

To: Industrial Loan Licensee
FROM: Industrial Loan Department
RE: Annual Report

Now available for use is an interactive PDF form for the Annual Georgia Industrial Loan Report and 2 Credit Insurance Reporting Forms. By interactive, we mean that you may enter information into the document and save it (select your own file name) by selecting "Save as" from the "File" menu item at the top of your screen. You must save it as a different file name when you are filling in this form. Some of the fields on the form have been reserved as READ ONLY fields. These fields are either calculated from other fields or populated (copied) directly from other fields that have been filled in previously. Please use the "TAB" key to advance from one field to the next. If some previously entered fields need to be modified, please place the MOUSE on that field and left click once.

Please follow the instructions carefully while filling out the form. **ALL** fields are required from Schedule A to Schedule F. This means you must enter a zero "0" if the field would normally be left blank. For Schedule H, an attachment is acceptable. Please Email a copy of this report by "clicking" your mouse positioned on the "Submit By Email" button at the bottom of the form. The email will automatically be addressed to Loan@oci.ga.gov and will be saved to the name you gave it when you first started entering data into the form. Also, mail a notarized, signed copy of the report to the **Georgia Industrial Loan Division; 2 Martin Luther King Jr. Drive. Suite 920 West Tower, Atlanta, Ga. 30334**
Our deadline is April 15th each year unless extended.

SCHEDULE A

- Line 5, Type a complete sentence in the 1st field. If the sentence is too long, it will wrap into the 2nd field automatically.

SCHEDULE B

- The sum of Lines 7 through 13, both columns, are inserted on Line 14; Line 14 is READ ONLY
- Line 7, 1st Column should equal Line 74, 2nd Column; Line 74, Column 2 is READ ONLY
- The sum of Lines 15 through 24, both columns, are inserted on Line 25; Line 25 is READ ONLY
- **Don't forget** to make an entry (even if the value is 0) on Line 24, both columns. This entry will generate calculations for fields previously entered
- Lines 14 and 25 should be equal in their respective columns

SCHEDULE C

- The sum of Lines 26 through 30A are inserted in Line 31; Line 31 is READ ONLY
- Lines 26, 27, 27A and 27B should all be filled in (Line 27 refers to 8% and 4% fees)
- The sum of Lines 32 through 52 are inserted in Line 53; Line 53 is READ ONLY
- The result of Line 31 minus Line 53 is inserted in Line 54; Line 54 is READ ONLY
- The text areas of Lines 51A, 51B and 51C are enterable fields preceded by a “=>” mark
- **Don’t forget** to make an entry (even if the value is 0) on Line 52, column 1. This entry will generate calculations for fields previously entered

SCHEDULE D

- Line 55 should equal Line 24, Column 2
- Line 56 should equal Line 54; Line 56 is READ ONLY
- The sum of Lines 56 through 58 are inserted in Line 59; Line 59 is READ ONLY
- The sum of Lines 60 through 64B are inserted in Line 65; Line 65 is READ ONLY
- The text area of Line 64B is an enterable field preceded by a “=>” mark
- The result of Line 59 minus Line 65 is inserted in Line 66; Line 66 is READ ONLY
- The sum of Line 66 plus Line 55 is inserted in Line 67; Line 67 is READ ONLY
- Line 67 should equal Column 1 of either Line 20, 21, 24 or the sum of Line 20 Column 1 plus 21 Column 1

SCHEDULE E

- Line 68, Column 2 should equal Line 7, Column 2
- The respective Column sum of both Columns of Line 69A through 69E are inserted in Line 69F; Line 69F is READ ONLY
- Line 73, Column 1 refers to accounts paid off and should include renewals
- The result of Line 68 plus Line 69F plus Line 70 minus Line 71 minus Line 72 minus Line 73 in both respective Columns is inserted in the respective Column of line 74; Line 74 is READ ONLY
- Line 74, Column 2 should equal Line 7, Column 1
- **Don’t forget** to make an entry (even if the value is 0) on Line 73, both columns. This entry will generate calculations for fields previously entered

SCHEDULE F

- Column 1 for Lines 75A through 75D should equal the **TOTAL** Line
- Column 2 for Lines 75A through 75D should equal the **TOTAL** Line
- Line Total is READ ONLY
- Column 3 for each Line 75A through 75D is equal to Column 1 of each respective Line divided by Line 74 Column 1; Column 3 is READ ONLY
- Column 4 for each line 75A through 75D is equal to Column 2 of each Line 75A through 75D, divided by Line 74 Column 2; Column 4 is READ ONLY

SCHEDULE G

- The sum of each respective Column for Line 76A plus 76B is inserted in Line 76 Total; Line 76 Total is READ ONLY
- Each respective Column for Line 76 Total minus each respective Column for Line 76C is inserted in each respective Column of Line 76D; Line 76D is READ ONLY
- Each Column for Line 77A Balance is populated from the respective Column 77A Debtors Filing, but they can be modified.
- Each Column for Line 77B Balance is populated from the respective Column 77B Debtors Filing, but they can be modified
- The sum of each respective Column for Line 77A plus 77B is inserted in Line 77 Total; Line 77 Total is READ ONLY
- Column 3 for each respective Line of Schedule G is equal to Column 1 of each respective Line divided by Line 74, Column 1; Column 3 is READ ONLY
- Column 4 for each respective Line of Schedule G is equal to Column 2 of each respective Line divided by Line 74, Column 2; Column 4 is READ ONLY

SCHEDULE H

- Schedule H must be filled out if the report is a composite of more than one office

At the bottom of the Annual Report, after SCHEDULE H, click on the “Validate report data” button to ensure that all of the data has been entered correctly. If there are errors, they will be identified by the fields in error turning red.

ANNUAL CREDIT INSURANCE REPORTING FORM

- For each Line, Column of “Premiums Charged” minus Column of “Premiums Refunded” is inserted in Column of “Net Premiums”; Column of “Net Premiums is READ ONLY

ANCILLARY PRODUCTS REPORTING FORM

- For each Line, Column of “Premiums Charged” minus Column of “Premiums Refunded” is inserted in Column of “Net Premiums”; Column of “Net Premiums is READ ONLY

After the ANCILLARY PRODUCTS REPORTING FORM, you will see two buttons; one is labeled “Submit BY Email”. The usage of this button has been discussed at the beginning of this instruction document. The other button is labeled “Print the Form” and clicking on this button does exactly what it says.

The Annual Report and both insurance forms must be notarized, notary seal affixed, and the notary’s date of expiration printed on each. (You must sign and notarize the insurance forms even if you did not sell this type insurance)



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER
John W. Oxendine, Commissioner
 INDUSTRIAL LOAN DIVISION
2 MARTIN LUTHER KING, JR., DRIVE, SUITE 920, WEST TOWER, ATLANTA, GA 30334
 www.gainsurance.org

FORM
GID IL-7
 Rev. 08/07

ANNUAL GEORGIA INDUSTRIAL LOAN REPORT

This report is your composite of the activities of all Georgia Industrial Loan Act offices. If a Company/Corporation/Affiliate operates more than one licensed office in Georgia, Schedule H is to be completed giving individual statistics for each licensed office.

License No. _____ *
 This is for single office use. If report is for multiple offices, list license numbers in Schedule H.

SCHEDULE A – General

1. Name of Company or Corporation _____
 2. Address, Street, City and Zip Code _____
 3. State Whether Corporation, Partnership, or Individual _____
 4. Date Licensee Began Business in Georgia _____
 5. Business Other than Georgia Industrial Loan Business Conducted in Same Office _____
 6. Name of Principal Officers at Close of Year Covered by this Report:
 - (A) President _____ (D) Owner _____
 - (B) Secretary _____ (E) Partners _____
 - (C) Treasurer _____
- How many Georgia Industrial Loan Offices is this report being filed for? _____
 (Give separate listing for each of these offices in Schedule H)

SCHEDULE B – Balance Sheets – As Per Books

As of December 31, 20 _____ and December 31, 20 _____

		End of Present Year Amount	End of Previous Year Amount
7. Loans receivable (Under Georgia Industrial Loan Act) _____	7	00	00
8. Cash in Office and in Banks _____	8	00	00
9. Accounts Receivable:			
(A) Parent and/or Affiliated Companies _____	9a	00	00
(B) Other _____	9b	00	00
10. Notes Receivable – Other _____	10	00	00
11. Deferred Charges and Prepaid Expenses _____	11	00	00
12. Fixed assets (Less Reserve for Depreciation and Amortization) _____	12	00	00
13. Other Assets:			
(A) Organization and Development Expenses _____	13a	00	00
(B) Cost of Financing _____	13b	00	00
(C) All Other Assets _____	13c	00	00
14. Total Assets _____	14	00	00
LIABILITIES AND CAPITAL			
15. Accounts and Notes Payable:			
(A) Banks _____	15a	00	00
(B) Due to Parent Company and/or Affiliated Companies _____	15b	00	00
(C) Other _____	15c	00	00
16. Bonds _____	16	00	00
17. Other Liabilities:			
(A) Accrued Expenses _____	17a	00	00
(B) All Other Liabilities _____	17b	00	00
18. Expense Reserves:			
(A) Reserved for Bad Debts – Loans Receivable (Under Georgia Industrial Loan Act) _____	18a	00	
(B) Other Reserves _____	18b	00	00
19. Deferred Income:			
(A) Unearned Interest and Fees – Loans Receivable (Under Georgia Industrial Loan Act) _____	19a	00	00
(B) All Other Deferred Income _____	19b	00	00
20. Branch Office Capital _____	20	00	00
21. Net Worth (If Proprietorship or Partnership) _____	21	00	00
22. Capital Stock (If Corporation) _____	22	00	00
23. Paid in Surplus _____	23	00	00
24. Earned Surplus _____	24	00	00
25. Total Liabilities and Capital _____	25	00	00



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ANNUAL GEORGIA INDUSTRIAL LOAN REPORT

SCHEDULE C - Statement of Income and Expenses

For Period From _____, 20____ To _____, 20____

GROSS INCOME DERIVED FROM GEORGIA INDUSTRIAL LOAN BUSINESS		Amount		Amount
26. Earned Interest Less Refunds _____	26		00	
27. Earned Fees Less Refunds _____	27		00	
(A) Earned Maintenance Fees Less Refunds _____	27a		00	
(B) Delinquency Fees Collected _____	27b		00	
28. Collections on Loans Previously Charged Off _____	28		00	
29. Insurance Commissions Earned Less Refunds _____	29		00	
30. All other Income From Georgia Industrial Loan Business _____	30		00	
Attach Schedule _____	30a		00	
31. Total Gross Income Derived from Ga. Industrial Loan Business (Items 26 to 30) _____	31			00
EXPENSES OF CONDUCTING GEORGIA INDUSTRIAL LOAN BUSINESS		Amount		Amount
32. Advertising _____	32		00	
33. Automobile Expense _____	33		00	
34. Bad Debts, or Reserve for Bad Debts _____	34		00	
35. Credit and Collection Expense _____	35		00	
36. Depreciation and Amortization of Fixed Assets _____	36		00	
37. Donations, Dues, and Subscriptions _____	37		00	
38. Expense, Sundry _____	38		00	
39. Heat, Light and Water _____	39		00	
40. Insurance _____	40		00	
41. Legal and Auditing Expense _____	41		00	
42. Postage and Express _____	42		00	
43. Printing, Stationery and Supplies _____	43		00	
44. Recording Fees – Net _____	44		00	
45. Rent _____	45		00	
46. Salaries _____	46		00	
47. Supervision and Administration (When Not Allocated to Other Items) _____	47		00	
48. Taxes:				
(A) State of Georgia Loan Taxes _____	48a		00	
(B) License Taxes _____	48b		00	
(C) Other Taxes (Do Not Include Income Taxes) _____	48c		00	
49. Telephone and Telegraph _____	49		00	
50. Travel _____	50		00	
51. Other Expenses of Conducting Ga. Industrial Loan Business (Explain):				
(A) _____	51a		00	
(B) _____	51b		00	
(C) _____	51c		00	
52. Interest Paid _____	52		00	
53. Total Expenses of Conducting Ga. Industrial Loan Business (Items 32 to 52) _____	53			00
54. Total Net Earnings Derived from Georgia Industrial Loan Business For the Period (Before Deducting Federal and State Taxes on Income) (Item 31 Less Item 53) _____	54			00

SCHEDULE D – Reconciliation of Surplus or Net Earnings

For Period From _____, 20____ To _____, 20____

SURPLUS, ADDITIONS AND DEDUCTIONS		Amount		Amount
55. Surplus balance at End of Previous Period, per Books (Item 24, column 2) _____	55			00
Additions:				
56. Total Net Earnings Derived from Georgia Industrial Loan Business For the Period (Item 54) _____	56		00	
57. Total Net Income Outside Georgia Industrial Loan Business For the Period (Attach Schedule) _____	57		00	
58. Other Credits to Surplus for the Period _____	58			
59. Total Additions for the Period (Items 56 to 58) _____	59			00
Deductions:				
60. Federal and State Taxes on Income _____	60			
61. Interest Paid _____	61			
62. Amortization of Financing Cost _____	62			
63. Dividends Paid During the Period _____	63			
64. Other Charges to Surplus for the Period:				
(A) Transfer of Earnings to Net Worth of Home Office Control _____	64a			
(B) All Other Charges _____	64b			
65. Total Deductions for the Period (Items 60 to 64) _____	65			00
66. Net Additions to Previous Periods Surplus Balance _____	66			
67. Surplus Balance at End of Present Period – As Per Books (Item 55 Plus Item 66) _____	67			00



SCHEDULE E – Analysis of Loans Under Georgia Industrial Loan Act

ANALYSIS OF LOAN BY SIZE OF LOAN		Number of Accounts	Gross Amount of Loans
68. Total Loan Balances Outstanding at Beginning of Period (Item 7, Column 2) _____	68		00
69. Loans Made During the Period:			
(A) Loans of \$200.00 or Less _____	69a		00
(B) Loans of \$200.01 to \$600.00 _____	69b		00
(C) Loans of \$600.01 to \$1,000.00 _____	69c		00
(D) Loans of \$1,000.01 to \$2,000.00 _____	69d		00
(E) Loans of \$2,000.01 and Above _____	69e		00
(F) Total Loans Made _____	69f		
70. Loan Balances Purchased During the Period _____	70		00
71. Loan Balances Sold During the Period _____	71		00
72. Loan Balances Charged Off During the Period _____	72		00
73. Collections During the Period _____	73		00
74. Total Loan Balances Outstanding at End of Period (Item 7, Column 1) _____	74		00

SCHEDULE F – Non-Paying Delinquent Accounts

As of December 31, 20____

DELINQUENT ACCOUNTS	Number	Dollars	% of Total Number	% of Total \$ Amount
75. Accounts with no payments for:				
(A) 0 – 30 Days _____				
(B) 31 – 60 Days _____				
(C) 61 – 90 Days _____				
(D) 3 Months or More _____				
Total _____				
Accounts Charged Off _____				

SCHEDULE G – Suits, Possession and Sale of Chattels

Note: A borrower's account may appear under any one of the classifications below.

TYPE OF RECOVERY	Number of Accounts	Amount Due	% of Total Number	% of Total \$ Amount
76. Suits for Recovery:				
(A) Suits Pending at Close of Previous Period _____				
(B) Suits Filed _____				
Total _____				
(C) Accounts Collected _____				
(D) Suits Pending at Close of Current Period _____				
77. Bankruptcy Filing:				
(A) Chapter 13:				
Debtors Filing _____				
Balance _____				
(B) Chapter 7:				
Debtors Filing _____				
Balance _____				
Total _____				



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SCHEDULE H – Analysis of each licensed GILA Office in the State of Georgia
(This section is individual breakdown of each licensed GILA Office)

	Licensee	License Number	Total GILA Loan Balance Outstanding At Beginning of Year	Total Number of GILA Loans made During the Year	Total GILA Loan Balance Outstanding At End of Year
1.					
2.					
3.					
4.					
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54.					
55.					
56.					
57.					
58.					
59.					
60.					

AFFIDAVIT

County _____ State _____

I, _____, the undersigned, being the _____ of the

_____, swears (or affirm), that to the best of my knowledge and belief the statements contained in this report, including the accompanying schedule and statements (if any) are true and that the same is a true and complete statement in accordance with the law.

By _____

Subscribed and sworn to before me this _____ Day of _____ 20_____

Notary Public

This report must be notarized and attached to the Annual Georgia Industrial Loan Report

Round figures to the nearest dollar, do not include cents!

Annual Credit Insurance Reporting Form

Type of Insurance		Policies Issued	Premiums Charged	Premiums Refunded	Net Premiums	Claims Paid	Amount Paid
Credit Life	Decreasing						
	Level						
Credit A & S	3 Day						
	7 Day						
Household Goods Fire	SI						
	Dual						
Auto Collision	SI						
	Dual						
NRI							
TOTALS							

AFFIDAVIT

County _____

State _____

I, _____, the undersigned, being the _____ of the _____, swears (or affirm), that to the best of my knowledge and belief the statements contained in this report, including the accompanying schedules and statements (if any) are true and that the same is a true and complete statement in accordance with the law.

By _____

Subscribed and sworn to before me this _____ day of _____, 20 _____

Notary Public

Expiration Date

Please affix notary seal.

This report must be notarized and attached to the Annual Georgia Industrial Loan Report

Round figures to the nearest dollar, do not include cents!

Ancillary Products Reporting Form

Type of Products	Policies Issued	Premiums Charged	Premiums Refunded	Net Premiums	Claims Paid	Amount Paid
AD & D						
UNEMPLOYMENT						
OTHER						

AFFIDAVIT

County _____ State _____

I, _____, the undersigned, being the _____ of the _____, swears (or affirm), that to the best of my knowledge and belief the statements contained in this report, including the accompanying schedules and statements (if any) are true and that the same is a true and complete statement in accordance with the law.

By _____

Subscribed and sworn to before me this _____ day of _____, 20 _____

Notary Public

Expiration Date

Please affix notary seal.