

FEDERAL RESERVE BANK

OF DALLAS

Dallas, Texas, September 25, 1948

REGULATION W FILING OF REGISTRATION STATEMENTS

To the Registrant Addressed and Others Concerned:

In accordance with Section 2 of Regulation W, persons engaged in certain classes of business are required, within a sixty-day period, to file a Registration Statement with the appropriate Federal Reserve bank or branch. While the provisions of Regulation W will control, the following outline is furnished as a matter of convenience.

Who must register

Each person engaged in the business of:

- (1) Making instalment loans in a principal amount of \$5,000 or less.
- (2) Making instalment sales of any articles listed below which result in credits in a principal amount of \$5,000 or less.
- (3) Discounting or purchasing or lending on the security of obligations arising from instalment sales or loans of the kind described in (1) or (2).

Each separate legal entity, whether individual, partnership, or corporation, must file a separate Registration Statement, regardless of affiliation with other concerns. If the concern has branches, one Registration Statement filed by the main office is sufficient. Such statement should be filed regardless of whether the Registrant had filed such a statement under Regulation W as in effect prior to November 1, 1947.

The list of articles

(Articles having a cash price of less than \$50 are exempted.)

Cooking stoves and ranges, designed for household use.

Dishwashers, mechanical, designed for household use.

Ironers designed for household use.

Refrigerators, mechanical, of less than 12 cubic feet rated storage capacity (including food freezers).

Washing machines designed for household use.

Combination units incorporating any listed article in the foregoing classifications.

Air conditioners, room unit.

Radio or television receiving sets, phonographs, or combinations.

Sewing machines designed for household use.

Suction cleaners designed for household use.

Furniture, household, (including ice refrigerators, bed springs, mattresses and lamps); and floor coverings, soft surface.

Automobiles (passenger cars designed for the purpose of transporting less than 10 passengers, including taxicabs).

When to register

For persons subject to Regulation W on September 20, 1948, the Registration Statement should be filed not later than November 19, 1948. For persons who become subject to Regulation W after September 20, 1948, the Registration Statement should be filed within 60 days after they become subject to it.

Where to register

Persons required to register should file their Registration Statements with the Federal Reserve Bank (head office or branch) serving the district in which the main office of the Registrant is located. A map showing the boundaries of the Federal Reserve districts appears on the back cover of Regulation W.

Registrants in this Federal Reserve district should mail their statements to the head office of this bank or to the appropriate branch if they are located in the territory served by one of its branches at El Paso, Houston, or San Antonio. Registrants who are not certain as to the Federal Reserve bank or branch serving the territory in which they are located may obtain such information from their local banks.

Two copies of the Registration Statement form are enclosed. One copy should be completed and filed as early as possible; the second copy is provided for the Registrant. **BEFORE FILLING IN THE REGISTRATION STATEMENT, PLEASE READ CAREFULLY THE INSTRUCTIONS ON THE REVERSE SIDE OF THE FORM.** It will be noted that detailed instructions are included in regard to reporting the amount of instalment receivables owned.

Additional copies of this circular and Registration Statement forms will be furnished upon request. This bank or its branches in El Paso, Houston, and San Antonio will be glad to furnish any further information which may be desired concerning the Registration Statement or the Regulation.

Very truly yours,

R. R. GILBERT

President

If you were subject to Regulation W on September 20, 1948, this statement should be filed by November 19, 1948. If you became subject to Regulation W after September 20, 1948, this statement should be filed within 60 days after the date on which you became subject. This statement should be filed with the Federal Reserve Bank (or branch) of the district in which your main office is located. *It is not necessary to wait for acknowledgement from the Federal Reserve Bank before commencing business under Regulation W. A failure to file a registration statement as herein specified is a violation of Regulation W.*

Any questions you may have about this form after you have read the instructions on the back should be referred to the Federal Reserve Bank (or branch) of your district.

REGISTRATION STATEMENT OF INSTALMENT LENDERS AND SELLERS UNDER REGULATION W

Date of filing.....

This statement is filed under the provisions of Section 2(b) of Regulation W issued by the Board of Governors of the Federal Reserve System pursuant to Executive Order No. 8843, issued by the President of the United States relating to consumer credit, and Public Law 905 approved August 16, 1948.

 Name of Registrant (print or type); state also trade name if different from legal name

Street address	City	County	State
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I. Principal Business of Registrant (Check one)

A. Financial business

- 1. Sales finance company
- 2. Commercial bank or trust company or Industrial Bank
- 3. Industrial loan company
- 4. State-licensed small loan company
- 5. Credit union
- 6. Other financial business (specify).....

- 9. Furniture or house furnishings store
- 10. Household appliance or radio store
- 11. Electric or gas utility company
- 12. Hardware or automotive accessory store
- 13. Dealer or contractor in heating, plumbing or air-conditioning equipment
- 14. Dealer or contractor in other construction or repair materials
- 15. Manufacturer (Specify type of product).....

- 16. Other (specify).....

B. Dealer, contractor, or other business

- 7. Department or general store
- 8. Automobile dealer

II. Instalment receivables owned (read instructions II on reverse side) \$.....

III. Number of branches (read instruction III on reverse side).....

IV. This is to certify that to the best of my knowledge and belief the foregoing statement is correct.

 Please print or type here the name and official title
 of the person whose signature appears at the right

 Authorized signature

INSTRUCTIONS (numbered to correspond with questions on statement)

II.—General. Report all instalment receivables owned whether or not subject to Regulation W. Report figures as of the close of business September 30, 1948, or within 2 months prior to date of filing this statement. Reasonably accurate estimates may be made where it would cause undue hardship to report exact figures. Where estimates are used, so indicate by noting "est".

For Financial Businesses—Numbers 1 through 6 on statement. Include the unpaid balances of all retail instalment paper purchased from or rediscounted for dealers or others even if collections are made by the sellers; and all secured and unsecured instalment loans which were made to individuals, including those used for retail purchases and for such purposes as consolidation of debts, medical attention, general personal expenditures, etc. Do not include any loans to business concerns for business purposes nor loans secured by mortgages or other liens on real estate nor agricultural loans nor loans made to dealers and finance companies on their own promissory notes, even if secured by the pledge of instalment paper.

For Other Businesses—Numbers 7 through 16 on statement. Include the unpaid balances of all instalment receivables, whether represented by notes, book accounts, or otherwise. Include instalment receivables pledged as security for loans but do not include instalment receivables sold to or discounted with any bank or finance or other company (with or without recourse) even if collections are made by you. Also include any instalment receivables you may have purchased or otherwise acquired.

III.—Include all stores or offices through which you extend instalment credit or through which you purchase, discount or make loans on the security of instalment obligations. If you have not commenced business indicate whether you will have branches and how many. Attach a list of all branches and their addresses. **Subsidiaries and affiliates which are separate legal entities should register separately.**

IV.—The statement may be signed by any official ordinarily authorized to sign statements for you. If you are succeeding to all or part of the business of one or more existing concerns, the name of the predecessor should be noted on this form or an attachment.