

FILE NOW: FILING FEE AFTER MAY 1ST IS \$550.00

PROFIT
CORPORATION
ANNUAL REPORT
1999



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State
DIVISION OF CORPORATIONS

FILED
Aug 10, 1999 8:00 am
Secretary of State

08-10-1999 90009 005 *1,100.00

DOCUMENT # F92000000002

1. Corporation Name

OAKWOOD ACCEPTANCE CORPORATION



Principal Place of Business

7800 MCCLLOUD RD.
P.O. BOX 27081
GREENSBORO NC 27425-7081
US

Mailing Address

P.O. BOX 27081
P.O. BOX 35607
GREENSBORO NC 27425-7081
US

DO NOT WRITE IN THIS SPACE

3. Date Incorporated or Qualified

10/27/1992

4. FEI Number

56-1377207

Applied For

Not Applicable

5. Certificate of Status Desired



\$8.75 Additional
Fee Required

6. Election Campaign Financing



\$5.00 May Be
Added to Fees

8. This corporation owes the current year Intangible
Personal Property Tax.



Yes



No

9. Name and Address of Current Registered Agent

C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION FL 33324

10. Name and Address of New Registered Agent

81 Name

82 Street Address (P.O. Box Number is Not Acceptable)

83

84 City

FL

85 Zip Code

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes.

SIGNATURE

Signature, typed or printed name of registered agent and title if applicable.

(NOTE: Registered Agent signature required when reinstating)

DATE

12. OFFICERS AND DIRECTORS

TITLE	NAME	STREET ADDRESS	CITY-ST-ZIP	DELETE
COBD	ST. GEORGE, NICHOLAS J	7800 MCCLLOUD RD.	GREENSBORO NC	<input type="checkbox"/>
PAS	KILBOURNE, C M	7800 MCCLLOUD RD	GREENSBORO NC 27409	<input checked="" type="checkbox"/>
EVP	SMITH, R A	7800 MCCLLOUD RD	GREENSBORO NC 27409	<input checked="" type="checkbox"/>
VPST	MUIR, D R	7800 MCCLLOUD RD	GREENSBORO NC 27409	<input type="checkbox"/>
SVP	GRIFFIN, J S	7800 MCCLLOUD RD	GREENSBORO NC 27409	<input type="checkbox"/>
SVP	RUTHER, M	7800 MCCLLOUD RD	GREENSBORO NC 27409	<input type="checkbox"/>

13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12

1.1 TITLE	1.2 NAME	1.3 STREET ADDRESS	1.4 CITY-ST-ZIP	Change	Addition
President	William G. Edwards	7800 McCloud Road	Greensboro, NC 27409	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Executive VP	Richard D. Faulk	7800 McCloud Road	Greensboro, NC 27409	<input type="checkbox"/>	<input checked="" type="checkbox"/>
VP / Assistant Secretary	Robert A. Smith	7800 McCloud Road	Greensboro, NC 27409	<input type="checkbox"/>	<input checked="" type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

14. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address, with all other like empowered.

SIGNATURE:

SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

Assistant Treasurer

7-23-99 (336) 664-2400

Date Daytime Phone #

CR2E034 (1/98)

F920000000002
603230-9000-5

Oakwood Acceptance Corporation (NC-1983)

Directors:

Nicholas J. St. George
William G. Edwards
Robert A. Smith

Officers:

Nicholas J. St. George	Chairman
William G. Edwards	President
Richard D. Faulk	Executive Vice President
Robert A. Smith	Vice President and Assistant Secretary
Douglas R. Muir	Vice President, Secretary and Treasurer
Larry T. Gilmore	Senior Vice President
Jimmy S. Griffin	Senior Vice President-Loan Servicing
Michael D. Rutherford	Senior Vice President- Credit Operations and Assistant Secretary
Myles E. Standish	Vice President and Assistant Secretary
Lisa K. Carter	Vice President and Assistant Secretary
Eric D. Burgess	Vice President and Controller
Timothy J. Graff	Vice President
Timothy P. Davis	Assistant Vice President
David D. Millsaps	Assistant Vice President
Dennis W. Hazelrigg	Assistant Vice President
Anthony M. Luper	Assistant Treasurer
Les F. Dorton	Assistant Vice President
Jeffrey T. Hinshaw	Assistant Treasurer
James S. Vancini	Assistant Vice President
Wallace C. Tyser, Jr.	Assistant Secretary
Paul J. Maley	Assistant Vice President