

Edgar Filing: E LOAN INC - Form SC 13G/A

E LOAN INC  
Form SC 13G/A  
May 30, 2003

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934  
(AMENDMENT NO. 1) \*

E-Loan, Inc.

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(Name of Issuer)

Common Stock (\$0.001 par value)

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(Title of Class of Securities)

26861P 10 7

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(CUSIP Number)

April 25, 2003

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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)

Rule 13d-1(c)

Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP NO. 26861P 10 7

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1	NAME OF REPORTING PERSON I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  The Charles Schwab Corporation
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*
3	SEC USE ONLY
4	CITIZENSHIP OR PLACE OF ORGANIZATION  Delaware, USA
	5      SOLE VOTING POWER    0
NUMBER OF  SHARES BENEFICIALLY OWNED BY	6      SHARED VOTING POWER    0
EACH REPORTING	7      SOLE DISPOSITIVE POWER    0
PERSON WITH	8      SHARED DISPOSITIVE POWER    1,389,000
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  1,389,000
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*  Not applicable
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9  2.3%
12	TYPE OF REPORTING PERSON*  HC

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CUSIP NO. 26861P 10 7

1	NAME OF REPORTING PERSON I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  Charles Schwab & Co., Inc.
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*
3	SEC USE ONLY
4	CITIZENSHIP OR PLACE OF ORGANIZATION  California, USA
	5 SOLE VOTING POWER 0
	6 SHARED VOTING POWER 0
	7 SOLE DISPOSITIVE POWER 0
	8 SHARED DISPOSITIVE POWER 1,389,000
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  1,389,000
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*  Not applicable
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9  2.3%

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12	TYPE OF REPORTING PERSON*
	BD

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SCHEDULE 13G

ITEM 1(a). NAME OF ISSUER:  
E-Loan, Inc.

ITEM 1(b). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:  
5875 Arnold Road, Suite 100  
Dublin, California 94568

ITEM 2(a). NAMES OF PERSONS FILING:  
The Charles Schwab Corporation ("TCSC")  
Charles Schwab & Co., Inc. ("CS&Co")

ITEM 2(b). ADDRESS OF PRINCIPAL BUSINESS OFFICES:  
The address for each of the reporting persons is:  
101 Montgomery Street, San Francisco, CA 94104

ITEM 2(c). CITIZENSHIP:  
TCSC: Delaware, USA  
CS&Co: California, USA

ITEM 2(d). TITLE OF CLASS OF SECURITIES:  
E-Loan, Inc. Common Stock (\$0.001 Par Value) ("Common Stock")

ITEM 2(e). CUSIP NUMBER:  
26861P 10 7

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO ss240.13d-1(b) or 140.13d-2(b) or (c), CHECK WHETHER THE PERSON FILING IS A:  
Not Applicable

ITEM 4. OWNERSHIP.  
(a) Amount beneficially owned:  
1,389,000  
(b) Percent of Class:

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2.3%

(c) Number of shares as to which such person has:

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- (i) Sole power to vote or to direct the vote: 0
- (ii) Shared power to vote or to direct the vote: 0
- (iii) Sole power to dispose or to direct the disposition: 0
- (iv) Shared power to dispose or to direct the disposition: 1,389,000, of which CS&Co has a warrant for 1,389,000 shares of E-Loan Common Stock exercisable at a price of \$5.00 per share.

ITEM 5. OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS.

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [X].

ITEM 6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON.

Not Applicable

ITEM 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY.

CS&Co. is a wholly owned subsidiary of TCSC.

ITEM 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP.

Not Applicable

ITEM 9. NOTICE OF DISSOLUTION OF GROUP.

Not Applicable

ITEM 10. CERTIFICATION.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: May 30, 2003

THE CHARLES SCHWAB CORPORATION

/s/ CHRISTOPHER V. DODDS

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By: Christopher V. Dodds  
Executive Vice President and  
Chief Financial Officer

CHARLES SCHWAB & CO., INC.

/s/ CHRISTOPHER V. DODDS

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By: Christopher V. Dodds  
Executive Vice President and  
Chief Financial Officer

INDEX TO EXHIBITS

<u>Exhibit</u>	<u>Exhibit Description</u>
A	Agreement of joint filing

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EXHIBIT A

AGREEMENT OF JOINT FILING

The undersigned agree that a single Schedule 13G and any amendment thereto relating to the common stock of E-Loan, Inc., \$0.001 par value, shall be filed on behalf of each of the undersigned.

Dated: December 3, 2002

THE CHARLES SCHWAB CORPORATION

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/s/ CHRISTOPHER V. DODDS

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By: Christopher V. Dodds  
Executive Vice President and  
Chief Financial Officer

CHARLES SCHWAB & CO., INC.

/s/ CHRISTOPHER V. DODDS

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By: Christopher V. Dodds  
Executive Vice President and  
Chief Financial Officer