

STATE OF WEST VIRGINIA

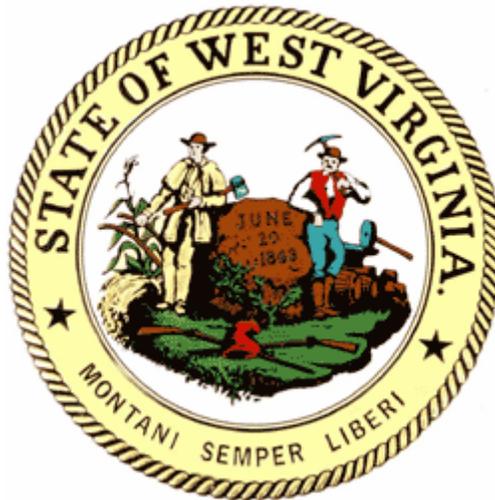
105th ANNUAL REPORT

OF FINANCIAL INSTITUTIONS

Pursuant to WV §31A-2-12

Under the Supervision of the
COMMISSIONER OF BANKING

Year ending December 31, 2006



LARRY A. STARK
COMMISSIONER

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WEST VIRGINIA DIVISION OF BANKING
1900 KANAWHA BLVD., EAST
STATE CAPITOL COMPLEX, BUILDING 3, ROOM 311
CHARLESTON, WEST VIRGINIA 25305-0240
www.wvdob.org

(304) 558-2294
Fax: (304) 558-0442

Joe Manchin III
Governor

Larry A. Stark
Commissioner

April 17, 2007

The Honorable Joe Manchin, Governor
Main Building, Capitol Complex
1900 Kanawha Boulevard, East
Charleston, WV 25305

Governor Manchin:

Attached is the Annual Report of the West Virginia Division of Banking for Fiscal Year 2006, in compliance with W.Va. Code §31A-2-12.

The Division of Banking's effort in making the West Virginia bank charter comparatively more attractive resulted in three additional banks converting to the West Virginia bank charter during the fiscal year, resulting in combined assets of \$15.9 billion under the state charter at fiscal year end.

Our agency's employees remain dedicated to strengthening the state financial services system by executing on their statutory charge of ensuring compliance with state and federal statutes and regulation by our state chartered banks and credit unions, regulated consumer lenders, non-depository mortgage lenders, brokers, and loan originators, and money transmitters.

Very truly yours,

Larry A Stark, Commissioner

DIVISION HISTORY

During the period between 1863 and 1891, state banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of the Commissioner of Banking was created by Legislative enactment on February 21, 1901, and continues to function under and by authority of West Virginia Code 31A, as amended.

The following officials served as heads of the State Banking Department. There was an official name change in 1989 to the WV Division of Banking.

Name	Title	Year Served
Charles W. Young	Bank Examiner	1891-1892
C.A. Weaver	Bank Examiner	1893-1894
No Record	Bank Examiner	1895-1898
O.B. Wetzel	Bank Examiner	1899-1900
O.B. Kefauver	Bank Examiner	1900-1901
M.A. Kendall	Commissioner	1901-1905
S.V. Mathews	Commissioner	1905-1915
S. Preston Smith	Commissioner	1915-1919
Joseph S. Hill	Commissioner	1919-1923
Naaman Jackson	Commissioner	1923-1924
Harry A. Abbott	Commissioner	1924-1929
Lathrop R. Charter, Jr.	Commissioner	1929-1933
Waitman C. Given	Commissioner	1933-1934
George Ward	Commissioner	1934-1940
H.P. Brightwell	Acting Commissioner	1940-1940
R. Carl Andrews	Commissioner	1940-1941
H.D. Vaughan	Commissioner	1941-1942
A.W. Locke	Commissioner	1942-1947
John H. Hoffman	Commissioner	1947-1955
Mrs. Neil W. Walker	Commissioner	1955-1957
Donald Taylor	Commissioner	1957-1960
Carl B. Early	Commissioner	1960-1967
M. W. Smith	Commissioner	1967-1971
George B. Jordan, Jr.	Commissioner	1972-1974
W. Lovell Higgins	Acting Commissioner	1974-1975
George B. Jordan, Jr.	Commissioner	1975-1977
H. David Hale	Commissioner	1977-1977
C. Joe Mullen	Commissioner	1977-1979
W. Lovell Higgins	Acting Commissioner	1979-1979
Phyllis Huff Arnold	Commissioner	1979-1983
Thomas J. Hansberry	Acting Commissioner	1983-1984
Thomas J. Hansberry	Commissioner	1985-1985
A. Kevin Thomas	Deputy Commissioner	1985-1987
David S. Mudie	Deputy Commissioner	1987-1988
James H. Paige, III	Commissioner	1989-1992
Sharon G. Bias	Commissioner	1992-2001
Larry A. Stark	Commissioner	2001- Present

WEST VIRGINIA DIVISION OF BANKING ACTIVITIES

During the calendar year, the Commissioner of Banking requires four Calls for Reports of Condition and Income of state banks as of the following dates:

March 31
June 30
September 30
December 31

Four Calls for Reports of Condition of State Chartered Credit Unions:

March 31
June 30
September 30
December 31

One Call for Report of Condition of Regulated Consumer Lenders:

December 31

One Call for the Annual Report of Mortgage Lenders and Brokers:

December 31

The Division's Examination Staff participated in and completed the following classes of examinations for the periods indicated:

	<u>2006</u>	<u>2005</u>
Bank Holding Companies	19	15
Commercial Banks and Trust Companies (Trust, Compliance, EDP and Visitations)	59	48
Credit Unions	6	6
Regulated Consumer Lenders	4	9
Mortgage Lender/Broker Examinations & Visitations	42	42
Total Examinations	130	120

RECEIPTS & DISBURSEMENTS FOR FISCAL YEAR ENDING

	<i>June 30, 2006</i>	<i>June 30, 2005</i>
<u>RECEIPTS:</u>		
Bank Assessments	\$834,881	\$736,513
Regulated Consumer Lender Assessments	\$148,415	\$140,363
Credit Union Assessments	\$0	\$99,187
Bank Holding Company Assessments	\$10,921	\$10,686
Bank & Bank Holding Co. Fees	\$6,750	\$11,250
Money Transmitter Fees	\$15,960	\$18,332
NonDepository Fees	\$1,609,331	\$1,397,169
Other Application Fees	\$2,250	\$750
Miscellaneous Fees	\$0	\$48
<i>Total Income:</i>	<i>\$2,628,507</i>	<i>\$2,414,296</i>
<u>EXPENDITURES:</u>		
Personal Services /Annual Increments	\$1,475,871	\$1,419,459
Employee Benefits	\$443,345	\$425,547
Current Expenses	\$446,628	\$557,867
Repairs and Alterations	\$2,138	\$2,499
Total Assets	\$48,574	\$42,307
General Revenue Transfer	\$517,806	\$0
<i>Total Operating Expenses:</i>	<i>\$2,934,362</i>	<i>\$2,447,679</i>

**WEST VIRGINIA DIVISION OF BANKING STAFF
AS OF DECEMBER 31, 2006**

COMMISSIONER	LARRY STARK
GENERAL COUNSEL	ROBERT LAMONT
STAFF ATTORNEY	KATHY LAWSON
DIRECTOR, DEPOSITORY INSTITUTIONS	SARA CLINE
DIRECTOR, NON-DEPOSITORY INSTITUTIONS	TRACY HUDSON
DIRECTOR, OPERATIONS REGULATION	JOHN FRANCE
NONDEPOSITORY INSTITUTION LICENSING ANALYST	MARLA GARDNER
NONDEPOSITORY INSTITUTION LICENSING ANALYST	RUTH HOLT
ADMINISTRATIVE SERVICES ASSISTANT	GRACE BALL
ADMINISTRATIVE SERVICES ASSISTANT	DEANNA DOLIN
OFFICE ASSISTANT	JUDY MESSER
STAFF ANALYST	DAWN HOLSTEIN
REVIEW EXAMINER	MARTIN GRIMM
FINANCIAL INSTITUTION EXAMINERS	MARK ANDERSON (<i>Chief</i>) STEPHANIE BEANE (<i>Chief</i>) JEFFREY BRICKEY JAMES CARPENTER MICHAEL COPEN NATHAN FREEMAN ROBERT GLOTFELTY, JR. JULIE HARPER RICHARD HUMPHREY JERRY MARTIN MATTHEW MANN CHARLES MCVEY (<i>Chief</i>) JON OURS ESTHER SEBERT TERRI SPURLOCK JAMES THOMPSON ROBERT YOUNG

**WEST VIRGINIA
BOARD OF BANKING AND FINANCIAL INSTITUTIONS
STATUTORY MEMBERS AS OF DECEMBER 31, 2006**

Board Member	Location	Represents
Mr. Larry A. Stark	Chair and Commissioner of Banking	WV Division of Banking
Mr. James Cava	Rocket Center, WV	Public
Mr. Michael Hudnall	Freedom Bank, Inc. Belington, WV	Banks with assets greater than \$75 Million and less than \$200 Million
Mr. Paul Limbert	Wesbanco Bank, Inc. Wheeling, WV	Banks with assets greater than \$200 Million
Mr. Larry Moore	Ceredo, WV	Public
Mr. Michael Nelson	Pleasants County Bank, Inc. St. Mary, WV	Banks with assets no greater than \$75 Million
Mr. Charles Thomas	WV Corporate Credit Union Parkersburg, WV	All other Financial Institutions

Note: No Bank Failures Occurred in 2006

**WEST VIRGINIA LENDING AND CREDIT RATE BOARD
STATUTORY MEMBERS AS OF DECEMBER 31, 2006**

<u>Board Member</u>		<u>Represents</u>
Mr. Larry A. Stark	Chair and Commissioner of Banking	WV Division of Banking
Dr. Paul J. Uselding	Dean, College of Business	Marshall University
Dr. R. Stephen Sears	Dean, College of Business and Economics	West Virginia University
Ms. Jill Miles	Deputy Attorney General	Attorney General's Office
Mr. Stephen E. Spence	Executive Director	WV Development Office
Mr. John Perdue	Treasurer	State of West Virginia
Mr. James Morgan		Public Member
Mr. Nelson Wagner		Public Member
Ms. Anne Crowe		Public Member

ORDER

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-103(3), with respect to a consumer credit sale made pursuant to a revolving charge account, if the billing cycle is monthly, a seller may contract for and receive a sales finance charge not exceeding one-twelfth of twenty-five percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative sales finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

ORDER

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-101(1), with respect to a consumer credit sale made on a closed-end basis, a seller may contract for and receive a sales finance charge, calculated according to the actuarial method, which may not exceed twenty-five percent per annum.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

The following rates, set by prior Orders of the Board effective December 1, 1996, remain unchanged and in full force and effect pursuant to WV Code 47A-1-1(g) until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges:

ORDER

As an alternative to any statutory rate, any person [which defined in West Virginia Code §31A-1-2(n) means "any individual, partnership, society, association, firm, institutions, company, public or private corporation, state, governmental agency, bureau, department, division or instrumentality, political subdivision, county court, municipality, trust, syndicate, estate or any other legal entity whatsoever, formed, created or existing under the laws of this State or any other jurisdiction"] may charge a maximum finance charge not exceeding eighteen percent per annum calculated according to the actuarial method, on all loans, credit sales or transactions, forbearance or similar transactions, regardless of purpose.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

ORDER

As an alternative to the loan finance charge allowed by West Virginia Code §46A-3-106(3), with respect to a consumer loan made pursuant to a revolving loan account, if the billing cycle is monthly, a lender may contract for and receive a loan finance charge not exceeding one and one-half percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative revolving loan finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges

(Original signed document on file)

Sharon G. Bias, Chairperson
WV Lending and Credit Rate Board
October 5, 1999

OFFICIAL NOTIFICATION
FLOATING USURY CEILINGS

December 1, 2006

Pursuant to the provisions of Chapter 47-6-5b(c) of the West Virginia Code, the Commissioner of Banking has ordered the maximum rate of interest for any non-pre-computed loan of money under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated. The rate is calculated by adding 1.5% per annum to the monthly index of long-term US Government bond yields and then rounding off to the nearest quarter of one percent.

December 1, 2004	6.50% per year
January 1, 2005	6.50% per year
February 1, 2005	6.00% per year
March 1, 2005	6.25% per year
April 1, 2005	6.50% per year
May 1, 2005	6.25% per year
June 1, 2005	6.00% per year
July 1, 2005	5.75% per year
August 1, 2005	6.00% per year
September 1, 2005	5.75% per year
October 1, 2005	6.00% per year
November 1, 2005	6.25% per year
December 1, 2005	6.25% per year
January 1, 2006	6.00% per year
February 1, 2006	6.25% per year
March 1, 2006	6.25% per year
April 1, 2006	6.50% per year
May 1, 2006	6.75% per year
June 1, 2006	6.75% per year
July 1, 2006	6.75% per year
August 1, 2006	6.50% per year
September 1, 2006	6.50% per year
October 1, 2006	6.25% per year
November 1, 2006	6.25% per year
December 1, 2006	6.25% per year

Formula based on 20-year maturities only

STATE BANKS HEADQUARTERED IN WEST VIRGINIA

Bank of Charles Town

Post Office Box 906
Charles Town, West Virginia 25414
Phone: (304) 725-8431

Bank of Gassaway

700 Elk Street, PO Drawer 40
Gassaway, West Virginia 26624
Phone: (304) 364-5138

Bank of Mingo

10 Commerce Drive, Belo Industrial Park
Williamson, West Virginia 25661
Phone: (304) 475-1900

Bank of Mount Hope, Inc.

602 Main Street, PO Box 751
Mount Hope, West Virginia 25880
Phone: (304) 877-5551

BC Bank, Inc.

107 North Pike St, PO Box 370
Philippi, West Virginia 26416
Phone: (304) 457-3300

Boone County Bank, Inc.

300 State Street, PO Box 7
Madison, West Virginia 25130
Phone: (304) 369-2407

Capon Valley Bank

PO Box 119
Wardensville, West Virginia 26851
Phone: (304) 874-3531

Centra Bank, Inc.

PO Box 656, 990 Elmer Prince Drive
Morgantown, West Virginia 26507-0656
Phone: (304) 598-2000

Citizens Bank of Morgantown, Inc.

265 High Street, P.O. Box 735
Morgantown, West Virginia 26505
Phone: (304) 292-8411

Citizens First Bank, Inc.

601 Washington Street
Ravenswood, West Virginia 26164
Phone: (304) 273-1100

Clay County Bank, Inc.

151 Main St, PO Box 239
Clay, West Virginia 25043
Phone: (304) 587-4221

Clear Mountain Bank, Inc.

Post Office Box 205
Bruceton Mills, West Virginia 26525
Phone: (304) 379-2111

CNB Bank, Inc.

101 S. Washington Street, PO Box 130
Berkeley Springs, West Virginia 25411
Phone: (304) 258-1520

Community Bank of Parkersburg

631 Juliana Street, PO Box 988
Parkersburg, West Virginia 26102
Phone: (304) 485-7991

Cornerstone Bank, Inc.

PO Box 249, 101 Main Street
West Union, West Virginia 26456
Phone: (304) 873-2401

Davis Trust Company

Post Office Box 1429
Elkins, West Virginia 26241-1429
Phone: (304) 636-0991

First Bank of Charleston, Inc.
201 Pennsylvania Avenue
Charleston, West Virginia 25302
Phone: (304) 340-3000

First Exchange Bank
11 W. Main Street, P. O. Box 388
Mannington, West Virginia 26582
Phone: (304) 986-1700

First Sentry Bank, Inc.
823 Eighth Street, P. O. Box 2107
Huntington, West Virginia 25721
Phone: (304) 522-6400

Freedom Bank, Inc.
Post Office Box 10, 315 Crim Avenue
Belington, West Virginia 26250
Phone: (304) 823-1531

Jefferson Security Bank
PO Box 35, Princess & Washington
Streets
Shepherdstown, West Virginia 25443
Phone: (304) 876-2501

Main Street Bank Corp.
2001 Main Street, Suite 10
Wheeling, West Virginia 26003-5025
Phone: (304) 232-2001

Miners and Merchants Bank
13 East Avenue, P O Box 189
Thomas, West Virginia 26292
Phone: (304) 463-4155

**Northern Hancock Bank & Trust
Company**
226 Washington Street
Newell, West Virginia 26050
Phone: (304) 387-9900

First Central Bank, Inc.
PO Box 340, 2 South Main Street
Philippi, West Virginia 26416
Phone: (304) 457-3737

First Neighborhood Bank, Inc.
216 Market Street
Spencer, West Virginia 25276
Phone: (304) 927-1750

FNB Bank, Inc.
105 North High Street, P.O. Box 1037
Romney, West Virginia 26757
Phone: (304) 822-3519

Guaranty Bank & Trust Company
517 Ninth Street, P. O. Box 2708
Huntington, West Virginia 25726-2708
Phone: (304) 529-7900

Logan Bank & Trust Company
PO Box 597
Logan, West Virginia 25601
Phone: (304) 752-1166

MCNB Bank and Trust Co.
P.O. Box 549, 75 Wyoming Street
Welch, West Virginia 24801
Phone: (304) 436-4112

MVB Bank, Inc.
301 Virginia Ave.
Fairmont, West Virginia 26554-2777
Phone: (304) 363-4800

Pendleton Community Bank, Inc.
300 N Main Street, PO Box 487
Franklin, West Virginia 26807
Phone: (304) 358-2311

Pioneer Community Bank, Inc.
Center Street, PO Box 368
Jaeger, West Virginia 24844
Phone: (304) 938-5322

Putnam County Bank
2761 Main Street, PO Box 308
Hurricane, West Virginia 25526
Phone: (304) 562-9931

Summit Community Bank, Inc.
310 North Main Street, PO Box 680
Moorefield, West Virginia 26836
Phone: (304) 538-1000

The Bank of Romney
Main Street, PO Box 876
Romney, West Virginia 26757
Phone: (304) 822-3541

The Citizens Bank of Weston, Inc.
P. O. Box 310, 201 Main Avenue
Weston, West Virginia 26452
Phone: (304) 269-2862

The Grant County Bank
P. O. Box 929
Petersburg, West Virginia 26847
Phone: (304) 257-4111

The Peoples Bank of Mullens
200 First Street, PO Box 817
Mullens, West Virginia 25882
Phone: (304) 294-7115

The Poca Valley Bank, Inc.
7033 Charleston Rd, PO Box 56
Walton, West Virginia 25286
Phone: (304) 577-6611

Premier Bank, Inc.
PO Box 887
Martinsburg, West Virginia 25402
Phone: (304) 267-0550

Rock Branch Community Bank, Inc.
4650 First Avenue
Nitro, West Virginia 25143
Phone: (304) 755-4700

The Bank of Monroe
39 Main Street, PO Box 219
Union, West Virginia 24983
Phone: (304) 772-3034

The Calhoun County Bank, Inc.
PO Box 430
Grantsville, West Virginia 26147
Phone: (304) 354-6116

The First State Bank
660 Central Ave P. O. Box 295
Barboursville, West Virginia 25504
Phone: (304) 736-5271

The Harrison County Bank
PO Box 98
Lost Creek, West Virginia 26385
Phone: (304) 745-3342

The Pleasants County Bank
323 Second Street, PO Box 240
St. Marys, West Virginia 26170
Phone: (304) 684-2227

Traders Bank, Inc.
PO Box 1009
Spencer, West Virginia 25276
Phone: (304) 927-3340

Union Bank, Inc.

PO Box 145, Fair & Dodd Streets
Middlebourne, West Virginia 26149
Phone: (304) 758-2191

Wesbanco Bank, Inc.

One Bank Plaza
Wheeling, West Virginia 26003
Phone: (304) 234-9000

Whitesville State Bank

38609 Coal River Road, P.O. Box 68
Whitesville, West Virginia 25209
Phone: (304) 854-1271

United Bank, Inc.

514 Market Street
Parkersburg, West Virginia 26101
Phone: (304) 424-8800

West Union Bank

PO Box 305, 105 East Main St.
West Union, West Virginia 26456
Phone: (304) 873-2361

NATIONAL BANKS HEADQUARTERED IN WEST VIRGINIA

Citizens National Bank

PO Box 1519 211-213
Third Street
Elkins, West Virginia 26241
Phone: (304) 636-4095

City National Bank of West Virginia

3601 MacCorkle Ave, PO Box 4158
Charleston, West Virginia 25364
Phone: (304) 925-6611

Fayette County National Bank

Court Street at Maple Avenue
Fayetteville, West Virginia 25840
Phone: (304) 574-1212

First Century Bank, N.A.

500 Federal Street, P. O. Box 1559
Bluefield, West Virginia 24701
Phone: (304) 325-8181

First National Bank (Ronceverte)

One Cedar Street
Ronceverte, West Virginia 24970
Phone: (304) 647-4500

Mountain Valley Bank, N.A.

317 Davis Avenue
Elkins, West Virginia 26241-1060
Phone: (304) 637-2265

Progressive Bank, National Association

PO Box 4075, Warwood Station
Wheeling, West Virginia 26003
Phone: (304) 277-1100

The First National Bank of Peterstown

220 Market Street, PO Box 550
Peterstown, West Virginia 24963
Phone: (304) 753-4321

The First National Bank of St. Marys

401 Second Street, PO Box 180
St. Marys, West Virginia 26170
Phone: (304) 684-2255

The First National Bank of Williamson

68 E 2nd Ave, PO Box 950
Williamson, West Virginia 25661
Phone: (304) 235-5300

The Williamstown National Bank

435 Highland Avenue
Williamstown, West Virginia 26187
Phone: (304) 375-6262

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS
ACCEPTED AND/OR ACTED UPON IN 2006**

DATE APPROVED	APPLICATION TYPE	APPLICANT NAME	DESCRIPTION
06-12-06	Purchase and Assumption of Existing Branches	Clear Mountain Bank Bruceton Mills, WV	Application by Clear Mountain Bank, Bruceton Mills, West Virginia to establish a branch through the Purchase of Assets and Assumption of Liabilities associated with the Rowlesburg, West Virginia branch of First Community Bank, N.A., a national banking association with its main office in Bluefield, Virginia.
09-11-06	Charter Conversion	First National Bank Spencer, WV	Application by First National Bank, Spencer, West Virginia, to convert to a state chartered, non-member bank under the title, First Neighborhood Bank, Inc., Spencer, West Virginia.
09-11-06	Charter Conversion	First National Bank in West Union West Union, WV	Application by First National Bank in West Union, West Union, West Virginia, to convert to a state chartered, non-member bank under the title, Cornerstone Bank, Inc., West Union, West Virginia.
09-11-06	Charter Conversion	Citizens National Bank of Berkeley Springs Berkeley Springs, WV	Application by Citizens National Bank of Berkeley Springs, Berkeley Springs, West Virginia, to convert to a state chartered, non-member bank under the title, CNB Bank, Inc., Berkeley Springs, West Virginia.

**BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
THAT OCCURRED IN 2006**

BANKS INVOLVED

SURVIVING ENTITY

NONE

PARITY DECISIONS PURSUANT TO W.V.A CODE § 31A-8C-1, et seq.

West Virginia Code § 31A-8C-2(d) provides that the Commissioner “shall include a list of every financially related activity authorized pursuant to this section during the previous twelve months in his or her annual report to the legislature.”

During 2006, the Commissioner of Banking granted the following authorizations pursuant to WV Code § 31A-8C-2:

- On February 6, 2006 United Bank was authorized to pledge bank assets as security for those funds held in trust accounts in amounts that are over the federally insured limits.
- On March 31, 2006 MCNB Bank and Trust Co. was authorized to exercise expanded powers at a proposed Loan Production Office at 85 Jerome Van Meter Drive, Beckley, WV.
- On May 22, 2006 MCNB Bank and Trust Co. was authorized to exercise expanded powers at a proposed Loan Production Office at 1122 Ritter Drive, Daniels, WV.

**STATE BANKS
HEADQUARTERED IN WEST VIRGINIA
EXERCISING FIDUCIARY POWERS
REPORTED AS OF DECEMBER 31, 2006**

<u>STATE BANKS</u>	<u>12-31-06</u>	<u>12-31-05</u>
	\$7,757,945,000	\$6,360,169,000
<u>NON-BANK TRUST COMPANIES</u>	<u>12-31-06</u>	<u>12-31-05</u>
	\$395,392,000	\$371,715,000

CONDITION & INCOME OF STATE & NATIONAL BANKS IN WEST VIRGINIA

(\$ in 000's)

	State Banks		National Banks	
	12/31/2006	12/31/2005	12/31/2006	12/31/2005
Number of Institutions	53	50	11	14
<u>ASSETS</u>				
Cash and Due from banks	\$521,622	\$504,097	\$127,971	\$152,150
Total securities	\$2,962,978	\$3,183,752	\$916,079	\$1,129,845
Federal Funds sold and reverse repurchase	\$237,684	\$318,311	\$56,011	\$30,159
Net loans and leases	\$11,579,183	\$10,725,984	\$2,681,301	\$2,835,949
Bank premises & fixed assets	\$268,972	\$242,266	\$76,578	\$84,384
Other Real Estate	\$18,566	\$12,178	\$1,792	\$2,059
Goodwill & other intangibles	\$184,358	\$184,034	\$65,921	\$67,332
Other assets	\$483,681	\$483,466	\$150,975	\$164,571
TOTAL ASSETS	\$16,257,336	\$15,654,088	\$4,076,628	\$4,466,449
<u>LIABILITIES AND EQUITY CAPITAL</u>				
Total deposits	\$12,638,474	\$11,538,238	\$3,355,758	\$3,631,551
Federal funds purchased and repurchase agreements	\$643,394	\$690,436	\$169,511	\$141,335
Other borrowed funds	\$1,245,500	\$1,794,531	\$77,836	\$186,373
Subordinated debt	\$51	\$-	\$-	\$-
Other liabilities	\$148,011	\$133,673	\$76,643	\$40,531
Common stock	\$72,889	\$69,403	\$10,373	\$13,709
Surplus	\$343,264	\$333,724	\$254,314	\$258,645
Undivided profits	\$1,165,753	\$1,094,086	\$132,193	\$194,305
TOTAL LIABILITY AND EQUITY CAPITAL	\$16,257,336	\$15,654,088	\$4,076,628	\$4,466,449
<u>INCOME AND EXPENSE</u>				
Interest Income	\$977,390	\$830,397	\$249,950	\$240,608
Interest Expense	\$408,207	\$297,183	\$82,592	\$64,337
Net Interest Income	\$569,183	\$533,214	\$167,358	\$176,271
Provisions for loan and lease losses	\$26,878	\$27,423	\$5,162	\$3,884
Noninterest income	\$146,726	\$119,209	\$66,924	\$62,714
Fiduciary activities	\$20,110	\$18,464	\$4,010	\$3,751
Service charges on deposit accounts	\$62,494	\$51,731	\$39,641	\$38,599
Trading account gains and fees	\$5	\$-	\$-	\$-
Additional noninterest income	\$64,117	\$49,014	\$23,273	\$20,364
Total noninterest expense	\$430,243	\$375,297	\$117,844	\$128,328
Salaries and employee benefits	\$203,298	\$185,405	\$59,397	\$64,359
Premises and equipment expense	\$57,477	\$52,790	\$17,946	\$19,522
Additional noninterest expense	\$169,468	\$137,102	\$40,501	\$44,447
Pre-tax net operating income	\$258,788	\$249,703	\$111,276	\$106,773
Securities gains (losses)	\$(9,730)	\$(1,506)	\$(2,213)	\$101
Applicable income taxes	\$73,115	\$74,469	\$37,152	\$35,632
Income before extraordinary items	\$175,943	\$173,729	\$71,911	\$71,242
Extraordinary gains-net	\$-	\$-	\$-	\$(57)
Net Income	\$175,943	\$173,729	\$71,911	\$71,185

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.
300 North Main Street, P.O. 487
Franklin, West Virginia 26807

BB&T Corporation
150 South Stratford Road, PO Box 1290
Winston-Salem, North Carolina 27102-1290

Calhoun Bankshares, Inc.
PO Box 430
Grantsville, West Virginia 26147

Centra Financial Holdings, Inc.
PO Box 656, 990 Elmer Prince Drive
Morgantown, West Virginia 26507-0656

Citizens Financial Corp.
PO Box 1519
Elkins, West Virginia 26241

CNB Financial Services, Inc.
212 S. Washington Street, PO Box 130
Berkeley Springs, West Virginia 25411

Community Trust Bancorp, Inc.
346 North Mayo Trail, PO Box 2947
Pikeville, Kentucky 41502

Davis Trust Financial Corporation
PO Box 1546
Elkins, West Virginia 26241-1429

Farmers Bancshares, Inc.
Farmers Bank and Savings Co.
Pomeroy, Ohio 45769

Fifth Third Financial Bancorp
38 Fountain Square
Cincinnati, Ohio 45263

First Century Bankshares, Inc.
500 Federal Street, PO Box 1559
Bluefield, West Virginia 24701

First Clay County Banc Corporation
12 Main Street
Clay, West Virginia 25043

Appalachian Financial Corporation
PO Box 370
Philippi, West Virginia 26416

Big Coal River Bancorp, Inc.
702 Boone Street, PO Box 68
Whitesville, West Virginia 25209

Camco Financial Corporation
814 Wheeling Avenue
Cambridge, Ohio 43725

Citizens Bancshares, Inc.
201 Main Avenue
Weston, West Virginia 26452

City Holding Company
3601 MacCorkle Ave, PO Box 4158
Charleston, West Virginia 25364

Community Bankshares, Inc.
631 Juliana Street
Parkersburg, West Virginia 26102

Cornerstone Financial Services, Inc.
PO Box 249
West Union, West Virginia 26456

Eastern Bancshares, Inc.
75 Rosemary Lane
Romney, West Virginia 26757

FCNB Bancorp, Inc.
Court Street & Maple Ave.
Fayetteville, West Virginia 25840-

First Bankshares, Inc.
660 Central Avenue
Barboursville, West Virginia 25504

First Citizens BancShares, Inc.
PO Box 27131
Raleigh, North Carolina 27611-7131

First Community Bancshares, Inc.
One Community Place, PO Box 989
Bluefield, Virginia 24605-0989

First National Bancorp, Inc.
PO Box 180
St. Marys, West Virginia 26170-

First Sentry Bancshares, Inc.
823 Eighth Street
Huntington, West Virginia 25701

First West Virginia Bancorp, Inc.
PO Box 4075
Wheeling, West Virginia 26003

Gassaway Bancshares, Inc.
536 Elk Street
Gassaway, West Virginia 26624

Harrison Bankshares, Inc.
Main Street, PO Box 98
Lost Creek, West Virginia 26385

Highlands Bankshares, Inc.
Main Street, PO Box 929
Petersburg, West Virginia 26847-0929

Huntington Bancshares Incorporated
41 South High Street, HC0910
Columbus, Ohio 43215

Logan County BancShares, Inc.
P.O. Box 597
Logan, West Virginia 25601

Main Street Financial Services Corp.
2001 Main Street, Suite 10
Wheeling, West Virginia 26003

Morgantown Bancshares, Inc.
265 High Street, PO Box 735
Morgantown, West Virginia 26505

Mountain-Valley Bancshares, Inc.
317 Davis Avenue, PO Box 1969
Elkins, West Virginia 26241-1969

New Peoples Bankshares, Inc.
2 Ghent Drive, PO Box 1810
Honaker, Virginia 24260

First National Bankshares Corporation
One Cedar Street, PO Box 457
Ronceverte, West Virginia 24970

First United Corporation
19 South Second Street
Oakland, Maryland 21550

Freedom Bancshares, Inc.
315 Crim Avenue
Belington, West Virginia 26250

Guaranty Financial Services, Inc.
517 Ninth Street
Huntington, West Virginia 25701

Heritage Bancshares, Inc.
11 West Main Street, PO Box 388
Mannington, West Virginia 26582

Hometown Bancshares, Inc.
PO Box 145
Middlebourne, West Virginia 26149

JPMorgan Chase & Co.
270 Park Ave.
New York, New York 10017

M&T Bank Corporation
One M&T Plaza
Buffalo, New York 14240

MCNB Banks, Inc.
75 Wyoming Street, PO Box 549
Welch, West Virginia 24801

Mount Hope Bankshares, Inc.
602 Main Street
Mount Hope, West Virginia 25880

MVB Financial Corp.
301 Virginia Avenue
Fairmont, West Virginia 26554

Ohio Valley Banc Corp.
420 Third Avenue, PO Box 240
Gallipolis, Ohio 45631

Peoples Bancorp, Inc.

138 Putnam Street, PO Box 738
Marietta, Ohio 45750

Peterstown Bancorp, Inc.

220 Market Street, PO Box 550
Peterstown, West Virginia 24963

Pleasants County Bankshares, Inc.

PO Box 240
St. Marys, West Virginia 26170

Potomac Bancshares, Inc.

PO Box 906
Charles Town, West Virginia 25414

Premier Financial Bancorp, Inc.

2883 Fifth Avenue
Huntington, West Virginia 25702

Romney Bankshares, Inc.

PO Box 876
Romney, West Virginia 26757

State Bancorp, Inc.

PO Box 449
Bruceton Mills, West Virginia 26525-

SunTrust Banks, Inc.

303 Peachtree Street, N.E., Suite 3600
Atlanta, Georgia 30308

Traders Bankshares, Inc.

PO Box 1009
Spencer, West Virginia 25276

Tri-State 1st Bank, Inc.

16924 St. Clair Ave., PO Box 796
East Liverpool, Ohio 43920

United Bankshares, Inc.

PO Box 1508
Parkersburg, West Virginia 26101-

West Central Bancorp, Inc.

Market Street & Parking Plaza
Spencer, West Virginia 25276

Peoples Bankshares, Inc.

Box 817
Mullens, West Virginia 25882

Pioneer Community Group, Inc.

Center Street, PO Box 368
Iaeger, West Virginia 24844-

Poca Valley Bankshares, Inc.

PO Box 56
Walton, West Virginia 25286

Premier Community Bankshares, Inc.

4095 Valley Pike
Winchester, Virginia 22602

Putnam Bancshares, Inc.

PO Box 308
Hurricane, West Virginia 25526

Sky Financial Group, Inc.

221 South Church Street
Bowling Green, Ohio 43402

Summit Financial Group, Inc.

300 North Main Street
Moorefield, West Virginia 26836

Susquehanna Bancshares, Inc.

26 North Cedar Street
Lititz, Pennsylvania 17543

Tri-County Bancorp, Inc.

PO Box 305, 105 East Main St
West Union, West Virginia 26456

Union Bankshares, Inc.

PO Box 219
Union, West Virginia 24983

Wesbanco, Inc.

One Bank Plaza
Wheeling, West Virginia 26003

**BANK HOLDING COMPANY
FORMATIONS AND DISSOLUTIONS
2006**

Formations:

None

Dissolutions:

None

STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA

Clarksburg Area Postal Employees Credit Union

200 Cava Drive, Room 126
Clarksburg, WV 26301
Phone: (304) 623-4794

Local #317 I.A.F.F. Credit Union

PO Box 3736, 300 Morris Street E
Charleston, WV 25337
Phone: (304) 345-9790

Wayne County School Employees Credit Union

1012 Thornburg Street
Huntington, WV 25701
Phone: (304) 429-1213

West Virginia Baptist State Convention Credit Union

P. O. Box 283
Hilltop, WV 25855
Phone: (304) 469-3737

West Virginia Central Credit Union

1306 Murdoch Avenue
Parkersburg, WV 26101
Phone: (304) 485-4523

West Virginia Corporate Credit Union

PO Box 209
Parkersburg, WV 26102
Phone: (304) 485-4563

West Virginia Public Employees Credit Union d/b/a The State Credit Union

2200 Washington Street, East
Charleston, WV 25305-0919
Phone: (304) 558-0513/0132 after hours

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF
FINANCIAL CONDITION AS OF
DECEMBER 31, 2006**

<u>BALANCE SHEET</u>	<u>Total Liabilities</u>	<u>Shares</u>	<u>Total Equity</u>	<u>Total Assets</u>
Clarksburg Area Postal Clarksburg, WV	\$647,409	\$8,429,970	\$1,186,823	\$10,264,202
Local #317 I.A.F.F. Charleston, WV	\$109,169	\$4,500,422	\$431,420	\$5,041,011
The State Credit Union Charleston, WV	\$453,051	\$26,918,827	\$3,452,831	\$30,824,709
Wayne Co. School Employees Huntington, WV	\$5,029	\$2,272,884	\$344,555	\$2,622,468
WV Baptist State Convention Hilltop, WV	\$0	\$228,704	\$23,147	\$251,851
WV Central Credit Union Parkersburg, WV	\$79,486	\$47,903,139	\$5,450,287	\$53,432,912
TOTALS	\$1,294,144	\$90,253,946	\$10,889,063	\$102,437,153

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF
FINANCIAL CONDITION AS OF
DECEMBER 31, 2006**

<u>INCOME STATEMENT</u>	<u>Interest Income</u>	<u>Interest Expense</u>	<u>Net Interest Income</u>	<u>Non- Interest Income</u>	<u>Non- Interest Expense</u>	<u>Net Income</u>
Clarksburg Area Postal Clarksburg, WV	\$587,659	\$219,945	\$367,714	\$42,830	\$332,537	\$26,477
Local #317 I.A.F.F. Charleston, WV	\$297,869	\$213,379	\$84,490	\$854	\$64,800	\$20,544
The State Credit Union Charleston, WV	\$1,793,069	\$484,942	\$1,308,127	\$338,471	\$1,314,596	\$272,002
Wayne Co. School Emp. Huntington, WV	\$160,292	\$45,420	\$114,872	\$6,259	\$83,775	\$32,106
WV Baptist State Convention Hilltop, WV	\$8,808	\$0	\$8,808	\$20	\$2,939	\$5,889
WV Central Credit Union Parkersburg, WV	\$3,104,889	\$1,447,798	\$1,657,091	\$872,499	\$2,081,209	\$304,505
TOTALS	\$5,952,586	\$2,411,484	\$3,541,102	\$1,260,933	\$3,879,856	\$661,523

**WEST VIRGINIA CORPORATE CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 2006**

Statement of Financial Condition

Liabilities	\$16,107,859
Shares	\$242,756,037
Equity	\$8,976,947
Total Assets	\$267,840,843

Income Statement

Total Interest Income	\$1,069,356
Total Dividend & Interest Expense	\$951,167
Net Interest Income	\$118,189
Total Non-Interest Income	\$28,322
Total Non-Interest Expense	\$91,889
Net Income	\$54,622

West Virginia Division of Banking
Licensed Mortgage Lenders as of December 31, 2006

Mortgage Lender

1st American Mortgage, Inc.	Fairfax, VA
1st Virtual Mortgage LLC	Palm Beach Gardens, FL
21st Mortgage Corporation	Knoxville, TN
A. Anderson Scott Mortgage Group, Inc.	Rockville, MD
Aames Capital Corporation	San Diego, CA
Acceleron Lending, Inc.	Kansas City, MO
Accredited Home Lenders, Inc.	San Diego, CA
Ace Mortgage Funding, LLC	Indianapolis, IN
ACT Lending Corporation	Sunrise, FL
Advanced Financial Services, Inc.	Newport, RI
Aegis Funding Corporation	Mesa, AZ
Aegis Lending Corporation	Baton Rouge, LA
Aegis Loan Servicing, L.P.	Houston, TX
Aegis Mortgage Corporation	Houston, TX
Aegis Wholesale Corporation	Monroeville, PA
Alaska Eastern Partners, A Limited Partnership	Eureka, CA
Alaska Seaboard Limited Partnership	Eureka, CA
Allied Home Mortgage Capital Corporation	Houston, TX
Allied Home Mortgage Corp.	Houston, TX
Allied Mortgage Group, Inc.	Bala Cynwyd, PA
America East Mortgage LLC	Frederick, MD
American Equity Mortgage, Inc.	St. Louis, MO
American General Financial Services, Inc., a DE Corp	Evansville, IN
American General Financial Services, Inc., an Ohio Corp.	Evansville, IN
American Home Mortgage Acceptance, Inc.	Melville, NY
American Home Mortgage Corp.	Melville, NY
American Home Mortgage Servicing, Inc.	Irving, TX
American Lending Group, Inc.	St. Peters, MO
Americas First Home Mortgage Company, Inc.	Richmond, VA
AmeriFirst Home Improvement Finance Co.	Calverton, MD
Amerisave Mortgage Corporation	Atlanta, GA
Avelo Mortgage, L.L.C.	Irving, TX
Barclays Bank PLC	New York, NY
Barclays Capital Real Estate Inc.	New York, NY
BayView Financial, L.P.	Coral Gables, FL
Bayview Loan Servicing, LLC	Coral Gables, FL
Bear Stearns Mortgage Capital Corporation	New York, NY
Bear Stearns Residential Mortgage Corporation	Scottsdale, AZ
Beazer Mortgage Corporation	Atlanta, GA
Best Rate Funding Corp	Santa Ana, CA
Bismark Mortgage Company, LLC	Bellevue, WA
BNP Paribas Mortgage Corp.	New York, NY
Bravo Credit Corporation	Irvine, CA
Briner, Incorporated	Fredericksburg, VA
C.M.A. Mortgage, Inc.	Pendleton, IN
Calusa Investments, LLC dba Next Day Loans	Herndon, VA

Mortgage Lender

Cambridge Financial Services, LC	Winchester, VA
Capital Mortgage Finance Corp.	Columbia, MD
Capital Quest Mortgage, Inc.	Burtonsville, MD
Cardinal Financial Company, Limited Partnership	Warminster, PA
Carteret Mortgage Corporation	Centreville, VA
CBA Commercial, LLC	Stamford, CT
Challenge Financial Investors Corporation	St. Petersburg, FL
Choice Finance Corporation	Rockville, MD
CIT Group/Consumer Finance, Inc.	Livingston, NJ
CIT Group/Sales Financing, Inc.	Livingston, NJ
Co-Op Holdings, Inc.	Las Vegas, NV
Colony Mortgage Lenders, Inc.	Glendale, CA
Consumer Solutions, LLC	Minnetonka, MN
Countrywide Home Loans Servicing, LP	Plano, TX
Countrywide Home Loans, Inc.	Calabasas, CA
Countrywide Mortgage Ventures, LLC	Calabasas Hills, CA
Credit Suisse Financial Corporation	Princeton, NJ
Credit Suisse First Boston Mortgage Capital, LLC	New York, NY
Credit-Based Asset Servicing and Securitization LLC	New York, NY
Crescent Mortgage Company	Atlanta, GA
CreveCor Mortgage, Inc.	Brentwood, MO
CTX Mortgage Company, LLC	Dallas, TX
Dana Capital Group, Inc.	Irvine, CA
DB Structured Products, Inc.	New York, NY
Decision One Mortgage Company, LLC	Fort Mill, SC
DeepGreen Financial, Inc.	Highland Hills, OH
Del Norte Refi, LLC	Eureka, CA
DHI Mortgage Company, Ltd., Limited Partnership	Austin, TX
DLJ Mortgage Capital, Inc.	New York, NY
Dovenmuehle Mortgage, Inc.	Lake Zurich, IL
Draper and Kramer Mortgage Corp	Chicago, IL
Dream House Mortgage Corporation	Providence, RI
DSC Services, Inc.	Portersville, PA
Earth Mortgage, L.P.	Carrollton, TX
ECC Capital Corporation	Irvine, CA
eHome Credit Corp.	Garden City, NY
Emax Financial Group L.L.C.	Christiansted, VI
EMC Mortgage Corporation	Lewisville, TX
Encore Credit Corp.	Irvine, CA
Equity Services, Inc.	Raleigh, NC
Federation of Appalachian Housing Enterprises, Inc.	Berea, KY
Fidelity Home Mortgage Corporation	Baltimore, MD
Fieldstone Investment Corporation	Columbia, MD
Fieldstone Mortgage Company	Columbia, MD
First Equity Mortgage, Incorporated	Cincinnati, OH
First Guaranty Mortgage Corporation	McLean, VA
First Heritage Mortgage LLC	Fairfax, VA
First Home Mortgage Corporation	Baltimore, MD
First Magnus Financial Corporation	Tucson, AZ

Mortgage Lender

First National Mortgage Banc, Inc.	Dayton, OH
First NLC Financial Services, LLC	Deerfield Beach, FL
First Residential Mortgage Network, Inc.	Louisville, KY
First Savings Mortgage Corporation	McLean, VA
FMF Capital LLC	Southfield, MI
Franklin American Mortgage Company	Franklin, TN
Franklin Credit Management Corporation	Jersey City, NJ
Freedom Mortgage Corporation	Mt. Laurel, NJ
FRMC Financial, Incorporated	Annapolis, MD
Gateway Funding Diversified Mortgage Services, L.P.	Horsham, PA
Global Equity Lending, Inc.	Johns Creek, GA
GMAC Mortgage, LLC	Horsham, PA
Green Tree Servicing LLC	St. Paul, MN
Greenlight Financial Services, Inc.,	Irvine, CA
Greentree Mortgage Corporation	Owings Mills, MD
Greenwich Capital Financial Products, Inc.	Greenwich, CT
Greystone Residential Funding, Inc.	Middleton, WI
GRP Loan, LLC	White Plains, NY
GRP Strategies, LLC	White Plains, NY
Guaranteed Home Mortgage Company, Inc.	White Plains, NY
H & R Block Mortgage Corporation	Irvine, CA
Hanover Capital Mortgage Holdings, Inc.	Edison, NJ
Harbourton Mortgage Investment Corporation	Santa Rosa, CA
Harwood Street Funding I, LLC	Dallas, TX
Hollander Financial Holding, Inc.	Claremont, CA
Home Consultants, Inc.	Lake Ariel, PA
Home Loan Center, Inc.	Irvine, CA
Home Loan Corporation	Houston, TX
Home Loan Specialists, Inc.	Laguna Hills, CA
Home123 Corporation	Irvine, CA
HomeAmerican Mortgage Corporation	Reston, VA
HomeComings Financial Network, LLC	Minneapolis, MN
Homefield Financial, Inc.	Irvine, CA
Homeland Capital Group LLC	Greensboro, NC
Homeowners Mortgage Enterprises, Inc.	Columbia, SC
HomeView Lending, Inc.	Lake Forest, CA
Housing Authority of Mingo County	Delbarton, WV
Howard Hanna Financial Services, Inc.	Pittsburgh, PA
HSBC Mortgage Services Inc.	Brandon, FL
Impac Funding Corporation	Irvine, CA
Ingomar Limited Partnership	Eureka, CA
Innovex Mortgage, Inc.	San Diego, CA
Integrity Home Mortgage Corporation	Winchester, VA
Intercoastal Mortgage Company	Fairfax, VA
Irwin Home Equity Corporation	San Ramon, CA
IXIS Real Estate Capital Inc.	New York, NY
J.A.M. Consultants, Inc.	Alexandria, IN
James B. Nutter & Company	Kansas City, MO
JAMS-01, Inc	Fairfax, VA

Mortgage Lender

K. Hovnanian American Mortgage, L.L.C.	Boynton Beach, FL
KBM Financial Group, LLC	Rockville, MD
Key Financial Corporation	Clearwater, FL
Legacy Financial Corporation	Rockville, MD
Lime Financial Services, Ltd.	Lake Oswego, OR
Litton Loan Servicing, LP	Houston, TX
Live Well Financial, Inc.	Richmond, VA
LoanCare Servicing Center, Inc.	Virginia Beach, VA
LoanCity, Incorporated	San Jose, CA
Loanleaders of America, Inc.	Irvine, CA
Madonna-Voigt Enterprises, Inc.	Irvine, CA
Mandalay Mortgage, LLC	Woodland Hills, CA
Maverick Residential Mortgage, Inc.	Frisco, TX
Meridias Capital, Inc.	Henderson, NV
Merrill Lynch Mortgage Lending, Inc.	Minneapolis, MN
Merrill Lynch Utah Investment Corporation	Salt Lake City, UT
Metropolitan Mortgage Bankers, Inc.	Silver Spring, MD
MHC I, Inc.	Arlington, VA
Mid-States Financial Group, Inc.	Martinsburg, WV
Mila, Inc.	Mountlake Terrace, WA
Millennium Financial Group, Inc.	Middletown, MD
MLD Mortgage Inc.	Florham Park, NJ
Montgomery Capital Corporation	Piscataway, NJ
Montgomery Mortgage Capital Corporation	Parsippany, NJ
MorEquity, Inc.	Evansville, IN
Morgan Stanley Credit Corporation	Riverwoods, IL
Morgan Stanley Mortgage Capital, Inc.	New York, NY
Mortgage & Equity Funding Corporation	Leesburg, VA
Mortgage Access Corp.	Morris Plains, NJ
Mortgage Capital Associates, Inc.	Los Angeles, CA
Mortgage Lenders Network USA	Middletown, CT
Mortgage Strategies Group, LLC	Boca Raton, FL
Mortgageclose.Com, Inc.	Orange, CA
MortgageIt, Inc.	New York, NY
MortgagePrime, L.L.C.	Vienna, VA
Nations Home Funding, Inc.	Reston, VA
Nationstar Mortgage, LLC	Lewisville, TX
Nationwide Advantage Mortgage Company	West Des Moines, IA
Network Funding, L.P.	Houston, TX
New Century Credit Corporation	Irvine, CA
New Century Mortgage Corporation	Irvine, CA
New Century Mortgage Ventures, LLC	Irvine, CA
New York Mortgage Funding, LLC	New York, NY
NFS Loans, Inc.	Irvine, CA
Nomura Credit and Capital, Inc.	New York, NY
NovaStar Mortgage, Inc.	Kansas City, MO
Novelle Financial Services, Inc.	Newport Beach, CA
NVR Mortgage Finance, Inc.	Canonsburg, PA
Ocwen Financial Solutions Private Limited	Bangalore 560 030, IX

Mortgage Lender

Ocwen Loan Servicing, LLC	West Palm Beach, FL
OlympiaWest Mortgage Group, LLC	Vienna, VA
One Source Mortgage, L.L.C.	Lewisville, TX
Optima Mortgage Corporation	Tustin, CA
Option One Mortgage Corporation	Irvine, CA
Origen Financial, LLC	Southfield, MI
Origen Servicing, Inc.	Southfield, MI
Pacific Reverse Mortgage, Inc.	San Diego, CA
PHH Home Loans, LLC	Mt. Laurel, NJ
PHH Mortgage Corporation	Mt. Laurel, NJ
Pinnacle Financial Corporation	Orlando, FL
Pinnacle Mortgage Group, Inc.	Lakewood, CO
Pioneer Home Equity Corporation	Sharpsville, PA
Plaza Home Mortgage, Inc.	San Diego, CA
Popular Mortgage Servicing, Inc.	Cherry Hill, NJ
Premier Mortgage Capital, Inc.	Orlando, FL
Quantum Servicing Corporation	Shelton, CT
Quick Loan Funding, Inc.	Costa Mesa, CA
Quicken Loans, Inc.	Livonia, MI
Realty Mortgage Corporation	Flowood, MS
Residential Funding Company, LLC	Minneapolis, MN
Residential Mortgage Solution LLC	Santa Monica, CA
ResMAE Mortgage Corporation	Brea, CA
Resurgent Capital Services, L.P.	Greenville, SC
Revolutionary Mortgage Company	Frederick, MD
Sage Credit Company, Inc.	Irvine, CA
Saxon Funding Management, Inc.	Glen Allen, VA
Saxon Mortgage, Inc.	Glen Allen, VA
Secured Funding Corporation	Costa Mesa, CA
Security National Consumer Services, LLC	Eureka, CA
Select Mortgage Group, Ltd	Centerville, OH
Select Portfolio Servicing, Inc.	Salt Lake City, UT
Sidus Financial, LLC	Greenville, NC
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
Silver State Financial Services, Inc.	Las Vegas, NV
Sirva Mortgage, Inc.	Mayfield Heights, OH
SLM Financial Corporation	Mount Laurel, NJ
Smart Money Mortgage, Inc.	Lake Elsinore, CA
SN Capital Markets, LLC	Denver, CO
SN Commercial, LLC	Eureka, CA
SN Servicing Corporation	Eureka, CA
SNBOA, LLC	Eureka, CA
SNGC, LLC	Eureka, CA
Southern Trust Mortgage, LLC	Norfolk, VA
SouthStar Funding, LLC	Atlanta, GA
Specialized Loan Servicing LLC	Highlands Ranch, CO
Sunset Mortgage Company, LP	Chadds Ford, PA
Synergy One Financial Services, LLC	Manassas, VA
Tammac Holdings Corporation	Wilkes-Barre, PA

Mortgage Lender

Taylor, Bean & Whitaker Mortgage Corp.	Ocala, FL
TBI Mortgage Company	Horsham, PA
TCIF, LLC	Armonk, NY
The Money Tree Financial Corp.	North Huntingdon, PA
The Mortgage Group, Inc.	Fairfax, VA
The Mortgage Group, LLC	Fairfax, VA
The New York Mortgage Company, LLC	New York, NY
Thornburg Mortgage Home Loans, Inc.	Santa Fe, NM
Triad Financial Services, Inc.	Jacksonville, FL
TriBeCa Lending Corporation	New York, NY
Trustcorp Mortgage Company	South Bend, IN
UBS Real Estate Investments Inc.	New York, NY
UBS Real Estate Securities Inc.	New York, NY
UMG Mortgage, LLC	Vienna, VA
Union National Mortgage Co.	Strongsville, OH
United Financial Mortgage Corp	Phoenix, AZ
Universal American Mortgage Company, LLC	Clearwater, FL
Universal Mortgage & Finance, Inc.	Edgewater, MD
USA Financial Services, Inc.	Fairfax, VA
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Vanguard Mortgage & Title Inc.	Littleton, CO
Vision Mortgage, L.L.C.	Rockville, MD
Vulcan Financial Corporation	Pasadena, CA
Wall Street Mortgage Bankers, LTD	Lake Success, NY
Walter Mortgage Company	North Richland Hills, TX
Wausau Mortgage Corporation	Pleasanton, CA
Wendover Financial Services Corporation	Greensboro, NC
Weststar Mortgage, Inc.	Woodbridge, VA
Wilmington Finance, Inc.	Plymouth Meeting, PA
Wilshire Credit Corporation	Beaverton, OR
WinStar Mortgage Partners, Inc.	Plymouth, MN
WMC Mortgage Corporation	Burbank, CA
Yorktown Funding, Inc.	Camp Hill, PA

West Virginia Division of Banking
Licensed Mortgage Brokers as of December 31, 2006

Mortgage Broker

1st American Mortgage, Inc.	Fairfax, VA
1st Security Mortgage, Inc.	Bethesda, MD
21st Mortgage Corporation	Knoxville, TN
AA Mortgage Group, LLC	Frederick, MD
Absolute Mortgage Solutions, Inc.	Hagerstown, MD
Ace Mortgage Funding, LLC	Indianapolis, IN
Advanced Home Loans Corp	Marco Island, FL
Advantage First Mortgage Corp.	Ellicott City, MD
Alcova Mortgage, LLC	Covington, VA
ALE Limited	Chesapeake, OH
Allied Home Mortgage Capital Corporation	Houston, TX
Allied Mortgage, LLC	Luray, VA
American Affordable Homes, Inc.	McLean, VA
American Continental Mortgage Corp	Owings Mills, MD
American Equity Mortgage, Inc.	St. Louis, MO
American Home Mortgage Corp.	Melville, NY
American Mortgage & Financial Services, Incorporated	Oakland, MD
American Union Mortgage, LLC	Pittsburgh, PA
Americas First Home Mortgage Company, Inc.	Frederick, MD
America's Mortgage Broker, L.L.C.	Tampa, FL
Americorp Mortgage Services, Inc.	Reston, VA
Amerifirst Home Improvement Finance Co.	Calverton, MD
AmeriFund Mortgage Services, LLC	Crofton, MD
Amerinet Financial, LLC	Bowie, MD
Amerisave Mortgage Corporation	Atlanta, GA
Ameritime Mortgage Company, LLC	Houston, TX
Ameritrust Home Mortgage, LP	Martinsburg, WV
Apple Valley Mortgage LLC	Winchester, VA
Atlantic Federal Home Loans, LLC	Kearneysville, WV
Atlantic Funding Services, L.L.C.	Harpers Ferry, WV
Bancstar Mortgage LLC	Bethesda, MD
Barrow & Birchenough Mortgage Services, Inc.	Winchester, VA
Beazer Mortgage Corporation	Atlanta, GA
Best Financial Services, Inc.	Steubenville, OH
Blackstone Mortgage Group, Inc.	Washington, DC
BMIC Mortgage, Inc.	Rockville, MD
Bravo Credit Corporation	Irvine, CA
Brinsfield Mortgage Group, LLC	Cumberland, MD
BrookStone Mortgage Company, Inc.	Columbus, OH
Buckeye Mortgage Company of West Virginia, LLC	Wheeling, WV
C.M.A. Mortgage, Inc.	Pendleton, IN
Capital Mortgage Firm, Inc.	St. Clairsville, OH
Capital Mortgage Services, Inc.	Mineral Wells, WV
Carson Capital LLC	Glen Dale, WV
Carteret Mortgage Corporation	Centreville, VA
Catoctin Mortgage, LLC	Manassas, VA
Challenge Financial Investors Corp	St. Petersburg, FL

Mortgage Broker

Choice Finance Corporation	Rockville, MD
Clark West Agency, Inc.	Oak Hill, WV
Commerce Mortgage, Inc.	Winchester, VA
Community Mortgage LLC	Mt. Airy, MD
Constellation Mortgage, LLC	Bel Air, MD
Co-Op Holdings, Inc.	Las Vegas, NV
Cornerstone First Financial, LLC	Washington, DC
Countrywide Home Loans, Inc.	Calabasas, CA
Covenant Financial Services, LLC	Stafford, VA
Creative Mortgage Banking, Inc.	Cumberland, MD
Cross Country Mortgage Group, Inc.	Parkersburg, WV
CTX Mortgage Company, LLC	Dallas, TX
Customer One Mortgage Corporation	Annandale, VA
Dana Capital Group, Inc.	Irvine, CA
Davis Agency	Morgantown, WV
DHI Mortgage Company, Ltd., Limited Partnership	Austin, TX
DirectSource Funding, Inc.	Harpers Ferry, WV
Diversified Financial Mortgage Corporation	Rockville, MD
Doug Gray Insurance	Clarksburg, WV
DSC Services, Inc.	Portersville, PA
E Mortgage Solutions, Inc.	Pikesville, MD
Earth Mortgage, L.P.	Carrollton, TX
Eastern Ohio Mortgage, LLC	St. Clairsville, OH
ECC Capital Corporation	Irvine, CA
EFI Capital Corp.	Garden City, NY
Empire Equity Group, Inc.	Montvale, NJ
Empire Financial Services, Inc.	Rockville, MD
Encore Credit Corp.	Irvine, CA
Entrust Lending, LLC	Winchester, VA
Equity South Mortgage, LLC	Brooklyn, NY
Equity United Mortgage Corporation	Ellicott City, MD
Express Mortgage, LLC	Cross Lanes, WV
F & M Mortgage Corporation	Fairfax Station, VA
Fairfax Mortgage Investments, Inc.	Fairfax, VA
FCB Mortgage, LLC	Frederick, MD
Fidelity Direct Mortgage, LLC	Gaithersburg, MD
Fieldstone Mortgage Company	Columbia, MD
First Choice Lending, Inc.	Bluefield, WV
First Equity Mortgage, Incorporated	Cincinnati, OH
First Guaranty Mortgage Corporation	Martinsburg, WV
First Home Mortgage Corporation	Baltimore, MD
First Magnus Financial Corporation	Tucson, AZ
First Mortgage & Financial Services of Western Maryland, Inc.	LaVale, MD
First National Mortgage Banc, Inc.	Dayton, OH
First Residential Mortgage Network, Inc.	Louisville, KY
Fredericktown Mortgage, LLC	Winchester, VA
Freedom Mortgage Corporation	Mt. Laurel, NJ
FRMC Financial, Incorporated	Annapolis, MD
FundStar Financial, LLC	Germantown, MD
G & P, Inc.	Chapmanville, WV
Gateway Funding Diversified Mortgage Services, L.P.	Horsham, PA

Mortgage Broker

Get Lower, Inc.	Irvine, CA
Global Equity Lending, Inc.	Johns Creek, GA
Global Mortgage, Inc.	Clearwater, FL
GMAC Mortgage, LLC	Horsham, PA
Good Neighbor Mortgage, Inc.	Washington, WV
Great Lakes Financial Corporation	Ambridge, PA
Greentree Mortgage Corporation	Owings Mills, MD
Guaranteed Home Mortgage Company, Inc.	White Plains, NY
Harbor Mortgage Inc.	Horsham, PA
Harts Community Development, Inc.	Harts, WV
Heritage Home Funding Corp.	Winchester, VA
Home Mortgages, Inc.	Hurricane, WV
Home123 Corporation	Irvine, CA
HomeAmerican Mortgage Corporation	Reston, VA
Homefield Financial, Inc.	Irvine, CA
HomeFirst Mortgage Corp.	Alexandria, VA
Homeland Mortgage Services, LLC	Fairfax, VA
Homeownership Center, Incorporated	Elkins, WV
HouseTech, Inc.	El Segundo, CA
Housing Authority of Mingo County	Delbarton, WV
iHomeowners, Inc.	Calabasas, CA
Independence Mortgage Services, Inc.	Jacobsburg, OH
Infinity Home Mortgages, LLC	Charleston, WV
Innovex Mortgage, Inc.	San Diego, CA
Integrity Home Mortgage Corporation	Winchester, VA
Interstate Home Equity Corp	Sharpsville, PA
J. Michael Mortgage Corporation	Wheeling, WV
Jefferson Mortgage Corporation	Frederick, MD
Jeffrey E. Lewis, Mortgage Broker	Lewisburg, WV
John L. Jones	Leesburg, VA
Judith Bookman & Associates, Inc.	Buckhannon, WV
Just Right Mortgage, Inc.	Spencer, WV
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach, FL
KBM Financial Group, LLC	Rockville, MD
Kennedy Mortgage Corp	Las Vegas, NV
LBG Realtors & Lending Services, LLC	Hagerstown, MD
LeadPoint, Inc.	Los Angeles, CA
LenderLive Network, Inc.	Glendale, CO
Lending Mortgage Group LLC	Winchester, VA
LendingTree, Inc.	Charlotte, NC
Liberty Financial Services, Inc.	Columbus, OH
Lighthouse Mortgage USA, Inc.	Phoenix, AZ
Lincoln Mortgage, LLC	Winchester, VA
Loanleaders of America, Inc.	Irvine, CA
LowerMyBills, Inc.	Santa Monica, CA
Lowe's Mortgage, LLC	Norcross, GA
Madonna-Voigt Enterprises, Inc.	Irvine, CA
Maharzada Financial, Inc.	Derwood, MD
Majestic Mortgage LLC	Winchester, VA
Major Savings, Inc.	Wheeling, WV
Maverick Residential Mortgage, Inc.	Frisco, TX

Mortgage Broker

Mid-States Financial Group, Inc.	Martinsburg, WV
Midwest American Mortgage, LLC	Vandalia, OH
Millennium Financial Group, Inc.	Middletown, MD
Monocacy Home Mortgage, LLC	Frederick, MD
Montgomery Mortgage Capital Corporation	Parsippany, NJ
Morgan Stanley DW, Inc.	Charleston, WV
Mortgage & Equity Funding Corporation	Leesburg, VA
Mortgage Center of America, Inc.	Fairfax, VA
Mortgage Financing.com	Martinsburg, WV
Mortgage Investments Group, Inc.	Falls Church, VA
Mortgage Net, Inc.	Charleston, WV
Mortgage One Corporation	White Sulphur Springs, WV
Mortgage Research Center, LLC	Columbia, MO
Mortgage Sources Corp.	Overland Park, KS
Mortgage Strategies Group, LLC	Boca Raton, FL
Mortgage Warehouse Inc.	Beckley, WV
MortgageEase.com, LLC	Germantown, MD
MortgageIt, Inc.	New York, NY
MortgagePrime, L.L.C.	Vienna, VA
Mount Vernon Capital Corporation	Alexandria, VA
Mountain State Lending Associates, Inc.	Weirton, WV
N. Neil Burkett Jr	Moundsville, WV
National Home Mortgage Services, Inc.	Parkersburg, WV
Nations Home Funding, Inc.	Reston, VA
Nations Lending Corporation	Middleburg Heights, OH
Nationside Mortgage Inc.	Rockville, MD
Nationstrust Mortgage Corporation	Pasadena, MD
Nationwide Advantage Mortgage	West Des Moines, IA
Nationwide Home Mortgages, Inc.	Rockville, MD
Nationwide Mortgage Corporation	Annandale, VA
Network Funding, L.P.	Houston, TX
New Century Mortgage Corporation	Irvine, CA
New Century Mortgage Ventures, LLC	Irvine, CA
Nextag, Inc.	San Mateo, CA
NMC Mortgage Corporation	Sewickley, PA
NorthPoint Financial, Inc.	Reston, VA
NovaStar Mortgage, Inc.	Kansas City, MO
NVR Mortgage Finance, Inc.	Canonsburg, PA
Oak Tree Mortgage Services, Inc.	Williamsport, MD
OakCrest Mortgage, L.L.C.	Winchester, VA
OlympiaWest Mortgage Group, LLC	Vienna, VA
Pamela H. Sisk	Front Royal, VA
Parrack Insurance Agency LLC	Elkins, WV
PHH Home Loans, LLC	Mt. Laurel, NJ
PHH Mortgage Corporation	Mt. Laurel, NJ
Pinnacle Financial Corporation	Orlando, FL
Power Mortgage & Financial Solutions, Inc.	Martinsburg, WV
Preferred Choice Mortgage, LLC	Winchester, VA
Preferred Credit, Inc.	Hurricane, WV
Premier Mortgage Capital, Inc.	Orlando, FL
Primerica Financial Services Home Mortgage, Inc.	Duluth, GA

Mortgage Broker

Prosperity Mortgage Company	Chantilly, VA
Providence Mortgage, LLC	Falling Waters, WV
Quick Loan Funding, Inc.	Costa Mesa, CA
R.K. Financial Services, Inc.	Monrovia, MD
Residential Mortgage Group, Inc.	Winchester, VA
Resource Mortgage Group, Inc.	Ellicott City, MD
Revolutionary Mortgage Company	Frederick, MD
Richard Tocado Companies	Charlotte, NC
Riley Home Mortgage Corporation	Chantilly, VA
Riverfront Mortgages Incorporated	Wellsburg, WV
RMI Mortgage Licensing LLC	New York, NY
Robert L. Winner	Langhorne, PA
Ronald P. Staller LLC	Brigantine, NJ
RSA Mortgage Solutions, Inc.	Amherst, NY
Safe Housing and Economic Development, Inc.	Kimball, WV
Sage Credit Company, Inc.	Irvine, CA
Secured Funding Corporation	Costa Mesa, CA
Security Financial Corporation	Sterling, VA
Select Mortgage Group Ltd.	Centerville, OH
Set2Go Loans, Inc.	Irvine, CA
Severn Mortgage Corporation	Leesburg, VA
Shenandoah Mortgage, LLC	Martinsburg, WV
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
Silver State Financial Services, Inc.	Las Vegas, NV
SLM Financial Corporation	Mount Laurel, NJ
Smart Money Mortgage, Inc.	Lake Elsinore, CA
Solution One Mortgage, LLC	South Charleston, WV
Southern Trust Mortgage, LLC	Norfolk, VA
Stecroft Holdings, Inc.	Aliso Viejo, CA
Success Mortgage, LLC	Winchester, VA
Sunset Mortgage Company, LP	Chadds Ford, PA
TBI Mortgage Company	Horsham, PA
Terry Pennington Agency, Inc.	Beckley, WV
The American Mortgage Group, Inc.	Inwood, WV
The First Fidelity Mortgage Group, LLC	Baltimore, MD
The Hills Mortgage and Finance Company, LLC	Martinsville, NJ
The Housing Authority of the City of Fairmont	Fairmont, WV
The Judy Scott Preferred Mortgage Company, LLC	South Charleston, WV
The Money Connection, Inc.	Fairlawn, OH
The Money Tree Financial Corp.	North Huntingdon, PA
The Mortgage Group, Inc.	Fairfax, VA
The Mortgage Group, LLC	Fairfax, VA
The New York Mortgage Company, LLC	New York, NY
Trio Limited LLC	Columbus, OH
UMG Mortgage, LLC	Vienna, VA
Union National Mortgage Co	Strongsville, OH
Universal American Mortgage Company, LLC	Clearwater, FL
Universal Mortgage & Finance, Inc.	Edgewater, MD
USA Financial Services, Inc.	Fairfax, VA
Valley Broker Services, Inc.	Harrisonburg, VA
Vanguard Mortgage & Title Inc.	Littleton, CO

Mortgage Broker

Victory Mortgage, Inc.
Vintage Mortgage, LLC
Vision Mortgage, L.L.C.
Vulcan Financial Corporation
Washington Capitol Financial Corporation
West Virginia Mortgage Store Corporation
Wilmington Finance, Inc.
Winchester Home Mortgage, LLC
Yorktown Funding, Inc.
Your Mortgage Centre LLC

Washington, PA
Morgantown, WV
Rockville, MD
Pasadena, CA
Vienna, VA
Daniels, WV
Plymouth Meeting, PA
Winchester, VA
Camp Hill, PA
Niles, OH

**WEST VIRGINIA
LICENSED MONEY TRANSMITTERS**

Licensee

ADP Payroll Services, Inc.
American Express Travel Related Services Company, Inc.
CheckFree Services Corporation
CheckFreePay Corporation
Comdata Corporation (Comdata Network, Inc.)
Global Express Money Orders, Inc.
Green Dot Corporation
GSC Enterprises, Inc. dba Fidelity Express
Integrated Payment Systems, Inc.
Interpayment Services Limited
IPP of America, Inc.
ITC Financial Licenses, Inc.
Merchants Express Money Order Company, Inc.
Metavante Payment Services, LLC
MNESVC, Inc.
MoneyGram Payment Systems, Inc.
Omnex Group, Inc.
Order Express, Inc.
Orlandi Valuta
PayPal, Inc.
PreCash, Inc.
R.M. Roach & Sons, Inc.
Sigue Corporation
Travelex Currency Services, Inc.
Travellers Cheque Associates LTD
Western Union Financial Services, Inc.

Location

Roseland, New Jersey
New York, New York
Norcross, Georgia
Wallingford, Connecticut
Brentwood, Tennessee
Silver Spring, Maryland
Monrovia, California
Sulphur Springs, Texas
Englewood, Colorado
Toronto, Ontario
Fairfield, New Jersey
West Point, Georgia
Wormleensburg, Pennsylvania
Milwaukee, Wisconsin
Seattle, Washington
Minneapolis, Minnesota
Lake Forest, California
Chicago, Illinois
Englewood, Colorado
San Jose, California
Houston, Texas
Martinsburg, West Virginia
San Fernando, California
Toronto, Ontario
New York, New York
Englewood, Colorado

WEST VIRGINIA REGULATED CONSUMER LENDER LOCATIONS

RCL Name

American General Home Equity, Inc.

3605 Murdoch Avenue, Parkersburg, WV
324 1/2 Penco Road, P. O. Box 2177, Weirton, WV
309 Beckley Crossing Shopping Center, Beckley, WV
905 Cross Lanes Drive, Cross Lanes, WV
827 Fairmont Road, Suite 103, Westover, WV
518 N. Jefferson Street, Lewisburg, WV
1231 Stafford Drive, Princeton, WV
105 LB&T Way, Logan, WV
740 Fairmont Avenue, Fairmont, WV
134 Emily Drive, Clarksburg, WV
613 Fayette Square, Oak Hill, WV
281 Aikens Center, Martinsburg, WV
144 N. State Route 2, New Martinsville, WV
516 Main Street W., Ripley, WV
1106 Fledderjohn Road SPC P, Charleston, WV
95 West Main, Buckhannon, WV
River Walk Plaza, 10 River Walk Mall, South Charleston, WV
4341 State Rt. 60 East, Huntington, WV

Beckley Loan Company

622 Neville Street, P.O. Box 1146, Beckley, WV

Beneficial West Virginia, Inc.

2390 Mountaineer Boulevard, Route 119, Southridge Center, Charleston, WV
724 Foxcroft Avenue, North Mall Plaza, Martinsburg, WV
2803 Murdoch Avenue, Parkersburg, WV
3000 Easton Hill Road, North Point Plaza, Suite 11, Morgantown, WV
6014 US Route 60 East, Huntington, WV
Simpson Square, 103 Steele Street, Bridgeport, WV
Suite 83, Bridge Street Plaza, Wheeling, WV
1260 N. Eisenhower Drive, Cranberry Creek Plaza, Beckley, WV

Budget Finance Company

251 Riverview Lane, P.O. Box 56, New Martinsville, WV

CitiFinancial, Inc

235 N. State Rt 2, New Martinsville, WV
204 Three Springs Drive, Suite C, Weirton, WV
211 Merchants Walk, Summersville, WV

43 RHL Boulevard, South Charleston, WV
3136 Robert Byrd Drive, Beckley, WV
6349 Route 60 East, Barboursville, WV
302 Galleria Plaza, Beckley, WV
63A Water Street, Logan, WV
320 Wilson Street, Martinsburg, WV
605 Fayette Square Shopping Center, Suite C, Oak Hill, WV
201 W. Main Street, Clarksburg, WV
304 Southridge Boulevard, South Charleston, WV
1857 Route 21 South, Ripley, WV
2200 Grand Central Avenue, Vienna, WV
522 Emily Drive, Clarksburg, WV
1704-C Mileground Road, Morgantown, WV
1911 7th Street, Parkersburg, WV
1819 Jefferson Sreet (Jeffers), Bluefield, WV
540 N. Jefferson Street, Lewisburg, WV
753 Valley Pointe Shopping Center, Elkins, WV
Route 220 South, Suite 100, Keyser, WV
1253 Stafford Drive, Princeton, WV
2589 Fairmont Avenue, Suite B, Fairmont, WV
220 Virginia Street West, Charleston, WV
4341 Route 60, Huntington, WV
1021 National Road, #1, Wheeling, WV
1349 Edwin Miller Blvd., Martinsburg, WV
4144 State Route 34, Unit 9, Hurricane, WV

Nicholas Loan & Mortgage, Inc.

1022 Wal-Street, Summersville, WV

OakFirst Loan Center, Inc.

77 Monroe Street, Berkeley Plaza, Martinsburg, WV

Wells Fargo Financial West Virginia, Inc.

University Towne Center, 4161 University Towne Center Drive, Granville, WV
1224 Country Club Road, Suite A, Fairmont, WV
3020 Champion Drive, Barboursville, WV
1100 9th Street, H, Vienna, WV
301 R.H.L.Boulevard, Charleston, WV
1295 Edwin Miller Boulevard, Martinsburg, WV
1221 Johnson Avenue, Suite 900, Bridgeport, WV

WEST VIRGINIA REGULATED CONSUMER LENDERS
as of December 31, 2006

	<u>12-31-06 TOTALS</u>	<u>12-31-05 TOTALS</u>
Number of Offices	65	65
<u>ASSETS</u>		
Cash	\$1,559,841	\$1,324,813
Due from Depository Institutions	216,726	554,681
Loans:		
Secured by real estate	688,377,297	667,464,609
Secured by other collateral	131,974,313	133,659,888
Loans unsecured	251,503,112	191,352,503
Installment sales contracts purchased	62,702,179	44,639,139
Less income collected but not earned	(49,156,376)	(66,489,971)
Total Loans	1,085,400,525	970,626,168
Less reserve for loan losses	(30,833,430)	(31,855,886)
Net Loans	1,054,567,095	938,770,282
Total Investments	220,877	5,523,109
Total Fixed Assets	1,625,748	1,263,799
Other Assets	36,353,055	42,461,134
TOTAL ASSETS	1,094,543,342	989,897,818
LIABILITIES AND CAPITAL		
Due to parent or other affiliate	971,140,388	866,433,759
Other Borrowings or rediscounts	2,823,863	2,973,909
Other Liabilities	7,887,139	17,130,097
Total Liabilities	981,851,390	886,537,765
Total Capital	112,691,952	103,360,053
Total Liabilities and Capital	1,094,543,342	989,897,818