



2009 CONSUMER FINANCE ANNUAL REPORT



NORTH CAROLINA
COMMISSIONER OF BANKS

Office of the Commissioner of Banks

**Joseph A. Smith, Jr.
Commissioner of Banks**



**NORTH CAROLINA
COMMISSIONER OF BANKS**

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State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

BEVERLY E. PERDUE
GOVERNOR

JOSEPH A. SMITH, JR.
COMMISSIONER OF BANKS

To the Honorable Beverly E. Perdue, Governor of North Carolina

It is my pleasure to submit our 2009 Annual Report on licensed consumer finance lenders.

The figures in this report represent only a compilation of unaudited reports submitted by licensees in accordance with G.S. 53-184(b). At December 31, 2009, there were 489 licensed loan offices in North Carolina consisting of 6 companies with 6 offices making loans under G.S. 53-173, and 75 companies with 483 offices lending under the optional rate section, G.S. 53-176. Assets of these lenders totaled \$1,277,313,282 as compared to \$1,478,689,085 at December 31, 2008.

As a convenience to the public and the industry, this report is also available on the Commissioner of Banks' website, www.nccob.gov.

Respectfully submitted,

A large, stylized handwritten signature in black ink, consisting of several overlapping loops and a central vertical stroke.

Joseph A. Smith, Jr.
Commissioner of Banks



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NORTH CAROLINA
COMMISSIONER OF BANKS

The North Carolina Consumer Finance Act

The North Carolina Consumer Finance Act, General Statute 53-164 *et seq.*, authorizes the Commissioner of Banks to license and to supervise loan companies which make direct consumer loans of \$10,000 or less. A licensee may charge interest that exceeds the rate which Chapter 24 of the North Carolina General Statutes allows. It cannot make a loan secured by real property.

A licensee may choose to make loans under one of the following sections of the Act.

Statutory Reference	Amount of Loan
G.S. 53-173	\$ 3,000 or less
G.S. 53-176	\$10,000 or less

For licensees who loan a cash advance of \$3,000 or less, G.S. 53-173 allows maximum interest charges of 36% per year on that part of the unpaid principal balance which does not exceed \$600 and 15% per year on that portion which is more than \$600 but not more than the \$3,000 ceiling.

Optional rate lenders, those who make cash advances of \$10,000 or less, must adhere to the provisions of G.S. 53-176. This section of the Consumer Finance Act permits maximum interest charges of 30% per year on that part of the unpaid principal balance which does not exceed \$1,000 and 18% per year on the remainder which does not exceed \$7,500. If the principal balance is more than \$7,500, the maximum rate is 18% per year on the entire loan.

Lenders which do not charge interest rates in excess of those permitted by Chapter 24 are exempt from the Consumer Finance Act. Also exempted are banks, trust companies, savings and loan associations, cooperative credit unions, agricultural credit corporations, production credit associations, pawn brokers, and installment paper dealers.

Assets Of North Carolina Consumer Finance Licensees 1948 - 2009

Year	Number of Offices	Assets
1948	104	\$ 9,935,725
1949	114	\$ 5,964,650
1950	131	\$ 7,239,910
1951	155	\$ 11,064,252
1952	190	\$ 12,341,155
1953	216	\$ 13,492,017
1954	256	\$ 15,976,244
1955	297	\$ 21,246,790
1956	319	\$ 29,992,837
1957	321	\$ 37,641,256
1958	373	\$ 45,233,628
1959	487	\$ 67,859,304
1960	555	\$ 85,152,604
1961	593	\$ 166,760,057
1962	587	\$ 160,082,898
1963	580	\$ 189,073,851
1964	578	\$ 202,566,160
1965	583	\$ 222,079,264
1966	584	\$ 238,725,231
1967	580	\$ 249,014,144
1968	586	\$ 260,603,202
1969	701	\$ 334,695,117
1970	685	\$ 360,245,735
1971	688	\$ 378,878,200
1972	695	\$ 401,538,128
1973	717	\$ 427,714,605
1974	711	\$ 448,847,415
1975	686	\$ 438,553,164
1976	692	\$ 463,949,104
1977	712	\$ 499,141,278
1978	748	\$ 518,874,964
1979	745	\$ 603,497,518
1980	708	\$ 600,549,541
1981	612	\$ 551,595,597
1982	572	\$ 521,120,128
1983	572	\$ 588,519,354
1984	572	\$ 661,160,528
1985	597	\$ 766,645,219
1986	614	\$ 838,697,616
1987	645	\$ 896,177,265
1988	652	\$ 965,331,416
1989	671	\$ 1,082,181,300
1990	667	\$ 1,137,318,046
1991	639	\$ 1,174,903,683
1992	635	\$ 1,257,532,671
1993	642	\$ 1,367,659,149
1994	663	\$ 1,549,514,122
1995	693	\$ 1,579,263,869
1996	722	\$ 1,730,488,988
1997	704	\$ 1,625,306,078
1998	663	\$ 1,555,347,136
1999	654	\$ 1,559,789,198
2000	644	\$ 1,759,216,458
2001	618	\$ 1,585,572,039
2002	582	\$ 1,574,377,614
2003	581	\$ 1,534,472,478
2004	568	\$ 1,545,284,111
2005	583	\$ 1,519,067,981
2006	597	\$ 1,622,467,144
2007	586	\$ 1,602,339,459
2008	540	\$ 1,478,689,085
2009	489	\$ 1,277,313,282

North Carolina Consumer Finance Act Licensees

December 31, 2009

Licensee Home Office	Number of Offices	Loan Category	Loans Receivable
Allied Finance Company of Kannapolis, Inc. 2113 Dale Earnhardt Blvd. Kannapolis, NC 28082	2	G.S. 53-176	461,300
Allied Financial Services, Inc. 821 Baxter Street, Suite 307 Charlotte, NC 28202	11	G.S. 53-176	14,584,818
Alpha Finance Company 38 East Cheek Street Sparta, NC 28675	1	G.S. 53-176	385,733
American General Financial Services of America, Inc. 601 NW Second Street Evansville, IN 47701-0059	91	G.S. 53-176	190,358,306
Amity Finance of Kings Mountain, Inc. 219 South Battleground Avenue Kings Mountain, NC 28086	1	G.S. 53-176	1,461,898
Amity Finance of Mooresville, Inc. 236 North Main Street Mooresville, NC 28115	1	G.S. 53-176	376,523
Amity Finance of Shelby, Inc. 203 West Dixon Boulevard Shelby, NC 28152	1	G.S. 53-176	778,683
Amity Finance of Troy, Inc. 320 North Main Street Troy, NC 27371	1	G.S. 53-176	271,240
Amity Finance, Inc. 2477 East Ozark Avenue Gastonia, NC 28054	1	G.S. 53-176	1,228,270
Apple Valley Financial Services, Inc. 1819 Asheville Highway, Suite A Hendersonville, NC 28791	1	G.S. 53-176	81,768
Atlantic Discount Corporation dba: Atlantic Financial Services 1300 S. Croatan Highway Kill Devil Hills, NC 27948	3	G.S. 53-176	3,480,484
Basic Finance, Inc. 26 NC Hwy 16 North Taylorsville, NC 28681	5	G.S. 53-176	19,200,770
Cape Fear Finance Company, LLC 3415 Frederica Road, Suite D St. Simons Island, GA 31522	1	G.S. 53-173	1,584,382

Licensee Home Office	Number of Offices	Loan Category	Loans Receivable
Capitol Credit Company 745 Carolina Avenue Washington, NC 27889	2	G.S. 53-176	1,863,232
Capitol Credit Company of Wilmington 420 Eastwood Road, Suite 101 Wilmington, NC 28403	1	G.S. 53-176	855,210
Cardinal Finance Company of Lumberton, Inc. 406 North Chestnut Street Lumberton, NC 28358	1	G.S. 53-176	507,997
Cardinal Finance Company of Whiteville, Inc. 608 S. Madison Street Whiteville, NC 28472	1	G.S. 53-176	1,530,323
Carolina Finance Company of Tarboro N.C., Inc. 423 Main Street Tarboro, NC 27886	1	G.S. 53-173	235,356
Carolina Finance, LLC 1713 Spring Garden Street Greensboro, NC 27403	2	G.S. 53-176	512,835
Caswell Financial Services, Inc. 9597 US 29 Business N. Ruffin, NC 27326	1	G.S. 53-176	135,065
Century Finance, Inc. 453 Sunset Avenue Rocky Mount, NC 27804	5	G.S. 53-176	4,869,892
CitiFinancial, Inc. NC 300 St. Paul Place, BSP17C Baltimore, MD 21202	113	G.S. 53-176	608,979,936
Coastal Finance Company, Inc. 4370-A Arendell Street Morehead City, NC 28557	6	G.S. 53-176	7,236,684
Colonial Credit, Inc. 810 N. Broad Street Edenton, NC 27932	1	G.S. 53-176	288,422
Consumer Financial Services Inc. 119 S. Van Buren Road Eden, NC 27288	1	G.S. 53-176	1,812,365
Cornerstone Loan Center, Inc. 3004 S. Memorial Drive Greenville, NC 27834	1	G.S. 53-176	1,162,297
Creekside Finance, Inc. 171 West Cornish Road Blowing Rock, NC 28605	3	G.S. 53-176	2,909,175
Federal Financial Services, Inc. 116 E. Market Elkin, NC 28621	4	G.S. 53-176	3,850,681

Licensee Home Office	Number of Offices	Loan Category	Loans Receivable
Foothill Credit Corporation of Pilot Mountain 101-D Shoals Road Pilot Mountain, NC 27041	1	G.S. 53-176	310,062
Future Financial Services, LLC 827 Hardee Road Kinston, NC 28504	4	G.S. 53-176	2,954,135
Green Cap Financial, LLC 2630 Ramada Road Burlington, NC 27215	7	G.S. 53-176	11,366,775
Greene Finance Corporation 141 N. Main Street Mount Airy, NC 27030	1	G.S. 53-176	896,908
Greenville Financial Services, Inc. 3101 S. Memorial Drive Greenville, NC 27834	1	G.S. 53-176	1,634,190
Hanover Financial Services, Inc. 4230 Market Street Wilmington, NC 28405	1	G.S. 53-176	2,759,363
Heritage Finance Co., Inc. 687 Rutherford Road Marion, NC 28752	1	G.S. 53-176	845,986
Holiday Finance of Statesville, Inc. 223 North Center Street Statesville, NC 28677	1	G.S. 53-176	689,081
Holiday Finance, Inc. 1410 Dale Earnhardt Blvd. Kannapolis, NC 28083	1	G.S. 53-176	885,157
Home Credit Corporation, Inc. 946 West Andrews Avenue Henderson, NC 27536	11	G.S. 53-176	9,965,295
Imperial Finance Company of Mount Olive, Incorporated 507-A N. Breazeale Avenue Mount Olive, NC 28365	1	G.S. 53-176	727,737
KR Finance, LLC dba: TICO Credit of Hickory 1834 Startown Road SE Hickory, NC 28602	1	G.S. 53-176	273,807
Lendmark Financial Services, Inc. 2118 Usher Street Covington, GA 30014	10	G.S. 53-176	42,186,863
M & J Loans, Incorporated 409 South LaFayette Street Shelby, NC 28151	1	G.S. 53-176	785,727

Licensee Home Office	Number of Offices	Loan Category	Loans Receivable
Macon Credit Company, Inc. 339 Westgate Road Franklin, NC 28734	1	G.S. 53-173	831,828
Marion Credit Company, Inc. 216 South Main Street Marion, NC 28752	1	G.S. 53-173	1,519,332
Metrolina Credit Company of Burlington, Inc. 2260 South Church Street, Suite 407 Burlington, NC 27216	1	G.S. 53-176	344,769
Metrolina Credit Company of Cabarrus, Inc. 845 Church Street North, Suite 106 Concord, NC 28025	1	G.S. 53-176	391,026
Metrolina Credit Company of Charlotte, Inc. 7140-A E. Independence Blvd. Charlotte, NC 28227	1	G.S. 53-176	418,379
Metrolina Credit Company of High Point, Inc. 1001 Phillips Ave, Suite 104 High Point, NC 27262	1	G.S. 53-176	465,985
Mid-East Acceptance Corporation of N.C., Inc. 3015 S. Memorial Drive Greenville, NC 27834	3	G.S. 53-176	4,959,036
Mitchell Credit Company, Inc. 155 Oak Avenue Spruce Pine, NC 28777	1	G.S. 53-173	1,341,903
National Finance Company, Inc. 1500 South Horner Boulevard Sanford, SC 27330	22	G.S. 53-176	23,355,222
New Southern Loans, Inc. dba: Southern Loans 112 South Pearl Street Rocky Mount, NC 27804	4	G.S. 53-176	5,464,350
Nicholas Financial, Inc. 2454 McMullen Booth Rd, Bldg. C Suite 501B Clearwater, FL 33759	4	G.S. 53-176	822,636
North State Acceptance, L.L.C. 2305 East Millbrook Road Raleigh, NC 27604	5	G.S. 53-176	4,222,236
Omni Financial of North Carolina, Inc. One Radisson Plaza, Suite 804 New Rochelle, NY 10801	3	G.S. 53-176	9,894,405
Peoples Finance Company of Lexington, Inc. 128 Forest Hill Road Lexington, NC 27293	1	G.S. 53-176	1,400,147

Licensee Home Office	Number of Offices	Loan Category	Loans Receivable
Premier Financial Services, Inc. dba: Premier Finance 9597 US 29 Business North Ruffin, NC 27326	1	G.S. 53-176	30,618
Premier Home Services, Inc. dba: Carolina Finance Company 1534 North Bridge Street Elkin, NC 28621	1	G.S. 53-176	44,819
Professional Financial Services of North Carolina, LLC 181 Security Place Spartanburg, SC 29307	6	G.S. 53-176	1,366,489
Quality Finance Co., Inc. 2026 W. US 70 Highway Goldsboro, NC 27530	4	G.S. 53-176	2,412,658
Regional Finance Corporation of North Carolina 509 West Butler Road Greenville, SC 29607	18	G.S. 53-176	27,948,142
Royalty Management Corporation dba: Royalty Finance 200 South Broad Street Edenton, NC 27932	4	G.S. 53-176	6,840,922
Sandhill Finance Company, Inc. Cross Pointe Place, 1701 North Sandhills Blvd. Aberdeen, NC 28315	2	G.S. 53-176	2,402,968
Security Credit Corporation 710 S. Brightleaf Blvd. Smithfield, NC 27577	1	G.S. 53-176	3,018,496
Security Finance Corporation of Lincolnton dba: Security Financial Services 181 Security Place Spartanburg, SC 29307	34	G.S. 53-176	77,403,329
Smithfield Financial Services, Inc. 130 Peedin Road Smithfield, NC 27577	1	G.S. 53-176	557,243
Southern Loan Corporation 972 A South Bennett Street Southern Pines, NC 28387	1	G.S. 53-176	1,138,294
Southern Loans, Inc. 112 S. Pearl Street Rocky Mount, NC 27804	5	G.S. 53-176	6,937,475
Steele Financial Services, Inc. dba: Pine State Finance 143 N. Main Street, Suite 3 Kernersville, NC 27284	1	G.S. 53-176	181,065

Licensee Home Office	Number of Offices	Loan Category	Loans Receivable
The Money Shoppe, Inc. 211 N. Main Street Graham, NC 27253	1	G.S. 53-176	373,582
Thrift Management Inc. dba: Thrift Loan & Finance 103 N. Rutherford Street Wadesboro, NC 28170	1	G.S. 53-176	500,996
Time Investment Corporation dba: Time Financing Service 1501-C W. Arlington Blvd. Greenville, NC 27835	19	G.S. 53-176	39,684,454
Trophy Financial, Inc. 1301 Atkinson Street Laurinburg, NC 28352	1	G.S. 53-176	1,540,001
Turner Finance Co., Inc. 2418 North Main Avenue Newton, NC 28658	1	G.S. 53-176	2,294,518
Universal Acceptance Corporation 2600 Discovery Drive Raleigh, NC 27616	1	G.S. 53-176	100,747
Universal Finance, Inc. 839 Wilkesboro Blvd. Lenoir, NC 28645	9	G.S. 53-176	25,127,321
Wagner Financial Services, Inc. 175 Jonestown Road Winston-Salem, NC 27104	3	G.S. 53-176	2,378,860
Warren Finance Services Inc. 103 N. Main Street Warrenton, NC 27589	1	G.S. 53-173	270,785
Welcome Finance Company , Inc. 112 West Center Street Mebane, NC 27302	17	G.S. 53-176	13,970,802
Whitestone Financial CF, LLC 4633-A West Market Street Greensboro, NC 27407	1	G.S. 53-176	264,879
Whitestone Financial, Inc. 2265-C Lewisville-Clemmons Road Clemmons, NC 27012	1	G.S. 53-176	448,396
TOTALS	489		\$ 1,219,953,844

North Carolina Consumer Finance Offices by City December 31, 2009

City	Name of Company	Offices
Aberdeen	CitiFinancial, Inc. NC	1
	National Finance Company, Inc.	1
	Sandhill Finance Company, Inc.	1
Ahoskie	CitiFinancial, Inc. NC	1
	Mid-East Acceptance Corporation of N.C., Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Albemarle	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Green Cap Financial, LLC	1
	National Finance Company, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Welcome Finance Company , Inc.	1
Arden	American General Financial Services of America, Inc.	1
Asheboro	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Regional Finance Corporation of North Carolina	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Asheville	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Home Credit Corporation, Inc.	1
	Professional Financial Services of North Carolina, LLC	1
	Regional Finance Corporation of North Carolina	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Belmont	American General Financial Services of America, Inc.	1
Belville	American General Financial Services of America, Inc.	1
Black Mountain	CitiFinancial, Inc. NC	1
Boone	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Welcome Finance Company , Inc.	1

City	Name of Company	Offices
Burlington	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Green Cap Financial, LLC	1
	Metrolina Credit Company of Burlington, Inc.	1
	National Finance Company, Inc.	1
	Regional Finance Corporation of North Carolina	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Welcome Finance Company , Inc.	1
Burnsville	American General Financial Services of America, Inc.	1
Carrboro	CitiFinancial, Inc. NC	1
Charlotte	American General Financial Services of America, Inc.	2
	CitiFinancial, Inc. NC	6
	Metrolina Credit Company of Charlotte, Inc.	1
	Nicholas Financial, Inc.	1
	Professional Financial Services of North Carolina, LLC	1
	Regional Finance Corporation of North Carolina	3
Clemmons	Whitestone Financial, Inc.	1
Clinton	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	National Finance Company, Inc.	1
	Quality Finance Co., Inc.	1
Clyde	American General Financial Services of America, Inc.	1
Concord	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Metrolina Credit Company of Cabarrus, Inc.	1
	National Finance Company, Inc.	1
	Professional Financial Services of North Carolina, LLC	1
Conover	CitiFinancial, Inc. NC	1
Dunn	CitiFinancial, Inc. NC	1
	National Finance Company, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Time Investment Corporation dba Time Financing Service	1

City	Name of Company	Offices
Durham	American General Financial Services of America, Inc.	2
	CitiFinancial, Inc. NC	2
	Home Credit Corporation, Inc.	1
	National Finance Company, Inc.	1
Eden	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Consumer Financial Services Inc.	1
	Welcome Finance Company , Inc.	1
Edenton	Colonial Credit, Inc.	1
	Royalty Management Corporation dba Royalty Finance	1
	Time Investment Corporation dba Time Financing Service	1
Elizabeth City	American General Financial Services of America, Inc.	1
	Atlantic Discount Corporation dba Atlantic Financial Services	1
	CitiFinancial, Inc. NC	1
	Lendmark Financial Services, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Elizabethtown	American General Financial Services of America, Inc.	1
Elkin	Basic Finance, Inc.	1
	Federal Financial Services, Inc.	1
	Premier Home Services, Inc. dba Carolina Finance Company	1
Enfield	Southern Loans, Inc.	1
Erwin	American General Financial Services of America, Inc.	1
Fayetteville	American General Financial Services of America, Inc.	3
	Cape Fear Finance Company, LLC	1
	CitiFinancial, Inc. NC	3
	Green Cap Financial, LLC	1
	Lendmark Financial Services, Inc.	1
	Omni Financial of North Carolina, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Time Investment Corporation dba Time Financing Service	1

City	Name of Company	Offices
Forest City	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Universal Finance, Inc.	1
Franklin	American General Financial Services of America, Inc.	1
	Lendmark Financial Services, Inc.	1
	Macon Credit Company, Inc.	1
Fuquay-Varina	CitiFinancial, Inc. NC	1
	Coastal Finance Company, Inc.	1
Garner	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Gastonia	American General Financial Services of America, Inc.	1
	Amity Finance, Inc.	1
	CitiFinancial, Inc. NC	2
	Regional Finance Corporation of North Carolina	2
Goldsboro	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Future Financial Services, LLC	1
	Home Credit Corporation, Inc.	1
	Lendmark Financial Services, Inc.	1
	North State Acceptance, L.L.C.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Graham	The Money Shoppe, Inc.	1
Granite Falls	Creekside Finance, Inc.	1
Greensboro	American General Financial Services of America, Inc.	3
	Carolina Finance, LLC	1
	CitiFinancial, Inc. NC	3
	Regional Finance Corporation of North Carolina	1
	Wagner Financial Services, Inc.	1
	Whitestone Financial CF, LLC	1
Greenville	American General Financial Services of America, Inc.	2
	Capitol Credit Company	1
	CitiFinancial, Inc. NC	2

City	Name of Company	Offices
Greenville	Cornerstone Loan Center, Inc.	1
	Future Financial Services, LLC	1
	Green Cap Financial, LLC	1
	Greenville Financial Services, Inc.	1
	Lendmark Financial Services, Inc.	1
	Mid-East Acceptance Corporation of N.C., Inc.	1
	National Finance Company, Inc.	1
	Southern Loans, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Havelock	CitiFinancial, Inc. NC	1
	Omni Financial of North Carolina, Inc.	1
Haw River	American General Financial Services of America, Inc.	1
Henderson	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Home Credit Corporation, Inc.	1
	National Finance Company, Inc.	1
	New Southern Loans, Inc. dba Southern Loans	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Welcome Finance Company , Inc.	1
Hendersonville	American General Financial Services of America, Inc.	1
	Apple Valley Financial Services, Inc.	1
	CitiFinancial, Inc. NC	1
	Regional Finance Corporation of North Carolina	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Welcome Finance Company , Inc.	1
Hickory	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Home Credit Corporation, Inc.	1
	KR Finance, LLC dba TICO Credit of Hickory	1
	Regional Finance Corporation of North Carolina	1

City	Name of Company	Offices
Hickory	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Universal Finance, Inc.	1
	Welcome Finance Company , Inc.	1
High Point	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Federal Financial Services, Inc.	1
	Metrolina Credit Company of High Point, Inc.	1
	Nicholas Financial, Inc.	1
	Regional Finance Corporation of North Carolina	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Hope Mills	Wagner Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
Jacksonville	CitiFinancial, Inc. NC	1
	American General Financial Services of America, Inc.	2
Jacksonville	CitiFinancial, Inc. NC	2
	Home Credit Corporation, Inc.	1
	Omni Financial of North Carolina, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Basic Finance, Inc.	1
Jefferson	Basic Finance, Inc.	1
Jonesville	American General Financial Services of America, Inc.	1
Kannapolis	Allied Finance Company of Kannapolis, Inc.	1
	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Holiday Finance, Inc.	1
	Regional Finance Corporation of North Carolina	1
Kenansville	CitiFinancial, Inc. NC	1
	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	North State Acceptance, L.L.C.	1
	Royalty Management Corporation dba Royalty Finance	1
	Steele Financial Services, Inc. dba Pine State Finance	1

City	Name of Company	Offices
Kill Devil Hills	Atlantic Discount Corporation dba Atlantic Financial Services	1
Kings Mountain	Amity Finance of Kings Mountain, Inc.	1
Kinston	American General Financial Services of America, Inc.	1
	Carolina Finance, LLC	1
	CitiFinancial, Inc. NC	2
	Future Financial Services, LLC	1
	National Finance Company, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Kitty Hawk	CitiFinancial, Inc. NC	1
Knightdale	CitiFinancial, Inc. NC	1
	New Southern Loans, Inc. dba Southern Loans	1
Laurinburg	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Home Credit Corporation, Inc.	1
	National Finance Company, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Trophy Financial, Inc.	1
Lenoir	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Universal Finance, Inc.	1
	Welcome Finance Company , Inc.	1
Lexington	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Peoples Finance Company of Lexington, Inc.	1
	Universal Finance, Inc.	1
Lincolnton	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1

City	Name of Company	Offices
Lincolnton	Universal Finance, Inc.	1
Louisburg	Century Finance, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Lumberton	American General Financial Services of America, Inc.	2
	Cardinal Finance Company of Lumberton, Inc.	1
	CitiFinancial, Inc. NC	2
	National Finance Company, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Manteo	Time Investment Corporation dba Time Financing Service	1
Marion	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	Heritage Finance Co., Inc.	1
	Marion Credit Company, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Matthews	American General Financial Services of America, Inc.	1
Mayodan	American General Financial Services of America, Inc.	1
Mebane	CitiFinancial, Inc. NC	1
	Welcome Finance Company , Inc.	1
Mocksville	Allied Financial Services, Inc.	1
	Universal Finance, Inc.	1
Monroe	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	National Finance Company, Inc.	1
	Regional Finance Corporation of North Carolina	1
Mooresville	American General Financial Services of America, Inc.	1
	Amity Finance of Mooresville, Inc.	1
	CitiFinancial, Inc. NC	1
	Federal Financial Services, Inc.	1
Morehead City	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1

City	Name of Company	Offices
Morehead City	Coastal Finance Company, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Morganton	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Creekside Finance, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Universal Finance, Inc.	1
Mount Airy	Welcome Finance Company , Inc.	1
	American General Financial Services of America, Inc.	1
Mount Olive	CitiFinancial, Inc. NC	1
	Greene Finance Corporation	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Imperial Finance Company of Mount Olive, Incorporated	1
Moyock	Time Investment Corporation dba Time Financing Service	1
	Atlantic Discount Corporation dba Atlantic Financial Services	1
Murfreesboro	Royalty Management Corporation dba Royalty Finance	1
Murphy	American General Financial Services of America, Inc.	1
	Lendmark Financial Services, Inc.	1
Nashville	CitiFinancial, Inc. NC	1
New Bern	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Green Cap Financial, LLC	1
	Home Credit Corporation, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Newton	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	Turner Finance Co., Inc.	1
North Wilkesboro	Allied Financial Services, Inc.	1
	Basic Finance, Inc.	1

City	Name of Company	Offices
North Wilkesboro	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Welcome Finance Company , Inc.	1
Oxford	CitiFinancial, Inc. NC	1
Pilot Mountain	Foothill Credit Corporation of Pilot Mountain	1
Pisgah Forest	CitiFinancial, Inc. NC	1
Plymouth	CitiFinancial, Inc. NC	1
	Time Investment Corporation dba Time Financing Service	1
Raeford	National Finance Company, Inc.	1
Raleigh	American General Financial Services of America, Inc.	2
	CitiFinancial, Inc. NC	1
	Home Credit Corporation, Inc.	1
	Lendmark Financial Services, Inc.	1
	Nicholas Financial, Inc.	1
	North State Acceptance, L.L.C.	1
	Professional Financial Services of North Carolina, LLC	1
Universal Acceptance Corporation	1	
Red Springs	Sandhill Finance Company, Inc.	1
Reidsville	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Royalty Management Corporation dba Royalty Finance	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Welcome Finance Company , Inc.	1
Roanoke Rapids	American General Financial Services of America, Inc.	1
	Century Finance, Inc.	1
	CitiFinancial, Inc. NC	1
	Green Cap Financial, LLC	1
	National Finance Company, Inc.	1
	Southern Loans, Inc.	1
	Welcome Finance Company , Inc.	1
Rockingham	American General Financial Services of America, Inc.	1
	Basic Finance, Inc.	1

City	Name of Company	Offices
Rockingham	CitiFinancial, Inc. NC	1
	National Finance Company, Inc.	1
	Regional Finance Corporation of North Carolina	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Welcome Finance Company , Inc.	1
Rocky Mount	American General Financial Services of America, Inc.	1
	Century Finance, Inc.	1
	CitiFinancial, Inc. NC	2
	Lendmark Financial Services, Inc.	1
	National Finance Company, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Southern Loans, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Roxboro	American General Financial Services of America, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Ruffin	Caswell Financial Services, Inc.	1
	Premier Financial Services, Inc. dba Premier Finance	1
Salisbury	Allied Finance Company of Kannapolis, Inc.	1
	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	National Finance Company, Inc.	1
	Regional Finance Corporation of North Carolina	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Sanford	Welcome Finance Company , Inc.	1
	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	National Finance Company, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1

City	Name of Company	Offices
Selma	CitiFinancial, Inc. NC	1
Shallotte	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
	Coastal Finance Company, Inc.	1
Shelby	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	Amity Finance of Shelby, Inc.	1
	CitiFinancial, Inc. NC	2
	M & J Loans, Incorporated	1
	National Finance Company, Inc.	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Universal Finance, Inc.	1
Smithfield	American General Financial Services of America, Inc.	1
	Century Finance, Inc.	1
	Coastal Finance Company, Inc.	1
	Mid-East Acceptance Corporation of N.C., Inc.	1
	North State Acceptance, L.L.C.	1
	Quality Finance Co., Inc.	1
	Security Credit Corporation	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Smithfield Financial Services, Inc.	1
Snow Hill	CitiFinancial, Inc. NC	1
Southern Pines	American General Financial Services of America, Inc.	1
	Southern Loan Corporation	1
Sparta	Alpha Finance Company	1
Spindale	Welcome Finance Company , Inc.	1
Spring Lake	CitiFinancial, Inc. NC	1
Spruce Pine	CitiFinancial, Inc. NC	1
	Mitchell Credit Company , Inc.	1
Statesville	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	2
	Holiday Finance of Statesville, Inc.	1

City	Name of Company	Offices
Statesville	Regional Finance Corporation of North Carolina	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Universal Finance, Inc.	1
Swansboro	CitiFinancial, Inc. NC	1
	Coastal Finance Company, Inc.	1
Tarboro	American General Financial Services of America, Inc.	1
	Carolina Finance Company of Tarboro N.C., Inc.	1
	New Southern Loans, Inc. dba Southern Loans	1
Taylorsville	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	Basic Finance, Inc.	1
Thomasville	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
Troy	Amity Finance of Troy, Inc.	1
Wadesboro	Thrift Management Inc. dba Thrift Loan & Finance	1
Wake Forest	CitiFinancial, Inc. NC	1
Wallace	American General Financial Services of America, Inc.	1
	Quality Finance Co., Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Warrenton	Warren Finance Services Inc.	1
Warsaw	Future Financial Services, LLC	1
Washington	American General Financial Services of America, Inc.	1
	Capitol Credit Company	1
	CitiFinancial, Inc. NC	1
	Green Cap Financial, LLC	1
	Time Investment Corporation dba Time Financing Service	1
Waxhaw	CitiFinancial, Inc. NC	1
Waynesville	CitiFinancial, Inc. NC	2
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Welcome Finance Company , Inc.	1

City	Name of Company	Offices
West Jefferson	Allied Financial Services, Inc.	1
	American General Financial Services of America, Inc.	1
	Creekside Finance, Inc.	1
Whiteville	American General Financial Services of America, Inc.	1
	Cardinal Finance Company of Whiteville, Inc.	1
	CitiFinancial, Inc. NC	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Wilkesboro	American General Financial Services of America, Inc.	1
	CitiFinancial, Inc. NC	1
Williamston	American General Financial Services of America, Inc.	1
	National Finance Company, Inc.	1
	Time Investment Corporation dba Time Financing Service	1
Wilmington	American General Financial Services of America, Inc.	2
	Capitol Credit Company of Wilmington	1
	CitiFinancial, Inc. NC	3
	Coastal Finance Company, Inc.	1
	Hanover Financial Services, Inc.	1
	Home Credit Corporation, Inc.	1
	Lendmark Financial Services, Inc.	1
	North State Acceptance, L.L.C.	1
	Professional Financial Services of North Carolina, LLC	1
	Security Finance Corporation of Lincolnton dba Security Financial Services	1
	Southern Loans, Inc.	1
Time Investment Corporation dba Time Financing Service	1	
Wilson	American General Financial Services of America, Inc.	1
	Century Finance, Inc.	1
	CitiFinancial, Inc. NC	2
	Home Credit Corporation, Inc.	1
	National Finance Company, Inc.	1
	New Southern Loans, Inc. dba Southern Loans	1
	Quality Finance Co., Inc.	1

City	Name of Company	Offices
Wilson	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Winston-Salem	American General Financial Services of America, Inc.	2
	CitiFinancial, Inc. NC	4
	Federal Financial Services, Inc.	1
	Lendmark Financial Services, Inc.	1
	Nicholas Financial, Inc.	1
	Professional Financial Services of North Carolina, LLC	1
	Regional Finance Corporation of North Carolina	1
	Wagner Financial Services, Inc.	1
Winterville	Security Finance Corporation of Lincolnton dba Security Financial Services	1
Yadkinville	American General Financial Services of America, Inc.	1
	Total	489

Consolidated Balance Sheet

Assets	2009	2008
Cash	\$ 12,045,282	\$ 8,319,638
Loans Receivable	1,219,953,844	1,390,078,917
Less Reserve for Loan Losses	105,879,307	124,405,696
Net Loans Receivable	1,114,074,537	1,265,673,221
Real Estate	1,569,874	2,086,447
Furniture and Equipment	7,081,060	7,759,302
Other Assets	142,542,529	194,850,477
Total Assets	\$ 1,277,313,282	\$ 1,478,689,085
 Liabilities, Net Worth and Shareholders' Equity		
Accounts and Notes Payable		
(a) Banks and other lending institutions	\$ 133,933,148	\$ 143,040,420
(b) Parent company or affiliates	826,494,448	1,026,051,530
(c) Other	43,522,703	43,955,474
Total Accounts and Notes Payable	\$ 1,003,950,299	\$ 1,213,047,424
Other Liabilities	27,482,336	81,300,380
Total Liabilities	1,031,432,635	1,294,347,804
Net Worth and Shareholders' Equity	245,880,647	184,341,281
Total Liabilities, Worth And Shareholders' Equity	\$ 1,277,313,282	\$ 1,478,689,085

Consolidated Statement of Income and Expense

January 1, 2009 - December 31, 2009

Income

Interest Collected and Earned on Loans under G.S. 53-173 and 53-176.....	\$ 237,563,491
Loan Processing Fees Under G.S. 53-173(a1) and G.S. 53-176(b).....	5,642,541
Insurance Income, Including Origination Fees.....	15,375,654
Other Income.....	18,925,553
Total Income.....	\$ 277,507,239

Expenses

Total Operating Expenses, Excluding Interest on Borrowed Funds and Income Taxes... \$	202,419,340
Interest Paid on Borrowed Funds.....	61,337,917
Total Expenses, Before Income Taxes.....	\$ 263,757,257
Net Income, Before Income Taxes.....	13,749,982
Income Taxes.....	1,410,594
Net Income.....	\$ 12,339,388

Reconciliation of Loan Balances January 1, 2009 - December 31, 2009

	Number	Amount
Loans Receivable, Beginning of Year.....	483,285	\$ 1,308,546,961 *
Loans Made During the Year.....	392,247	1,063,118,091
Loan Balances Purchased During the Year.....	917	1,184,859
Loan Balances Sold During the Year.....	4,048	6,064,970
Loan Balances Charged Off During the Year	38,281	106,124,711
Collections of Principal During the Year	—	1,040,520,979
Loans Receivable Outstanding at End of Period	521,036	\$ 1,219,953,844

Classification of Loans By Size January 1, 2009 - December 31, 2009

	Number	Amount
Loans Made During the Year:		
(a) \$600.00 or less.....	17,014	\$ 8,872,186
(b) Over \$600.01 to \$1,000.00	38,958	33,161,566
(c) Over \$1,000.01 to \$3,000.00.....	225,558	382,001,829
(d) Over \$3,000.01 to \$5,000.00	46,850	177,492,344
(e) Over \$5,000.01 to \$7,500.00	32,789	195,695,174
(f) Over \$7,500.01 to \$10,000.00	31,078	265,894,992
Total Loans Made	392,247	\$ 1,063,118,091

Classification of Loans By Type of Security January 1, 2009 - December 31, 2009

	Number	Amount
Loans Made During the Year:		
(a) Personal property.....	225,914	\$ 446,066,914
(b) Signature endorsement.....	65,945	323,476,391
(c) Motor vehicles	92,130	268,927,147
(d) Other considerations.....	8,258	24,647,639
Total Loans Made During the Period	392,247	\$ 1,063,118,091

Classification of Loans By Type of Borrower January 1, 2009 - December 31, 2009

	Number	Amount
Loans Made During the Year:		
(a) Which renewed existing accounts.....	271,736	\$ 774,533,767
(b) To former borrowers	43,119	96,898,741
(c) To new borrowers	77,392	191,685,583
Total Loans Made During the Period	392,247	\$ 1,063,118,091

* Does not match prior year's published figure for loans outstanding at end of period due to unreported disposition of loan balances by companies no longer licensed at reporting date.

Schedule I Additional Questions

January 1, 2009 - December 31, 2009

Number of borrowers receiving loans during the year:	346,863		
Number of loan applications:			
(a) Approved.....	389,768		
(b) Denied.....	367,283		
	Number		Amount
Loans with specified fee charged:			
(a) Processing Fees	253,832	\$	6,763,729
(b) Filing Fees.....	64,502		1,800,426
(c) Returned Check Fees(d) Non-filing Fees.....	43,973		1,206,603
(d) Non-filing Fees	121,219		3,969,675
(e) Insurance Origination Fees.....	271,388		1,396,974
	Number		Premiums Charged
Loans with credit insurance and premiums charged:			
(a) Credit life insurance	281,343	\$	15,502,884
(b) Credit accident and health insurance.....	187,252		23,872,000
(c) Credit unemployment insurance.....	118,246		16,341,502
(d) Credit property insurance.....	223,490		14,384,496
	Number		Amount
As of December 31, total number and amount of loans:			
(a) Current or less than 30 days past due	377,182	\$	1,190,957,836
(b) 30-59 days past due.....	15,384		32,375,426
(c) 60-89 days past due.....	6,697		15,261,698
(d) 90 + days past due.....	17,949		43,721,466
	Number		
Defaults, repossessions, and filing insurance:			
(a) Charged-off or otherwise uncollectable during year.....	165,842		
(b) Where collateral was repossessed	10,387		
(c) Where claim made against non-filing insurance policy	3,264		
Number of licensees engaged in indirect lending relationships:	51		
	Number		Amount
Indirect loans secured by the following:			
(a) Personal property.....	3,342	\$	4,908,169
(b) Signature.....	553		1,156,050
(c) Motor vehicles	44,395		352,406,472
(d) Other considerations.....	4,524		17,658,159