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

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

INDUSTRIAL LOAN

GID-002-IL OCT2013
(same as GID-FO-IL-2)

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

1. Company to be licensed:

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

2. Name of partners and address of residence and place of business:

FULL NAME OF PARTNERS	RESIDENCE	NAME AND ADDRESS OF PRESENT BUSINESS

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

4. 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).

5. 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:

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.

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

7. 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

8. Has any partner or proposed manager 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	

9. Has any partner ever been connected directly or indirectly with a business operated under an Industrial Loan License in Georgia?

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

10. Give names of three personal and three business references:

NAME	ADDRESS	OCCUPATION

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

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

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

LIABILITIES		
Notes payable to bank	$	
Notes payable to parent company or affiliate	$	
Accounts payable	$	
Other liabilities:	$	
	$	
	$	
	$	
	$	
Net worth	$	
TOTAL LIABILITIES	$	

STATE OF _____ **COUNTY OF** _____

Personally appeared before me, this _____ day of _____ , 20_____ ,

_____, who being duly sworn deposes and says that the

statements in the foregoing application are true and complete answers to the questions therein contained.

_____ _____ _____

Signature of Partner Representing Partnership | Contact Phone Number | Date

Sworn and subscribed before me the day and year aforesaid.

_____

Notary Public
My commission expires: _____

(NOTARY SEAL)

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 Division

ADDRESS TO REMIT BY MAIL:

Georgia Dept. of Insurance- Industrial Loan Division, P.O. Box 935138, Atlanta, GA 31193-5138

ADDRESS TO REMIT BY COURIER:

Wachovia Bank, Georgia Dept. of Insurance- Industrial Loan Division, Lockbox 935138, 3585 Atlanta Ave, Hapeville, GA 30354

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INDUSTRIAL LOAN

PUBLISHER'S AFFIDAVIT FOR INDUSTRIAL LOAN APPLICATION

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 OCT2013
(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: _____