761	1,767,863
	CF-292	Beneficial Virginia Inc., South Park Shopping Center, 2558 Valley Avenue, Suite E, 22601 .....	1,943	6,016,013
	CF-2110	Blazer Financial Services, Inc., 2210 Wilson Boulevard, 22601 .....	683	1,285,279
	CF-2062	Commercial Credit Loans Inc., 51 West Jubal Early Drive, 24073 .....	746	1,713,597
	CF-2198	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, 45 Feather Bed Lane, 22601 .....	399	868,264
Wise	CF-1110	American General Finance of America, Inc., 157 Plaza Road SW, 24293 .....	629	1,192,573
Woodbridge	CF-2040	American General Finance of America, Inc., 1952 Daniel Stuart Square, 22191 .....	1,363	2,845,254
	CF-2169	Associates Financial Services Company of Virginia, Inc., 14457 Potomac Mills Road, 22192 .....	966	1,995,457
	CF-723	Beneficial Virginia Inc., Post Office Box 4178, 22194-4178 .....	1,313	4,340,908
	CF-2286	Commercial Credit Loans Inc., 13265 Worth Avenue, 22192 .....	954	2,483,722
Woodstock	CF-1112	American General Finance of America, Inc., 480 North Main Street, 22664 .....	1,155	2,060,431

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES  
OPERATING IN VIRGINIA  
AS OF DECEMBER 31, 1998

Location	License Number	Name and Address of Licensee	Consumer Finance Business	
			Net Loans Receivable Number	Amount(\$)
Wytheville	CF-2203	American General Finance of America, Inc., 325 E. Main Street, 24382 .....	449	1,041,064
	CF-2111	Blazer Financial Services, Inc., 800 E. Main Street, Suite 330, PO Box 844, 24382 .....	905	2,076,976
	CF-2287	Commercial Credit Loans Inc., 800 East Main Street, Suite 240, 24382 .....	514	1,520,917
		<b>TOTAL</b> .....	240,874	541,424,218

