INDUSTRIAL LOAN COMMISSIONER

COMMISSIONER OF INSURANCE • INDUSTRIAL LOAN COMMISSIONER • SAFETY FIRE COMMISSIONER

Ralph T. Hudgens, Commissioner

2 Martin Luther King Jr., Dr., Suite 702, West Tower, Atlanta, GA 30334

Phone: 404-656-2078 ◊ Fax: 770-408-5935 ◊ E-mail: loan@oci.ga.gov

www.oci.ga.gov

CORPORATION APPLICATION FOR LICENSE TO OPERATE BUSINESS UNDER GEORGIA INDUSTRIAL LOAN ACT

INDUSTRIAL LOAN

GID-001-IL JAN2013
(same as GID-FO-IL-1)

Effective, 1-1-2012, the Citizenship Affidavit Form GID-276-EN must be submitted with this application for processing.

1. Name and address of corporation applying for license:

Corporate Name			
Street Address			
City / State / Zip			

2. License to be issued to:

Licensee Name			
Street Address			
City / County / Zip			
Email / Web site			

3. Date of Incorporation _____ , under the laws of the State of _____

4. Date of authorization to do business in Georgia (for Foreign Corporation only) _____

5. Names and addresses both of the residence and place of business of the officers of the applicant corporation:

FULL NAME OF OFFICERS	OFFICIAL TITLE	RESIDENCE	PLACE OF BUSINESS

6. Names and addresses both of the residences and places of business of the directors of the applicant corporation:

FULL NAME OF DIRECTORS	OCCUPATION	RESIDENCE	PLACE OF BUSINESS

7. Provide a list of all products and services that will be marketed and/or sold in the office other than products approved under GILA:

This office does not discriminate by race, color, national origin, sex, religion, age or disability in employment, programs or services. Disabled persons needing this document in another format can contact the ADA Coordinator for this office at No. 2 Martin Luther King Jr., Dr., Suite 620, Atlanta, GA 30334 - Phone 404-656-2056.

8. If you currently hold one or more Georgia Industrial Loan Licenses, list the most recent (currently active) license issued:

Loan License #:		Date Issued:	

a. Provide a list of all products and services that are marketed and/or sold in this office other than products approved under GILA:

b. For the last twelve months, what is the percentage of gross revenue of GILA-approved business versus all gross revenue of the business in this office (If applicable, provide a breakdown of other than GILA-approved business).

9. List all consumer complaints (including name of governmental entity, complainant, date, case number and resolution) filed against your company with any state or other governmental entity for the last three years:

10. List all credit unions located in the same city, town or county where the proprietorship will be operated:

11. Name, address and place of residence of the agent of corporation, resident in the State of Georgia, upon whom all judicial and other process or legal notices directed to the corporation may be served:

AGENT OF CORPORATION	RESIDENCE	PLACE OF BUSINESS

Note: A certified copy of the resolution of the board of directors appointing such agent must accompany this application.

12. A. Name and address of the manager who is to have charge of the business under the license:

FULL NAME OF MANAGER	RESIDENCE

B. Provide experience for last 10 years, including month and year of employment:

FROM	TO	EMPLOYER NAME	COMPLETE ADDRESS	POSITION

13. Has any officer, director or employee of your organization ever been indicted or convicted of a felony?

☐ YES (if yes, provide certified copies of all plea agreements and court orders):	☐ Attachments (check if attachments are provided)
☐ NO	

14. Is any officer or director of your organization interested in or connected with any other licensees under the law?

☐ YES, (if yes, provide details): ☐ NO	

15. Has any officer or director previously held a license under this law?

☐ YES, (if yes, provide details): ☐ NO	

16. Do you, your parent company (if a chain) or a subsidiary of your parent company now operate or have you previously operated a small loan business in this state?

☐ YES, (if yes, provide details): ☐ NO	

17. The following is a true and correct statement of the financial condition of applicant as of: _____

ASSETS		
Cash on hand	$	
Cash in bank		
Securities		
Loans and discounts		
Furniture and fixtures		
Real estate		
Other assets:		
TOTAL ASSETS	$	

LIABILITIES AND CAPITAL		
Notes payable to bank	$	
Notes payable to parent company or affiliate		
Accounts payable		
Other liabilities:		
Capital stock		
Surplus and undivided profits		
TOTAL LIABILITIES AND CAPITAL	$	

18. Give names of three personal and three business references, other than those directly interested in the proposed business, to whom inquiries may be directed relating to qualifications of officers and directors of corporation applying for a license under the Georgia Industrial Loan Act. Include one bank reference.

NAME	ADDRESS	BUSINESS

19. How is your company being financed? Provide details.

20. If this company is being financed through a parent company, give name and address of the parent company:

NAME	ADDRESS

21. If a license is issued to this applicant, the undersigned, for and on behalf of said applicant, agrees to a strict observance of the Law referred to and to such rules and regulations as may be made in accordance with the provisions thereof.

IN WITNESS WHEREOF, The applicant has caused these present to be signed by its President, attested by its Secretary, and its corporate seal to be hereto affixed, all by due authority of its Board of Directors.

This _____ day of _____ , 20 _____ Contact Phone No. _____

Name of Applicant Corporation _____

_____ _____
Print Name of Corporate President Signature of Corporate President

(CORPORATE SEAL)

_____ _____
Print Name of Corporate Secretary Signature of Corporate Secretary

STATE OF _____

_____Of _____

I, _____, a Notary Public, in and for the _____and State aforesaid, do certify that _____, whose name as President of _____ is signed to the foregoing writing, bearing date on the _____day of _____, 20_____, personally appeared before me this day in my said _____ acknowledged the said writing as the act and deed of the said _____ , and made oath that he is the president of the said_____, and that the seal affixed to said writing is the true corporate seal of said _____, and that it has been affixed thereto by due authority.
My commission expires _____
Given under my hand this _____day of_____ , 20 _____.

_____
(NOTARY SEAL) Notary Public

Note: If the affidavit is subscribed outside of the State of Georgia, a certificate by the proper State or county officer or clerk of court as to the official character of the notary public or other officer before whom the oath was taken, must be taken, must be attached here.

Enclosures to accompany application:

1. Check for $250.00 for investigation fee.
2. Separate check for $500.00 in payment of license fee.

Make checks payable to:

Georgia Dept. of Insurance-Industrial Loan

ADDRESS TO REMIT BY MAIL:
Georgia Dept. of Insurance-Industrial Loan, P.O. Box 935138, Atlanta, GA 31193-5138
ADDRESS TO REMIT BY COURIER:
Wachovia Bank, Georgia Dept. of Insurance-Industrial Loan, Lockbox 935138, 3585 Atlanta Ave., Hapeville, GA 30354

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PUBLISHER'S AFFIDAVIT FOR INDUSTRIAL LOAN APPLICATION

INDUSTRIAL LOAN

NOTICE

THIS AFFIDAVIT IS TO BE FILED WITH THE INDUSTRIAL LOAN APPLICATION

FOR A CORPORATION, PARTNERSHIP OR PROPRIETORSHIP

PURSUANT TO GEORGIA REGULATION 120-1-2-.07 (7):

Before the filing of an application and the payment of fees, the applicant shall cause an advertisement to be placed one time in the legal organ of the county in which the business is to be located. The advertisement shall run within thirty (30) days of the filing date of the application and shall be in a form substantially as follows:

STATE OF GEORGIA
_____ COUNTY

NOTICE OF APPLICATION FOR LICENSE TO MAKE SMALL LOANS

The undersigned hereby gives notice that an application for a license to engage in the business of making loans pursuant to the Georgia Industrial Loan Act will be filed in my name within thirty (30) days of the date of this notice in the Office of the Georgia Industrial Loan Commissioner. The address of the proposed place of business is (street and city address).

_____
Applicant

_____
Principal Residence Address

Proof of advertisement as published shall be filed with the Office of the Georgia Industrial Loan Commissioner and made a part of the application before it is deemed complete. This paragraph shall not apply to license applications filed pursuant to a purchase of assets. See O.C.G.A. § 7-3-9(d).

PUBLISHER'S AFFIDAVIT

This is to certify that the attached legal advertisement was published in the _____
(Name of Paper)

official organ of _____, County, State of Georgia, on the following dates:

_____ .
(Dates)

_____
(Signature of Publisher)

ATTACH ORIGINAL ADVERTISEMENT

Sworn to before me on this _____ day of _____, 20_____ .

_____
(Signature of Notary Public)

(SEAL)

My Commission expires: _____

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CONVENIENCE AND ADVANTAGE DOCUMENTATION

INDUSTRIAL LOAN
GID-004-IL JUN11
(same as GID-4)

1. Population: State statistics of last two censuses and any other relevant information:
   A. City _____
   B. County _____
   C. Trade Area to be served _____

2. Principal industries of the community indicating any new industry during last several years:

	Name	Type	No. Employees	Annual Payroll
1.				
2.				
3.				

3. Indicate any proposed industry or business which is planned for the immediate future which would increase employees and payroll in area to be served.

_____

4. Retail stores in the area:
   A. Number of city business licenses issued last two years including current year: _____
   B. Retail sales two years including current year _____

5. The existing loan licensees in same city, town, or trade area are as follows:

_____

6. Present a diagram of the immediate area indicating the location of any operating Industrial Loan licensees, sales finance companies, banking institutions, and the location of proposed office.

7. Estimate number of people not presently served. _____

8. Indicate the sources of customers; project growth for next three years; and reveal any other information considered relevant to application:

_____

9. Income per capita of area to be served _____

10. Will the public benefit if this license is issued? Explain: _____

_____

11. Is the public presently offered this service?

_____

12. Attach any other relevant information pertinent to this application.

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Additional Information and notes requested for this application:

Check Box:

1. Regarding this application, do they currently or will they in the future conduct business out of this office regarding pawn transactions and/or title pawns? Yes ☐ No ☐

2. Do any of your other offices located in GA currently or will they in the future conduct business out of their offices regarding pawn transactions and/or title pawns? Yes ☐ No ☐

☐ 3. Georgia Regulation 120-1-2-.07(11) (c) requires that an applicant has a minimum of $75,000.00 in net worth required to begin business. Please have your financial institution provide a letter to verify this requirement.

☐ 4. The original advertisement (not a copy) must be provided with the application. The application must be received within 30 days of the ad published in the newspaper.

☐ 5. Applications:
   a. Proprietorship
      1. References, need a total of six, three personal and three business.
   b. Partnership
      1. References, need a total of six, three personal and three business.
   c. Corporation
      1. References, need a total of six, three personal and three businesses. (Include one bank reference.)
      2. Page # 4, question # 21, under Name of Applicant Corporation, the President must sign.

☐ 6. Convenience and Advantage Form:
   a. Question # 1, need census information for 2000 and 2010.
   b. Question # 8, project growth for the next three years = number of accounts and $ amount.

☐ 7. Primary Contact For Application Process:
   a. Name: _____
   b. Title: _____
   c. Email: _____
   d. Telephone: _____
   e. Mailing Address: _____