

**STATE OF WEST VIRGINIA**  
**NINETY – NINTH ANNUAL REPORT**  
**OF FINANCIAL INSTITUTIONS**

Under the Supervision of the  
**COMMISSIONER OF BANKING**

**Year ending December 31, 2000**



**SHARON G. BIAS**  
**COMMISSIONER**

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## WEST VIRGINIA DIVISION OF BANKING ACTIVITIES

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

March 31  
June 30  
September 30  
December 31

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

June 30  
December 31

One Call for Report of Condition of Regulated Consumer Lenders:

December 31

One Call for the Annual Report of Secondary 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>1999</u>	<u>2000</u>
Bank Holding Companies	2	0
Commercial Banks and Trust Companies (Trust, Compliance, EDP and Visitations)	34	39
Credit Unions	11	10
Regulated Consumer Lenders	35	12
Secondary Mortgage Lender/Broker	0	0
Total Examinations	82	61

**WEST VIRGINIA DIVISION OF BANKING STAFF  
AND MEMBERS OF THE WEST VIRGINIA BOARD  
OF BANKING AND FINANCIAL INSTITUTIONS AS OF 12-31-00**

<b>COMMISSIONER</b>	<b>SHARON BIAS</b>
<b>DIRECTOR, REGULATORY OPERATIONS</b>	<b>SARA CLINE</b>
<b>GENERAL COUNSEL</b>	<b>ROBERT LAMONT</b>
<b>REGULATORY SECRETARY 2</b>	<b>DEBRA RICHMOND</b>
<b>EXECUTIVE ASSISTANT</b>	<b>BETH KIMBLE</b>
<b>STAFF ATTORNEY</b>	<b>KATHY LAWSON</b>
<b>DIRECTOR, CHARTERS AND LICENSING</b>	<b>TRACY HUDSON</b>
<b>NONDEPOSITORY INSTITUTION LICENSING ANALYST</b>	<b>MARLA GARDNER PHYLLIS CLAYMAN</b>
<b>INFORMATION SYSTEMS MANAGER</b>	<b>JOHN FRANCE</b>
<b>INFORMATION SYSTEMS SPECIALIST</b>	<b>MATTHEW MANN</b>
<b>ADMINISTRATIVE SERVICES ASSISTANT III</b>	<b>CYNTHIA SMITH</b>
<b>OFFICE ASSISTANT 3</b>	<b>GRACE ELKINS</b>
<b>OFFICE ASSISTANT 2</b>	<b>DEANNA DOLIN</b>
<b>REVIEW EXAMINER</b>	<b>MARTIN GRIMM</b>
<b>FINANCIAL INSTITUTION EXAMINERS</b>	<b>MARK ANDERSON STEPHANIE BEANE JEFFREY BRICKEY JO COOMBS MICHAEL COPEN TODD COVER RYAN CURRY NATHAN FREEMAN ROBERT GLOTFELTY, JR. RICHARD HUMPHREY JERRY MARTIN MICHAEL MOORE CHARLES MCVEY GREGORY RAY ESTHER SEBERT JAMES THOMPSON</b>
<b>WV BOARD OF BANKING AND FINANCIAL INSTITUTION MEMBERS</b>	<b>SHARON BIAS, CHAIR TIMOTHY AIKEN RONALD BOWLING THOMAS HANSBERRY HUGH KEATLEY L.A. ORSINI CHARLES THOMAS</b>



## RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON THE DATES INDICATED

	June 30, 2000	June 30, 1999	June 30, 1998	June 30, 1997
<b><u>RECEIPTS:</u></b>				
Banking Institutions Assessments	\$1,601,207.33	\$1,368,663.34	\$1,531,419.77	\$1,806,104.22
Supervised Lender and Industrial Loan Licensees Assessments	145,969.15	142,207.38	142,204.31	152,874.53
Bank Structure/Application Fees	32,400.00	48,900.00	80,750.00	36,500.00
Other Application Fees	1,600.00	4,150.00	7,900.00	74,250.00
Credit Union Assessments	43,628.40	37,066.96	34,865.65	33,890.17
Bank Holding Company Assessments	17,988.00	17,985.00	16,752.00	16,691.00
Banking Laws, Misc., etc.	733.45	1,838.95	2,159.66	2,790.32
Money Order & Travelers Check Companies Licenses/Renewals *	0.00	0.00	(12,000.00)	1,450.00
Money Transmitter Fees	14,800.00	16,900.00		
Second Mortgage Lenders Fees	157,775.00	191,190.90	166,850.00	
<b>TOTAL INCOME:</b>	<b>\$2,016,101.33</b>	<b>1,828,902.53</b>	<b>\$1,970,901.39</b>	<b>\$2,124,550.24</b>
<b><u>EXPENDITURES:</u></b>				
<b>Personal Services</b>	<b>1,051,376.57</b>	<b>993,296.05</b>	<b>989,361.10</b>	<b>1,023,787.10</b>
<b>Employee Benefits</b>	<b>307,415.87</b>	<b>301,556.65</b>	<b>288,800.63</b>	<b>301,610.47</b>
<b><u>Operating Expenses:</u></b>				
Association Dues	13,095.17	16,195.15	\$29,805.21	\$11,721.84
Machine Rentals	8,080.95	3,841.77	3,642.46	5,952.44
Maintenance Contracts	3,743.33	4,469.73	3,264.94	4,319.21
Office Supplies/Postage	52,617.75	54,631.22	30,377.57	31,404.90
Printing	1,796.13	4,480.01	626.56	7,620.25
Professional Services	39,227.19	30,198.66	13,359.50	11,151.36
Rental Expenses	43,907.52	43,815.96	43,865.96	43,875.96
Telephone	12,587.04	13,137.31	17,233.68	10,531.12
Travel Expenses	224,240.31	250,137.91	257,807.81	255,514.64
Training	80,772.36	58,507.38	79,609.65	71,006.56
Equipment	133,754.67	85,840.65	119,249.39	200,222.72
Other	74,040.59	34,294.72	54,812.97	16,915.49
<b>Total Operating Expense</b>	<b>687,863.01</b>	<b>599,550.47</b>	<b>\$653,655.70</b>	<b>\$670,236.49</b>
<b>TOTAL EXPENSES:</b>	<b>2,046,655.45</b>	<b>1,894,403.17</b>	<b>\$1,931,817.43</b>	<b>\$1,995,634.06</b>

\* 1998 amount reflects transfer of cumulative revenue to General Revenue.

# **WEST VIRGINIA LENDING AND CREDIT RATE BOARD**

## **Board Members as of December 31, 2000**

<b><u>Board Member</u></b>		<b><u>Represents</u></b>
Ms. Sharon Bias	Chair and Commissioner of Banking	WV Division of Banking
Dr. Calvin Kent	Dean, College of Business	Marshall University
Dr. Lee D. Dahringer	Dean, College of Business and Economics	West Virginia University
Ms. Jill Miles	Deputy Attorney General	Attorney General's Office
Mr. John Snider	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 therefrom.

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 therefrom.

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



**BANK HOLDING COMPANY  
FORMATIONS AND DISSOLUTIONS  
2000**

**Formations:**

Centra Financial Holdings, Inc., Morgantown, WV	April 28, 2000
CNB Financial Services, Inc., Berkeley Springs, WV	August 31, 2000
Davis Trust Financial Corp.	June 1, 2000
Peterstown Bancorp, Inc.	November 30, 2000
MCNB Holding Company, Inc.	December 31, 2000

**Dissolutions:**

None

**STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA AS OF DECEMBER 31, 2000**

<b>BHC Name</b>	<b>Bank Name</b>	<b>City</b>	<b>State</b>	<b>Total Assets</b>	<b>Capital</b>	<b>Total Deposits</b>	<b>Total Loans</b>
Tri-State 1st Bank, Inc.	1st National Community Bank	East Liverpool	OH	\$69,572,000	\$7,036,000	\$56,719,000	\$39,247,000
Potomac Bancshares, Inc.	Bank of Charles Town	Charles Town	WV	\$148,212,000	\$17,916,000	\$128,988,000	\$84,447,000
Gassaway Bancshares, Inc.	Bank of Gassaway	Gassaway	WV	\$115,660,000	\$10,918,000	\$103,550,000	\$81,298,000
Monroe Financial, Inc.	Bank of Greenville	Greenville	WV	\$30,107,000	\$1,880,000	\$28,117,000	\$21,251,000
	Bank of Mingo	Naugatuck	WV	\$65,818,000	\$9,694,000	\$55,710,000	\$38,606,000
	Bank of Mount Hope, Inc.	Mount Hope	WV	\$55,087,000	\$4,263,000	\$47,603,000	\$39,100,000
Banc One Corporation	Bank One, West Virginia, National Association	Huntington	WV	\$2,134,916,000	\$147,081,000	\$1,701,652,000	\$1,231,473,000
Banc One Corporation	Association	Wheeling	WV	\$361,688,000	\$32,226,000	\$305,637,000	\$89,227,000
Appalachian Financial Corporation	Barbour County Bank	Philippi	WV	\$78,428,000	\$11,040,000	\$67,194,000	\$22,773,000
Freedom Bancshares, Inc.	Belington Bank, Inc.	Belington	WV	\$100,573,000	\$8,066,000	\$91,937,000	\$58,885,000
Belmont Bancorp, Inc.	Belmont National Bank	Wheeling	WV	\$279,447,000	\$23,241,000	\$233,093,000	\$129,877,000
Premier Financial Bancorp, Inc.	Boone County Bank, Inc.	Madison	WV	\$150,733,000	\$21,824,000	\$115,486,000	\$77,403,000
BB&T Corporation	Branch Banking and Trust Company	Winston-Salem	NC	\$46,991,799,000	\$3,690,959,000	\$28,540,937,000	\$30,452,881,000
State Bancorp, Inc.	Bruceston Bank	Bruceston Mills	WV	\$151,676,000	\$11,936,000	\$131,444,000	\$105,150,000
Summit Financial Group, Inc.	Capital State Bank, Inc.	Charleston	WV	\$121,015,000	\$10,586,000	\$87,808,000	\$66,259,000
Centra Financial Holdings, Inc.	Centra Bank, Inc.	Morgantown	WV	\$76,794,000	\$10,060,000	\$62,900,000	\$42,419,000
Morgantown Bancshares, Inc.	Citizens Bank of Morgantown, Inc.	Morgantown	WV	\$34,139,000	\$4,787,000	\$28,747,000	\$15,937,000
Citizens Financial Corp.	Citizens National Bank	Elkins	WV	\$153,525,000	\$17,377,000	\$121,525,000	\$102,181,000
CNB Financial Services, Inc.	Citizens National Bank of Berkeley Springs	Berkeley Springs	WV	\$149,990,000	\$13,872,000	\$133,996,000	\$105,049,000
City Holding Company	City National Bank of West Virginia	Charleston	WV	\$2,492,212,000	\$260,786,000	\$1,912,799,000	\$1,823,503,000
First Clay County Banc Corporation	Clay County Bank, Inc.	Clay	WV	\$58,976,000	\$7,726,000	\$50,908,000	\$38,988,000
Community Bankshares, Inc.	Community Bank of Parkersburg	Parkersburg	WV	\$140,874,000	\$11,558,000	\$105,540,000	\$100,545,000
Community Trust Bancorp, Inc.	Community Trust Bank, National Association	Pikeville	KY	\$22,565,154,000	\$220,226,000	\$1,955,145,000	\$1,694,525,000
Davis Trust Financial Corporation	Davis Trust Company	Elkins	WV	\$117,932,000	\$19,227,000	\$97,760,000	\$81,116,000
F & M National Corporation	F & M Bank - West Virginia, Inc.	Ranson	WV	\$301,330,000	\$34,888,000	\$263,314,000	\$185,263,000
FCNB Bancorp, Inc.	Fayette County National Bank	Fayetteville	WV	\$56,898,000	\$6,397,000	\$47,212,000	\$29,011,000
First Century Bankshares, Inc.	First Century Bank, N.A.	Bluefield	WV	\$373,854,000	\$31,214,000	\$327,487,000	\$244,727,000
First Community Bankshares, Inc.	First Community Bank, National Association	Bluefield	VA	\$1,213,718,000	\$108,722,000	\$898,455,000	\$822,187,000
Heritage Bancshares, Inc.	First Exchange Bank	Mannington	WV	\$77,083,000	\$5,936,000	\$70,181,000	\$60,827,000
Corporation	First National Bank (Ronceverte)	Ronceverte	WV	\$114,772,000	\$10,884,000	\$96,525,000	\$88,378,000
West Central Bancorp, Inc.	First National Bank (Spencer)	Spencer	WV	\$98,263,000	\$10,429,000	\$84,080,000	\$74,294,000
Peterstown Bancorp, Inc.	First National Bank of Peterstown	Peterstown	WV	\$29,552,000	\$3,162,000	\$26,244,000	\$15,194,000
	First National Bank of West Union	West Union	WV	\$53,958,000	\$6,574,000	\$46,130,000	\$27,626,000
	First National Bank of Williamson	Williamson	WV	\$73,794,000	\$12,660,000	\$59,436,000	\$42,551,000
	First Sentry Bank, Inc.	Huntington	WV	\$125,164,000	\$8,551,000	\$108,281,000	\$106,073,000
First United Corporation	First United Bank and Trust	Oakland	MD	\$839,562,000	\$79,975,000	\$652,304,000	\$617,069,000
First Citizens BancShares, Inc.	First-Citizens Bank & Trust Company	Raleigh	NC	\$9,896,649,000	\$854,210,000	\$8,407,581,000	\$6,604,454,000
	Guaranty Bank & Trust Company	Huntington	WV	\$60,819,000	\$6,218,000	\$51,777,000	\$42,673,000
	Jefferson Security Bank	Shepherdstown	WV	\$149,920,000	\$11,670,000	\$133,454,000	\$103,634,000
Logan County BancShares, Inc.	Logan Bank & Trust Company	Logan	WV	\$156,912,000	\$15,754,000	\$138,723,000	\$113,640,000
M&T Bank Corporation	Manufacturers and Traders Trust Company	Buffalo	NY	\$28,004,949,000	\$2,970,637,000	\$19,516,412,000	\$22,012,468,000
MCNB Holding Company, Inc.	McDowell County National Bank	Welch	WV	\$111,040,000	\$28,352,000	\$76,503,000	\$48,975,000
	Miners and Merchants Bank	Thomas	WV	\$31,177,000	\$4,264,000	\$26,747,000	\$15,358,000
Mountain-Valley Bancshares, Inc.	Mountain Valley Bank, N.A.	Elkins	WV	\$78,309,000	\$11,500,000	\$66,287,000	\$46,071,000
	Northern Hancock Bank & Trust Company	Newell	WV	\$18,871,000	\$2,633,000	\$16,146,000	\$14,704,000
	Pendleton County Bank	Franklin	WV	\$124,159,000	\$18,994,000	\$104,437,000	\$78,240,000
Peoples Bancorp, Inc.	Peoples Bank, National Association	Marietta	OH	\$1,129,840,000	\$106,311,000	\$759,781,000	\$736,967,000

**STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA AS OF DECEMBER 31, 2000**

Pioneer Community Group, Inc.	Pioneer Community Bank, Inc.	laeger	WV	\$42,682,000	\$6,328,000	\$33,207,000	\$29,389,000
Summit Financial Group, Inc.	Potomac Valley Bank	Petersburg	WV	\$111,924,000	\$8,314,000	\$81,065,000	\$56,684,000
First West Virginia Bancorp, Inc.	Progressive Bank, National Association	Wheeling	WV	\$173,878,000	\$15,021,000	\$143,549,000	\$91,761,000
First West Virginia Bancorp, Inc.	Progressive Bank, National Association - Buckhannon	Buckhannon	WV	\$33,385,000	\$2,685,000	\$30,505,000	\$22,292,000
Putnam Bancshares, Inc.	Putnam County Bank	Hurricane	WV	\$430,467,000	\$41,024,000	\$387,119,000	\$265,691,000
	Rock Branch Community Bank, Inc.	Nitro	WV	\$27,895,000	\$2,883,000	\$24,813,000	\$19,741,000
Sky Financial Group, Inc.	Sky Bank	Salineville	OH	\$4,721,105,000	\$312,424,000	\$3,307,485,000	\$3,216,735,000
Summit Financial Group, Inc.	South Branch Valley National Bank	Moorefield	WV	\$162,796,000	\$11,666,000	\$103,456,000	\$130,219,000
Union Bankshares, Inc.	The Bank of Monroe	Union	WV	\$50,088,000	\$8,945,000	\$40,795,000	\$20,220,000
Premier Financial Bancorp, Inc.	The Bank of Philippi, Inc.	Philippi	WV	\$77,614,000	\$9,168,000	\$68,258,000	\$39,330,000
Romney Bankshares, Inc.	The Bank of Romney	Romney	WV	\$140,654,000	\$15,031,000	\$119,750,000	\$97,449,000
Calhoun Bankshares, Inc.	The Calhoun County Bank, Inc.	Grantsville	WV	\$72,152,000	\$7,157,000	\$63,734,000	\$52,805,000
Highlands Bankshares, Inc.	The Capon Valley Bank	Wardensville	WV	\$100,143,000	\$9,644,000	\$88,127,000	\$80,798,000
Citizens Bancshares, Inc.	The Citizens Bank of Weston, Inc.	Weston	WV	\$123,580,000	\$13,736,000	\$107,041,000	\$64,805,000
Eastern Bancshares, Inc.	The First National Bank of Romney	Romney	WV	\$100,673,000	\$10,236,000	\$79,522,000	\$63,382,000
First National Bancorp, Inc.	The First National Bank of St. Marys	St. Marys	WV	\$42,194,000	\$3,695,000	\$38,404,000	\$31,801,000
First Bankshares, Inc.	The First State Bank	Barboursville	WV	\$72,968,000	\$6,200,000	\$64,885,000	\$49,517,000
Highlands Bankshares, Inc.	The Grant County Bank	Petersburg	WV	\$147,757,000	\$14,895,000	\$129,566,000	\$108,177,000
Harrison Bankshares, Inc.	The Harrison County Bank	Lost Creek	WV	\$50,786,000	\$5,637,000	\$44,256,000	\$25,466,000
Huntington Bancshares Incorporated	The Huntington National Bank	Columbus	OH	\$28,430,151,000	\$2,069,127,000	\$20,084,074,000	\$20,708,994,000
	The Monongahela Valley Bank, Inc.	Fairmont	WV	\$50,358,000	\$4,622,000	\$38,110,000	\$26,117,000
	The National Bank of Davis	Davis	WV	\$18,806,000	\$1,345,000	\$17,330,000	\$8,552,000
Ohio Valley Banc Corp.	The Ohio Valley Bank Company	Gallipolis	OH	\$552,195,000	\$45,357,000	\$432,475,000	\$440,751,000
Peoples Bankshares, Inc.	The Peoples Bank of Mullens	Mullens	WV	\$105,412,000	\$18,128,000	\$86,774,000	\$24,870,000
Pleasants County Bancshares, Inc.	The Pleasants County Bank	St. Marys	WV	\$42,738,000	\$6,028,000	\$36,544,000	\$25,572,000
The Poca Valley Bankshares, Inc.	The Poca Valley Bank, Inc.	Walton	WV	\$149,244,000	\$12,388,000	\$131,229,000	\$113,919,000
State Bancorp, Inc.	The Terra Alta Bank	Terra Alta	WV	\$61,794,000	\$5,018,000	\$52,307,000	\$39,906,000
	The Williamstown National Bank	Williamstown	WV	\$77,660,000	\$7,609,000	\$69,689,000	\$56,542,000
Traders Bankshares, Inc.	TRADERS BANK, a banking corporation	Spencer	WV	\$125,282,000	\$13,609,000	\$108,748,000	\$103,575,000
Hometown Bancshares, Inc.	Union Bank of Tyler County, Inc.	Middlebourne	WV	\$62,232,000	\$9,269,000	\$50,718,000	\$34,511,000
UBC Holding Company, Inc.	United National Bank	Parkersburg	WV	\$3,309,548,000	\$274,515,000	\$2,257,965,000	\$2,396,581,000
Wesbanco, Inc.	Wesbanco Bank, Inc.	Wheeling	WV	\$2,300,144,000	\$248,408,000	\$1,870,939,000	\$1,600,879,000
	West Union Bank	West Union	WV	\$83,021,000	\$8,568,000	\$73,894,000	\$49,030,000
American Bancorporation	Wheeling National Bank	St. Clairsville	OH	\$700,068,000	\$49,667,000	\$496,349,000	\$389,297,000
Big Coal River Bancorp, Inc.	Whitesville State Bank	Whitesville	WV	\$53,649,000	\$6,592,000	\$46,652,000	\$27,979,000

**Federally Chartered Savings and Loans**

			<u>Total Assets</u>
Advance Financial Savings Bank FSB	Wellsburg	WV	\$ 163,074,000
Ameribank FSB	Welch	WV	\$ 85,308,000
Doolin Security Savings Bank FSB	New Martinsville	WV	\$ 42,916,000
First Federal Savings & Loan Association	Ravenswood	WV	\$ 7,282,000
First Federal Savings Bank	Sistersville	WV	\$ 33,018,000
Hancock County Federal Savings & Loan	Chester	WV	\$ 233,578,000
Huntington Federal Savings Bank	Huntington	WV	\$ 318,353,000
NBC First Market Bank	Knoxville	TN	\$ 22,216,000

**INFORMATION CONCERNING  
TRUST DEPARTMENTS OF  
  
STATE AND NATIONAL BANKS  
HEADQUARTERED IN WEST VIRGINIA  
  
EXERCISING FIDUCIARY POWERS**

Reported as of December 31, 2000  
(\$ .00 omitted)

**STATE BANKS:**

	<u>12-31-00</u>	<u>12-31-99</u>
Number of Trust Accounts	5,796	12,931
Total Trust Department Assets	\$3,718,095,000	\$5,634,095,316

**NATIONAL BANKS:**

	<u>12-31-00</u>	<u>12-31-99</u>
Number of Trust Accounts	26,433	21,767
Total Trust Department Assets	\$18,188,869,000	\$18,468,537,533

**Note:** Interstate banks with offices operating in West Virginia are excluded from the above totals.

## **WEST VIRGINIA FINANCIAL INSTITUTIONS**

### **MEMBERS OF THE FEDERAL HOME LOAN BANK OF PITTSBURGH AS OF DECEMBER 31, 2000**

#### **MEMBER NAME**

#### **CITY**

1. Advance Financial Savings Bank, FSB	Wellsburg
2. Ameribank, FSB	Welch
3. Bank of Charles Town	Charles Town
4. Bank of Mount Hope, Inc.	Mount Hope
5. Bank of Romney	Romney
6. Bruceton Bank	Bruceton
7. Calhoun County Bank	Grantsville
8. Capital State Bank	Charleston
9. Capon Valley Bank	Wardensville
10. Centra Bank, Inc.	Huntington
11. Citizens Bank of Morgantown, Inc.	Morgantown
12. Citizens Bank of Weston, Inc.	Weston
13. Citizens National Bank of Berkeley Springs	Berkeley Springs
14. Citizens National Bank of Elkins	Elkins
15. City National Bank of West Virginia	Charleston
16. Community Bank of Parkersburg	Parkersburg
17. Davis Trust Company	Elkins
18. Doolin Security Savings Bank, FSB	New Martinsville
19. F & M Bank – West Virginia, Inc.	Ranson
20. Fayette County National Bank	Fayetteville
21. First Century Bank, N.A.	Bluefield
22. First Exchange Bank	Mannington
23. First Federal Savings & Loan of Ravenswood	Ravenswood
24. First Federal Savings Bank of Sistersville	Sistersville
25. First National Bank	Spencer
26. First National Bank in Ronceverte	Ronceverte
27. First National Bank of Romney	Romney
28. First National Bank of St. Marys	St. Marys
29. First National Bank of Williamson	Williamson
30. First Sentry Bank, Inc.	Huntington
31. First State Bank	Barboursville
32. Grant County Bank	Petersburg
33. Hancock County Savings Bank, FSB	Chester
34. Harrison County Bank	Lost Creek
35. Huntington Federal Savings Bank	Huntington
36. Jefferson Security Bank	Shepherdstown
37. McDowell County National Bank	Welch
38. Monongahela Valley Bank	Morgantown
39. Mountain Valley Bank, N.A.	Elkins

40. Pendleton County Bank
41. Pioneer Community Bank
42. Pleasants County Bank
43. Poca Valley Bank
44. Potomac Valley Bank
45. Progressive Bank, N.A. - Buckhannon
46. Progressive Bank, N.A. - Wheeling
47. Rock Branch Community Bank
48. South Branch Valley National Bank
49. Steel Works Community Federal Credit Union
50. Terra Alta Bank
51. The Willamstown National Bank
52. TRADERS BANK, a banking corporation
53. Union Bank of Tyler County
54. United Federal Credit Union
55. United National Bank
56. Wesbanco Bank, Inc.

Franklin  
laeger  
St. Marys  
Walton  
Petersburg  
Buckhannon  
Wheeling  
Nitro  
Moorefield  
Weirton  
Terra Alta  
Williamstown  
Spencer  
Middlebourne  
Morgantown  
Parkersburg  
Wheeling

Source: FHLB of Pittsburgh, March 21, 2001

## WEST VIRGINIA STATE AND NATIONAL BANK MERGERS THAT OCCURRED IN 2000

<b>BANKS INVOLVED</b>	<b>SURVIVING ENTITY</b>
<b><u>January 15, 2000</u></b>	
Wesbanco Bank Charleston Wesbanco Bank Parkersburg, Inc. Wesbanco Bank Fairmont, Inc.	Wesbanco Bank Wheeling
<b><u>April 14, 2000</u></b>	
The Matewan National Bank	Branch Banking and Trust Company
<b><u>July 26, 2000</u></b>	
The Stockman's Bank of Harmon	The Grant County Bank
<b><u>October 9, 2000</u></b>	
Keystone Financial Bank, N.A.	Manufacturers and Traders Trust Company
<b><u>October 31, 2000</u></b>	
Citizens Southern Bank, Inc.	First Community Bank, N.A.
<b><u>November 10, 2000</u></b>	
One Valley Bank, N.A. One Valley Bank – East, N.A. One Valley Bank – North, Inc. One Valley Bank – South, Inc. One Valley Bank of Huntington, Inc. One Valley Bank of Mercer County, Inc. One Valley Bank, Inc.	Branch Banking and Trust Company

## CONDITION AND INCOME OF STATE AND NATIONAL BANKS IN WEST VIRGINIA

(dollars in millions)

	State Banks		National Banks	
	12/31/1999	12/31/2000	12/31/1999	12/31/2000
Number of Institutions	56		26	
<b><u>ASSETS</u></b>				
Cash and Due from banks	\$ 382	\$ 259	\$ 586	\$ 330
Total securities	2,228	1,758	2,782	2,044
Federal Funds sold and repos	232	156	905	803
Net loans and leases	5,691	4,497	9,095	6,794
Other real estate	10	9	12	13
Fixed assets	167	145	258	177
Other assets	195	150	541	320
	<b>TOTAL ASSETS \$ 8,905 \$ 6,974</b>		<b>\$ 14,179 10,481</b>	
<b><u>LIABILITIES AND EQUITY CAPITAL</u></b>				
Total deposits	\$ 7,381	5865	\$ 9,909	7,979
Federal funds purchased and other borrowings	607	313	2,870	1,398
Mortgage indebtedness	-	-	-	-
Subordinated notes and debentures	-	-	38	35
Other liabilities	59	44	165	115
Capital stock	72	48	105	96
Surplus	224	151	546	360
Undivided profits	562	553	546	498
	<b>TOTAL LIABILITY AND EQUITY CAPITAL \$ 8,905 \$ 6,974</b>		<b>\$ 14,179 10,481</b>	
<b><u>INTEREST INCOME</u></b>				
Interest and fees on loans	468	381	743	622
Interest and dividends on securities	140	111	178	131
Interest on federal fund sold	16	10	25	38
	<b>TOTAL INTEREST INCOME \$ 624 \$ 502</b>		<b>\$ 946 \$ 791</b>	
<b><u>INTEREST EXPENSE</u></b>				
Interest on deposits	265	224	334	307
Expense of Federal Funds purchased	15	12	54	32
Interest on borrowed money	7	6	59	60
	<b>TOTAL INTEREST EXPENSE \$ 287 \$ 242</b>		<b>\$ 447 399</b>	
Net interest income	337	260	499	392
Less provision for loan and lease losses	-13	-14	-60	-58
	<b>Net interest income after provisions for loan losses \$ 324 \$ 246</b>		<b>\$ 439 334</b>	
Noninterest Income	62	43	194	102
Securities (gains or losses)	-1	0	-12	-23
Noninterest Expense	232	187	425	317
Income before income tax and expense	153	102	196	96
Less tax on operating income	-51	-34	-68	-30
Net extraordinary items and adjustments	0	0	0	0
	<b>NET INCOME \$ 102 \$ 68</b>		<b>\$ 128 \$ 66</b>	



# STATE BANK FAILURES

(\$,00 OMITTED)

<u>City</u>	<u>Name of Bank</u>	<u>Final Receiver</u>	<u>Resources</u>	<u>Deposits</u>	<u>Total % Paid To Depositors</u>	<u>Date of Suspension</u>	<u>Date Receiver Discharged</u>
Charleston	Day and Night Bank	Central Trust Co.	\$ 954,543	\$ 747,502	100	July 5, 1919	No record
Charleston	Peoples Exchange Bank	W. M. Adkins	645,129	278,856	85	August 16, 1933	March 14, 1947
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500	446,109	106.70	April 19, 1933	May 4, 1944
Charles Town	Farmer's Bank & Trust Co.	FDIC	1,262,325	1,172,488	**85.71	September 1, 1937	October 18, 1943
Circleville	Circleville Bank	John H. Hoffman	131,209	84,477	115	December 29, 1935	December 7, 1943
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558	2,582,675	82	June 7, 1929	May 26, 1945
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660	729,677	104.18	December 13, 1929	August 17, 1943
Clarksburg	West Virginia Bank	John H. Hoffman	898,401	None	*20	January 7, 1934	June 11, 1945
Davy	Bank of Davy	FNB of Welch	204,390	134,706	83.25	December 14, 1927	April 7, 1933
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983	1,043,636	106	January 27, 1933	November 20, 1945
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,701	161,753	27.75	March 7, 1915	October 25, 1944
Fairmont	Monongahela Bank	Smith Hood	732,510	477,144	53.63	February 21, 1929	February 10, 1943
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109	365,801	65	August 30, 1933	June 13, 1945
Farmington	Bank of Farmington	John H. Hoffman	402,630	337,381	83.80	October 8, 1931	November 11, 1945
Fayetteville	Bank of Fayette	John H. Hoffman	234,100	160,099	53.80	January 26, 1931	February 14, 1944
Flemington	Bank of Flemington	John H. Hoffman	190,351	122,311	47.50	September 26, 1931	February 10, 1944
Franklin	Farmers Bank of Pendelton	John H. Hoffman	633,351	457,623	84.10	December 20, 1931	December 7, 1943
Franklin	The Franklin Bank	John H. Hoffman	351,869	230,007	98.90	December 19, 1931	December 7, 1943
Gauley Bridge	The Bank of Gauley Bridge	John H. Hoffman	201,350	110,324	111.50	July 13, 1933	February 14, 1944
Gilbert	Bank of Gilbert	C.B. Early	159,269	96,210	98.50	April 3, 1926	January 22, 1940
Grafton	Grafton Bank	Hugh R. Warder	No record	No record	78	March 29, 1905	No record
Grafton	Blueville Bank of Grafton	FDIC	45,582,606	44,955,943	100	April 5, 1991	
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,727	459,785	49.80	October 23, 1929	October 3, 1944
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706	706,018	95	October 10, 1931	October 3, 1944
Grafton	The Taylor County Bank	John H. Hoffman	479,522	364,317	58.75	August 18, 1933	September 3, 1944
Grantsville	People Bank of Grantsville	A.G. Mathews	155,087	89,487	70	July 9, 1924	August 22, 1941
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689	113,582	86.25	December 16, 1932	September 5, 1944
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,278	111,900	85.30	June 20, 1933	May 10, 1943
Harrisville	Peoples Bank	Community Banking & Trust	997,741	788,070	34	January 21, 1928	April 27, 1946
Harrisville	Ritchie County Bank	Lester Snodgrass	No record	No record	100	September 17, 1911	No record
Huntington	Cabell County Bank	O.F. Payne	293,539	222,134	11.50	January 10, 1931	February 1, 1944
Huntington	Coal Exchange Bank	F.O. Lamb	646,873	331,988	48.85	September 26, 1928	December 30, 1941
Huntington	Huntington Bank & Trust Co.	W.M. Adkins	2,285,584	1,498,886	39.60	April 8, 1933	June 29, 1946
Huntington	Metro Bank	FDIC	24,558,977	21,235,337	100	September 12, 1980	
Huntington	Union Bank & Trust Co.	W.M. Adkins	2,764,896	1,686,549	45.25	January 28, 1931	July 27, 1946
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,691	48,308	101	June 22, 1929	September 23, 1938
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,796	209,873	100	September 13, 1931	June 27, 1938
Kermit	Kermit State Bank	FDIC	117,182	66,881	100	November 1, 1938	May 23, 1942
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170	537,226	90	April 27, 1922	January 19, 1943
Kingwood	Bank of Kingwood	John H. Hoffman	535,206	369,236	96	July 1, 1931	July 29, 1946
Lewisburg	Bank of Greenbrier	E.L. Morton	408,413	298,406	64	December 2, 1930	November 25, 1941
Littleton	The Exchange Bank	B.A. Pyles	No record	No record	79.20	July 10, 1913	No record
Logan	Guyan Valley Bank	John H. Hoffman	898,973	None	*65.29	September 13, 1932	May 29, 1943
Lumberport	Lumberport Bank	John H. Hoffman	298,837	153,145	- 0 -	August 28, 1929	December 2, 1944
Man	Merchants & Miners Bank	John H. Hoffman	110,806	72,650	73.50	August 23, 1933	February 14, 1944
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200	461,722	93.80	September 22, 1933	July 17, 1945
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468	3,372,580	70	December 31, 1930	March 14, 1946
Morgantown	Commercial Bank of Morgantown	O.H. Gall	981,055	851,227	100	December 1, 1929	July 17, 1941
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205	No record	- 0 -	March 12, 1931	September 4, 1945

# STATE BANK FAILURES

(\$,00 OMITTED)

Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834	No record	- 0 -	March 12, 1931	October 4, 1945
Moundsville	Mound City Bank	John H. Hoffman	718,198	484,449	74.80	April 3, 1933	September 9, 1945
Mullens	Bank of Mullens	Central Trust Co.	744,564	592,255	18.42	April 20, 1927	January 15, 1945
Parkersburg	Central Bank & Trust Co.	F.O. Lamb	880,675	656,639	100	November 3, 1931	May 26, 1937
Parsons	Tucker County Bank	FDIC	16,081,000	15,517,000	100	February 3, 1984	
Pax	Bank of Pax	John H. Hoffman	160,026	112,140	41	September 4, 1931	February 14, 1944
Pennsboro	First Citizens Bank	John H. Hoffman	884,702	732,088	60	June 6, 1933	June 25, 1945
Phillippi	Peoples Bank of Phillippi	John H. Hoffman	413,484	310,232	73.80	November 20, 1929	February 26, 1945
Pine Grove	Bank of Pine Grove	M.M. McIntire	145,121	125,285	75	July 11, 1925	December 3, 1938
Pineville	Wyoming County Bank	Central Trust Co.	227,417	166,957	44.11	November 29, 1928	January 15, 1945
Pt. Pleasant	Pt. Pleasant Trust Co.	Robert L. Hogg	640,982	207,993	- 0 -	August 21, 1928	No record
Pullman	Pullman State Bank	Smith Hood	183,108	125,731	70	September 5, 1929	September 11, 1938
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190	38,757	100	June 4, 1915	No record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,878	285,544	7.90	August 22, 1931	November 27, 1944
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514	422,967	102.85	September 1, 1931	March 19, 1946
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832	112,131	30.41	June 4, 1931	November 6, 1943
Rupert	Bank of Rupert	E. L. Morrison	141,433	77,105	43	January 23, 1932	December 12, 1939
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,187	612,577	85.65	September 14, 1931	May 26, 1945
Smithfield	Bank of Smithfield	C.B. Highland	No record	No record	100	May 20, 1908	No record
South Charleston	Day and Night Bank	Kanawha Banking & Trust Co.	28,669	6,056	100	July 21, 1919	February 8, 1930
Spencer	Bank of Spencer	Thomas P. Ryan	No record	No record	100	March 2, 1912	No record
Sutton	Bank of Sutton	John H. Hoffman	321,715	259,875	69.50	September 1, 1931	December 10, 1943
Tunnelton	Tunnelton Bank	Smith Hood	602,273	397,063	48.65	September 26, 1931	November 6, 1942
Wallace	Wallace Bank	John H. Hoffman	246,586	156,853	75	September 14, 1924	February 26, 1943
Wayne	Peoples State Bank of Wayne	O.F. Payne	171,519	122,417	35	November 29, 1930	March 15, 1944
Websster Springs	Webster County Bank	John B. Skidmore	No record	No record	100	August 1, 1907	No record
Weston	The Bank of Weston	Smith Hood	696,676	580,858	48.65	September 26, 1931	November 6, 1942
West Union	The Doddridge County Bank	John H. Hoffman	783,752	595,084	9	July 18, 1933	August 26, 1946
Wheeling	Central Union Trust Co.	O.H. Gall	1,923,220	1,133,671	90	September 8, 1931	No record
Whitesville	Bank of Whitesville	John H. Hoffman	155,920	93,300	25	January 28, 1933	April 12, 1943
Williamsburg	Baml of Williamsburg	E. L. Morrison	202,910	152,561	87	December 31, 1931	December 3, 1942
Williamson	Day and Night Bank	Hayes Picklesimer	583,564	266,795	58.60	March 8, 1925	January 30, 1935
Williamson	Williamson State Bank	John H. Hoffman	228,307	177,940	23.70	September 30, 1932	January 12, 1944
Winfield	Bank of Winfield	John H. Hoffman	332,191	246,299	2.30	September 13, 1929	November 10, 1943

\* Returned to stockholders paying double liability, depositors having been paid in full.

\*\*Federal Deposit Insurance Corporation paid all deposits up to \$5,000.00

Bank liquidated 85.71% of total deposits.

**CONSOLIDATED REPORT OF  
EARNINGS, EXPENSES AND DIVIDENDS  
FOR WV STATE CHARTERED CREDIT UNIONS**

(\$ .00 omitted)

<u>Number of Credit Unions</u>	<u>12/31/2000</u> 11	<u>12/31/1999</u> 12
<b><u>INCOME</u></b>		
Interest on Loans	\$ 7,153,935	\$ 6,553,047
Less interest refunded	(3,126)	(3,761)
Income from investments	10,231,760	10,986,760
Fee income	669,809	669,562
Other operating income	573,534	450,585
	<hr/> <hr/>	<hr/> <hr/>
<b>Total Gross Income</b>	<b>\$ 18,625,912</b>	<b>\$ 18,656,193</b>
<b><u>EXPENSES</u></b>		
Employee compensation and benefits	\$ 2,104,143	\$ 2,032,039
Travel and conference expenses	226,079	158,289
Office occupancy expense	200,983	164,363
Office operations expense	1,065,189	926,583
Educational and promotion expenses	72,010	82,870
Loan servicing expense	98,354	126,172
Professional and outside services	555,489	478,584
Provision for loan losses	315,555	592,782
Member insurance	203,576	200,894
Operating fees	411,534	43,790
Miscellaneous operating expenses	78,768	544,621
	<hr/> <hr/>	<hr/> <hr/>
<b>Total Operating Expense</b>	<b>\$ 5,331,680</b>	<b>\$ 5,350,987</b>
<b>Income (Loss) from Operations</b>	<b>\$ 13,294,232</b>	<b>\$ 13,305,206</b>
<b><u>Non-Operating Gains or Losses</u></b>		
Gain (loss) on investments	\$ (1,092)	\$ -
Gain (loss) on Disposition of fixed assets	200	10,459
Other non-operating income	0	0
	<hr/> <hr/>	<hr/> <hr/>
<b>Total Income (Loss) before Cost of Funds</b>	<b>\$ 13,293,340</b>	<b>\$ 13,315,665</b>
Interest on borrowed money	\$ 226,185	\$ 174,693
Dividends on shares	\$ 11,649,669	\$ 12,109,922
Interest on deposits	\$ 106,470	\$ 115,256
Transfers to reserves	\$ 121,001	\$ 466,258
Adjusted net income	\$ 1,190,105	\$ 449,536

**WEST VIRGINIA STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 2000**

<u>Credit Union Name</u>	<u>Total Loans less allowance for loan losses</u>	<u>Cash and Cash Equivalents</u>	<u>Total Investments</u>	<u>Land &amp; Building</u>	<u>Other Fixed Assets</u>	<u>Other Assets</u>	<u>TOTAL ASSETS</u>	<u>Total Borrowings</u>	<u>Accrued Dividends Interest Payable on Shares/Deposits</u>	<u>Accounts Payable and other Liabilities</u>	<u>Total Shares and Deposits</u>	<u>Accumulated Unrealized Gains(losses)</u>	<u>Regular Reserves</u>	<u>Other Reserves</u>	<u>Undivided Earnings</u>	<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>
ABC Credit Union Lumberport, WV	279,016	101,052	83,436			4,242	467,746			1,359	435,600		23,351	6,954	482	467,746
Charleston Postal Employees Credit Union Charleston, WV	2,041,158	27,150	473,203		8,165	28,232	2,577,908		1,332	3,904	2,271,686		123,253		177,733	2,577,908
Clarksburg Area Postal Employees Credit Union Clarksburg, WV	3,379,180	401,557	2,726,955		6,560	59,404	6,573,656			3,548	5,890,392	(3,325)	576,928	14,010	92,103	6,573,656
Huntington Postal Credit Union Huntington, WV	28,307,143	1,333,118	2,299,649	1,402,389	388,421	490,086	34,220,806		161	61,866	29,940,304		3,280,179		938,296	34,220,806
Local #317 I.A.F.F. Credit Union Charleston, WV	1,012,189	129,398	1,445,843		3	22,081	2,609,514		79,852		2,228,164		219,458		82,040	2,609,514
National Carbon Employees Credit Union Anmoore, WV	1,006,643	48,482	1,027,964		25	24,312	2,107,426				1,879,317		134,098		94,011	2,107,426
O. Ames Employees Credit Union Parkersburg, WV	2,196,142	278,091	2,829,894			41,945	5,346,072		800		4,533,930		129,005		682,337	5,346,072
Wayne Co. School Employees Credit Union Parkersburg, WV	1,391,575	180,408	640,061		6,791	20,705	2,239,540		23,088	2,288	2,038,606		140,321	8,988	26,249	2,239,540
WV Baptist State Convention Credit Union Hilltop, WV	21,432	7,304	40,481		1,560	546	71,323		1,788		54,683		5,139	6,917	2,796	71,323
WV Central Credit Union Parkersburg, WV	22,257,727	2,235,615	1,712,881	1,024,073	237,284	724,622	28,192,202		38,182	78,772	25,260,823		1,123,588		1,690,837	28,192,202
WV Corporate Credit Union Parkersburg, WV	3,411,838	3,963,452	127,594,336		20,756	1,670,931	136,661,313	3,439,899	654,335	3,579,338	123,337,180	(41,296)	2,066,873		3,624,984	136,661,313
WV Public Employees Credit Union Charleston, WV	11,946,231	3,028,838	552,237	571,468	189,524	182,795	16,471,093		54,413	38,476	14,386,476		790,838		1,200,890	16,471,093
	<b>77,250,274</b>	<b>11,734,465</b>	<b>141,426,940</b>	<b>2,997,930</b>	<b>859,089</b>	<b>3,269,901</b>	<b>237,538,599</b>	<b>3,439,899</b>	<b>853,951</b>	<b>3,769,551</b>	<b>212,257,161</b>	<b>(44,621)</b>	<b>8,613,031</b>	<b>36,869</b>	<b>8,612,758</b>	<b>237,538,599</b>

# **West Virginia Regulated Consumer Lending Offices**

## **Regulated Consumer Lender**

## **Phone**

### **American General Home Equity, Inc.**

Main Office	3605 Murdoch Avenue, Parkersburg, WV 26101-1026	(304) 485-5496
Branch Office	1216 West Main Street, Bridgeport, WV 26330	(304) 842-3528
Branch Office	310 Hills Plaza, P. O. Box 20503, Charleston, WV 25362-1503	(304) 342-4161
Branch Office	740 Fairmont Avenue, Fairmont, WV 26554-5135	(304) 366-5291
Branch Office	107 Stratton Street, P. O. Box 900, Logan, WV 25601-0900	(304) 752-6390
Branch Office	1315 Old Courthouse Square, Martinsburg, WV 25401-3700	(304) 267-8961
Branch Office	1271 Stafford Drive, Princeton, WV 24740-2465	(304) 487-5761
Branch Office	3 Red Oaks Shopping Center, Ronceverte, WV 24970-1348	(304) 647-5557
Branch Office	324 1/2 Penco Road, P. O. Box 2177, Weirton, WV 26062-1377	(304) 723-9775
Branch Office	827 Fairmont Road, Suite 101, P. O. Box 2035, Westover, WV 26502-2035	(304) 292-3391
Branch Office	905 Cross Lanes Drive, Cross Lanes, WV 25313	(304) 776-4202
Branch Office	4341 State Rt. 60 East, Huntington, WV 25701	(304) 736-9581
Branch Office	108 Sunset Drive, P. O. Box 1639, Beckley, WV 25802-1639	(304) 252-7385

### **Beckley Loan Company**

Main Office	622 Neville Street, P.O. Box 1146, Beckley, WV 25801	(304) 252-6301
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### **Beneficial West Virginia, Inc.**

Main Office	100 Lee Street West, Charleston, WV 25302	(304) 343-4801
Branch Office	Suite 83, Bridge Street Plaza, Wheeling, WV 26003	(304) 243-0060
Branch Office	1042 North Eisenhower Drive, P.O. Box 1698, Beckley, WV 25801	(304) 253-7301
Branch Office	1505 MacCorkle Avenue SW, St. Albans, WV 25177-1835	(304) 727-2261
Branch Office	2803 Murdoch Avenue, Parkersburg, WV 26101	(304) 422-3567
Branch Office	143 High Street, Morgantown, WV 26505	(304) 296-4488
Branch Office	6014 US Route 60 East, Huntington, WV 25701	(304) 733-6008
Branch Office	Simpson Square, 103 Steele Street, Bridgeport, WV 26330	(304) 842-2036

### **Budget Finance Company**

Main Office	251 Riverview Lane, P.O. Box 56, New Martinsville, WV 26155	(304) 455-4242
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### **CitiFinancial, Inc.**

Main Office	2333 MacCorkle Avenue, St. Albans, WV 25177	(304) 727-4323
Branch Office	122 Emily Drive, Clarksburg, WV 26301	(304) 624-6524
Branch Office	Route 220 South, Suite 100, Keyser, WV 26726	(304) 788-3461
Branch Office	1253 Stafford Drive, Princeton, WV 24740	(304) 425-8389
Branch Office	2689 Fairmont Avenue, Fairmont, WV 26554	(304) 366-7781
Branch Office	6394 Route 60 East, Barboursville, WV 25504	(304) 733-2274
Branch Office	220 Virginia Street West, Charleston, WV 25302	(304) 342-7161

## ***Regulated Consumer Lender***

## ***Phone***

Branch Office 3336 Route 60 East, Huntington, WV 25705	(304) 522-8211
Branch Office 401 Grand Central Avenue, Vienna, WV 26105	(304) 295-7377
Branch Office 405 Beckley Crossing, Beckley, WV 25801	(304) 253-8394
Branch Office 3136 Robert Byrd Drive, Beckley, WV 25801	(304) 252-8492
Branch Office 1349 Edwin Miller Blvd., Martinsburg, WV 25401-3703	(304) 263-0888
Branch Office 522 Emily Drive, Clarksburg, WV 26301-5507	(304) 622-5233
Branch Office 1601 Kanawha Blvd W Ste 150, Charleston, WV 25331	(304) 346-0861
Branch Office 610 North Eisenhower Drive, Beckley, WV 25802	(304) 252-8581
Branch Office 63A Water Street, Logan, WV 25601	(304) 752-8470
Branch Office 320 Wilson Street, Martinsburg, WV 25401	(304) 263-3331
Branch Office 623 Fayette Square, Oak Hill, WV 25901	(304) 465-3006
Branch Office 1021 National Road, #1, Wheeling, WV 26003	(304) 233-5660
Branch Office 1819 Jefferson Sreet, Bluefield, WV 24701	(304) 325-5775
Branch Office 4144 State Route 34, Unit 9, Hurricane, WV 25526	(304) 757-0390
Branch Office 1091 Beverly Pike, Elkins, WV 26241	(304) 636-3295
Branch Office 4028 MacCorkle Ave SW, South Charleston, WV 25309-1510	(304) 768-4500
Branch Office 1277 North Queen Street, Martinsburg, WV 25401	(304) 263-3308
Branch Office 540 N. Jefferson Street, Lewisburg, WV 24901	
Branch Office 1911 7th Street, Parkersburg, WV 26101	(304) 422-5451

## ***Equity One of West Virginia, Inc.***

Main Office PO Box 734, Martinsburg, WV 25401	(304) 264-9400
Branch Office 309 Beckley Crossing, Beckley, WV 25801	(304) 256-0100

## ***Hometown Finance Company***

Main Office Wesbanco Bank, 410 Grand Central Avenue, Vienna, WV 26105	(304) 580-0005
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## ***Nicholas Loan & Mortgage, Inc.***

Main Office 1022 Wal-Street, Summersville, WV 26651	(304) 872-5626
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## ***OakFirst Loan Center, Inc.***

Main Office 273 Monroe Avenue, Berkeley Plaza, Martinsburg, WV 25401	(304) 262-9355
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## ***Peoples Loan Co. of Princeton***

Main Office 906 Mercer Street, P. O. Box 528, Princeton, WV 24740	(304) 425-8141
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## ***Peoples Loan Company of Bluefield***

Main Office 130 Princeton Ave., P. O. Box 4235, Bluefield, WV 24701	(304) 325-8151
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## ***SLM Financial Corporation-WV***

Main Office 1446-1 Edwin Miller Boulevard, Martinsburg, WV 25401	(304) 262-8900
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## **Regulated Consumer Lender**

## **Phone**

### ***Union Loan Co., Inc. of Bluefield***

Main Office 1316-A Bland Street, Bluefield, WV 24701

(304) 325-9107

### ***Washington Mutual Finance***

Main Office 819 6th Avenue, Huntington, WV 25701-2107

(304) 522-1875

Branch Office 4026 Robert C. Byrd Drive, Suite B, Beckley, WV 25801

(304) 253-8379

Branch Office 1607-B Kanawha Blvd, Charleston, WV 25301

(304) 343-7528

Branch Office 304 Southridge Boulevard, South Charleston, WV 25309

(304) 744-4576

Branch Office 201 W. Main Street, Clarksburg, WV 26301

(304) 624-5418

Branch Office 1857 Route 21 South, Ripley, WV 25271

(304) 372-1111

Branch Office 2200 Grand Central Avenue, Vienna, WV 26105

(304) 295-9705

Branch Office 3205 Pennsylvania Avenue, Suite D, Weirton, WV 26062

(304) 723-5700

Branch Office 1121 4th Avenue, Huntington, WV 25701

(304) 522-8378

Branch Office 409 Buckhannon Pike, Clarksburg, WV 26301

(304) 623-3331

### ***Wells Fargo Financial West Virginia, Inc.***

Main Office 6532 Mall Road, Morgantown, WV 26505-8525

(304) 983-6140

Branch Office 1221 Johnson Avenue, Suite 300, Bridgeport, WV 26330

(304) 842-1976

Branch Office 301 R.H.L.Boulevard, Charleston, WV 25314

(304) 746-5401

Branch Office 3320 Route 60 East, Huntington, WV 25705

(304) 523-7292

Branch Office 1100 9th Street, H, Vienna, WV 26105

(304) 295-9795

Branch Office 1224 Country Club Road, Suite A, Fairmont, WV 26554

(304) 366-8566

## WEST VIRGINIA REGULATED CONSUMER LENDERS YEAR-END TOTALS

	12-31-99 TOTALS	% of Total	12-31-00 TOTALS	% of Total
Number of Offices	82		75	
<b><u>ASSETS</u></b>				
Cash	\$ 419,689	0.07	\$ 404,996	0.06
Due from Depository Institutions	980,062	0.17	519,682	0.08
Loans:				
Secured by real estate	374,938,133	63.52	438,164,400	67.66
Secured by other collateral	201,211,586	34.09	225,866,733	34.88
Loans unsecured	46,322,133	7.85	38,338,217	5.92
<b>Installment sales contracts purchased</b>	46,194,221	7.83	43,225,972	6.67
Less income collected but not earned	(89,226,459)	(15.12)	(104,728,183)	(16.17)
<b>Assessable Loans</b>	<b>\$ 579,439,614</b>		<b>\$ 640,867,139</b>	
Less reserve for loan losses	(17,839,692)	3.02	(16,780,043)	2.59
<b>Net Loans</b>	<b>\$ 561,599,922</b>	<b>95.15</b>	<b>\$ 624,087,096</b>	<b>96.38</b>
<b>Total Investments</b>	5,308,473	0.90	5,565,739	0.89
<b>Total Fixed Assets</b>	1,475,870	0.25	1,445,842	0.24
<b>Other Assets</b>	20,424,128	3.46	15,531,487	2.49
<b>TOTAL ASSETS</b>	<b>\$ 590,208,144</b>	<b>100%</b>	<b>\$ 647,554,842</b>	<b>100%</b>
<b>LIABILITIES AND CAPITAL</b>				
Due to parent or other affiliate	\$ 523,353,365	88.67	\$ 591,327,440	91.32
Other Borrowings or rediscounts	17,959,770	3.04	4,693,921	0.08
Other Liabilities	6,597,947	1.18	3,886,621	0.06
<b>Total Liabilities</b>	<b>\$ 547,911,082</b>	<b>92.83%</b>	<b>\$ 599,907,982</b>	<b>92.64%</b>
<b>Total Capital</b>	<b>\$ 42,297,042</b>	<b>7.17%</b>	<b>\$ 47,643,860</b>	<b>7.36%</b>
<b>Total Liabilities and Capital</b>	<b>\$ 590,208,124</b>	<b>100%</b>	<b>\$ 647,551,842</b>	<b>100%</b>



# FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5(b) of the West Virginia Code, the Commissioner of Banking has ordered the maximum rate of interest for any nonprecomputed 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.

January 1, 1999	6.75% per year
February 1, 1999	6.50% per year
March 1, 1999	6.75% per year
April 1, 1999	6.75% per year
May 1, 1999	7.00% per year
June 1, 1999	7.00% per year
July 1, 1999	7.00% per year
August 1, 1999	7.50% per year
September 1, 1999	7.50% per year
October 1, 1999	7.50% per year
November 1, 1999	7.50% per year
December 1, 1999	7.75% per year
January 1, 2000	7.75% per year
February 1, 2000	7.75% per year
March 1, 2000	8.00% per year
April 1, 2000	7.75% per year
May 1, 2000	7.50% per year
June 1, 2000	7.25% per year
July 1, 2000	7.75% per year
August 1, 2000	7.50% per year
September 1, 2000	7.25% per year
October 1, 2000	7.25% per year
November 1, 2000	7.25% per year
December 1, 2000	7.25% per year

# ***Mortgage Brokers and Lenders***

<b>Type</b>	<b>Licensee</b>	<b>Address</b>
<b>Broker</b>		
	1st Universal Mortgage Services, Inc.	RD #3, Box 234-A, Wheeling, West Virginia 26003-
	A Plus Mortgage, LLC	7051 Steubenville Pike, Suite C, Oakdale, Pennsylvania 15071-
	A. Sareen Mortgage, Inc.	10702 Vandor Lane, Manassas, Virginia 20109-
	Aaron Mortgage Company	9900 Shelbyville Road, Louisville, Kentucky 40223-
	ABBA Mortgage	#7 Seminole Road, Huntington, West Virginia 25705-
	Accelerated Mortgage Services, LLC, A Limited Liability Company	2803 Dudley Avenue, Parkersburg, West Virginia 26101-
	Accredited Home Lenders, Inc.	15030 Avenue of Science, #100, San Diego, California 92128-
	Albert Jackson Gregory	3526 Teays Valley Road, Hurricane, West Virginia 25526-
	ALE Limited	945 Fourth Avenue, Huntington, West Virginia 25701-
	ALL HOME MORTGAGE, INC.	7900 Steubenville Pike, Suite 24, Imperial, Pennsylvania 15126-
	Allied Mortgage Capital Corporation	6110 Pinemont Drive, Suite 215, Houston, Texas 77092-
	Ambassador Mortgage, Inc.	204 S. Loudoun Street, Winchester, Virginia 22601-
	America's First Home Mortgage Company, Inc.	2171 Northlake Parkway, Bldg 3, Suite 121, Tucker, Georgia 30084-
	American Liberty Financial, Inc.	2950 Breckenridge Lane, Suite 10A, Louisville, Kentucky 40220-
	American Mortgages, Inc.	2 B Elm Grove Crossing, Wheeling, West Virginia 26003-
	American Pioneer Financial Services, Inc.	590 South State Street, Orem, Utah 84058-
	AmeriSouth Mortgage Company	2101 Sardis Road N, Suite 101, Charlotte, North Carolina 28227-
	Approved Mortgage Capital, LLC	536 Atlantic Avenue, Millville, Delaware 19967-
	Atlantic Bay Group LLC	2540 Virginia Beach Blvd, Virginia Beach, Virginia 23452-
	B.N.S. Ltd	5304 McKittrick Blvd., Columbus, Ohio 43235-

Bann-Cor Mortgage	26431 Crown Valley Parkway, #100, Mission Viejo, California 92691-
Baxter Carson Financial Group	316 Station Street, Suite 200, Bridgeville, Pennsylvania 15017-
Beckley Mortgage Services, Inc.	106 1/2 South Heber Street, Beckley, West Virginia 25801-4521
Best Financial Services, Inc.	3209 West Street, Weirton, West Virginia 26062-
BMIC Mortgage, Inc.	5640 Nicholson Road, Suite 210, Rockville, Maryland 20852-
BrookStone Mortgage Company, Inc.	6100 Channingway Blvd. Suite 300, Columbus, Ohio 43232-
Buckeye Mortgage Company, LLC	1025 Main Street, Suite 3, Wheeling, West Virginia 26003-
C W Mortgage LLC	1627 Ritter Drive, Daniels, West Virginia 25832-
C.M.A. Mortgage, Inc.	212 JH Walker Drive, Pendleton, Indiana 46064-
Camelot Financial Mortgage Services, Ltd.	Route 1, Box 448, Belpre, Ohio 45714-
Camryndale Investments, Inc.	1894C Mileground Road, Morgantown, West Virginia 26505-
Capital Mortgage Services, Inc.	State Route 14 & I-77, Mineral Wells, West Virginia 26150-
CARE MORTGAGE, INCORPORATED	8001 Centerview Parkway, Suite 450, Cordova, Tennessee 38018-
Carteret Mortgage Corporation	15421 Snowhill Lane, Centerville, Virginia 20120-
CBSK Financial Group, Inc.	6 Hutton Centre Drive, Suite 900, Santa Ana, California 92707-
Century Financial Group, Inc.	4 Cromwell, Suite 200, Irvine, California 92618-1816
CFN Finance, Inc.	4450 River Green Parkway, Suite 100, Duluth, Georgia 30096-
Chesapeake Investment & Mortgage Corporation	4 E Industrial Park Drive, Waldorf, Maryland 20602-
Coast to Coast Home Equity Corp.	Coast to Coast Professional Bldg, 25 Executive Court, West Middlesex, Pennsylvania 16159-
Columbia National, Incorporated	7142 Columbia Gateway Drive, Columbia, Maryland 21046-2132
Community Home Mortgage, LLC	380 Maple Avenue West, Suite 201, Vienna, Virginia 22180-
Covenant Mortgage Company, Inc.	1035 Murdoch Avenue, Suite 9, Parkersburg, West Virginia 26101-

Creekside Mortgage Corp.	850 Boyce Road, Suite 2, Bridgeville, Pennsylvania 15017-
Crosstowne Mortgage Corp	1905 Queens Chapel Road, Hyattsville, Maryland 20782-
David Brian Collins	3526 Teays Valley Road, Hurricane, West Virginia 25526-
David F. Miller	2814 Camden Avenue, Parkersburg, West Virginia 26101-
Discount Funding Associates, Inc	110 Washington Drive, Centerport, New York 11721-
Diversified Mortgage, Inc.	7133 Rutherford Road, Suite 412, Baltimore, Maryland 21244-
Drake Mortgage Corporation	P. O. Box 38, 626 West New Castle Street, Zelienople, Pennsylvania 16063-
E-Loan, Inc.	5875 Arnold Road, Dublin, California 94568-
East Coast Mortgage Corporation	5388 Big Tyler Road, Cross Lanes, West Virginia 25313-
East West Mortgage Company, Inc.	1568 Spring Hill Road, Suite 100, McLean, Virginia 22101-
Empire Equity Group, Inc.	48 Scotland Hill Road, Chestnut Ridge, New York 10977-
Equity One, Incorporated	400 Lippincott Drive, Marlton, New Jersey 08053-
Equity South Mortgage, LLC	1949 East 14th Street, New York, New York 11229-
Evergreen Moneysource Mortgage Company dba firsttimeloan.com	2265 First Avenue South, Seattle, Washington 98134-
Express Funding Corporation	6363 York Road Unit 300-C, Parma Heights, Ohio 44130-
Express Mortgage, LLC	5021 Bennington Drive, Cross Lanes, West Virginia 25313-
Federal Funding Mortgage Corporation	6430 Rockledge Drive, Suite 505, Bethesda, Maryland 20817-
Fidelity Home Mortgage Corporation	108 West Timonium Road, Timonium, Maryland 21093-
Fidelity Mortgage of Kentucky, Inc.	2560 Richmond Road, Suite 202, Lexington, Kentucky 40509-
Fieldstone Mortgage Company	11000 Broken Land Parkway, Suite 600, Columbia, Maryland 21044-
Finance America, LLC	16802 Aston Street, Irvine, California 75001-
First Central Mortgage Company, Inc.	57 West Timonium Road, Suite 217, Timonium, Maryland 21093-

First Greensboro Home Equity, Inc.	1801 Stanley Road, Suite 4000, Greensboro, North Carolina 27407-
First Home Mortgage Corporation	7939 Honeygo Blvd, Suite 202, Baltimore, Maryland 21236-
First Mortgage Company, Inc.	653 Beverly Pike, Elkins, West Virginia 26241-
First National Mortgage Banc, Inc.	6500 Poe Avenue, Suite 200, Dayton, Ohio 45414-
First Republic Mortgage Corporation	2903 Emerson Avenue, Parkersburg, West Virginia 26104-
First Union Mortgage Corporation	201 S College Street, Suite 1600, Charlotte, North Carolina 28288-1089
Freedom Mortgage Corporation	1288 Route 73 South, Suite 400, Mt. Laurel, New Jersey 08054-
G & P, Inc.	Rt. 10, Professional Building, Chapmanville, West Virginia 25508-
GE Capital Mortgage Services, Inc	Three Executive Campus, Cherry Hill, New Jersey 08002-
GHS Mortgage, LLC	6065 Roswell Road, Atlanta, Georgia 30328-
Global Mortgage Group Inc.	3657 Murdoch Avenue, Parkersburg, West Virginia 26101-
GMAC Mortgage Corporation	100 Witmer Road, P. O. Box 963, Horsham, Pennsylvania 19044-0963
Good Neighbor Mortgage, Inc.	#1 Lubeck Hills, Washington, West Virginia 26181-
Greentree Mortgage Corporation	66 Painters Mill Road, Suite 202, Owings Mills, Maryland 21117-
H & R Block	139 Stollings Avenue, Logan, West Virginia 25601-
H & R Block - Deadrick	413 Main Street, Spencer, West Virginia 25276-
H & R Block - Harbert	102 Goheen Street, Fairlea, West Virginia 24902-
H & R Block - Russell	1228 Country Club Road, Fairmont, West Virginia 26554-
H & R Block Mortgage Corporation	20 Blanchard Road, Burlington, Massachusetts 92618-2304
Hallmark Mortgage Services, Inc.	2586 Tiller Lane, Suite 2-A, Columbus, Ohio 43231-
Harbor Home Lending	255 West Main Street, Romney, West Virginia 26757-
Heartland Home Finance, Inc.	333 Pierce Road, Suite 160, Itasca, Illinois 60143-

Home Mortgage & Loan, Inc.	3809 South West Temple Street, Suite 1B, Salt Lake City, Utah 84115-
Home Mortgages, Inc.	3566 Teays Valley Road, P. O. Box 567, Hurricane, West Virginia 25526-
Homebound Mortgage, Inc.	19 Roosevelt Highway, Suite 110, Colchester, Vermont 05446-
HomeOne Credit Corp.	2150 West 18th Street, #300, Houston, Texas 77008-
HomeSide Lending, Inc.	7301 Baymeadows Way, Jacksonville, Florida 32256-
Infinity Financial Employment Services, LLC	Route 61, Post Office Box 368, Pratt, West Virginia 25162-
Integrity Mortgage	74 Grandview Drive, Oakland, Maryland 21550-
Irwin Mortgage Corporation	9265 Counselor's Row, Indianapolis, Indiana 46206-6089
J & J Homes, Inc.	Route 7, Reedsville, West Virginia 26547-
JRB Corp.	Rt. 7 East, Kingwood, West Virginia 26537-
Judith Bookman & Associates, Inc.	119 Camden Avenue, Buckhannon, West Virginia 26201-
Judy Scott Preferred Mortgage Company, LLC	444 3rd Avenue, South Charleston, West Virginia 25303-
Kash Mortgage Company, Inc.	1212 Bath Avenue, 2nd Floor, Ashland, Kentucky 41101-
LenderLive Network, Inc.	2420 West 26th Avenue, Denver, Colorado 80211-
Lending Tree, Inc.	11115 Rushmore Drive, Charlotte, North Carolina 28277-
LendSource, Inc.	5125 County 101, Suite 200, Minneonka, Minnesota 55345-
Liberty Lending Services, Inc.	330 Jasper Drive, Beckley, West Virginia 25801-
Lincoln Mortgage	357 Tasker Road, Stephens City, Virginia 22655-
Long Beach Mortgage Company	1100 Town and Country Road, Orange, California 92868-
Major Savings, Inc.	1021 National Road, Wheeling, West Virginia 26003-
Mason Dixon Funding, Inc.	700 King Farm Boulevard, Suite 150, Rockville, Maryland 20850-
Mazzanti Financials, Inc.	16233 East Liverpool Road, East Liverpool, Ohio 43920-

Mid-States Financial Group, Inc.	1446-22 Edwin Miller Blvd, Martinsburg, West Virginia 25401-
Middletown Home Sales, Inc.	65 Middletown Road, Fairmont, West Virginia 26554-
Mike Johnson	3526 Teays Valley Road, Hurricane, West Virginia 25526-
MMI Mortgage Brokers, Inc.	920 W. Washington Street, Suite 103, Hagerstown, Maryland 21740-
Mobile Consultants, Inc.	P. O. Box 2060, 111 Glamorgan Street, Alliance, Ohio 44601-0060
Monroe Mortgage Company, Inc.	20 South Street, Suite 103, Winchester, Virginia 22601-4757
Montrose Enterprises	205 5th Avenue, South Charleston, West Virginia 25303-
Monument Mortgage, Inc	2527 Camino Ramon, Suite 200, San Ramon, California 94583-
Mortgage & Equity Funding Corporation	10341-A Democracy Lane, Fairfax, Virginia 22030-
Mortgage Consultants (The)	9030 Red Branch Road, Suite 110, Columbia, Maryland 21045-
Mortgage Financing.com	1446-20B Edwin Miller Boulevard, Martinsburg, West Virginia 25401-
Mortgage Net, Inc.	1210 Kanawha Boulevard East, Charleston, West Virginia 25301-
Mortgage One Corporation	18 West Main Street, White Sulphur Springs, West Virginia 24986-
Mortgage Shoppe, Inc.	3401 C Pennsylvania Avenue, Weirton, West Virginia 26062-
Mortgagelt, Inc.	33 Maiden Lane, New York, New York 10038-
MortgageStar, Inc.	4827 Bethesda Avenue, Bethesda, Maryland 20814-
MSA LENDING, LLC	2000 Spring Road, Suite 520, Oak Brook, Illinois 60523-
National City Mortgage	3232 Newmark Drive, Miamisburg, Ohio 45342-
National Future Mortgage, Inc.	1873 Rt. 70E, Suite 204, Cherry Hill, New Jersey 08003-
National Home Mortgage Services, Inc.	1426 40th Street, Parkersburg, West Virginia 26101-
New Century Mortgage Corporation	18400 Von Karman, Suite 1000, Irvine, California 92612-
North Coast Capital Funding, Inc.	1727 Portage Trail, P. O. Box 1267, Cuyahoga Falls, Ohio 44223-

Northeastern Mortgage	Route 1, Box 232, Williamstown, West Virginia 26187-
NovaStar Home Mortgage, Inc.	1900 West 47th Place, Suite 205, Westwood, Kansas 66205-
NVR Mortgage Finance, Inc.	100 Ryan Court, Pittsburgh, Pennsylvania 15205-
Oakwood Acceptance Corporation	7800 McCloud Road, Greensboro, North Carolina 27409-
OnePipeline.com, Inc.	6322 South 3000 East, Suite 200, Salt Lake City, Utah 84121-
Pacific Guarantee Mortgage Corporation	501 Canal Boulevard, Suite H, Richmond, California 94804-3517
Parkway Mortgage, Inc.	1550 Pond Road, Suite 120, winchester Plaza Corp., Allentown, Pennsylvania 18104-
Pemco Mortgage, Inc.	702 Jefferson Road, South Charleston, West Virginia 25309-
Pennywise Mortgage Inc.	10725 Birmingham Way, Woodstock, Maryland 21163-
Peoples Mortgage Group	409 11th Street, Huntington, West Virginia 25701-
Peoples Trust Mortgage	913 Hughes Drive, St. Albans, West Virginia 25177-
Pinnacle Mortgage Corporation	10409 47th Avenue, Beltsville, Maryland 20705-
Pinnacle Mortgage Group, Inc.	2000 10th Street NE, Canton, Ohio 44705-
Platinum Capital Group, Inc.	17101 Armstrong Avenue, Suite 200, Irvine, California 92614-
Popular Financial Services, LLC	400 Lippincott Drive, Marlton, New Jersey 08053-
Preferred Credit, Inc.	15 Greenbrier Avenue, Hurricane, West Virginia 25526-
Prestige Home Mortgage, LLC	11421 Cronhill Drive, Suite E, Owings Mills, Maryland 21117-
Primerica Financial Services Home Mortgage, Inc.	3120 Breckinridge Blvd., Duluth, Georgia 30099-
Principal Residential Mortgage, Inc.	711 High Street, Des Moines, Idaho 50392-
Priority Mortgage Decisions, LLC	115 School Street, Morgantown, West Virginia 26505-
Prism Mortgage Company	440 North Orleans Street, Chicago, Illinois 60610-
Prudential Securities Incorporated	199 Water Street, One Seaport Plaza, New York, New York 10292-



Residential Money Centers, Inc.	3351 Michelson Drive, Suite 100, Irvine, California 92612-
Revolutionary Mortgage Company	843-I Quince Orchard Boulevard, Gaithersburg, Maryland 20878-
River Cities Mortgage Group, Inc.	113 Private Drive 220, Proctorville, Ohio 45669-
Riverfront Mortgage Corporation	94 7th Street, Wellsburg, West Virginia 26070-
Saber Mortgage	1318 Linden Avenue, Toronto, Ohio 43964-
Security Mortgage and Finance LLC	Route #2 Box 111, P. O. Box 178, Inwood, West Virginia 25485-
Security One Mortgage, Inc.	Rt. 2, Box 511, Kearneysville, West Virginia 25430-
Severn Mortgage Corporation	112-F South Street, SE, Leesburg, Virginia 20175-
Silverpoint Homes, LLC	270 Airport Road, Beaver, West Virginia 25813-
Solomon Homes, Inc.	1758 Mileground, Morgantown, West Virginia 26505-
Solution One Mortgage, LLC	901 Quarrier Street, Suite 318, Charleston, West Virginia 25301-
Steel Valley Mortgage Company	4317 Sunset Blvd., Steubenville, Ohio 43952-
Sterling Coast to Coast Financial Group, Inc.	2102 Business Center Drive, Suite 215-C, Irvine, California 92612-
Strategic Mortgage Co.	40 West 3rd Avenue, Columbus, Ohio 43201-
Suburban Mortgage, Inc.	I-79, Exit 40, Big Otter, West Virginia 25113-
Sunset Mortgage Company, LP	657 Wilmington Pike, Glen Mills, Pennsylvania 19342-
Sunshine Mortgage Corporation	2401 Lake Park Drive, Suite 300, Smyrna, Georgia 30080-
Superior Mortgage Co.	3113 Babcock Blvd, Suite 6, Pittsburgh, Pennsylvania 15237-
TCD MORTGAGE CORPORATION	2000 Spring Road, Suite 520, Oak Brook, Illinois 60523-
The Manufactured Housing Outlet LLC	1071 US Route 60 East, Milton, West Virginia 25541-
Trio Limited	6353 Presidential Gateway, Suite 206, Columbus, Ohio 43231-
U.S. Funding Mortgage Corporation, Inc.	1000 Gamma Drive, Suite 200, Pittsburgh, Pennsylvania 15238-2924
U.S.A. Financial Services, Inc.	14100 Sullyfield Circle, Suite 500, Chantilly, Virginia 20151-

Valley Financial Group	427 Market Street, East Liverpool, Ohio 43920-
Waterford Financial Services, Inc.	7100 Security Blvd., Suite 201, Baltimore, Maryland 21244-
Wendover Financial Services Corporation	755 North Regional Road, Greensboro, North Carolina 27409-
West Virginia Five Star Mortgage Corporation	405 Capitol Street, Suite 101, Charleston, West Virginia 25301-
West Virginia Mortgage Store Corporation	P. O. Box 747 1334 Ritter Drive, Daniels, West Virginia 25832-
Wharton Mortgage, Inc.	4885 N.W. Ironton Avenue, Port St. Lucie, Florida 34984-
Wixco Financial Services, Inc.	4801 Sherburn Lane, Louisville, Kentucky 40207-

## ***Lender***

Aames Funding Corporation	350 S. Grand Avenue, 52nd Floor, Los Angeles, California 90071-
Accredited Home Lenders, Inc.	15030 Avenue of Science, #100, San Diego, California 92128-
Aegis Mortgage Corporation	11111 Wilcrest Green, Suite 250, Houston, Texas 77042-
Alegis Group, LP	15 S. Main Street, Suite 600, Greenville, South Carolina 29601-
Alliance Mortgage Company	8100 Nations Way, Jacksonville, Florida 32256-
Allied Mortgage Capital Corporation	6110 Pinemont Drive, Suite 215, Houston, Texas 77092-
America's Money Line	4880 Cox Road, Glen Allen, Virginia 23060-
American Business Mortgage Services, Inc.	5 Becker Farm Road, Roseland, New Jersey 19004-
American Home Mortgage Corp.	520 Broadhollow Road, Melville, New York 11747-
American Mortgages, Inc.	2 B Elm Grove Crossing, Wheeling, West Virginia 26003-
American Pioneer Financial Services, Inc.	590 South State Street, Orem, Utah 84058-
Associates First Capital Mortgage Corporation	105 Decker Drove, Irving, Texas 75062-
Associates Home Equity Services, Inc.	250 E. John Carpenter Freeway, Irving, Texas 75062-
Baltimore American Mortgage Corporation, Inc.	7484 Candlewood Road, B-J, Hanover, Maryland 21076-
Bann-Cor Mortgage	26431 Crown Valley Parkway, #100, Mission Viejo, California

	92691-
C.M.A. Mortgage, Inc.	212 JH Walker Drive, Pendleton, Indiana 46064-
Cendant Mortgage Corporation	3000 Leadenhall Road, Mt. Laurel, New Jersey 08054-
Cendant Mortgage Corporation	3000 Leadenhall Road, Mt. Laurel, New Jersey 08054-
Centex Credit Corporation	2828 N. Harwood, Dallas, Texas 75235-
Century Financial Group, Inc.	4 Cromwell, Suite 200, Irvine, California 92618-1816
Chadwick Mortgage, Inc.	16390 Pacific Coast Highway, Suite 200, Huntington Beach, California 92649-
Chapel Mortgage Corporation	315 Mian Street, Rancocas, New Jersey 08073-
CIS Financial Services, Inc.	P. O. Box 898, 369 10th Avenue SE, Hamilton, Alabama 35570-
CIT Group/Consumer Finance, Inc	650 CIT Drive, Livingston, New Jersey 07039-
CIT Group/Sales Financing, Inc.	650 CIT Drive, Livingston, New Jersey 07039-
CitiFinancial Mortgage Company	5901 East Fowler Avenue, Tampa, Florida 21202-
Columbia National, Incorporated	7142 Columbia Gateway Drive, Columbia, Maryland 21046-2132
Community Home Mortgage Corporation	510 Broad Hollow Road, Melville, New York 11747-
Conseco Finance Servicing Corp.	300 Landmark Towers, 345 St. Peter Street, St. Paul, Minnesota 55102-
Cooperative Mortgage Services, Inc.	5875 Landerbrook Drive, Mayfield Heights, Ohio 44124-
Countrywide Home Loans, Inc	4500 Park Granada, Ch-11, Calabasas, California 91302-
Credit-Based Asset Servicing and Securitization, LLC	335 Madison Avenue, 19th Floor,, New York, New York 10017-
Creekside Mortgage Corp.	850 Boyce Road, Suite 2, Bridgeville, Pennsylvania 15017-
Crescent Mortgage Services, Inc.	115 Perimeter Center Place, The South Terraces, Suite 285, Atlanta, Georgia 30346-
Creve Coeur Mortgage Associates, Inc.	11525 Olde Cabin Road, Creve Coeur, Maryland 63141-
CTX Mortgage Company	2828 N. Harwood, 14th Floor, Dallas, Texas 75201-1518
CUNA Mutual Mortgage Corporation	2908 Marketplace Drive, Suite 100, Madison, Wisconsin

	53719-5306
Decision One Mortgage Company, LLC	6060 J.A. Jones Drive, Charlotte, North Carolina 60070-
Delta Funding Corporation	1000 Woodbury Road, Woodbury, New York 11797-
Dollar Mortgage Corp.	7578 El Cajon Boulevard, La Mesa, California 91941-4646
Dynex Financial, Inc.	4121 Cox Road, Suite 120, Glen Allen, Virginia 23060-
E-Loan, Inc.	5875 Arnold Road, Dublin, California 94568-
eHome Credit Corporation	211 Station Road, Mineola, New York 11501-
EquiFirst Corporation	820 Forest Point Circle, Charlotte, North Carolina 28273-
Equity One, Incorporated	400 Lippincott Drive, Marlton, New Jersey 08053-
Evergreen Moneysource Mortgage Company dba firsttimeloan.com	2265 First Avenue South, Seattle, Washington 98134-
Express Capital Lending	1401 Dove Street, Suite 100, Newport Beach, California 92660-
Fairbanks Capital Corp.	3815 S. West Temple, Salt Lake City, Utah 84115-4412
Fidelity First Lending, Inc.	10811 Red Run Blvd, Suite 200, Owings Mills, Maryland 21117-
Fidelity Home Mortgage Corporation	108 West Timonium Road, Timonium, Maryland 21093-
Fieldstone Mortgage Company	11000 Broken Land Parkway, Suite 600, Columbia, Maryland 21044-
Finance America, LLC	16802 Aston Street, Irvine, California 75001-
First Franklin Corporation	2150 North First Street, San Jose, California 95131-
First Greensboro Home Equity, Inc.	1801 Stanley Road, Suite 4000, Greensboro, North Carolina 27407-
First Guaranty Mortgage Corporation	8180 Greensboro Drive, Suite 1175, McLean, Virginia 22102-
First Home Mortgage Corporation	7939 Honeygo Blvd, Suite 202, Baltimore, Maryland 21236-
First Magnus Financial Corporation	5285 East Williams Circle, Suite 2000, Tucson, Arizona 85711-
First Union Mortgage Corporation	201 S College Street, Suite 1600, Charlotte, North Carolina 28288-1089
Freedom Mortgage Corporation	1288 Route 73 South, Suite 400, Mt. Laurel, New Jersey 08054-

Full Spectrum Lending, Inc.	4500 Park Granada, CH-11, Calabasas, California 91302-
GE Capital Mortgage Services, Inc	Three Executive Campus, Cherry Hill, New Jersey 08002-
GHS Mortgage, LLC	6065 Roswell Road, Atlanta, Georgia 30328-
GMAC Mortgage Corporation	100 Witmer Road, P. O. Box 963, Horsham, Pennsylvania 19044-0963
Greentree Mortgage Corporation	66 Painters Mill Road, Suite 202, Owings Mills, Maryland 21117-
H & R Block Mortgage Corporation	20 Blanchard Road, Burlington, Massachusetts 92618-2304
HAMCO Mortgage Company, LLC	8120 Nations Way, Building 200, Jacksonville, Florida 32256-
Harwood Street Funding I, LLC	2828 N. Harwood, Dallas, Texas 75201-
Heartland Home Finance, Inc.	333 Pierce Road, Suite 160, Itasca, Illinois 60143-
HomeAmerican Credit, Inc.	111 Presidential Blvd, Suite 127, Bala Cynwyd, Pennsylvania 19004-
HomeAmerican Mortgage Corporation	3600 S. Yosemite Street, Suite 600, Denver, Colorado 80237-
HomeComings Financial Network, Inc.	8400 Normandale Lake Blvd, Suite 600, Minneapolis, Minnesota 55423-
HomeGold, Inc.	3901 Pelham Road, Greenville, South Carolina 29615-
HomeOne Credit Corp.	2150 West 18th Street, #300, Houston, Texas 77008-
HomeSide Lending, Inc.	7301 Baymeadows Way, Jacksonville, Florida 32256-
Howard Hanna Financial Services, Inc.	119 Gamma Drive, Pittsburgh, Pennsylvania 15238-2902
InterBay Funding, LLC	2601 South Bayshore Drive, Suite 400, Miami, Florida 33133-
Irwin Mortgage Corporation	9265 Counselor's Row, Indianapolis, Indiana 46206-6089
J.A.M. Consultants, Inc.	110 N. Harrison Street, Alexandria, Indiana 46001-
Litton Loan Servicing, LP	5373 West Alabama, Suite 600, Houston, Texas 77056-
LoanCity.com	6640 Via Del Oro, San Jose, California 95119-
Long Beach Mortgage Company	1100 Town and Country Road, Orange, California 92868-

Mason Dixon Funding, Inc.	700 King Farm Boulevard, Suite 150, Rockville, Maryland 20850-
Master Financial, Inc.	333 South Anita Drive, Suite 150, Orange, California 92868-
Mercantile Mortgage Company	8101 N. High Street, Suite 380, Columbus, Ohio 43235-
MHshopper.com, Inc.	15282 Newsboy, Huntington Beach, California 92649-
Monument Mortgage, Inc	2527 Camino Ramon, Suite 200, San Ramon, California 94583-
Morgan Stanley Dean Witter Credit Corporation	2500 Lake Cook Road, 3W, Riverwoods, Illinois 60015-
Mortgage & Equity Funding Corporation	10341-A Democracy Lane, Fairfax, Virginia 22030-
Mortgage Investors Corporation	6090 Central Avenue, St. Petersburg, Florida 33707-
Mortgage Lenders Network USA	213 Court Street, 11th Floor, Middletown, Connecticut 06457-
Mortgagelt, Inc.	33 Maiden Lane, New York, New York 10038-
MortgageStar, Inc.	4827 Bethesda Avenue, Bethesda, Maryland 20814-
National Future Mortgage, Inc.	1873 Rt. 70E, Suite 204, Cherry Hill, New Jersey 08003-
NCS Mortgage Lending Company	5335 Triangle Parkway, Suite 400, Norcross, Georgia 30092-
New Century Mortgage Corporation	18400 Von Karman, Suite 1000, Irvine, California 92612-
Nexstar Financial Corporation	622 Emerson Road, Suite 600, Creve Coeur, Missouri 63141-6727
NovaStar Mortgage, Inc.	1900 West 47th Place, Suite 205, Westwood, Kansas 66205-
NVR Mortgage Finance, Inc.	100 Ryan Court, Pittsburgh, Pennsylvania 15205-
Oakwood Acceptance Corporation	7800 McCloud Road, Greensboro, North Carolina 27409-
OnePipeline.com, Inc.	6322 South 3000 East, Suite 200, Salt Lake City, Utah 84121-
Option One Mortgage Corporation	3 Ada, Irvine, California 92618-
Pacific Guarantee Mortgage Corporation	501 Canal Boulevard, Suite H, Richmond, California 94804-3517
Parkway Mortgage, Inc.	1550 Pond Road, Suite 120, winchester Plaza Corp., Allentown, Pennsylvania 18104-

PinnFund, USA	2051 Palomar Airport Road, Suite 100, Carlsbad, California 92009-1416
Platinum Capital Group, Inc.	17101 Armstrong Avenue, Suite 200, Irvine, California 92614-
Popular Financial Services, LLC	400 Lippincott Drive, Marlton, New Jersey 08053-
Principal Residential Mortgage, Inc.	711 High Street, Des Moines, Idaho 50392-
Prism Mortgage Company	440 North Orleans Street, Chicago, Illinois 60610-
Provident Funding Group, Inc.	1633 Bayshore Highway, Suite 155, Burlingame, California 94010-
Pure Performance Group of NJ, Inc.	18 North Mian Street, Doylestown, Pennsylvania 18901-
Quicken Loans, Inc.	20555 Victor Parkway, Livonia, Michigan 48152-
rateOne Home Loans, LLC	21650 Oxnard Street, 3rd Floor, Woodland Hills, California 91367-
Residential Funding Corporation	8400 Normandale Lake Blvd, Suite 600, Minneapolis, Minnesota 55423-
Residential Money Centers, Inc.	3351 Michelson Drive, Suite 100, Irvine, California 92612-
Saxon Mortgage, Inc.	4880 Cox Road, Glen Allen, Virginia 23060-
Schmidt Mortgage Company	20545 Center Ridge Road, Suite 250, Rocky River, Ohio 44116-
Southern Atlantic Financial Services, Inc.	2100 Parklake Drive NE, Suite B, Atlanta, Georgia 30345-
SouthStar Funding, LLC	400 Northridge Road, Suite 1120, Atlanta, Georgia 30350-
Stone Castle Financial	4312 Woodman Avenue, Sherman Oaks, California 91423-
Strategic Mortgage Co.	40 West 3rd Avenue, Columbus, Ohio 43201-
Sunshine Mortgage Corporation	2401 Lake Park Drive, Suite 300, Smyrna, Georgia 30080-
Tammac Corporation	275 Mundy Street, Wilkes-Barre, Pennsylvania 18702-
TCD MORTGAGE CORPORATION	2000 Spring Road, Suite 520, Oak Brook, Illinois 60523-
TriBeCa Lending Corporation	99 Hudson Street, 2nd Floor, New York, New York 10013-
U.S.A. Financial Services, Inc.	14100 Sullyfield Circle, Suite 500, Chantilly, Virginia 20151-

Vanderbilt Mortgage and Finance, Inc.	500 Alcoa Trail, Maryville, Tennessee 37804-
Washington Mutual Finance of Virginia, LLC	2210 Wilson Boulevard, Winchester, Virginia 22601-
Washington Mutual Finance, LLC	29 Baltimore Street, Cumberland, Maryland 21502-
Washtenaw Mortgage	315 East Eisenhower, Suite 12, Ann Arbor, Michigan 48108-
Wendover Financial Services Corporation	755 North Regional Road, Greensboro, North Carolina 27409-
WMC Mortgage Corporation	6320 Canoga Avenue, Woodland Hills, California 91367-
Worth Funding Incorporated	26679 W. Agoura Road, Suite 200, Calabasas, California 91302-



## ***WV Second Mortgage Licensees as of December 2000***

<b><i>Type</i></b>	<b><i>Licensee</i></b>	<b><i>Address</i></b>	<b><i>City</i></b>	<b><i>State</i></b>
Broker	California Lending Group	3351 Michelson Drive, #100	Irvine	California
Broker	Copeland Mortgage Services, Inc.	Valleybrook Shoppes, 190 Gallery Drive, Southpoint Industrial Park	McMurray	Pennsylvania
Broker	Jomier Corporation	212 Vista Drive	Weirton	West Virginia
Lender	Amaximis Lending, Limited Partnership	3584 South Hills Avenue	Fort Worth	Texas
Lender	California Lending Group	3351 Michelson Drive, #100	Irvine	California
Lender	First Financial Funding Group	23612 Alambre	Mission Viejo	California
Lender	MidAm Financial Services, Inc.	221 South Church Street	Bowling Green	Ohio
Lender	Norwest Home Improvement, Inc	2200 John Glenn Drive	Concord	California
Lender	Pacific Shore Funding	23101 Lake Center Drive, Suite 200	Lake Forest	California
Lender	PSB Lending Corp.	1950 Camino Vida Roble	Carlsbad	California

***Currency Exchange, Currency Transmission and  
Currency Transportation Companies Operating  
in West Virginia***

**American Express Travel Related Services Company,**  
200 Vesey Street  
New York, New York 10285-4909  
Phone: (212) 640-5100

**Citicorp Services, Inc.**  
399 Park Avenue  
New York, New York 10043  
Phone: (773) 380-5175

**FFP Operating Partners, L. P.**  
2801 Glenda Avenue  
Fort Worth, Texas 76117-4391  
Phone: (817) 838-4700

**Interpayment Services Limited**  
PO Box 36, Thorpe Wood  
Peterborough, PE3 6SB, England  
Phone: (416) 981-2190

**MoneyGram Payment Systems, Inc.**  
1550 Utica Avenue South  
Minneapolis, Minnesota 55416-5312  
Phone: (952)591-3851

**RIA Telecommunications, Inc.**  
575 Lexington Avenue, 30th Floor  
New York, New York 10022  
Phone: (714) 667-6605

**Thomas Cook Currency Services, Inc.**  
29 Broadway  
New York, New York 10006  
Phone: (416) 981-2190

**Travelers Express Company, Inc.**  
1550 Utica Avenue South  
Minneapolis, Minnesota 55416  
Phone: (952) 591-3851

**Western Union Financial Services, Inc.**  
6200 South Quebec Street, #250  
Englewood, Colorado 80111  
Phone: (303) 889-6358

**Associated Foreign Exchange, Inc.**  
16133 Ventura Boulevard, Suite 900  
Encino, California 91436  
Phone: (888) 3072339

**Comdata Corporation**  
5301 Maryland Way  
Brentwood, Tennessee 37027  
Phone: (615) 370-7598

**Integrated Payment Systems, Inc.**  
6200 South Quebec Street  
Englewood, Colorado 80111  
Phone: (303) 488-8973

**Merchants Express Money Order Company**  
1029 Mumma Road, P.O. Box 8863  
Wormleysburg, Pennsylvania 17043  
Phone: (717) 731-0600

**Orlandi Valuta**  
18000 Studebaker Road  
Cerritos, California 90703  
Phone: (800) 377-7088

**Societe Francaise Du Cheque De Voyage**  
c/o American Express Company, 200 Vesey Street  
New York, New York 10285-4909  
Phone: (212) 640-5100

**Thomas Cook, Inc.**  
29 Broadway  
New York, New York 10006  
Phone: (416) 981-2190

**Travellers Cheque Associates LTD**  
c/o American Express Company, 200 Vesey Street  
New York, New York 10285  
Phone: (212) 640-5100