



CITY OF SAINT PAUL  
Christopher B. Coleman, Mayor

375 Jackson Street, Suite 220  
St Paul, Minnesota 55101-1806

Telephone: 651-266-8989  
Facsimile: 651-266-9124  
Web: [www.stpaul.gov/dsi](http://www.stpaul.gov/dsi)

April 15, 2014

Mr. Denny Getten  
Getten Credit Co.  
1338 Bayard Ave  
St Paul MN 55116

RE: 1338 BAYARD AVENUE

Mr. Getten:

It has come to the attention of the Department of Safety and Inspections that the business, Getten Credit Co., is currently occupying the property located at 1338 Bayard Avenue.

This property is located in the R4 one family residential zoning district. In 2007, a legal nonconforming use permit for the expansion of an existing commercial use to the second floor at 1338 Bayard Avenue was approved with conditions. (I have enclosed a copy of the Nonconforming Use permit for your reference.) The current certificate of occupancy at 1338 Bayard Avenue is an office (low-rise) "B" occupancy. For zoning purposes, Getten Credit Co. is not considered an office use.

According to the State of Minnesota Department of Commerce, Getten Credit Co. is a licensed regulated lender as defined under Minnesota Statute 47.59. A regulated lender is an alternative financial institution as defined in the Zoning Code Section 65.511 (see enclosed definition). An alternative financial institution is not a permitted use in the R4 zoning district and is not an office use as allowed under the nonconforming use.

Therefore, the alternative financial institution at this location must cease immediately. This site must be brought into compliance within 30 days of the date on this letter. Failure to comply will result in the revocation of the certificate of occupancy at 1338 Bayard Avenue.

You also have the option to attempt to rezone this property. An alternative financial institution is allowed with a conditional use permit in a B3 general business zoning district. Information about the rezoning process can be found at this website:  
<http://www.stpaul.gov/index.aspx?NID=1910>

Furthermore, Getten Credit Co. is a licensed regulated lender at 202 Snelling Avenue North. When a licensed regulated lender changes address, you must contact the Department of Commerce.

This order may be appealed by anyone affected by this decision to the Board of Zoning Appeals within ten (10) calendar days after the written notice was mailed. The application for appeal and reason for the appeal must be submitted in writing to: Zoning Administrator, Department of Safety and Inspections, 375 Jackson Street, Suite 220, Saint Paul MN 55101, along with the required filing fee of \$520.00.

If you have any questions regarding this matter, please contact me at 651-266-9085 (office) or email at [corinne.tilley@ci.stpaul.mn.us](mailto:corinne.tilley@ci.stpaul.mn.us).

Regards,



Corinne A. Tilley  
DSI Inspector, Zoning and Site Plan Review

Enclosures

Copy: Dennis P Getten/Kathryn M Getten, property owners  
644 Warwick St, Saint Paul MN 55116-1540  
Robin Brown, MN Department of Commerce  
Darrell May, MN Department of Commerce  
Angie Wiese, DSI Fire Protection Engineer  
Ward 3 office

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**FILE**  
14-19 9046**Sec. 65.511. Alternative financial establishment**

A person, firm, association, corporation or partnership engaged in the business or service of check-cashing or making loans to be repaid in one (1) lump sum or in installments over a set period of time, either collateralized or not, for which there is a fee or service charge, or interest received, including but not limited to loans collateralized by personal check, payroll check, wage assignment or personal property title, or collateralized with the promise to relinquish possession of any personal property upon default. Alternative financial establishment includes but is not limited to consumer small loan companies, currency exchanges, industrial loan and thrifts, and regulated loan companies, as defined and licensed by the Minnesota Department of Commerce. Alternative financial establishment does not include federal or state chartered banks, credit unions, or savings banks, nor does it include a person, firm, association, corporation or partnership that provides the service of cashing checks, drafts, money orders, or travelers checks for a fee, incidental to the person's primary business and the charge for cashing a check or draft does not exceed one dollar (\$1.00) or one (1) percent of the value of the check or draft, whichever is greater.

*Standards and conditions:*

- (a) The alternative financial establishment shall be located at least one hundred fifty (150) feet from any lot in a residential district or lot occupied with a one-, two-, or multiple-family dwelling, measured in a straight line from the closest point of the building in which the business is or is to be located to the closest point of the residential property line.
- (b) No alternative financial establishment shall be located within two thousand six hundred forty (2,640) feet of another alternative financial establishment, measured from the nearest building wall of the existing establishment to the nearest building wall of the proposed use, or if there is no building, to the nearest lot line of the proposed use.
- (c) No alternative financial establishment shall be located within one thousand three hundred twenty (1,320) feet of any pawnshop, measured from the nearest building wall of the existing establishment to the nearest building wall of the proposed use, or if there is no building, to the nearest lot line of the proposed use.

(Ord. No. 10-33, § 1, 10-27-10)

*Editor's note—*

Ord. No. 10-33, § 1, adopted October 27, 2010, amended the Code by, in effect, renumbering former § 65.511 as a new § 65.512, repealing former § 65.512, and adding a new § 65.511

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**CITY OF SAINT PAUL, MINNESOTA**  
(Nonconforming Use Permit - Enlargement)

ZONING FILE NO: 07-043-352

APPLICANT: M & T Management

PURPOSE: Enlargement of nonconforming commercial use by expanding to second floor

LOCATION: 1338 Bayard Ave

LEGAL DESCRIPTION: PIN 102823430094, HACKETT'S SUBDIVISION OF BLOCK 4, LEXINGTON PARK PLAT 5, RAMSEY CO., MINN LOT 15

ZONING COMMITTEE ACTION: Recommended approval with condition(s)

PLANNING COMMISSION ACTION: Approved on April 6, 2007

CONDITIONS OF THIS PERMIT: Conditions specified in Sec. 62.109d and the following additional conditions:  
1. The number of employees may not be more than ten (10) at any time.  
2. The applicant shall comply with all regulations and requirements regarding licensing and certificate of occupancy.

APPROVED BY: Brian Alton, Commission Chairperson

I, the undersigned Secretary to the Zoning Committee of the Planning Commission for City of Saint Paul, Minnesota, do hereby certify that I have compared the foregoing copy with the original record in my office; and find the same to be a true and correct copy of said original and of the whole thereof, as based on minutes of the Saint Paul Planning Commission meeting held on April 6, 2007 and on record in the Saint Paul Planning Office, 25 West Fourth Street, Saint Paul, Minnesota.

**This permit will expire two years from the date of approval if the use herein permitted is not established.**

The decision to grant this permit by the Planning Commission is an administrative action subject to appeal to the City Council. Anyone affected by this action may appeal this decision by filing the appropriate application and fee at the Zoning Office, 1400 City Hall Annex, 25 West Fourth Street. **Any such appeal must be filed within 10 calendar days of the date of the Planning Commission's decision.**

**Violation of the conditions of this permit may result in its revocation.**



Carol A. Martineau  
Secretary to the Saint Paul  
Zoning Committee

Copies to:	
Applicant	M & T Management
File No.	07-043-352
Zoning Administrator	Wendy Lane
License Inspector	Christine Rozek
District Council	15

Mailed: 4/6/07

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## ZONING COMMITTEE STAFF REPORT

1. **FILE NAME:** M and T Management, LLC
  2. **APPLICANT:** M and T Management, LLC
  3. **TYPE OF APPLICATION:** NUP - Enlargement
  4. **LOCATION:** 1338 Bayard Ave, SE corner at Hamline
  5. **PIN & LEGAL DESCRIPTION:** 102823430094; HACKETT'S SUBDIVISION OF BLOCK 4, LEXINGTON PARK PLAT 5, RAMSEY CO., MINN LOT 15
  6. **PLANNING DISTRICT:** 15
  7. **ZONING CODE REFERENCE:** §62.109(d)
  8. **STAFF REPORT DATE:** March 22, 2007
  9. **DATE RECEIVED:** March 7, 2007
- FILE #** 07-043-352  
**HEARING DATE:** March 29, 2007  
**PRESENT ZONING:** R4  
**BY:** Sarah Zorn  
**60-DAY DEADLINE FOR ACTION:** May 6, 2007

- 
- A. **PURPOSE:** Enlargement of nonconforming commercial use by expanding to second floor
  - B. **PARCEL SIZE:** 40 feet (Bayard) X 125.04 feet (Hamline) = 5,001 sq. ft.
  - C. **EXISTING LAND USE:** C-Mixed Commercial/Residential
  - D. **SURROUNDING LAND USE:**
    - North: Low Density Residential (R4)
    - East: Low Density Residential (R4)
    - South: Low Density Residential (R4)
    - West: Low Density Residential (RT1)
  - E. **ZONING CODE CITATION:** §62.109(d) lists the conditions under which the Planning Commission may grant a permit to enlarge a legal nonconforming use.
  - F. **HISTORY/DISCUSSION:** The property has been zoned for residential use since before 1975 and has historically been a mixed commercial-residential building.
  - G. **DISTRICT COUNCIL RECOMMENDATION:** The District 15 Council had not commented at the time this staff report was prepared.
  - H. **FINDINGS:**
    1. The applicant states that M and T Management, LLC has occupied the building since 1984. There was a residential tenant who occupied the second floor of the building until 1999 at which point a portion of the business moved into the space.
    2. A December 2006 certificate of occupancy inspection revealed that there was no longer a residential tenant occupying the second floor and that the commercial use was occupying both floors, a violation of the zoning code. The applicant has applied for this enlargement of nonconforming use in order to maintain the business use on the second floor.
    3. §62.109(d) Enlargement of nonconforming use states that *the planning commission may permit the enlargement of a nonconforming use if the commission makes the following findings:*
      1. *The enlargement will not result in an increase in the number of dwelling units;* This finding is met. There has actually been a decrease in the number of dwelling units; M and T Management, LLC is the only occupant of the building.
      2. *For enlargements of a structure, the enlargement will meet the yard, height and percentage of lot coverage requirements of the district.* This finding is met. There will be no physical change or expansion to the structure.
      3. *The appearance of the enlargement will be compatible with the adjacent property and neighborhood.* This finding is met. There will be no physical change to the structure.
      4. *Off-street parking is provided for the enlargement that meets the requirements of section 63.200 for new structures.* This finding is met. The use has a legal nonconforming parking

deficit, and the enlargement falls within the rule of five, so no additional parking is required. In addition, there has been no physical enlargement to the structure and the number of employees has not changed.

5. *Rezoning the property would result in a "spot" zoning or a zoning inappropriate to surrounding land use.* This finding is met. The property is surrounded by R4 and RT1 zoning; change to a commercial zone would result in a spot zoning.
6. *After the enlargement, the use will not result in an increase in noise, vibration, glare, dust, or smoke; be detrimental to the existing character of development in the immediate neighborhood; or endanger the public health, safety, or general welfare.* This finding is met. The expansion onto the second floor will not change the nature of the business.
7. *The use is consistent with the comprehensive plan.* This finding is met. Policy 5.1 of the Land Use chapter of the Comprehensive Plan states "good neighborhoods have a mixture of land uses;" Policy 5.2.1 states that "the City will support compatible mixed use within single buildings and in separate buildings in close proximity."
8. *A notarized petition of two-thirds of the property owners within one hundred (100) feet of the property has been submitted stating their support for the enlargement.* This finding is met. The petition was found sufficient on March 12, 2007: 17 parcels eligible; 12 parcels required; 13 parcels signed.

*The application for a permit shall include the petition, a site plan meeting the requirements of section 61.400, floor plans, and other information as required to substantiate the permit.* This finding is met. All of the required information has been submitted.

- I. **STAFF RECOMMENDATION:** Based on the findings above, staff recommends approval of the enlargement of nonconforming use to permit expansion to the second floor subject to the following conditions:
  1. The number of employees may not be more than seven (7) at any time.
  2. The applicant shall comply with all regulations and requirements regarding licensing and certificate of occupancy.

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1338 BAYARD - R4

ENLARGE NCU - 2007 - M&T MGMT / COMM'L USE?

city of saint paul 2013? 2014? GETTEN CREDIT CO / ALT FIN INST.

planning commission resolution

file number 07-23

date April 6, 2007

11/14/2012 - CO  
B-OFFICE / LOW RISE  
1ST PERMITTED - T1

WHEREAS, M and T Management, LLC, File # 07-043-352, has applied for an enlargement of nonconforming use permit to expand the commercial use to the second floor under the provisions of §62.109(d) of the Saint Paul Legislative Code, on property located at 1338 Bayard Ave, Parcel Identification Number (PIN) 102823430094, legally described as HACKETT'S SUBDIVISION OF BLOCK 4, LEXINGTON PARK PLAT 5, RAMSEY CO., MINN LOT 15; and

WHEREAS, the Zoning Committee of the Planning Commission, on March 29, 2007, held a public hearing at which all persons present were given an opportunity to be heard pursuant to said application in accordance with the requirements of §64.300 of the Saint Paul Legislative Code; and

WHEREAS, the Saint Paul Planning Commission, based on the evidence presented to its Zoning Committee at the public hearing as substantially reflected in the minutes, made the following findings of fact:

1. The applicant states that M and T Management, LLC has occupied the building since 1984. There was a residential tenant who occupied the second floor of the building until 1999 at which point a portion of the business moved into the space.
2. A December 2006 certificate of occupancy inspection revealed that there was no longer a residential tenant occupying the second floor and that the commercial use was occupying both floors, a violation of the zoning code. The applicant has applied for this enlargement of nonconforming use in order to maintain the business use on the second floor.
3. §62.109(d) Enlargement of nonconforming use states that *the planning commission may permit the enlargement of a nonconforming use if the commission makes the following findings:*
  1. *The enlargement will not result in an increase in the number of dwelling units;* This finding is met. There has actually been a decrease in the number of dwelling units; M and T Management, LLC is the only occupant of the building.
  2. *For enlargements of a structure, the enlargement will meet the yard, height and percentage of lot coverage requirements of the district.* This finding is met. There will be no physical change or expansion to the structure.
  3. *The appearance of the enlargement will be compatible with the adjacent property and neighborhood.* This finding is met. There will be no physical change to the structure.
  4. *Off-street parking is provided for the enlargement that meets the requirements of section 63.200 for new structures.* This finding is met. The use has a legal nonconforming parking deficit, and the enlargement falls within the rule of five, so no additional parking is required. In addition, there has been no physical enlargement to the structure and the number of employees has not changed.
  5. *Rezoning the property would result in a "spot" zoning or a zoning inappropriate to surrounding land use.* This finding is met. The property is surrounded by R4 and RT1 zoning; change to a

moved by Morton

seconded by

in favor Unanimous

against

ALT FIN INS  
- 1ST PERMITTED  
B3 / CUP

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commercial zone would result in a spot zoning.

6. *After the enlargement, the use will not result in an increase in noise, vibration, glare, dust, or smoke; be detrimental to the existing character of development in the immediate neighborhood; or endanger the public health, safety, or general welfare.* This finding is met. The expansion onto the second floor will not change the nature of the business.
7. *The use is consistent with the comprehensive plan.* This finding is met. Policy 5.1 of the Land Use chapter of the Comprehensive Plan states "good neighborhoods have a mixture of land uses;" Policy 5.2.1 states that "the City will support compatible mixed use within single buildings and in separate buildings in close proximity."
8. *A notarized petition of two-thirds of the property owners within one hundred (100) feet of the property has been submitted stating their support for the enlargement.* This finding is met. The petition was found sufficient on March 12, 2007: 17 parcels eligible; 12 parcels required; 13 parcels signed.

*The application for a permit shall include the petition, a site plan meeting the requirements of section 61.400, floor plans, and other information as required to substantiate the permit.* This finding is met. All of the required information has been submitted.

NOW, THEREFORE, BE IT RESOLVED, by the Saint Paul Planning Commission, under the authority of the City's Legislative Code, that the application of M and T Management, LLC for an enlargement of nonconforming use permit by expanding the commercial use to second floor at 1338 Bayard Ave is hereby approved subject to the following conditions:

1. The number of employees may not be more than ten (10) at any time.
2. The applicant shall comply with all regulations and requirements regarding licensing and certificate of occupancy.





1455-14 MAR 2014 - LEFT MSG FOR  
PAUL HANSEN @ DEPT OF COMMERCE,  
539-1641

Home

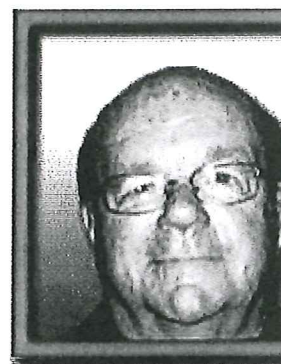
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Application Form

*I've been there already the last  
few months. 11/15/2013?*



Denny Getten



Erin Getten



Lindsey Acker

*We're here to help you finance  
when no one else will!*

What Would You Like To Do?

Consolidate Debt | Vehicle Purchase | Pay Off Bills

Rebuild Credit | Financial Security

## Our Story

Getten Credit Company is one of a handful of independent finance companies remaining in Minnesota today. Our company prides

*mu*

itself on its warm, family fun atmosphere and always gives each customer a personal touch. As we say, our customers aren't numbers, they're people. And we are committed to helping each person as best we can.

We are a small credit company that helps you with everything from debt consolidation, purchasing a vehicle, paying off small bills, or just getting back on your feet financially. Imperfect credit is OK. You can read the Minneapolis/St. Paul Business Journal article about a slice of Getten Credit Company's background here: [Getten Credit lends to niche](#)

### Read reviews from our satisfied customers...

The best way to learn about customers' experiences with Getten Credit Company is to hear it from them. Visit our [testimonials page](#) and read comments or leave your own.



Jose The Cat



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**From the Minneapolis / St. Paul Business Journal**

**:<http://www.bizjournals.com/twincities/stories/1997/06/16/smallb1.html>**

Jun 15, 1997, 11:00pm CDT

## **Getten Credit lends to niche**

### **Family firm competes in tough consumer-credit biz**

Tim Huber  
Staff Reporter

Denny and Bob Getten Jr., proprietors of Getten Credit Co., keep their small consumer-loan company in St. Paul open during typical banker's hours.

And Getten loans money for all manner of needs, everything from financing for an automobile down payment to money for a new boat. But the resemblance between Getten Credit and a bank, savings and loan or other large lender ends there.

Getten doesn't pool loans for sale to investors. It doesn't have a complex, proprietary credit scoring method. It doesn't issue credit cards. And it's independently owned, not part of a big chain or a subsidiary of a bank.

"There aren't too many independents in the Twin Cities," said vice president Denny Getten. St. Paul has just one other and Minneapolis has but a couple. "The rest are all chains now."

That wasn't always the case, nor is it the case nationally.

Getten and other mom-and-pop loan companies generally are regulated by state or local authorities (Minnesota requires a license), so national figures don't exist, said Warren Heller, research director for Wakefield, Mass.-based Veribanc Inc., which researches national credit trends.

"We believe there's thousands," Heller said. "Every city has its mom-and-pop credit organizations."

Back in 1961, when Denny and Bob's father Bob Getten Sr. started Getten Credit from an office on a gritty stretch of Snelling Avenue just south of Interstate 94, the independents outnumbered the chains, Getten said. Over the years, the industry consolidated and the national -- and local -- chains thrived. The independents mostly went away.

In the early 1980s, Getten nearly followed them into oblivion, due to skyrocketing interest rates. The company had to pay investors as much as 12 percent for the money it loaned, Getten said. "That's a lot."

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Getten survived -- but barely. Another year or two of ultra-high interest rates might have finished off the company. "We probably broke even for a few years," Getten said. "That's not all bad in those times."

Business is considerably better today, thanks largely to the strong economy and low interest rates. "It's getting better only because we're paying the bank and some of the investors off," Getten said. "It's tough in the long haul."

That's because the consumer-credit business is highly competitive -- just check the lengthy yellow pages listings under "loans," the classified ads in the Sunday paper, or the evening mail.

At the same time, there is a niche for Getten Credit, which focuses on consumer loans for cars and trucks, boats and trailers, consolidation of credit card debt and the like. No mortgages, no home-equity loans, no credit cards. Some customers can't get a loan elsewhere, but many can, Getten said. They just want loans for purchases that other lenders won't finance.

A bank, for example, is unlikely to loan money to buy a 10-year-old pickup truck because the loan amount is too small and the vehicle's residual value is too low,

Getten said. And the bank isn't likely to make a consumer loan using an aging vehicle as collateral.

"Those are the kind of customers we have," Getten said. "A lot of them are plenty stable or bankable."

Small consumer-loan companies typically lend to such customers, because banks generally don't want to lend on small amounts, as well as to high-risk borrowers, Heller said. Independents typically lend small amounts at high interest rates.

Though Getten doesn't have a credit scoring system, the company doesn't just dole out money. Getten makes lending decisions based on reviews of pay stubs, standard credit applications and credit reports. "You can pretty much tell from that," Getten said.

Getten Credit makes 15 to 25 loans a week; they generally range in value from \$500 to \$5,000 and last 12 to 36 months, Getten said. Much of that business comes from repeat customers or word of mouth spread by former customers. A good bit also comes from people who see the Getten office as they drive down Snelling.

Keeping customers happy, so they'll come back, is a key to the lending business, Getten said. "We treat them like we'd like to be treated."

And they treat them to personal service. At Getten, customers deal directly with the owners, either Denny or Bob Jr., not a loan officer. The company employs the Getten brothers, a full-time secretary and a part-time secretary. "You would talk to me or my brother," Denny Getten said.

M3

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**commerce**

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- Enforcement
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- Licensing
- Petrofund
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- Request for Proposals
- Rulemaking
- Securities
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- Unclaimed Property

Select an industry or license type from the list below to be taken to the appropriate License Lookup.

- Managing General Agent
- Money Transmitters
- Mortgage Originator/Service
- Motor Vehicle Sales Finance Co.
- Payday Lender
- Real Estate, Agent/Agency/Broker
- Regulated Loan Co.**
- Reinsurance Intermediary
- Vehicle Protection Product Warrantor
- Warranty Service Contract

GO

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FILE  
14-199046



**Minnesota Department of Commerce**  
**Regulated Lender List - Ordered by City, Name**

**Last Updated on 4-4-2014**

To find the person or company name you want, use Find in the Edit menu of your browser.  
 Then enter the name (or portion of the name) and then press Enter.

**FILE**  
 14-199046

INSTITUTION NAME	STREET	CITY	ST	ZIP
GET IT NOW, LLC DBA HOME CHOICE	14643 EDGEWOOD DRIVE SUITE 115	BAXTER	MN	56425
FIRST MINNESOTA METROPOLITAN, INC.	9150 WEST 35W SERVICE DRIVE	BLAINE	MN	55449
GET IT NOW, LLC DBA HOME CHOICE	511 87TH LANE NE	BLAINE	MN	55434
GET IT NOW, LLC DBA HOME CHOICE	537 WEST 98TH STREET	BLOOMINGTON	MN	55420
LONG MOUNE FINANCIAL SERVICES, INC.	7038 BROOKLYN BOULEVARD SUITE 102	BROOKLYN CENTER	MN	55429
GET IT NOW, LLC DBA HOME CHOICE	14150 NICOLLET AVENUE SOUTH	BURNSVILLE	MN	55337
OLD REPUBLIC FINANCIAL ACCEPTANCE CORPORATION	307 NORTH MICHIGAN AVENUE	CHICAGO	IL	60601
GET IT NOW, LLC DBA HOME CHOICE	5518 WEST BROADWAY	CRYSTAL	MN	55428
GET IT NOW, LLC DBA HOME CHOICE	1305 MILLER TRUNK HIGHWAY	DULUTH	MN	55811
NORTHEAST ENTREPRENEUR FUND, INC.	202 WEST SUPERIOR STREET SUITE 311	DULUTH	MN	55802
DEERE & COMPANY	2955 LONE OAK DRIVE SUITE 100	EAGAN	MN	55121-1553
JOHN DEERE CONSTRUCTION & FORESTRY COMPANY	2955 LONE OAK DRIVE	EAGAN	MN	55121
SNAP-ON CREDIT LLC	5200 WILLSON ROAD, SUITE 173	EDINA	MN	55424
	EDINA EXECUTIVE PLAZA			
SPRINGLEAF FINANCIAL SERVICES OF ILLINOIS, INC	600 NW SECOND STREET 4TH FLOOR	EVANSVILLE	IN	47708
WAYS TO WORK, INC.	730 FLORIDA AVENUE SOUTH	GOLDEN VALLEY	MN	55426
GRAND RAPIDS LOAN COMPANY, INC.	423 NW FIRST AVENUE	GRAND RAPIDS	MN	55744
HIBBING LOAN COMPANY	301 EAST HOWARD STREET SUITE 27	HIBBING	MN	55746
GET IT NOW, LLC DBA HOME CHOICE	915 45TH AVENUE NE	HILLTOP	MN	55421
FIRST FINANCING SOLUTIONS, INC.	75196 PETERSBURG ROAD P.O. BOX 351	JACKSON	MN	56143
COMMUNITY CREDIT, INC.	931 MADISON AVENUE	MANKATO	MN	56001
GET IT NOW, LLC DBA HOME CHOICE	1880 MADISON AVENUE	MANKATO	MN	56001
FCC FINANCE LLC	11670 FOUNTAINS DRIVE SUITE 200	MAPLE GROVE	MN	55369
GET IT NOW, LLC DBA HOME CHOICE	1721 N. BEAM AVENUE	MAPLEWOOD	MN	55109
TOWN & COUNTRY FINANCE, INC.	105 EIGHTH STREET NORTHEAST	MILACA	MN	56353
	P.O. BOX 156			
AMERICAN STUDENT FINANCIAL GROUP, INC.	100 SOUTH 5TH STREET SUITE 1075	MINNEAPOLIS	MN	55402
COMMUNITY REINVESTMENT FUND, INC.	801 NICOLLET MALL SUITE 1700 WEST	MINNEAPOLIS	MN	55402
GET IT NOW, LLC DBA HOME CHOICE	2208 EAST LAKE STREET	MINNEAPOLIS	MN	55407
HULL LOAN SYSTEM, INC.	12 SOUTH 6TH STREET SUITE 1015	MINNEAPOLIS	MN	55402
SPRINGLEAF CONSUMER LOANS, INC.	100 SOUTH FIFTH STREET SUITE 1075	MINNEAPOLIS	MN	55402
UNITED DIRECT FINANCE, INC.	222 SOUTH 9TH STREET SUITE 1600	MINNEAPOLIS	MN	55402
HILINE CREDIT CORPORATION	6 EAST STATE HIGHWAY 28	MORRIS	MN	56267
AMERIFIRST HOME IMPROVEMENT FINANCE CO.	11171 MILL VALLEY ROAD	OMAHA	NE	68154
GET IT NOW, LLC DBA HOME CHOICE	3450 55TH STREET NW	ROCHESTER	MN	55901
LOAN STORE, L.L.C.	102 SOUTH BROADWAY 2ND FLOOR	ROCHESTER	MN	55904
GET IT NOW, LLC DBA HOME CHOICE	1136 VIERLING DRIVE	SHAKOPEE	MN	55379
GET IT NOW, LLC DBA HOME CHOICE	2950 WEST DIVISION STREET, #5	ST. CLOUD	MN	56301
PREFERRED CREDIT, INC.	3051 SECOND STREET SOUTH SUITE 200	ST. CLOUD	MN	56301
GET IT NOW, LLC DBA HOME CHOICE	8225 STATE HIGHWAY 7	ST. LOUIS PARK	MN	55426
GET IT NOW, LLC DBA HOME CHOICE	870 ARCADE STREET	ST. PAUL	MN	55106
GET IT NOW, LLC DBA HOME CHOICE	1558 UNIVERSITY AVENUE	ST. PAUL	MN	55104
GETTEN CREDIT COMPANY	202 NORTH SNELLING AVENUE	ST. PAUL	MN	55104
SERVICE FINANCE COMPANY, LLC	590 PARK STREET, SUITE 6	ST. PAUL	MN	55103
NORTHEAST ENTREPRENEUR FUND, INC.	8355 UNITY DRIVE, SUITE 100	VIRGINIA	MN	55792
GET IT NOW, LLC DBA HOME CHOICE	1917 SOUTH ROBERT STREET	WEST ST PAUL	MN	55118

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