



**State of Rhode Island
Office of the Secretary of State**

Fee: \$50.00

Division Of Business Services
148 W. River Street
Providence RI 02904-2615
(401) 222-3040

**Foreign Business Corporation
Annual Report**

Filing Period: February 1 - May 1

In accordance with R.I.G.L. 7-1.2-1501(e), each corporation failing or refusing to file its annual report within thirty (30) days after the time prescribed by law (R.I.G.L. 7-1.2-1501(c&d)) is subject to a penalty fee of \$25.00.

ANNUAL REPORT YEAR - ENTER THE CURRENT YEAR 2025: 2025

1. Corporate ID No. 000484657

2. Name of Corporation Atlantic Credit & Finance, Inc.

3. Street Address Principal Business Office:

No. and Street: 111 FRANKLIN RD SE
SUITE 400

City or Town: ROANOKE State: VA Zip: 24011 Country: USA

4. Business Phone No.

5. State of Incorporation

State: VA

NAICS CODE

Enter the six digit NAICS Code that best describes the primary business conducted by the entity. Download the list of codes [here](#). More information on [NAICS](#) can be found online.

561440

6. Brief Description of the Character of Business Conducted in Rhode Island

CONSUMER COLLECTIONS, INCLUDING CREDIT CARDS AND INSTALLMENT LOANS (DEBT COLLECTION).

7. Names and Addresses of the Officers and Directors:

All officers and directors must be listed.

Title	Individual Name First, Middle, Last, Suffix	Address Address, City or Town, State, Zip Code, Country
PRESIDENT	RYAN BELL	SUITE 300 350 CAMINO DE LA REINA SAN DIEGO, CA 92108 USA
TREASURER	MIKE MERLE	111 FRANKLIN RD SE, SUITE 400 ROANOKE, VA 24011 USA
SECRETARY	MATT JUBENVILLE	111 FRANKLIN RD SE SUITE 400 ROANOKE, VA 24011 USA
DIRECTOR	RYAN BELL	SUITE 300 350 CAMINO DE LA REINA SAN DIEGO, CA 92108 USA
DIRECTOR	MIKE MERLE	111 FRANKLIN RD SE, SUITE 400 ROANOKE, VA 24011 USA

8. Shares Authorized and Issued

Class of Stock	Series of Stock	Par Value Per Share	Total Authorized Shares <i>Number of Shares</i>	Total Issued and Outstanding <i>Num of Shares</i>
CNP	B	\$0.0000	50,000.00	12273
CNP	A	\$0.0000	500,000.00	90000

9. This report must be executed on behalf of the corporation by an authorized representative. If the corporation is in the hands of a receiver or trustee, this report must be executed on behalf of the corporation by the receiver or trustee.

Signed this 29 Day of April, 2025 at 8:14:44 AM. This electronic signature of the individual or individuals signing this instrument constitutes the affirmation or acknowledgement of the signatory, under penalties of perjury, that this instrument is that individual's act and deed or the act and deed of the corporation, and that the facts stated herein are true, as of the date of the electronic filing, in compliance with R.I. Gen. Laws § 7-1.2.

By MATT JUBENVILLE
Signature of Authorized Representative of the Corporation

Form No. 630
Revised 09/07