

COMMONWEALTH OF VIRGINIA  
STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS  
ANNUAL REPORT OF PAYDAY LENDERS  
FOR THE YEAR ENDING DECEMBER 31, 2011

Bureau of Financial Institutions  
1300 East Main Street, Suite 800  
Post Office Box 640  
Richmond, Virginia 23218-0640

FILE IN DUPLICATE

SECTION I  
GENERAL INFORMATION

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1. Name and mailing address of licensee: \_\_\_\_\_ 2. Virginia license number: \_\_\_\_\_
3. Number of payday loan offices in Virginia: \_\_\_\_\_ 4. E-Mail address: \_\_\_\_\_
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5. List any trade name or fictitious name used by the licensee to conduct the payday lending business in Virginia:  
\_\_\_\_\_
- 
6. Check the appropriate items concerning licensee: \_\_\_\_\_ INDIVIDUAL \_\_\_\_\_ PARTNERSHIP  
\_\_\_\_\_ CORPORATION \_\_\_\_\_ LIMITED LIABILITY COMPANY \_\_\_\_\_ BUSINESS TRUST
- 
7. Indicate below any other businesses conducted in the location(s) where the licensee makes payday loans in Virginia:
- (A) Check Cashing \_\_\_\_\_ Conducted by: \_\_\_\_\_
- (B) Motor Vehicle Title Lending \_\_\_\_\_ Conducted by: \_\_\_\_\_
- (C) Money Transmission/Money Order Sales \_\_\_\_\_ As an agent for: \_\_\_\_\_
- (D) Tax Preparation/Electronic Tax Filing \_\_\_\_\_ Conducted by: \_\_\_\_\_
- (E) Tax Refund Anticipation Loans \_\_\_\_\_ Conducted by: \_\_\_\_\_
- (F) Other (specify): \_\_\_\_\_
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8. Name and mailing address of parent company, if any:  
\_\_\_\_\_
- 
9. Does the licensee or its parent or affiliate(s) conduct a lending business in other states? \_\_\_\_\_ YES \_\_\_\_\_ NO
- 
10. Name, title and business address of the chief executive officer of licensee:  
\_\_\_\_\_
- 
11. Individual to be contacted with respect to questions which may arise from this report (name, title, address, **telephone number and e-mail address**):  
\_\_\_\_\_





**SECTION II**

**PAYDAY LOANS MADE DURING THE CALENDAR YEAR**

16. Payday Loans Made in Virginia during the Calendar Year: Total Number: # \_\_\_\_\_; Total Dollar Amount: \$ \_\_\_\_\_

Average Dollar Amount of Virginia Payday Loans Made During the Calendar Year: \$ \_\_\_\_\_

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17. Total Number of Individual Borrowers to Whom Payday Loans Were Made: \_\_\_\_\_

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18. Minimum Dollar Amount of Payday Loans Made: \$ \_\_\_\_\_; Maximum Amount: \$ \_\_\_\_\_

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19. Minimum Annual Percentage Rate (APR) Charged on Virginia Payday Loans: \_\_\_\_\_%; Maximum APR Charged \_\_\_\_\_%

Average APR Charged: \_\_\_\_\_%

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20. Minimum Term of Payday Loans Made: \_\_\_\_\_ days; Maximum Term: \_\_\_\_\_ days; Average Term: \_\_\_\_\_ days

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21. Analysis of Delinquent or Charged Off Items During the Calendar Year:

Number of Borrower Checks Returned Unpaid by Depository Institutions: \_\_\_\_\_

Total Amount of Checks Returned Unpaid: \$ \_\_\_\_\_

Number of Returned Checks That Were Ultimately Paid: \_\_\_\_\_ Amount of Returned Checks That Were Paid: \$ \_\_\_\_\_

Number of Returned Checks Charged Off: \_\_\_\_\_ Amount of Returned Checks Charged Off: \$ \_\_\_\_\_

Number of Returned Check Fees Collected From Borrowers: \_\_\_\_\_ Amount of Returned Check Fees Collected: \$ \_\_\_\_\_

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22. Legal Action:

Number of Individual Borrowers Against Whom Lawsuits Were Instituted: \_\_\_\_\_; Total Amount of Loans Sought to be Recovered Through Lawsuits: \$ \_\_\_\_\_

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23. Number of Individual Borrowers who Received More than One Loan but Less than 13 Loans During the Calendar Year: \_\_\_\_\_

Number of Individual Borrowers who Received 13 Loans or More During the Calendar Year: \_\_\_\_\_

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**AFFIDAVIT**

State of \_\_\_\_\_)

County or City of \_\_\_\_\_)

I, \_\_\_\_\_, being the \_\_\_\_\_  
(Name of Officer of Licensee) (Title)

of \_\_\_\_\_ swear or affirm that, to the best of my  
(Payday Lender Licensee)

information and belief, the facts in this report, including any accompanying schedules and statements, are true.

\_\_\_\_\_  
Signature of Officer of Licensee

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

\_\_\_\_\_  
Notary Public

Registration Number of Notary: \_\_\_\_\_

My commission expires: \_\_\_\_\_

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**PLEASE MAKE SURE THIS REPORT AND THE FINANCIAL STATEMENT OF THE LICENSEE ARE FILED IN DUPLICATE BEFORE THE MARCH 25TH DEADLINE. IF AUDITED FINANCIAL STATEMENTS ARE BEING PREPARED BUT ARE NOT READY, PLEASE INDICATE BELOW THE APPROXIMATE DATE THAT THEY WILL BE FILED WITH THIS BUREAU AND ATTACH CURRENT INTERNAL STATEMENTS. (If an audit of the licensee is not conducted, current internal statements alone are acceptable and should be attached.)**

**Anticipated filing date of audited financial statement of licensee:** \_\_\_\_\_