

COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS

ANNUAL REPORT OF A CONSUMER FINANCE COMPANY
FOR THE YEAR ENDING DECEMBER 31, 2017

GENERAL INSTRUCTIONS

Pursuant to § 6.2-1534 of the Code of Virginia, every Consumer Finance licensee must file an annual report under oath with the State Corporation Commission. Reports covering operations during the preceding calendar year are to be filed no later than April 1, 2018, by mailing or delivering them to the Bureau of Financial Institutions, 1300 East Main Street, Suite 800, Post Office Box 640, Richmond, Virginia 23218-0640. The statute does not provide for an extension of the filing period. **A penalty for late filing may be imposed.**

Many licensees conduct other businesses in their consumer finance offices, either directly or through an affiliate. **Unless otherwise noted, all information requested pertains to Virginia consumer finance business only and does not include any other businesses conducted.**

Please do not underline, change captions, or otherwise modify the report form. Figures should be rounded to the nearest dollar. If insufficient space is provided in a Schedule, continuations on plain paper may be added. Additional information must be submitted on 8-1/2" X 11" paper. Please indicate where such additions are made. If you have any questions, please feel free to contact Randy Street at (804) 371-9269 or at Randy.Street@scc.virginia.gov.

AFFIDAVIT

State of _____)

City or County of _____)

I, _____, being the _____
(Name of Officer of Licensee) (Title)

of _____
(Name of Licensee)

swear or affirm that, to the best of my information and belief, the facts in this report, including any accompanying schedules and statements, are true.

Signature

Subscribed and sworn to before me this _____ day of _____, 20_____.

Notary Public

Registration Number of Notary: _____
My commission expires: _____

FOR THE YEAR ENDING DECEMBER 31, 2017

GENERAL INFORMATION

1. Name and mailing address of licensee:

2. Virginia license number:

3. Provide the (name, title, address, telephone number, fax number and e-mail address) for the individual to be contacted with respect to:

(A) Questions which may arise from this report:

(B) Scheduling Examinations:

(C) Consumer Complaints:

4. Indicate below any other businesses conducted in the location(s) where the licensee makes consumer finance loans in Virginia:

(A) Mortgage Lending/Brokering _____ Conducted by: _____

(B) Sales Finance _____ Conducted by: _____

(C) Open-End Credit _____ Conducted by: _____

(D) Motor Vehicle Title Lending _____ Conducted by: _____

(E) Sale of Title/Property/Non-Credit Life Insurance _____ Conducted by: _____

(F) Other (specify each type of other business conducted and the name(s) of any legal entity or entities that operate the other business):

5. During 2017, did the licensee notify the Commissioner, in writing, of the name, address, and position of each new senior officer, member, partner, director, or principal? If not, provide the required information in a separate written statement.

YES _____

NO _____

N/A _____

6. Describe any transactions that occurred in 2017 which resulted in an individual or entity acquiring, directly or indirectly, 25 percent or more of the ownership of the licensee. Attach additional 8 1/2" x 11" paper if necessary.

DIRECTORS AND MANAGEMENT

If the licensee is a limited liability company or corporation, list all members, managers, directors and senior officers (those within three reporting levels of the CEO), their titles, and their ownership interest, if any, **direct or indirect**, in the licensee. If the licensee is a partnership, list the partners, along with their ownership interest, **direct or indirect**, in the licensee. If the licensee is a business trust, list the trustees along with their ownership interest, **direct or indirect**, of the licensee.

Name	Title	Check applicable title(s)					# Shares Owned	% Owned
		Senior Officer	Director	Partner	Manager	Trustee		

Itemize any individuals and/or companies not listed above with a ten percent or greater ownership interest, direct or indirect, in the licensee, including beneficial owners.

Name and Address	Number of Shares Owned	Percentage Ownership

Schedules A through E on the following pages apply only to Virginia loans and assets

**SCHEDULE A
CONSUMER FINANCE AND OTHER BUSINESS ASSETS
AT THE END OF THE CALENDAR YEAR**

	AMOUNT
Consumer Finance Assets at Year-End	
Other Business Assets at Year-End	
Total Consumer Finance and Other Business Assets at Year-End	

**SCHEDULE B
ANALYSIS OF CONSUMER FINANCE LOANS BY SIZE**

RANGE OF CONSUMER FINANCE LOANS	CONSUMER FINANCE LOANS MADE DURING THE YEAR*		CONSUMER FINANCE LOANS END OF CALENDAR YEAR*	
	Number	Net Loans Receivable	Number	Net Loans Receivable
\$2,500.00 or Less				
\$2,500.01 - \$6,000.00				
\$6,000.01 - \$10,000.00				
\$10,000.01 to \$20,000.00				
Over \$20,000.00.....				
TOTAL				

*Classify the loans according to their size at the time made and show the outstanding principal balance of all loans at the end of the calendar year.

**SCHEDULE C
INTEREST RATES CHARGED ON CONSUMER FINANCE LOANS
MADE DURING THE CALENDAR YEAR**

	Number of Loans	Amount of Loans	Interest Rate Range	
			Lowest	Highest
Loans up to \$2,500				
Loans over \$2,500				

**SCHEDULE D
ANALYSIS OF DELINQUENT ACCOUNTS FOR CONSUMER FINANCE LOANS**

	Number	Net Loans Receivable
Accounts with No Payment (Either of Principal or Charges) for a period of:		
(a) Two Months		
(b) Three Months or More		
(c) TOTAL.....		

