



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 MAY2016
(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:	
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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:



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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?

<input type="checkbox"/> YES (if yes, provide certified copies of all plea agreements and court orders):	<input type="checkbox"/> Attachments (check if attachments are provided)
<input type="checkbox"/> NO	

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

<input type="checkbox"/> YES, (if yes, provide details):	
<input type="checkbox"/> NO	

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

NAME	ADDRESS	OCCUPATION

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



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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:
Wells Fargo 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 MAY2016
 (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.

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
<input type="checkbox"/> | No
<input type="checkbox"/> |
| 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
<input type="checkbox"/> | No
<input type="checkbox"/> |
| <input type="checkbox"/> | 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. | | |
| <input type="checkbox"/> | 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. | | |
| <input type="checkbox"/> | 5. Applications: <ul style="list-style-type: none"> a. <u>Proprietorship</u> <ul style="list-style-type: none"> 1. References, need a total of six, three personal and three business. b. <u>Partnership</u> <ul style="list-style-type: none"> 1. References, need a total of six, three personal and three business. c. <u>Corporation</u> <ul style="list-style-type: none"> 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. | | |
| <input type="checkbox"/> | 6. Convenience and Advantage Form: <ul style="list-style-type: none"> 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. | | |
| <input type="checkbox"/> | 7. Primary Contact For Application Process: <ul style="list-style-type: none"> a. Name: _____ b. Title: _____ c. Email: _____ d. Telephone: _____ e. Mailing Address: _____ | | |