

CHART OF ACCOUNTS - FINANCE COMPANY

ACCOUNT #	ACCOUNT NAME	ACCOUNT TYPE	ACCOUNT #	ACCOUNT NAME	ACCOUNT TYPE
1010010	Cash - Operating	Bank	6010030	Bank & Credit Card Fees	Expense
1010020	Cash - Savings	Bank	6010040	Bonuses - Admin/Other	Expense
1010030	Petty Cash	Bank	6010041	Bonuses - Officers	Expense
1010040	Certificate of Deposit	Bank	6010050	Charitable Contributions	Expense
1110010	Finance Receivables	Other Current Asset	6010060	Depreciation	Expense
1110011	Unearned Interest	Other Current Asset	6010070	Dues & Subscriptions	Expense
1110012	Unearned Discount - Affiliate	Other Current Asset	6010080	Employee Benefits	Expense
1110013	Unearned Discount - 3rd Party	Other Current Asset	6010090	Insurance - Garage	Expense
1110030	A/R - Repair Notes	Other Current Asset	6010091	Insurance - Health	Expense
1110040	A/R - Additional Charges	Other Current Asset	6010092	Insurance - Life	Expense
1110050	Accrued Interest Receivable	Other Current Asset	6010093	Insurance - Other	Expense
1110060	Reserve for Bad Debts	Other Current Asset	6010094	Insurance - Workmen Comp	Expense
1310010	Due from Affiliate	Other Current Asset	6020010	Lease Expense	Expense
1310020	Due from Employees	Other Current Asset	6020020	Legal & Accounting	Expense
1310030	Note Receivable - Officers	Other Current Asset	6020030	License & Permits	Expense
1310040	Note Receivable - Shareholders	Other Current Asset	6020040	Lot Operating Expense	Expense
1410010	Inventory - Repossessed Vehicles	Other Current Asset	6020050	Meals & Entertainment	Expense
1510010	Land	Fixed Asset	6020060	Miscellaneous	Expense
1510020	Leasehold Improvements	Fixed Asset	6020070	Office Expense & Supplies	Expense
1510030	Computer Software	Fixed Asset	6020080	Penalties	Expense
1510040	Computer Equipment	Fixed Asset	6020090	Pension Expense	Expense
1510050	Furniture & Fixtures	Fixed Asset	6030010	Postage & Delivery	Expense
1510060	Office Equipment	Fixed Asset	6030020	Professional Fees	Expense
1510070	Company Vehicles	Fixed Asset	6030030	Rent	Expense
1520010	Accumulated Depreciation	Fixed Asset	6030040	Repairs & Maintenance	Expense
1610010	Prepaid Expenses	Other Asset	6030050	Salaries - Admin/Other	Expense
1610020	Prepaid Income Taxes	Other Asset	6030051	Salaries - Officers	Expense
1610030	Deferred Tax Assets	Other Asset	6030060	Taxes - Other	Expense
1610040	Deposits	Other Asset	6030061	Taxes - Payroll	Expense
1710010	Bank Origination Costs	Other Asset	6030062	Taxes - Property	Expense
1710020	Loan Origination Costs	Other Asset	6030070	Telephone	Expense
1720010	Accumulated Amortization	Other Asset	6030080	Training	Expense
1810010	Marketable Securities	Other Asset	6030090	Travel	Expense
1810020	Investments	Other Asset	6040010	Utilities	Expense
2010010	Accounts Payable	Other Current Liability	7010010	Interest Income	Other Income
2010020	Accrued Expenses	Other Current Liability	7010020	Rent Income	Other Income
2110010	Payroll Liabilities	Other Current Liability	7010030	Overhead Allocation Income (Expense)	Other Income
2110011	Accrued Interest Expense	Other Current Liability	7010040	Other Income	Other Income
2110012	Accrued Payroll Expense	Other Current Liability	8010010	Interest Expense	Other Expense
2110013	Accrued Payroll Taxes	Other Current Liability	8010020	Federal Income Tax Expense (Benefit)	Other Expense
2110014	Accrued Pension Expense	Other Current Liability	8010030	State/Local Income Tax Expense (Benefit)	Other Expense
2110015	Accrued Employee Benefits	Other Current Liability	8010040	Deferred Tax Expense (Benefit)	Other Expense
2210060	Federal Income Tax Payable	Other Current Liability	8110010	Loss on Sale of Receivables	Other Expense
2210070	State/Local Income Tax Payable	Other Current Liability			
2210080	Deferred Tax Liabilities	Other Current Liability			
2310010	Due to Affiliate	Other Current Liability			
2410020	Line of Credit - Bank	Other Current Liability			
2410040	Note Payable - Company Vehicle	Other Current Liability			
2410050	Note Payable - Land	Other Current Liability			
2510010	Note Payable - Officers	Other Current Liability			
2510020	Note Payable - Shareholders	Other Current Liability			
3010010	Common Stock	Equity			
3010020	Preferred Stock	Equity			
3010030	Treasury Stock	Equity			
3110010	Paid In Capital	Equity			
3110020	Retained Earnings	Equity			
3110030	Distributions/Dividends	Equity			
3110040	Unrealized Gain (Loss) on Security	Equity			
4110030	Finance Income	Income			
4110040	Late Fees Income	Income			
4110050	Misc. Fees Income	Income			
4110060	Recovery Income	Income			
4210010	Discount Income - Affiliate	Income			
4210011	Discount Income - 3rd Party	Income			
4310020	Returns & Allowances	Income			
5210010	Reconditioning Expense	Cost of Goods Sold			
5210020	Parts & Supplies	Cost of Goods Sold			
5210030	Salaries - Collections	Cost of Goods Sold			
5210050	Contract Labor	Cost of Goods Sold			
5210090	Freight & Delivery	Cost of Goods Sold			
5310010	Repossession Loss	Cost of Goods Sold			
5310020	Repossession Expense	Cost of Goods Sold			
5310030	Adjustment on Reserve	Cost of Goods Sold			
6010010	Advertising & Promotion	Expense			
6010020	Amortization	Expense			