

**STATE OF WEST VIRGINIA**

**108<sup>th</sup> ANNUAL REPORT**

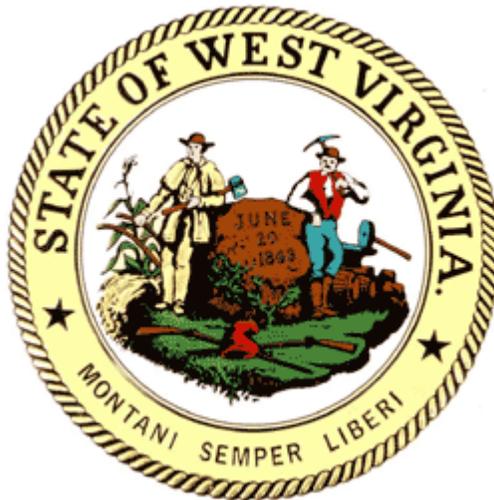
**OF FINANCIAL INSTITUTIONS**

**Pursuant to WV §31A-2-12**

**Under the Supervision of the**

**COMMISSIONER OF BANKING**

**Fiscal Year ending June 30, 2009**



**SARA M. CLINE**  
**COMMISSIONER**



**WEST VIRGINIA DIVISION OF BANKING**  
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CHARLESTON, WEST VIRGINIA 25311-1638  
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Joe Manchin III  
Governor

Sara M. Cline  
Commissioner

April 15, 2010

The Honorable Joe Manchin III  
Governor of West Virginia  
State Capitol  
1900 Kanawha Boulevard, East  
Charleston, WV 25305

Governor Manchin:

I am pleased to present the West Virginia Division of Banking's 108<sup>th</sup> Annual Report of Financial Institutions for the fiscal year ending June 30, 2009, in compliance with W.Va. Code §31A-2-12.

The Report presents statistical information on examination activities, actions taken by the Commissioner, the Board of Banking and Financial Institutions, and the Lending and Credit Rate Board, receipts and disbursements for fiscal year 2009, and resources and liabilities of the institutions under our supervision. The report also presents lists of state and national banks headquartered in West Virginia, bank holding companies operating in West Virginia, state credit unions headquartered in West Virginia, as well as licensed mortgage brokers, mortgage lenders, money transmitters, and regulated consumer lenders under our supervision.

The Division of Banking is committed to providing quality supervision and regulation to those institutions, persons, firms, corporations, and associations furnishing financial services, as authorized by statute, to the citizens of West Virginia.

West Virginia's state-chartered depository institutions remain healthy, with no failures occurring during the preceding year. As of June 30, 2009, the agency supervised 53 state-chartered banks ranging in size from \$30 million to \$5.4 billion, including four of the five largest banks headquartered in West Virginia. Combined, the assets of our 53 supervised banks totaled \$20.8 billion, an increase of \$1.1 billion from the \$19.7 billion reported as of June 30, 2008.

Respectfully,

A handwritten signature in blue ink that reads "Sara M. Cline".

Sara M. Cline  
Commissioner

## TABLE OF CONTENTS

<b>Cover Page</b>	
<b>Letter to the Governor</b>	
<b>Division History</b>	<b>1</b>
<b>Division Activities</b>	<b>2</b>
<b>Fiscal Year Receipts and Disbursements</b>	<b>3</b>
<b>West Virginia Division of Banking Employees</b>	<b>4</b>
<b>West Virginia Board of Banking &amp; Financial Institutions Members</b>	<b>5</b>
<b>West Virginia Lending &amp; Credit Rate Board Members</b>	<b>6-7</b>
<b>West Virginia Floating Usury Ceiling Rates</b>	<b>8</b>
<i>DEPOSITORY INSTITUTIONS:</i>	
<b>State Chartered Banks Headquartered in West Virginia</b>	<b>9-11</b>
<b>National Chartered Banks Headquartered in West Virginia</b>	<b>12</b>
<b>Bank Applications Received and/or acted upon</b>	<b>13</b>
<b>State and National Bank Mergers</b>	<b>14</b>
<b>Super Parity Activity</b>	<b>15</b>
<b>Trust Departments</b>	<b>16</b>
<b>Report of Condition and Income for State and National Banks in WV</b>	<b>17</b>
<b>Bank Holding Companies Operating in West Virginia</b>	<b>18-21</b>
<b>Bank Holding Companies Formations and Dissolutions</b>	<b>22</b>
<b>State Chartered Credit Unions Headquartered in West Virginia</b>	<b>23</b>
<b>State Credit Union's Balance Sheet Report</b>	<b>24</b>
<b>State Credit Union's Income Statement Report</b>	<b>25</b>
<b>WV Corporate Credit Union Year End Totals</b>	<b>26</b>
<i>NON DEPOSITORY INSTITUTIONS:</i>	
<b>West Virginia Mortgage Loan Act Licensees</b>	<b>27-43</b>
<b>West Virginia Money Transmission Licensees</b>	<b>44</b>
<b>West Virginia Regulated Consumer Lender Licensees</b>	<b>45-46</b>

## 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.

<b>Name</b>	<b>Title</b>	<b>Year Served</b>
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	2001-2008
Sara M. Cline	Acting Commissioner	2008- 2009
Sara M. Cline	Commissioner	2009-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>2008</u>	<u>FY2009</u>
Bank Holding Companies	14	13
Commercial Banks and Trust Companies (Trust, Compliance, EDP, Visitations and Targets)	61	65
Credit Unions	4	4
Money Transmitter	5	0
Regulated Consumer Lenders	8	3
Mortgage Lender/Broker Examinations & Visitations	32	31
Total Examinations	124	116

	<u><b>FY2009</b></u> <b>June 30, 2009</b>	<u><b>FY2008</b></u> <b>June 30, 2008</b>
<b><u>RECEIPTS:</u></b>		
Bank Assessments	\$1,301,919	\$955,878
Regulated Consumer Lender Assessments	\$187,911	\$170,954
Credit Union Assessments	\$28,595	\$28,226
Bank Holding Company Assessments	\$63,443	\$60,120
Bank & Bank Holding Co. Fees	\$16,750	\$11,600
Money Transmitter Fees	\$73,670	\$75,329
NonDepository Fees	\$995,362	\$1,247,602
Other Application Fees	\$100	\$1,500
Miscellaneous Fees	\$148	\$287
<b>Total Income:</b>	<b>\$2,667,898</b>	<b>\$2,551,496</b>

**EXPENDITURES:**

Personal Services / Annual Increments	\$1,481,929	\$1,534,177
Employee Benefits	\$459,392	\$482,208
Current Expenses	\$590,013	\$542,210
Repairs and Alterations	\$1,874	\$0
Total Assets	\$42,639	\$42,311
General Revenue Transfer	\$0	\$426,075
<b>Total Operating Expenses:</b>	<b>\$2,575,847</b>	<b>\$3,026,981</b>

**WEST VIRGINIA DIVISION OF BANKING STAFF  
AS OF JUNE 30, 2009**

COMMISSIONER	SARA CLINE
GENERAL COUNSEL	ROBERT LAMONT
DIRECTOR, DEPOSITORY INSTITUTIONS	VACANT
DIRECTOR, NONDEPOSITORY 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 SORTINO
OFFICE ASSISTANT	JUDY MESSER
STAFF ANALYST	DAWN HOLSTEIN
REVIEW EXAMINER	MARTIN GRIMM
MANAGER, MONEY SERVICE BUSINESSES	SHEILA JOHNSON
DEPOSITORY EXAMINERS	MARK ANDERSON ( <i>Chief</i> ) JEFFREY BRICKEY JAMES CARPENTER MICHAEL COPEN NATHAN FREEMAN ROBERT GLOTFELTY, JR. JULIE HARPER TERRI MANLEY MATTHEW MANN JERRY MARTIN JON OURS ESTHER SEBERT JAMES THOMPSON
NONDEPOSITORY EXAMINERS	STEPHANIE BEANE ( <i>Chief</i> ) RICHARD HUMPHREY ROBERT YOUNG

**WEST VIRGINIA  
BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
STATUTORY MEMBERS AS OF JUNE 30, 2009**

<b>Board Member</b>	<b>Location</b>	<b>Represents</b>
Ms. Sara Cline	Chair and Commissioner of Banking	WV Division of Banking
Mr. James Cava	Rocket Center, WV	Public
Mr. Michael Hudnall	Freedom Bank, Inc. Belington, WV	Medium Banks
Mr. Paul Limbert	Wesbanco Bank, Inc. Wheeling, WV	Large Banks
Mr. Larry Moore	Ceredo, WV	Public
Mr. Michael Nelson	Pleasants County Bank, Inc. St. Mary, WV	Small Banks
Mr. Charles Thomas	WV Corporate Credit Union Parkersburg, WV	All other Financial Institutions

Note: No State Bank Failures Occurred In Fiscal Year 2009

## WEST VIRGINIA LENDING AND CREDIT RATE BOARD

### *Statutory Members, as of June 30, 2009*

<u>Board Member</u>		<u>Represents</u>
Ms. Sara M. Cline	Chair and Commissioner of Banking	WV Division of Banking
Dr. Chong Kim	Dean, College of Business	Marshall University
Dr. William Trumbull	Dean, College of Business and Economics	West Virginia University
Ms. Jill Miles	Director of Consumer Protection	Attorney General's Office
Ms. Kelley Goes	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

June 1, 2009

### FLOATING USURY CEILINGS

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.

June 1, 2008	6.25% per year
July 1, 2008	6.00% per year
August 1, 2008	6.25% per year
September 1, 2008	6.00% per year
October 1, 2008	5.75% per year
November 1, 2008	6.00% per year
December 1, 2008	5.25% per year
January 1, 2009	4.50% per year
February 2, 2009	5.25% per year
March 2, 2009	5.25% per year
April 6, 2009	5.25% per year
May 4, 2009	5.50% per year
June 1, 2009	6.00% per year

Formula based on 20-year maturities only.

**STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA FY 2009**

**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 Bank of West Virginia, Inc.**

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

**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 Central Bank, Inc.**

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

**First Exchange Bank**

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

**First Peoples Bank, Inc.**

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

**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

**Putnam County Bank**

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

**First Neighborhood Bank, Inc.**

216 Market Street  
Spencer, West Virginia 25276  
Phone: (304) 927-1750

**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 100  
Wheeling, West Virginia 26003-5025  
Phone: (304) 232-2001

**Miners and Merchants Bank**

13 East Avenue, P O Box 189  
Thomas, West Virginia  
Phone: (304) 463-4155

**Northern Hancock Bank & Trust Company**

226 Washington Street  
Newell, West Virginia 26050  
Phone: (304) 387-9900

**Pioneer Community Bank, Inc.**

Center Street, PO Box 368  
Jaeger, West Virginia 24844  
Phone: (304) 938-5322

**Rock Branch Community Bank, Inc.**

4650 First Avenue  
Nitro, West Virginia 25143  
Phone: (304) 755-4700

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

**Traders Bank, Inc.**  
601 Washington Street  
Ravenswood, West Virginia 26164  
Phone: (304) 273-1100

**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

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

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

**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

## NATIONAL BANKS HEADQUARTERED IN WEST VIRGINIA

### **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 Williamson**

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

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
BANK APPLICATIONS AND OTHER MATTERS  
ACCEPTED AND/OR ACTED UPON IN FY2009**

<b>DATE APPROVED</b>	<b>APPLICATION TYPE</b>	<b>DESCRIPTION</b>
09/08/2008	<b>APPLICATION BY A BANK TO MERGE WITH AN AFFILIATE BANK</b>	Application by Traders Bank, Spencer, West Virginia to establish branches through merger with Citizens First Bank, Inc., Ravenswood, West Virginia.
12/08/2008	<b>APPLICATION BY A ONE BANK HOLDING COMPANY TO MERGE WITH ANOTHER ONE BANK HOLDING COMPANY AND SIMULTANEOUS MERGER OF BANK SUBSIDIARIES</b>	Application by First Sentry Bancshares, Huntington, West Virginia to merge with Guaranty Financial Services, Huntington, West Virginia and coinciding application by First Sentry Bank, Inc., Huntington, West Virginia to merge with Guaranty Bank & Trust Company, Huntington, West Virginia.
03/09/2009	<b>APPLICATION FOR THE PURCHASE OF CERTAIN ASSETS AND THE ASSUMPTION OF CERTAIN LIABILITIES OF TWO BRANCH BANKS</b>	Application by Pendleton Community Bank, Franklin, West Virginia to purchase certain assets and assume certain liabilities of two branch banks of Citizens National Bank, Elkins, West Virginia. The branches are located at 102 Virginia Avenue, Petersburg, West Virginia and 650 Seneca Trail, North, Marlinton, West Virginia.
03/09/2009	<b>APPLICATION FOR THE PURCHASE OF CERTAIN ASSETS AND THE ASSUMPTION OF CERTAIN LIABILITIES OF FIVE BRANCH BANKS</b>	Application by Wesbanco Bank, Inc., Wheeling, West Virginia to purchase certain assets and assume certain liabilities of five branch banks of AmTrust Bank, Cleveland, Ohio, a federal savings bank. The branches are located at (1) 2700 East Dublin-Granville Rd., Columbus, Ohio, (2) 2710 East Main Street, Bexley, Ohio, (3) 2000 West Henderson Road, Columbus, Ohio, (4) 6470 Sawmill Road, Columbus, Ohio, and (5) 1818 West Lane Avenue, Upper Arlington, Ohio.
06/08/2009	<b>APPLICATION TO CONVERT TO A STATE CHARTERED BANK</b>	Application by Citizens National Bank, Elkins, West Virginia, to convert to a state chartered bank under the title of Citizens Bank of West Virginia, Inc., Elkins, West Virginia.

**BANK MERGERS**  
**STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA**  
**THAT OCCURRED JUNE 2008 THRU JUNE 2009**

**BANKS INVOLVED**

**SURVIVING ENTITY**

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**Bank Merger**

Citizens First Bank, Inc., Ravenswood, West Virginia  
to establish branches through merger with Traders Bank, Spencer,  
West Virginia.

Citizens First Bank, Inc.  
(name change to Traders Bank, Inc.)  
Ravenswood, West Virginia

**Bank Merger**

First Sentry Bank, Inc., Huntington, West Virginia  
to merge with Guaranty Bank & Trust Company, Huntington, West Virginia.

First Sentry Bank, Inc. Huntington, West Virginia

**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 Fiscal Year 2009, the Commissioner of Banking granted the following authorizations pursuant to WV Code § 31A-8C-2:

- **January 6, 2009. Approval for the Poca Valley Bank to establish a loan production office at 202 Main Street, Ripley, West Virginia, with the authorization to close loans at this particular office.**

**STATE BANKS  
HEADQUARTERED IN WEST VIRGINIA  
EXERCISING FIDUCIARY POWERS**

**Trust Assets for Quarter Ending  
December 31, 2008**

Bank of Charles Town	\$79,654,000
CNB Bank, Inc.	\$32,689,000
Davis Trust Company	\$14,201,000
First Peoples Bank, Inc.	\$6,997,000
MCNB Bank And Trust Co.	\$86,238,000
Summit Community Bank, Inc.	\$33,000
The First State Bank	\$2,637,000
The Harrison County Bank	\$595,000
Union Bank, Inc.	\$580,000
United Bank, Inc.	\$2,320,195,000
Wesbanco Bank, Inc.	\$2,107,164,000

(\$ in 000's)

	WV State Banks		WV National Banks	
	6/30/2009	12/31/2008	6/30/2009	12/31/2008
Number of Institutions	53	52	8	9
<b><u>ASSETS</u></b>				
Cash and Due from banks	\$729,916	\$635,195	\$97,586	\$111,808
Interest-bearing balances	\$295,706	\$126,817	\$17,685	\$20,120
Securities	\$4,114,421	\$3,648,773	\$835,738	\$834,340
Federal Funds sold and reverse repurchase	\$211,964	\$364,604	\$26,233	\$15,520
Net loans and leases	\$14,295,867	\$14,102,710	\$2,568,110	\$2,750,875
Bank premises & fixed assets	\$338,092	\$330,325	\$91,346	\$92,510
Other Real Estate	\$74,922	\$40,487	\$11,259	\$4,357
Goodwill & other intangibles	\$367,098	\$345,672	\$64,071	\$64,392
Other assets	\$700,066	\$630,624	\$181,524	\$197,530
<b>TOTAL ASSETS</b>	<b>\$ 20,833,633</b>	<b>\$ 20,099,282</b>	<b>\$3,875,868</b>	<b>\$4,071,332</b>
<b><u>LIABILITIES AND EQUITY CAPITAL</u></b>				
Total deposits	\$16,087,240	\$14,760,982	\$3,211,539	\$3,284,428
Federal funds purchased and repurchase agreements	\$736,922	\$1,026,484	\$174,635	\$196,976
Other borrowed funds	\$1,720,138	\$2,085,702	\$28,630	\$108,615
Subordinated debt	\$0	\$0	\$0	\$0
Other liabilities	\$170,558	\$193,387	\$48,204	\$98,097
Common stock	\$73,387	\$71,891	\$8,473	\$9,973
Surplus	\$709,411	\$705,359	\$251,364	\$253,464
Undivided profits	\$1,292,725	1,255,476	\$113,123	119,779
<b>TOTAL LIABILITY AND EQUITY CAPITAL</b>	<b>\$20,833,633</b>	<b>\$20,099,282</b>	<b>\$3,875,868</b>	<b>\$4,071,332</b>
<b><u>INCOME AND EXPENSE</u></b>				
Interest Income	\$522,961	\$1,118,215	\$98,956	\$230,310
Interest Expense	\$187,920	\$451,565	\$28,777	\$76,393
Net Interest Income	\$335,041	\$666,650	\$70,179	\$153,917
Provisions for loan and lease losses	\$51,175	\$80,990	\$5,233	\$13,709
Noninterest income	\$83,812	\$170,478	\$33,394	\$70,561
Fiduciary activities	\$10,096	\$21,424	\$1,771	\$4,128
Service charges on deposit accounts	\$38,852	\$79,269	\$18,810	\$42,018
Trading account gains and fees	\$(564)	\$(564)	\$0	\$0
Additional noninterest income	\$35,428	\$70,349	\$12,813	\$24,415
Total noninterest expense	\$269,914	\$504,102	\$58,525	\$117,995
Salaries and employee benefits	\$126,549	\$242,558	\$28,847	\$59,594
Premises and equipment expense	\$35,639	\$69,366	\$9,221	\$18,368
Additional noninterest expense	\$107,726	\$192,178	\$20,457	\$40,033
Pre-tax net operating income	\$97,764	\$252,036	\$39,815	\$92,774
Securities gains (losses)	\$(3,897)	\$(19,134)	\$(2,241)	\$(36,121)
Applicable income taxes	\$12,693	\$59,667	\$12,316	\$15,140
Income before extraordinary items	\$80,904	\$173,235	\$25,258	\$41,513
Extraordinary gains-net	\$0	\$(46)	\$0	\$0
<b>Net Operating Income</b>	<b>\$83,263</b>	<b>\$173,189</b>	<b>\$26,711</b>	<b>\$41,513</b>

**BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA FY 2009**

**Allegheny Bancshares, Inc.**

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

**Appalachian Financial Corporation**

PO Box 370  
Philippi, West Virginia 26416

**BB&T Corporation**

150 South Stratford Road, PO Box 1290  
Winston-Salem, North Carolina 27102-1290

**Belmont Bancorp, Inc.**

980 National Road  
Wheeling, West Virginia 26003-

**Big Coal River Bancorp, Inc.**

702 Boone Street, PO Box 68  
Whitesville, West Virginia 25209

**Calhoun Bankshares, Inc.**

PO Box 430  
Grantsville, West Virginia 26147

**Camco Financial Corporation**

814 Wheeling Avenue  
Cambridge, Ohio 43725

**Centra Financial Corporation -**

**Martinsburg**  
PO Box 1109  
Martinsburg, West Virginia 25402

**Centra Financial Corporation -**

**Morgantown, Inc.**  
990 Elmer Prince Drive  
Morgantown, West Virginia 26507-0656

**Centra Financial Holdings, Inc.**

PO Box 656, 990 Elmer Prince Drive  
Morgantown, West Virginia 26507-0656

**Citizens Bancshares, Inc.**

201 Main Avenue  
Weston, West Virginia 26452

**Citizens Financial Corp.**

PO Box 1519  
Elkins, West Virginia 26241

**City Holding Company**

PO Box 7520  
Charleston, West Virginia 25356

**CNB Financial Services, Inc.**

212 S. Washington Street, PO Box 130  
Berkeley Springs, West Virginia 25411

**Community Bankshares, Inc.**

631 Juliana Street  
Parkersburg, West Virginia 26102

**Community Trust Bancorp, Inc.**

PO Box 2947  
Pikeville, Kentucky 41502

**Cornerstone Financial Services, Inc.**

PO Box 249  
West Union, West Virginia 26456

**Davis Trust Financial Corporation**

PO Box 1546  
Elkins, West Virginia 26241-1429

**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 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

**Farmers Bancshares, Inc.**  
211 W 2nd Street  
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

**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

**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 100  
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

**MVB Harrison, Inc.**  
1000 Johnson Avenue  
Bridgeport, West Virginia 26330

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

**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

**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

**MVB Marion, Inc.**  
301 Virginia Avenue  
Fairmont, West Virginia 26554

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

**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

**Potomac Bancshares, Inc.**  
PO Box 906  
Charles Town, West Virginia 25414

**Putnam Bancshares, Inc.**  
PO Box 308  
Hurricane, West Virginia 25526

**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

**Union Bankshares, Inc.**  
PO Box 219  
Union, West Virginia 24983

**Wesbanco, Inc.**  
One Bank Plaza  
Wheeling, West Virginia 26003

**Woodforest Financial Group, Inc.**  
1330 Lake Robbins, Suite 100  
The Woodlands, Texas 77380

**Premier Financial Bancorp, Inc.**  
2883 Fifth Avenue  
Huntington, West Virginia 25702

**Romney Bankshares, Inc.**  
PO Box 876  
Romney, West Virginia 26757

**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

**UBC Holding Company, Inc.**  
514 Market Street, PO Box 1508  
Parkersburg, West Virginia 26101

**United Bankshares, Inc.**  
PO Box 1508  
Parkersburg, West Virginia 26101-

**West Central Bancorp, Inc.**  
Market Street & Parking Plaza  
Spencer, West Virginia 25276

**BANK HOLDING COMPANY  
FORMATIONS & DISSOLUTIONS  
AS OF JUNE 30, 2009**

**Formations:**

None

**Dissolutions:**

Application by First Sentry Bancshares, Huntington, West Virginia to merge with Guaranty Financial Services, Huntington, West Virginia with First Sentry Bancshares, Huntington, West Virginia surviving the merger.

**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**

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

**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 VIRIGNIA STATE CREDIT UNIONS STATEMENT OF  
FINANCIAL CONDITION AS OF  
JUNE 30, 2009**

<b><u>BALANCE SHEET</u></b>	<b><u>Total Liabilities</u></b>	<b><u>Shares</u></b>	<b><u>Total Equity</u></b>	<b><u>Total Assets</u></b>
Clarksburg Area Postal Clarksburg, WV	121,713	9,327,331	1,053,902	10,502,946
Local #317 I.A.F.F. Charleston, WV	101,226	5,254,323	495,725	5,851,274
The State Credit Union Charleston, WV	354,697	35,796,264	4,521,216	40,672,177
WV Baptist State Convention Hilltop, WV	0	152,338	25,471	177,809
WV Central Credit Union Parkersburg, WV	4,117,373	62,062,151	6,936,248	73,115,772
<b>TOTALS</b>	<b>\$4,695,009</b>	<b>\$112,592,407</b>	<b>\$13,032,562</b>	<b>\$130,319,978</b>

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF FINANCIAL  
CONDITION AS OF  
JUNE 30, 2009**

<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	279,750	80,135	199,615	87,315	334,078	(47,148)
Local #317 I.A.F.F. Charleston, WV	159,696	100,356	59,340	34,154	43,048	50,446
The State Credit Union Charleston, WV	929,224	218,614	710,610	255,117	1,019,287	166,033
WV Baptist State Convention Hilltop, WV	1,533	0	1,533	2,280	2,843	970
WV Central Credit Union Parkersburg, WV	1,774,078	598,961	1,175,117	407,881	1,240,864	342,134
<b>TOTALS</b>	<b>\$3,144,281</b>	<b>\$998,066</b>	<b>\$2,146,215</b>	<b>\$786,747</b>	<b>\$2,640,120</b>	<b>\$512,435</b>

**WEST VIRIGNIA CORPORATE CREDIT UNION**

**STATEMENT OF FINANCIAL CONDITION  
AS OF JUNE 30, 2009**

**Statement of Financial Condition**

Liabilities	\$255,957,92
Equity	\$3,114,230
<b>Total Assets</b>	<b>\$259,072,150</b>

**Income Statement**

Total Interest Income	\$245,722
Total Interest & Dividend Expense	\$163,538
Net Interest Income	\$82,185
Total Non-Interest Income	\$40,483
Total Non-Interest Expense	\$97,705
<b>Net Income</b>	<b>\$24,963</b>

**Licensed Mortgage Brokers  
as of June 30, 2009**

<b>Name</b>	<b>City</b>	<b>State</b>
1st Security Mortgage, Inc.	Bethesda	MD
21st Mortgage Corporation	Knoxville	TN
AA Mortgage Group, LLC	Frederick	MD
Adchemy, Inc.	Redwood City	CA
Advantage Mortgage Group, Ltd.	Roanoke	VA
Alcova Mortgage, LLC	Covington	VA
Allied Home Mortgage Capital Corporation	Houston	TX
American Affordable Homes, Inc.	Fairfax	VA
Americas First Home Mortgage Company, Inc.	Frederick	MD
Americorp Mortgage Services, Inc.	Reston	VA
AmeriFund Mortgage Services, LLC	Crofton	MD
Amerind Financial Group, Inc.	Newport Beach	CA
Amerinet Financial, LLC	Upper Marlboro	MD
Amerisave Mortgage Corporation	Atlanta	GA
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantic Federal Home Loans, LLC	Kearneysville	WV
Atlantic Funding Services, L.L.C.	Harpers Ferry	WV
Bancstar Mortgage LLC	Bethesda	MD
Benton Financiers, Inc.	Morgantown	WV
Berkley Capital Corp.	Boca Raton	FL
Best Financial Services, Inc.	St. Clairsville	OH
BMIC Mortgage, Inc.	Rockville	MD
Boone County Bank	Madison	WV
Buckeye Mortgage Company of West Virginia, LLC	Wheeling	WV
Caliber Funding LLC	Scottsdale	AZ
Candor Mortgage Corporation	Baltimore	MD
Capital Mortgage Firm, Inc.	St. Clairsville	OH
Capital Point Funding Group, Inc.	Rockville	MD
Carson Capital LLC	Glen Dale	WV
Cole Realty and Lending, Inc.	Laguna Beach	CA
Community Bank of Parkersburg	Parkersburg	WV
Community Mortgage LLC	Mt. Airy	MD
Custom Mortgage Solutions	Morgantown	WV
Diamond Funding Corporation	Weirton	WV
DirectSource Funding, Inc.	Harpers Ferry	WV
Diversified Financial Mortgage Corporation	Rockville	MD

Dominion Residential Mortgage, LLC	Fairfax	VA
DSC Services, Inc.	Portersville	PA
Dynamic Capital Mortgage, Inc.	Brookline	MA
Empire Equity Group, Inc.	Charlotte	NC
Express Mortgage, LLC	Cross Lanes	WV
F & M Mortgage Corporation	Fairfax Station	VA
Fairfax Mortgage Investments, Inc.	Fairfax	VA
Federation of Appalachian Housing Enterprises Inc.	Berea	KY
First Bank of Charleston, Inc.	Charleston	WV
First Central Bank, Inc.	Philippi	WV
First Guaranty Mortgage Corporation	McLean	VA
First Home Mortgage Corporation	Baltimore	MD
First Mortgage & Financial Services of Western Maryland, Inc.	LaVale	MD
First Neighborhood Bank, Inc.	Spencer	WV
First Potomac Mortgage Corporation	Manassas	VA
First Residential Mortgage Network, Inc.	Louisville	KY
First Sentry Bank, Inc.	Huntington	WV
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
Gateway Funding Diversified Mortgage Services, L.P.	Horsham	PA
GenEquity Mortgage, Inc.	Irving	TX
Genworth Financial Home Equity Access, Inc.	Rancho Cordova	CA
GMAC Mortgage, LLC	Ft. Washington	PA
Greentree Mortgage Corporation	Owings Mills	MD
Guaranty Bank and Trust Company	Huntington	WV
Harvard Home Mortgage, Inc.	Annapolis	MD
HomeAmerican Mortgage Corporation	Reston	VA
HomeFirst Mortgage Corp.	Alexandria	VA
Homeownership Center, Incorporated	Elkins	WV
Housing Authority of Mingo County	Delbarton	WV
IBM Lender Business Process Services, Inc.	Charlotte	NC
Ideal Mortgage Bankers, Ltd.	Melville	NY
Integrity Home Mortgage Corporation	Winchester	VA
Jacob Dean Mortgage, Inc.	Vienna	VA
Jefferson Security Bank	Martinsburg	WV
John L. Jones	Leesburg	VA
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL

LeadPoint, Inc	Los Angeles	CA
LenderLive Network, Inc.	Glendale	CO
Lending Solutions, Inc.	Duluth	GA
LendingTree, LLC	Charlotte	NC
LendSure Financial Services Inc.	San Diego	CA
Lenox Financial Mortgage, LLC	Atlanta	GA
Lincoln Mortgage, LLC	Winchester	VA
Loanleaders of America, Inc.	Irvine	CA
LowerMyBills, Inc.	Santa Monica	CA
Maharzada Financial, Inc.	Derwood	MD
Major Savings, Inc.	Wheeling	WV
MarC Trust Mortgage, LLC	Sterling	VA
McKinley Carter Mortgage, LLC	Wheeling	WV
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
Mortgage America Bankers, LLC	Kensington	MD
Mortgage and Equity Funding Corporation	Leesburg	VA
Mortgage Associates, Inc.	Columbia	MD
Mortgage Financing.com	Martinsburg	WV
Mortgage Net, Inc.	Charleston	WV
Mortgage One Corporation	White Sulphur Spgs	WV
Mortgage Research Center, LLC	Columbia	MO
Mountain State Lending Associates, Inc.	Weirton	WV
Nations Funding Source, Inc.	Ft. Lauderdale	FL
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 Lending Group, Inc.	Alpharetta	GA
New Penn Financial, LLC	Plymouth Meeting	PA
Newport Shores Mortgage, Inc.	Lutherville	MD
Nextag, Inc.	San Mateo	CA
NFM, Inc.	Linthicum	MD
NVR Mortgage Finance, Inc.	Canonsburg	PA
Oak Tree Mortgage Services, Inc.	Williamsport	MD
OakCrest Mortgage, L.L.C.	Winchester	VA
One Reverse Mortgage, LLC	San Diego	CA

Oxford Lending Group, LLC	Columbus	OH
Pendleton Community Bank, Inc.	Franklin	WV
PHH Home Loans, LLC	Mt. Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Power Mortgage & Financial Solutions, Inc.	Martinsburg	WV
Premier Mortgage, LLC	Morgantown	WV
Primerica Financial Services Home Mortgage, Inc.	Duluth	GA
Prospect Mortgage, LLC	Sherman Oaks	CA
Prosperity Mortgage Company	Chantilly	VA
Providence Mortgage, LLC	Falling Waters	WV
Reliance Mortgage Company	Elkins	WV
Religious Coalition for Community Renewal, Inc.	Charleston	WV
Revolutionary Mortgage Company	Frederick	MD
Riverfront Mortgages Incorporated	Wellsburg	WV
Safe Housing and Economic Development, Inc.	Kimball	WV
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Silver Valley Mortgage, LLC	Bethlehem	PA
Skeens Consulting Corporation	Waldorf	MD
Solution One Mortgage, LLC	South Charleston	WV
Southern Trust Mortgage, LLC	Virginia Beach	VA
Statewide Mortgage, LLC	Louisville	KY
Streber Mortgage, LLC	Red House	WV
Success Mortgage, LLC	Winchester	VA
TBI Mortgage Company	Horsham	PA
The American Mortgage Group, Inc.	Inwood	WV
The Bankers' Bank of Kentucky, Inc.	Frankfort	KY
The Hills Mortgage and Finance Company, LLC	Watchung	NJ
The Housing Authority of the City of Fairmont	Fairmont	WV
The Money Connection, Inc.	Fairlawn	OH
The Mortgage Link, Inc.	Gaithersburg	MD
Tim Rutherford Company, LLC	North Tazewell	VA
Top Flite Financial, Inc.	Williamston	MI
Traders Bank, Inc.	Ravenswood	WV
Union National Mortgage Co	Strongsville	OH
United Bank	Winchester	VA
Valley Broker Services, Inc.	Harrisonburg	VA
Vintage Mortgage, LLC	Bridgeport	WV
Virgin Money USA, Inc.	Waltham	MA
Virginia First Mortgage Funding, L.L.C.	Mechanicsville	VA

Walker Jackson Mortgage Corporation  
Watermark Capital, Inc.  
Wilmington Finance, Inc.  
World Alliance Financial Corp.

Chantilly VA  
Irvine CA  
Plymouth Meeting PA  
Melville NY

**Licensed Mortgage Lenders  
as of June 30, 2009**

<b>Name</b>	<b>City</b>	<b>State</b>
21st Mortgage Corporation	Knoxville	TN
Advanced Financial Services, Inc.	Newport	RI
Allied Home Mortgage Capital Corporation	Houston	TX
Allied Home Mortgage Corp.	Houston	TX
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
American Financial Resources, Inc.	Denville	NJ
American General Financial Services, Inc., a DE Corp.	Evansville	IN
American General Financial Services, Inc., an Ohio Corp.	Evansville	IN
American Home Mortgage Lending Solutions, Inc.	Irving	TX
American Home Mortgage Servicing, Inc.	Coppell	TX
American Internet Mortgage, Inc.	San Diego	CA
Americas First Home Mortgage Company, Inc.	Frederick	MD
AmeriFirst Home Improvement Finance Co.	Omaha	NE
Amerisave Mortgage Corporation	Atlanta	GA
AMS Servicing, LLC	Buffalo	NY
Arch Bay Holdings, LLC	Irvine	CA
Ark-La-Tex Financial Services, LLC	Plano	TX
Aurora Mortgage, LLC	Vienna	VA
Avelo Mortgage, L.L.C.	Irving	TX
Barclays Bank PLC	New York	NY
Barclays Capital Real Estate Inc.	New York	NY
Bayview Asset Management, LLC	Coral Gables	FL
BayView Financial, L.P.	Coral Gables	FL
Bayview Loan Servicing, LLC	Coral Gables	FL
Benchmark Mortgage, Inc.	Richmond	VA
Bismark Mortgage Company, LLC	Bellevue	WA
Caliber Funding LLC	Scottsdale	AZ
Cambridge Financial Services, LC	Winchester	VA
Capital Funding Mortgage Company, LLC	Chicago	IL
Cardinal Financial Company, Limited Partnership	Warminster	PA
Carrington Mortgage Services, LLC	Santa Ana	CA
CGB AGRI Financial Services, Inc.	Louisville	KY
Chimera Investment Corporation	New York	NY
Consumer Solutions, LLC	Minnetonka	MN
Corridor Mortgage Group, Inc.	Marriottsville	MD
Countrywide Home Loans, Inc.	Calabasas	CA

Credit Suisse First Boston Mortgage Capital, LLC	New York	NY
Crescent Mortgage Company	Atlanta	GA
DB Structured Products, Inc.	New York	NY
DHI Mortgage Company, Ltd., Limited Partnership	Austin	TX
Diamond Funding Corporation	Weirton	WV
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
DSC Services, Inc.	Portersville	PA
Dynamic Capital Mortgage, Inc.	Brookline	MA
E-Loan, Inc.	Pleasanton	CA
EMC Mortgage Corporation	Lewisville	TX
Equitable Trust Mortgage Corporation	Baltimore	MD
Equity Services, Inc.	Raleigh	NC
Excel Mortgage Servicing, Inc.	Irvine	CA
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
First Continental Mortgage, Ltd.	Waco	TX
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 Residential Mortgage Network, Inc.	Louisville	KY
First Savings Mortgage Corporation	McLean	VA
Franklin American Mortgage Company	Franklin	TN
Franklin Credit Management Corporation	Jersey City	NJ
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
Gateway Funding Diversified Mortgage Services, L.P.	Horsham	PA
GE Money Mortgage Holding Company, LLC	Woodland Hills	CA
GenEquity Mortgage, Inc.	Irving	TX
Generation Mortgage Company	Atlanta	GA
Genworth Financial Home Equity Access, Inc.	Rancho Cordova	CA
GMAC Mortgage, LLC	Fort Washington	PA
Goldman Sachs Mortgage Company	New York	NY
Graystone Solutions Incorporated	Sudbury	MA
Green Planet Servicing, LLC	Hoffman Estates	IL
Green Tree Servicing LLC	St. Paul	MN
GRP Loan, LLC	White Plains	NY
GRP Strategies, LLC	White Plains	NY

Guaranteed Home Mortgage Company, Inc.	White Plains	NY
Harvard Home Mortgage, Inc.	Annapolis	MD
Home Loan Center, Inc.	Irvine	CA
Home Servicing, LLC	Baton Rouge	LA
HomeAmerican Mortgage Corporation	Reston	VA
HomeComings Financial, LLC	Minneapolis	MN
Housing Authority of Mingo County	Delbarton	WV
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
HSBC Mortgage Services Inc.	Brandon	FL
IBM Lender Business Process Services, Inc.	Charlotte	NC
Ideal Mortgage Bankers, Ltd.	Melville	NY
Integrity Home Mortgage Corporation	Winchester	VA
Intercoastal Mortgage Company	Fairfax	VA
Irwin Home Equity Corporation	San Ramon	CA
iServe Servicing, Inc.	Irving	TX
Jacob Dean Mortgage, Inc.	Vienna	VA
James B. Nutter & Company	Kansas City	MO
Jefferies Mortgage Finance, Inc.	Stamford	CT
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Kondaaur Capital Corporation	Orange	CA
Lending Solutions, Inc.	Duluth	GA
LendSure Financial Services Inc.	San Diego	CA
Lewis Hunt Enterprises, Inc.	Troy	MI
Litton Loan Servicing, LP	Houston	TX
Live Well Financial, Inc.	Richmond	VA
LoanCare Servicing Center, Inc.	Virginia Beach	VA
Loanleaders of America, Inc.	Irvine	CA
Marix Servicing LLC	Phoenix	AZ
MBA Mortgage Services, Inc.	Bel Air	MD
McLean Mortgage Corporation	McLean	VA
Meridias Capital, Inc.	Henderson	NV
Merrill Lynch Mortgage Lending, Inc.	New York	NY
Metropolitan Home Mortgage, Inc.	Irvine	CA
Midcontinent Financial Center, Inc.	Columbia	MO
Millennium Financial Group, Inc.	Middletown	MD
MLD Mortgage Inc.	Florham Park	NJ
MorEquity, Inc.	Evansville	IN
Morgan Stanley Credit Corporation	Vernon Hills	IL
Morgan Stanley Mortgage Capital Holdings, LLC	New York	NY

Mortgage Access Corp.	Morris Plains	NJ
Mortgage and Equity Funding Corporation	Leesburg	VA
M-Point Mortgage Services, LLC	Crofton	MD
MTGLQ Investors, L.P.	New York	NY
NAD Acquisition 3, LLC	New York	NY
National Future Mortgage, Inc.	Gibbsboro	NJ
Nationstar Mortgage, LLC	Lewisville	TX
Nationwide Advantage Mortgage Company	West Des Moines	IA
Natixis Real Estate Capital Inc.	New York	NY
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
Nomura Credit and Capital, Inc.	New York	NY
Novelle Financial Services, Inc.	Irvine	CA
Novellus Capital Funding Inc.	Greenwich	CT
NVR Mortgage Finance, Inc.	Canonsburg	PA
Ocwen Financial Solutions Private Limited	Bangalore 560 030	IX
Ocwen Loan Servicing, LLC	West Palm Beach	FL
One Reverse Mortgage, LLC	San Diego	CA
Oxford Lending Group, LLC	Columbus	OH
Pacific Reverse Mortgage, Inc.	San Diego	CA
PennyMac Loan Services, LLC	Calabasas	CA
PHH Home Loans, LLC	Mt. Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Pinnacle Mortgage Group, Inc.	Lakewood	CO
Popular Mortgage Servicing, Inc.	Cherry Hill	NJ
Precision Financial Inc.	Syosset	NY
Prodovis Mortgage, LLC	Arlington	TX
Prospect Mortgage, LLC	Sherman Oaks	CA
Provident Funding Group, Inc.	Burlingame	CA
QR Lending, Inc.	Middleton	WI
Quantum Servicing Corporation	Shelton	CT
Quicken Loans, Inc.	Livonia	MI
RBS Financial Products Inc.	Stamford	CT
Real Estate Mortgage Network, Inc.	River Edge	NJ
Real Time Resolutions, Inc.	Dallas	TX
Residential Credit Solutions, Inc.	Ft. Worth	TX
Residential Funding Company, LLC	Minneapolis	MN
Residential Mortgage Solution LLC	Santa Monica	CA
ResMAE Mortgage Corporation	Chicago	IL

Resurgent Capital Services, L.P.	Greenville	SC
Revolutionary Mortgage Company	Frederick	MD
Roosevelt Mortgage Acquisition Company	New York	NY
RoundPoint Mortgage Company	Charlotte	NC
RoundPoint Mortgage Servicing Corporation	Charlotte	NC
Saxon Mortgage, Inc.	Fort Worth	TX
Security Atlantic Mortgage Co., Inc.	Edison	NJ
SecurityNational Mortgage Company	Salt Lake City	UT
Select Portfolio Servicing, Inc.	Salt Lake City	UT
Selene Finance LP	Houston	TX
Servis One, Inc.	Irving	TX
Sidus Financial, LLC	Greenville	NC
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Sirva Mortgage, Inc.	Independence	OH
SN Commercial, LLC	Eureka	CA
SN Servicing Corporation	Eureka	CA
Solstice Capital Group Inc.	Irvine	CA
Southern Trust Mortgage, LLC	Virginia Beach	VA
Specialized Loan Servicing LLC	Highlands Ranch	CO
Spectra Funding, Inc.	Carlsbad	CA
Statebridge Company, LLC	Denver	CO
Steel Mountain Capital I, LLC	Lakewood	CO
StoneWater Mortgage Corporation	Tucson	AZ
Sun West Mortgage Company, Inc.	Cerritos	CA
Sutton Funding LLC	New York	NY
Synergy One Financial Services, LLC	Manassas	VA
Tammac Holdings Corporation	Wilkes-Barre	PA
Taylor, Bean & Whitaker Mortgage Corp.	Ocala	FL
TBI Mortgage Company	Horsham	PA
TCIF, LLC	Armonk	NY
The Home Mortgage Co Inc of West Virginia	Youngstown	OH
The Lending Company, Inc.	Phoenix	AZ
The Money Source, Inc.	Garden City	NY
Triad Financial Services, Inc.	Jacksonville	FL
TruCap Holdings, LLC	Armonk	NY
Union National Mortgage Co.	Strongsville	OH
United Mortgage & Loan Investment, LLC	Charlotte	NC
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
Vericrest Financial, Inc.	Oklahoma City	OK

Victorian Finance LLC	Weirton	WV
Virgin Money USA, Inc.	Waltham	MA
Walker Jackson Mortgage Corporation	Chantilly	VA
Wall Street Mortgage Bankers, LTD	Lake Success	NY
Walter Mortgage Company, LLC	Tampa	FL
WCS Lending, LLC	Boca Raton	FL
WEI Mortgage Corporation	Rockville	MD
Wendover Financial Services Corporation	Wayne	PA
Weststar Mortgage, Inc.	Woodbridge	VA
Wilmington Finance, Inc.	Plymouth Meeting	PA
Wilshire Credit Corporation	Beaverton	OR
World Alliance Financial Corp	Melville	NY

**Licensed Loan Originators  
as of June 30, 2009**

Adam J. Johnson	Cary Baker Bartlett
Adam R. Huddleston	Cathy Hertzog Rose
Albert J. Gregory	Cathy L. Westfall
Albert Roberts Strickler	Celeste N. Yardley
Alberto Barba	Chad Aaron Tefft
Alice Faye Adkins	Chad Edward Anthony
Alice M. Lewis	Charles Dragna
Amanda Sue Lee	Charles Benjamin Lynch
Amber McCallister	Charles J. Bieckert, Jr.
Amy L. Humphrey	Charles L. Black, Jr.
Amy Lynn Hammond	Cheri R. Bruno
Andrea M. Bunting	Cheryl A. McKay
Andrew Devin Householder	Cheryl A. Savitt
Angela Dawn Harkness	Cheryl Ann Dingess
Angela Paulette Hagans	Christal Nuzum Crouso
Anthony J. Byrnes	Christina Marie Papili
Anthony Marks	Christopher Thornton
Anthony Miragliotta	Christopher David Bomely
Anthony W. Louk	Christopher T. Walsh
Anthony William Miller	Clifton Rhea
April Dawn Moat	Colleen C. Sargent
Arthur C. Ohr	Corrina May Dahlinger
Azim Feda	Cory Michael Hillis
Barry D. Ransbottom	Courtney W. Cooper
Barry J. Weiss	Cynthia Ann Smith
Belinda Cheryl Harness	Daisy Mae McVey
Benjamin A. Murphy	Damon Davey
Benjamin C. Moore	Dan Davis
Bobby Joe Lilly	Daniel H. B. Kim
Bonnie S. Alvarez	Daniel J. Miller
Brian A. Ricciotti	Daniel Lucas Cochran
Brian Allan Murray	Daniel T. Williamson
Brian L. Schambach	Dari N. Crawford
Brian R. Gillespie	Darrick Brown

Brittnee M. Henry  
Bruce E. Blend  
Bruce L. Burner  
Carol Dubinsky  
Carol Ann McKee  
David Crookshanks  
David M. Breen  
Dawn Plank  
Dawn Michelle Stryjewski  
Deborah Marie Teel  
Debra R. Shuster  
Deidre Lynell Tisdale  
Denise Williams Martin  
Dennis Hueston Hanshew  
Derick Duwane Brooks  
Dianna Johnson Scruggs  
Donald L. Twyman  
Donald W. Merlo  
Donna Lynn Lane  
Donna M. Byus  
Douglas J. Adamczyk  
Edward Clayton McKee  
Edward E. Turner  
Edward Glenn Kemmet  
Edward S. Milner  
Elisabeth Anne Cady  
Eric C. Carper  
Erica Nicole Malatt  
Erik J. Jenner  
Erik K. Stenger  
Everett G. Warren  
Gary L. Phalen  
Gary W. Schiller  
George Harold Kidney, Jr.  
George W. Riddick  
Ginger Nicole Sargent  
Gregg Stuart Goodman  
Gregory Jason Jaranko  
Harry Eugene Broadwater

David Gambogi  
David A. Souders  
David Alan Hardesty  
David B. Collins  
David C. Clarke  
James K. Richter  
James Michael Voisard  
James R. Sexton  
James Ronald Gray  
Jan Ellen Baucom  
Janelle R. Sperry  
Janey Giles  
Jason Keyser  
Jason Nicewarner  
Jason A. Metter  
Jason Lee Tate  
Jason M. Corron  
Jason R. Helmtoller  
Jeanne B. Martin  
Jeffrey B. Schoolcraft  
Jeffrey L. Evans  
Jeffrey M. Aulet  
Jeffrey S. Underwood  
Jeffrey Scott Smith  
Jeffrey T. Jett  
Jennifer Ann Lauer  
Jennifer Anne Crawford  
Jennifer Lynn Abercrombie  
Jeremy E. Sopko  
Jewell G. Mullins  
Joel Stephen Wax  
John Cole  
John Ours  
John Traylor  
John G. Verbosky  
John J. Tyler  
John Jacob Huffman  
John L. Jones  
John M. Asseff

Henry Z. Graham  
Howard Benjiman Cox  
Howard M. Haney  
Ira Jay Gershman  
Jacob Presti  
James Arthur Stemple, Jr.  
James Barron Rothenbuescher  
James D. Mitchell  
James K. Holland  
Jonathan Allen Cooper  
Jonathan M. Globerman  
Jonathan P. McCarty  
Jordan Andrew Holton  
Joseph Davis Lauer  
Joseph M Canestraro  
Joseph M. Perkins  
Joseph Michael Winesburg  
Joseph P. Sturm  
Josephine Lei Chan  
Joyce Ann Melbourne  
Joyce F. Rubin  
Juan Carlos Jimenez  
Judy K. Souders  
Judy Marie Decker-Steerman  
Julie Leah Buckley  
Justin Pratt  
Justin M. Demola  
Justin W. Sopko  
Kaleb Adams Long  
Kaptain D. Koontz  
Kathy Shultz  
Kathy D. Shanholtz  
Kathy Lee White  
Keith Vernon Eberwein  
Kenneth M. Concannon, Jr.  
Kevin Andrew Russell  
Kevin Robert Prickett  
Kimberli Nicole Sigman  
Kimberly A. Violette

John Oliver Larson  
John R. Cuesta  
John Stokeley Fulton, Jr.  
John T. Roberts  
John Thomas Elza  
John Wayne Sinclair, Jr.  
Jonathan Lucas  
Jonathan Ryan Miller  
Jonathan A. Wine  
Lee Sanborn Fox  
Leonid Z. Liss  
Lily Fang  
Linda A. Mokay  
Linda K. Tate  
Linda Sue Torre  
Lisa Renee McDade  
Lois Faye Strickler  
Lori D. Harless  
Lorraine Ann Gervella  
Louis J. Patierno, Jr.  
Luwana M. Rhoades  
Mandy N. Warden  
Marc Louis Diana  
Marc S. Savitt  
Marcelo D. Ribeiro  
Marcia E. Graham  
Maria Gates  
Marie Ann Sells  
Mark Anthony Caropreso, Jr.  
Mark C. Busack  
Mark D. Wade  
Mark E. Niosi  
Marla Rachael Elkon  
Marlene A. Merlo  
Martin Foigelman  
Martin A. Wilson  
Martin E. Rhodes  
Mary Bazargan Khosh  
Mary L. Shaffer

Kimberly Ann Crosson  
Kimberly Ann Law  
Kimberly Michelle Lemasters  
Kimberly Renee Newsome  
Kimberly S. Murphy  
Kristie R. Hadley  
Lance M. Blincoe  
Laura Ann Moir  
Laura Lee Boroski  
Laurence S. Laub  
Laurie Ann Cook  
Lawrence Blaine Watson  
Lawrence S. Doyle  
Michael E. Wilson  
Michael J. Kullmann  
Michael L. Crist  
Michael S. Rubin  
Michelle Palmer  
Mike Johnson  
Mimoza Cejku  
Nam T. Nguyen  
Nancy Carol Rutherford  
Nathan Reid  
Neal Roeder  
Neil C. Nichols, Jr.  
Nicholas J Verello  
Nicholas L. Joutz  
Nicola Marie Nieves  
Noah Ariyeh Staitman  
Norma J. Yoon  
Pamela Lee Keim  
Panagiotis Sotirakos  
Patricia M. Sanderson  
Patrick Cox  
Patrick Eugene Quillen  
Paul Edward Skeens  
Paul James Gray  
Paul T. Billiard  
Paula A. Feda

Mary La Vaughn Hersh  
Mary Lou Rohrbaugh  
Mary Sue Meister  
Matthew Wanserski  
Matthew Darin Rhodes  
Melissa D Wiseman  
Melissa D. Clutter  
Melissa Lei Carper  
Melissa Ponte  
Melissa R. Alt  
Michael Andrew Litchfield  
Michael C. Parsons  
Michael Dale Kurner  
Robert Jankowski  
Robert A. Gray  
Robert C. Mead  
Robert C. Mead, Jr.  
Robert F. Garagusi  
Robert Gene Dyke  
Robert M. Di Tullio  
Robert Michael Broadwater  
Robert N. Marchesani  
Robin Regina Emerick  
Robyn R. Graves  
Rodney W. Atkinson  
Ronald Edward Lopez  
Ronald Dwain Dayton  
Ronnie Lee Cooley II  
Russell Emery Medley, Jr.  
Russell G. Paterson  
Ruth Fern Bucklew  
Ryan Bray  
Ryan Harrison  
Ryan Nicewarner  
Samira Aziz  
Samuel Shapiro Rosenblatt  
Sandra Ellen Fisher  
Sandra L. Rice  
Scott Allan Batt

Paula Elaine Murray  
Peggy Lynn Burke  
Penny Lynn Hoover  
Peter Francis Witkowski  
Rachael Elaine Davis  
Randy Ramos, Jr.  
Regina L Pullen  
Regina Lynn Hennen  
Reinhard George Tomasch  
Rhonda Bolling Roberts  
Richard A Zittle  
Richard D. Anderson  
Richard L. Jordan, Jr.  
Richard M. Titus  
Richard Scott Rippeon  
Richard W. Rhoades  
Robert G. Jacobs  
Stacey Earhart Phelps  
Stefany Marie Robertson  
Stephanie A. King  
Stephanie A. Sgro  
Stephen Stolipher  
Steven B. Spriggs  
Steven Dean Crawford  
Steven Handler Smith  
Steven M. Summers  
Steven Scott Warren  
Steven Z. Ferguson  
Steven Zsolt Runnells  
Stewart A. Zemil  
Sulaiman Kohistani  
Sylvia Medley  
Tamaira Menyarn Carter  
Tamara K. Valdez  
Tammy M. Shipley  
Tawnya Renee Holbrook  
Teresa C Kowalski  
Teresa D. Sarver  
Terri L. Nida

Scott L. Fournier  
Scott R. Pearl  
September Madeline Efaw  
Shadi Chehrenegar  
Shane M. Hancock  
Sharon A. Walden  
Sharon Gail Yates  
Sharon Gaye Nelson  
Shaunna Christine Pack  
Sheena Kerr Dailey  
Sheila C. Harvey  
Shelley Rebecca McIntire  
Sherry Chappell  
Sidney Winters  
Sikander H. Aasim  
Sonia Denise Arrington  
Sookrani S. Narain  
Timothy George Baise  
Timothy R. Simpson  
Timothy Richard Rutherford  
Tina A. Evans  
Tina Rose Crookshanks  
Traci Lynn Wilson  
Tracy Mason-Collins  
Troy Anthony Bingman  
Troy Michael Toureau  
Ulbio G. Parraga  
Vickie Lynn Holland  
Victoria B. Palella  
Victoria Lynn Border  
Walter Edward Hersh  
Walter Joe Stowers, Jr.  
Wanda R. Crooms  
Wayne Andrew Leistra  
Wayne M. Clark  
Wayne Nathan Gregoire  
Wayne Patrick Palkovic  
Wendy Sue Owen  
William Warren

Theresa Renee Ho  
Thomas David Michael Messick  
Thomas M. Moat  
Thomas V. Pasckvale  
Tiffany D. Hall

William Craig Henry  
William E. Stine  
William John Askew, IV  
William W. Kasavan

## Licensed Money Transmitters

### Licensee

ADP Payroll Services, Inc.  
Amazon Payments, Inc.  
American Express Travel Related Services Company, Inc.  
Blackhawk Network California, Inc.  
Blackhawk Network, Inc.  
CheckFree Services Corporation  
CheckFreePay Corporation  
Comdata Network, Inc.  
Continental Exchange Solutions, Inc. dba(s) RIA Financial Services and  
Custom House (USA) Ltd. Db a Custom House  
Global Cash Access, Inc. (GCA)  
Google Payment Corp. (Trade Name: Google Checkout)  
Green Dot Corporation  
GSC Enterprises, Inc. dba Fidelity Express  
Integrated Payment Systems Inc.  
Internet Escrow Services, Inc.  
IPP of America, Inc.  
ITC Financial Licenses, Inc.  
Merchants Express Money Order Company, Inc.  
Metavante Payment Services, LLC  
MoneyGram Payment Systems, Inc.  
nFinanSe Payments Inc.  
NoteWorld LLC dba NoteWorld Servicing Center  
Obopay, Inc.  
Official Payments Corporation  
Online Resources Corporation  
PayPal, Inc.  
PreCash, Inc.  
Sigue Corporation  
Tempus Consulting, Inc.  
Travelex Currency Services Inc.  
Western Union Financial Services, Inc.

### Location

Roseland, New Jersey  
Seattle, Washington  
New York, New York  
Pleasanton, California  
Pleasanton, California  
Norcross, Georgia  
Wallingford, Connecticut  
Brentwood, Tennessee  
Cerritos, California  
Victoria, BC, Canada  
Las Vegas, Nevada  
Mountain View, California  
Monrovia, California  
Sulphur Springs, Texas  
Greenwood Village,  
Irvine, California  
Fairfield, New Jersey  
Columbus, Georgia  
Wormleysburg,  
Milwaukee, Wisconsin  
Minneapolis, Minnesota  
Tampa, Florida  
Tacoma, Washington  
Redwood City, California  
Reston, Virginia  
Chantilly, Virginia  
San Jose, California  
Houston, Texas  
Sylmar, California  
Washington, DC  
Omaha, Nebraska  
Englewood, Colorado

## West Virginia Regulated Consumer Lender Locations

<b>RCL Name</b>	<b>Office</b>
American General Home Equity, Inc.	
105 LB & T Way, Logan, WV	Main
827 Fairmont Road, Suite 103, Westover, WV	Branch
516 Main Street W., Ripley, WV	Branch
309 Beckley Crossing Shopping Center, Beckley, WV	Branch
4341 State Rt. 60 East, Huntington, WV	Branch
324 1/2 Penco Road, P. O. Box 2177, Weirton, WV	Branch
518 N. Jefferson Street, Lewisburg, WV	Branch
River Walk Plaza, 10 River Walk Mall, South Charleston,	Branch
613 Fayette Square, Oak Hill, WV	Branch
144 N. State Route 2, New Martinsville, WV	Branch
281 Aikens Center, Martinsburg, WV	Branch
95 West Main, Buckhannon, WV	Branch
1231 Stafford Drive, Princeton, WV	Branch
Beckley Loan Company	
622 Neville Street, P.O. Box 1146, Beckley, WV	Main
Budget Finance Company	
251 Riverview Lane, P.O. Box 56, New Martinsville, WV	Main
CitiFinancial, Inc	
204 Three Springs Drive, Suite C, Weirton, WV	Branch
235 N. State Rt 2, New Martinsville, WV	Branch
211 Merchants Walk, Summersville, WV	Branch
43 RHL Boulevard, South Charleston, WV	Main
1704-C Mileground Road, Morgantown, WV	Branch
217 Oak Lee Drive, Suite 12A, The Marketplace of	Branch
6349 Route 60 East, Barboursville, WV	Branch
302 Galleria Plaza, Beckley, WV	Branch
1819 Jefferson Sreet (Jeffers), Bluefield, WV	Branch
1349 Edwin Miller Blvd., Martinsburg, WV	Branch
1857 Route 21 South, Ripley, WV	Branch
2200 Grand Central Avenue, Vienna, WV	Branch
540 N. Jefferson Street, Lewisburg, WV	Branch
63A Water Street, Logan, WV	Branch
4144 State Route 34, Unit 9, Hurricane, WV	Branch
129 Dayton Street, Beckley, WV	Branch
605 Fayette Square Shopping Center, Suite C, Oak Hill, WV	Branch

<b>RCL Name</b>	<b>Office</b>
CitiFinancial, Inc. (continued)	
753 Valley Pointe Shopping Center, Elkins, WV	Branch
Route 220 South, Suite 100, Keyser, WV	Branch
1253 Stafford Drive, Princeton, WV	Branch
2694 White Hall Boulevard, White Hall, WV	Branch
220 Virginia Street West, Charleston, WV	Branch
4341 Route 60, Huntington, WV	Branch
522 Emily Drive, Clarksburg, WV	Branch
1021 National Road, #1, Wheeling, WV	Branch
1911 7th Street, Parkersburg, WV	Branch
Lendmark Financial Services of West Virginia	
796 Foxcraft Avenue, Suite 105, Martinsburg, WV	Main
506 Emily Drive, Clarksburg, WV	Branch
6526 Mall Road, Morgantown, WV	Branch
Nicholas Loan & Mortgage, Inc.	
1022 Wal-Street, Summersville, WV	Main
OakFirst Loan Center, Inc.	
1286 Edwin Miller Boulevard, Martinsburg, WV	Main