

COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS

ANNUAL REPORT OF A CONSUMER FINANCE COMPANY
FOR THE YEAR ENDING DECEMBER 31, 2023

GENERAL INSTRUCTIONS

Pursuant to § 6.2-1534 of the Code of Virginia, every consumer finance company 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, 2024, 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 company offices, either directly or through an affiliate. **Unless otherwise noted, all information requested pertains to Virginia consumer finance company 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: _____

**ANNUAL REPORT OF A CONSUMER FINANCE COMPANY
FOR THE YEAR ENDING DECEMBER 31, 2023**

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 from the licensee's consumer finance company offices:

(A) Open-end credit _____ Conducted by: _____

(B) Short-term lending _____ Conducted by: _____

(C) Motor vehicle title lending _____ Conducted by: _____

(D) Mortgage lender or broker _____ Conducted by: _____

(E) Auto club membership _____ Conducted by: _____

(F) Authorized delegate or agent of a money order seller or money transmitter _____

Conducted by: _____

(G) Tax preparation or electronic tax filing services _____ Conducted by: _____

(H) Facilitating third party tax preparation or electronic tax filing services _____

Conducted by: _____

(I) Arranging tax refund anticipation loans or tax refund payments _____

Conducted by: _____

(J) Check casher _____ Conducted by: _____

(K) Automated teller machine _____ Conducted by: _____

(L) Selling noncredit-related life insurance _____ Conducted by: _____

(M) Mortgage servicing _____ Conducted by: _____

(N) Sales finance _____ Conducted by: _____

(O) 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 2023, 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 2023 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.

7. Did the licensee use the services of one or more access partners as allowed by § 6.2-1523.1 of the Code of Virginia in 2023?

YES _____ Number of access partners used: _____

NO _____

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

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

	AMOUNT
Total assets of licensee	
Total assets of affiliates that conduct business in any of the licensee's authorized offices	
TOTAL	

**SCHEDULE B
ANALYSIS OF LICENSEE'S CONSUMER FINANCE LOAN DATA**

	Total	Minimum	Maximum	Average
Number of consumer finance loans made				
Terms of consumer finance loans made (months)				
Principal amount of consumer finance loans made				
Annual interest rate charged on consumer finance loans made				

**SCHEDULE C
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:		
Two months		
Three months or more		
TOTAL		

