

STATE OF WEST VIRGINIA

109th ANNUAL REPORT

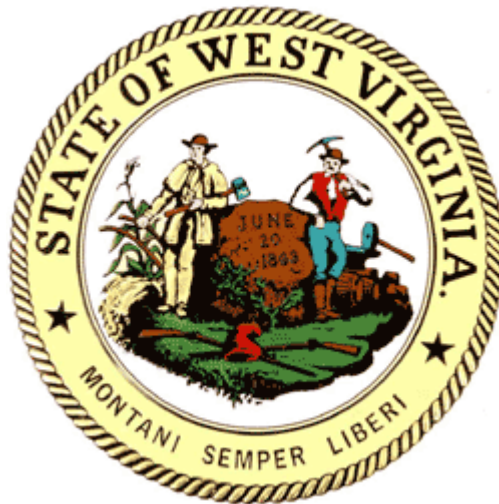
OF FINANCIAL INSTITUTIONS

Pursuant to WV §31A-2-12

Under the Supervision of the

COMMISSIONER OF BANKING

Fiscal Year ending June 30, 2010



SARA M. CLINE
COMMISSIONER



WEST VIRGINIA DIVISION OF BANKING
ONE PLAYERS CLUB DRIVE
SUITE 300
CHARLESTON, WEST VIRGINIA 25311-1638
www.wvdob.org

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

Earl Ray Tomblin
Governor

Sara M. Cline
Commissioner

February 1, 2011

The Honorable Earl Ray Tomblin
Acting Governor of West Virginia
State Capitol
1900 Kanawha Boulevard, East
Charleston, WV 25305

Acting Governor Tomblin:

I am pleased to present the West Virginia Division of Banking's 109th Annual Report of Financial Institutions for the fiscal year ending June 30, 2010, 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 2010, 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, 2010, the agency supervised 52 state-chartered banks ranging in size from \$30.5 million to \$5.3 billion, including four of the five largest banks headquartered in West Virginia. Combined, the assets of our 52 supervised banks totaled \$20.7 billion, which was relatively unchanged from the \$20.8 billion reported as of June 30, 2009.

Respectfully,

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

Sara M. Cline
Commissioner

TABLE OF CONTENTS

Cover Page	
Letter to the Governor	
Division History	1
Division Activities	2
Fiscal Year Receipts and Disbursements	3
West Virginia Division of Banking Employees	4
West Virginia Board of Banking & Financial Institutions Members	5
West Virginia Lending & Credit Rate Board Members	6-7
West Virginia Floating Usury Ceiling Rates	8
<i>DEPOSITORY INSTITUTIONS:</i>	
State Chartered Banks Headquartered in West Virginia	9-11
National Chartered Banks Headquartered in West Virginia	12
Bank Applications Received and/or acted upon	13
State and National Bank Mergers	14
Super Parity Activity	15
Trust Departments	16
Report of Condition and Income for State and National Banks in WV	17
Bank Holding Companies Operating in West Virginia	18-21
Bank Holding Companies Formations and Dissolutions	22
State Chartered Credit Unions Headquartered in West Virginia	23
State Credit Union's Balance Sheet Report	24
State Credit Union's Income Statement Report	25
WV Corporate Credit Union Year End Totals	26
<i>NON DEPOSITORY INSTITUTIONS:</i>	
West Virginia Mortgage Loan Act Licensees	27-37
West Virginia Money Transmission Licensees	38
West Virginia Regulated Consumer Lender Licensees	39-40

DIVISION HISTORY

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

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

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

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

Name	Title	Year Served
Charles W. Young	Bank Examiner	1891-1892
C.A. Weaver	Bank Examiner	1893-1894
No Record	Bank Examiner	1895-1898
O.B. Wetzel	Bank Examiner	1899-1900
O.B. Kefauver	Bank Examiner	1900-1901
M.A. Kendall	Commissioner	1901-1905
S.V. Mathews	Commissioner	1905-1915
S. Preston Smith	Commissioner	1915-1919
Joseph S. Hill	Commissioner	1919-1923
Naaman Jackson	Commissioner	1923-1924
Harry A. Abbott	Commissioner	1924-1929
Lathrop R. Charter, Jr.	Commissioner	1929-1933
Waitman C. Given	Commissioner	1933-1934
George Ward	Commissioner	1934-1940
H.P. Brightwell	Acting Commissioner	1940-1940
R. Carl Andrews	Commissioner	1940-1941
H.D. Vaughan	Commissioner	1941-1942
A.W. Locke	Commissioner	1942-1947
John H. Hoffman	Commissioner	1947-1955
Mrs. Neil W. Walker	Commissioner	1955-1957
Donald Taylor	Commissioner	1957-1960
Carl B. Early	Commissioner	1960-1967
M. W. Smith	Commissioner	1967-1971
George B. Jordan, Jr.	Commissioner	1972-1974
W. Lovell Higgins	Acting Commissioner	1974-1975
George B. Jordan, Jr.	Commissioner	1975-1977
H. David Hale	Commissioner	1977-1977
C. Joe Mullen	Commissioner	1977-1979
W. Lovell Higgins	Acting Commissioner	1979-1979
Phyllis Huff Arnold	Commissioner	1979-1983
Thomas J. Hansberry	Acting Commissioner	1983-1984
Thomas J. Hansberry	Commissioner	1985-1985
A. Kevin Thomas	Deputy Commissioner	1985-1987
David S. Mudie	Deputy Commissioner	1987-1988
James H. Paige, III	Commissioner	1989-1992
Sharon G. Bias	Commissioner	1992-2001
Larry A. Stark	Commissioner	2001-2008
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>FY2009</u>	<u>FY2010</u>
Bank Holding Companies	13	17
Commercial Banks and Trust Companies (Trust, Compliance, EDP, Visitations and Targets)	65	57
Credit Unions	4	4
Money Transmitters	0	2
Regulated Consumer Lenders	3	7
Mortgage Lender/Broker Examinations & Visitations	31	16
Total Examinations	116	103

	<u>FY2010</u> <i>June 30, 2010</i>	<u>FY2009</u> <i>June 30, 2009</i>	<u>FY2008</u> <i>June 30, 2008</i>
<u>RECEIPTS:</u>			
Bank Assessments	\$1,827,802	\$1,301,919	\$955,878
Regulated Consumer Lender Assessments	\$145,576	\$187,911	\$170,954
Credit Union Assessments	\$30,821	\$28,595	\$28,226
Bank Holding Company Assessments	\$133,755	\$63,443	\$60,120
Bank & Bank Holding Co. Fees	\$1,100	\$16,750	\$11,600
Money Transmitter Fees	\$85,790	\$73,670	\$75,329
NonDepository Fees	\$811,052	\$995,362	\$1,247,602
Foreclosure Report Fees	\$66,260	NA	NA
Other Application Fees	\$0	\$100	\$1,500
Miscellaneous Fees	\$269	\$148	\$287
<i>Total Income:</i>	\$3,102,425	\$2,667,898	\$2,551,496

EXPENDITURES:

Personal Services /Annual Increments	\$1,460,320	\$1,481,929	\$1,534,177
Employee Benefits	\$763,556	\$459,392	\$482,208
Current Expenses	\$557,150	\$590,013	\$542,210
Repairs and Alterations	\$0	\$1,874	\$0
Total Assets	\$153,990	\$42,639	\$42,311
General Revenue Transfer	\$9,363	\$0	\$426,075
<i>Total Operating Expenses:</i>	\$2,944,379	\$2,575,847	\$3,026,981

**WEST VIRGINIA DIVISION OF BANKING STAFF
AS OF JUNE 30, 2010**

COMMISSIONER	SARA CLINE
GENERAL COUNSEL	ROBERT LAMONT
DEPUTY COUNSEL	LOREN ALLEN
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 NATHAN FREEMAN ROBERT GLOTFELTY, JR. MATTHEW MANN JERRY MARTIN JON OURS ESTHER SEBERT JAMES THOMPSON JUSTIN BUTLER THOMAS MAINELLA
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, 2010**

Board Member	Location	Represents
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	Middle Tier Banks
Mr. Paul Limbert	Wesbanco Bank, Inc. Wheeling, WV	Top Tier Banks
Mr. Larry Moore	Ceredo, WV	Public
Mr. Michael Nelson	Pleasants County Bank, Inc. St. Mary, WV	Lower Tier Banks
Mr. Charles Thomas	WV Corporate Credit Union Parkersburg, WV	All other Financial Institutions

Note: No State Bank Failures Occurred In Fiscal Year 2010

**WEST VIRGINIA LENDING AND CREDIT RATE BOARD
STATUTORY MEMBERS, AS OF JUNE 30, 2010**

<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. Jose V. Sartarelli	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

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.

July 1,	2009	5.75% per year
August 1,	2009	5.75% per year
September 1,	2009	5.50% per year
October 1,	2009	5.50% per year
November 1,	2009	5.75% per year
December 1,	2009	6.00% per year
January 1,	2010	6.00% per year
February 2,	2010	6.00% per year
March 2,	2010	6.00% per year
April 6,	2010	6.00% per year
May 4,	2010	6.00% per year
June 1,	2010	5.50% per year

Formula based on 20-year maturities only.

STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA FY 2010

Bank of Charles Town

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

Bank of Mingo

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

BCBank, Inc.

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

Capon Valley Bank

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

Citizens Bank of Morgantown, Inc.

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

Clay County Bank, Inc.

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

CNB Bank, Inc.

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

Cornerstone Bank, Inc.

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

First Bank of Charleston, Inc.

201 Pennsylvania Avenue
Charleston, West Virginia 25302
Phone: (304) 340-3000

Bank of Gassaway

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

Bank of Mount Hope, Inc.

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

Boone County Bank, Inc.

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

Centra Bank, Inc.

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

Citizens Bank of West Virginia, Inc.

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

Clear Mountain Bank, Inc.

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

Community Bank of Parkersburg

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

Davis Trust Company

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

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

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
Iaeger, West Virginia 24844
Phone: (304) 938-5322

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

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

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

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

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

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

NATIONAL BANKS HEADQUARTERED IN WEST VIRGINIA FY 2010

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 FY2010**

DATE APPROVED	APPLICATION TYPE	APPLICATION NAME	DESCRIPTION
12/14/2009	Application for the purchase of certain assets and the assumption of certain liabilities of five branch banks	Purchase & Assumption	Application by Pioneer Community Bank, Iaeger, West Virginia to purchase five branch office buildings located within McDowell County, West Virginia of the former Ameribank Inc., Northfork, West Virginia.

**BANK MERGERS THAT OCCURRED JUNE 2009 THROUGH JUNE 2010
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA**

BANKS INVOLVED

SURVIVING ENTITY

None

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

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

During Fiscal Year 2010, the Commissioner of Banking granted the following authorizations pursuant to WV Code § 31A-8C-2:

- **July 15, 2009 Citizens Bank of West Virginia**

Citizens Bank of West Virginia was authorized to engage in the sale of title insurance from a place with a population in excess of 5,000 and allowed to transfer the location of its title insurance subsidiary from Beverly, WV to Elkins, WV.

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

**Fiscal Year 2010
As of December 31, 2009**

<u>STATE BANKS</u>	<u>TRUST ASSETS</u>
Bank of Charles Town	\$84,318,000
BCBank, Inc.	NR
Boone County Bank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	\$36,896,000
Citizens Bank of West Virginia, Inc.	\$56,584,000
Davis Trust Company	\$13,898,000
First Central Bank, Inc.	NR
First Peoples Bank, Inc.	\$7,509,000
MCNB Bank and Trust Co.	\$95,684,000
Summit Community Bank, Inc.	\$33,000
The First State Bank	\$2,988,000
The Grant Count Bank	NR
The Harrison County Bank	\$600,000
Union Bank, Inc.	\$585,000
United Bank, Inc.	\$2,105,828,000
Wesbanco Bank, Inc.	\$2,342,325,000
TOTAL 17 BANKS	\$4,747,248,000

(\$ in 000's)

	WV State Banks		WV National Banks	
	6/30/2009	6/30/2010	6/30/2009	6/30/2010
Number of Institutions	53	52	8	8
<u>ASSETS AND LIABILITIES</u>				
Total assets	\$20,833,632	\$20,740,715	\$3,875,867	\$3,911,433
Cash and Due from banks	\$729,916	\$1,075,015	\$97,586	\$94,856
Interest-bearing balances	\$295,706	\$703,136	\$17,685	\$18,781
Securities	\$4,114,421	\$3,756,570	\$835,738	\$856,840
Federal Funds sold and reverse repurchase	\$211,964	\$299,530	\$26,233	\$30,530
Net loans and leases	\$14,295,867	\$14,018,611	\$2,568,110	\$2,573,870
Bank premises & fixed assets	\$338,092	\$331,768	\$91,346	\$93,626
Other real estate owned	\$74,922	\$135,128	\$11,259	\$19,435
Goodwill & other intangibles	\$367,098	\$359,573	\$64,071	\$63,618
Other assets	\$700,066	\$762,779	\$181,524	\$178,658
Life insurance assets	\$277,953	\$303,415	\$86,997	\$89,678
Total liabilities	\$18,714,858	\$18,563,240	\$3,463,008	\$3,470,795
Total deposits	\$16,087,240	\$16,664,660	\$3,211,539	\$3,274,699
Federal funds purchased and repurchase agreements	\$736,922	\$584,920	\$174,635	\$150,336
Other borrowed funds	\$1,720,138	\$1,179,651	\$28,630	\$14,931
Subordinated debt	\$0	\$0	\$0	\$0
Other liabilities	\$170,558	\$134,009	\$48,204	\$30,829
Total equity capital	\$2,118,775	2,177,477	\$412,860	\$440,638
Perpetual preferred stock	\$3,512	\$3,512	\$0	\$0
Common stock	\$73,387	\$73,586	\$8,473	\$8,473
Surplus	\$709,411	\$748,714	\$251,364	\$251,364
Undivided profits	\$1,292,725	\$1,311,925	\$113,123	\$140,901
Noncontrolling interests in consolidated subsidiaries	\$39,740	\$39,740	\$39,900	\$39,900
<u>INCOME AND EXPENSE</u>				
Interest Income	\$522,961	\$491,027	\$98,956	\$92,025
Interest Expense	\$187,920	\$145,255	\$28,777	\$21,977
Net Interest Income	\$335,041	\$345,772	\$70,179	\$70,048
Provisions for loan and lease losses	\$51,175	\$60,309	\$5,233	\$5,078
Noninterest income	\$83,812	\$82,263	\$33,394	\$31,220
Fiduciary activities	\$10,096	\$10,559	\$1,771	\$1,868
Service charges on deposit accounts	\$38,852	\$37,915	\$18,810	\$17,504
Trading account gains and fees	\$(564)	\$(65)	\$0	\$0
Additional noninterest income	\$35,428	\$33,854	\$12,813	\$11,848
Total noninterest expense	\$269,914	\$268,732	\$58,525	\$59,504
Salaries and employee benefits	\$126,549	\$128,079	\$28,847	\$28,964
Premises and equipment expense	\$35,639	\$37,118	\$9,221	\$9,565
Additional noninterest expense	\$107,726	\$103,535	\$20,457	\$20,975
Pre-tax net operating income	\$97,764	\$98,994	\$39,815	\$36,686
Securities gains (losses)	\$(3,897)	\$4,842	\$(2,241)	\$(930)
Applicable income taxes	\$12,693	\$26,798	\$12,316	\$11,257
Income before extraordinary items	\$80,904	\$77,038	\$25,258	\$24,499
Extraordinary gains-net	\$0	\$0	\$0	\$0
Net income attributable to bank	\$80,904	\$77,038	\$25,770	\$24,950

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA FY 2010

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

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

Farmers Bancshares, Inc.
211 W 2nd Street
Pomeroy, Ohio 45769

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

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

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

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

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

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

Main Street Financial Services Corp.
2001 Main Street, Suite 100
Wheeling, West Virginia 26003

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

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

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

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

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

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

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 Aveune
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

Poca Valley Bankshares, Inc.
PO Box 56
Walton, West Virginia 25286

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

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

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-

PNC Financial Services Group, Inc.
249 Fifth Avenue, One PNC Plaza
Pittsburgh, Pennsylvania 15222

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-

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

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

**BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
AS OF JUNE 30, 2010**

Formations:

None

Dissolutions:

None

**STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA
AS OF JUNE 30, 2010**

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 Public Employees Credit Union d/b/a
The State Credit Union**

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

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF FINANCIAL CONDITION
AS OF JUNE 30, 2010**

<u>BALANCE SHEET</u>	<u>Total Liabilities</u>	<u>Shares</u>	<u>Total Equity</u>	<u>Total Assets</u>
Clarksburg Area Postal Clarksburg, WV	\$27,491	\$9,184,787	1,090,985	\$10,303,263
Local #317 I.A.F.F. Charleston, WV	\$109,599	\$5,567,996	\$493,739	\$6,171,334
The State Credit Union Charleston, WV	\$470,079	\$40,013,595	\$4,871,581	\$45,355,255
WV Baptist State Convention Hilltop, WV	\$351	\$154,337	\$24,725	\$179,413
WV Central Credit Union Parkersburg, WV	\$96,390	\$74,128,573	\$7,444,033	\$81,668,996
TOTALS	\$703,910	\$129,049,288	\$13,925,063	\$143,678,261

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF FINANCIAL CONDITION
AS OF JUNE 30, 2010**

<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>
<hr/>						
Clarksburg Area Postal Clarksburg, WV	\$275,661	\$56,495	\$219,166	\$33,162	\$211,063	\$41,265
<hr/>						
Local #317 I.A.F.F. Charleston, WV	\$165,920	\$102,260	\$63,660	\$378	\$59,134	\$4,904
<hr/>						
The State Credit Union Charleston, WV	\$919,759	\$181,698	\$738,061	\$261,600	\$822,224	\$177,437
<hr/>						
WV Baptist State Convention Hilltop, WV	\$856	\$0	\$856	\$497	\$2,933	\$(1,580)
<hr/>						
WV Central Credit Union Parkersburg, WV	\$1,812,050	\$565,503	\$1,246,547	\$348,372	\$1,269,711	\$325,208
<hr/>						
TOTALS	\$3,174,246	\$905,956	\$2,268,290	\$644,009	\$2,365,065	\$547,234

**WEST VIRGINIA CORPORATE CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
AS OF JUNE 30, 2010**

Not Applicable

Converted to a Federal Charter on November 19, 2009

WEST VIRGINIA DIVISION OF BANKING

LICENSED MORTGAGE BROKERS

AA Mortgage Group, LLC	7313 Grove Road, Suite R Frederick, MD 21704
Adchemy, Inc.	5400 D Big Tyler Road Charleston, WV 25313
Alcova Mortgage, LLC	3629 Franklin Rd SW Suite 207 Roanoke, VA 24014
Allied Home Mortgage Capital Corporation	6110 Pinemont Drive Suite 215 Houston, TX 77092
American Advisors Group	16808 Armstrong Ave Suite 220 Irvine, CA 92606
Americorp Mortgage Services, Inc.	12040 South Lakes Drive, Suite 102 Reston, VA 20191
Amerisave Mortgage Corporation	3350 Peachtree Road NE, #1000 One Capital City Plaza Atlanta, GA 30326
Ark-La-Tex Financial Services, LLC	5160 Tennyson Pkwy Suite 2000W & 3001W Plano, TX 75024
Atlantic Funding Services, L.L.C.	36 Bakerton Road Harpers Ferry, WV 25425
Atlantic Mortgage and Funding, Inc.	780 Lynnhaven Parkway Suite 160 Virginia Beach, VA 23452
Bancstar Mortgage LLC	8120 Woodmont Ave., Suite 830 Bethesda, MD 20814
Berkley Capital Corp.	931 Clint Moore Road Boca Raton, FL 33487
Caliber Funding LLC	9201 E Mountain View Rd Suite 210 Scottsdale, AZ 85258
Capital Mortgage Firm, Inc.	67512 WarnockSt Clairsville Rd St. Clairsville, OH 43950
Community Mortgage LLC	602 Center Street Suite 103 Mt. Airy, MD 21771
Diamond Funding Corporation	2420 Pennsylvania Avenue Weirton, WV 26062
Diversified Financial Mortgage Corporation	200A Monroe St Ste 215 Rockville, MD 20850
Dominion Residential Mortgage, LLC	10529D Braddock Road Fairfax, VA 22032
DSC Services, Inc.	PO Box 360 Portersville, PA 16051
Express Mortgage, LLC	108B Cadle Dr Cross Lanes, WV 25313
Federation of Appalachian Housing Enterprises Inc.	106 Pasco Street Berea, KY 40403
First Home Mortgage Corporation	8003 Corporate Drive Suite A Baltimore, MD 21236
First Residential Mortgage Network, Inc.	9721 Ormsby Station Road Louisville, KY 40223
Franklin First Financial, Ltd.	445 Broadhollow Rd Suite 215 Melville, NY 11747
Freedom Mortgage Corporation	907 Pleasant Valley Avenue Suite 3 Mt. Laurel, NJ 08054
Gateway Funding Diversified Mortgage Services, L.P.	300 Welsh Road Building #5 Horsham, PA 19044

Genworth Financial Home Equity Access, Inc.
GMAC Mortgage, LLC
Guaranteed Rate, Inc.
Hartford Financial Group, LLC
HomeFirst Mortgage Corp.
Homeownership Center, Incorporated
Housing Authority of Mingo County
IBM Lender Business Process Services, Inc.
Jacob Dean Mortgage, Inc.
John L. Jones
K. Hovnanian American Mortgage, L.L.C.
LeadPoint, Inc.
LenderLive Network, Inc.
LendingTree, LLC
Lenox Financial Mortgage, LLC
Lincoln Mortgage, LLC
LMB Mortgage Services, Inc.
Loanleaders of America, Inc.
Maharzada Financial, Inc.
Major Savings, Inc.
MarC Trust Mortgage, LLC
McKinley Carter Mortgage, LLC
Millennium Financial Group, Inc.
Monocacy Home Mortgage, LLC
Mortgage Financing.com
Mortgage One Corporation
Mortgage Research Center, LLC
Mountain State Lending Associates, Inc.
Nations Funding Source, Inc.
Nations Lending Corporation

1950 Jamboree Road Irvine, CA 92612
1100 Virginia Drive Ft. Washington, PA 19034
3940 N Ravenswood Chicago, IL 60613
525 Metro Place North Ste. 200 Dublin, OH 43017
207 South Alfred Street Alexandria, VA 22314-
1404 N Randolph Avenue Elkins, WV 26241
P.O. Box 120 Delbarton, WV 25670
8501 IBM Drive Bldg 201 #2DD188 Charlotte, NC 28262
1604 Spring Hill Road 2nd Floor Vienna, VA 22182
19453 Loudoun Orchard Road Leesburg, VA 20175
3601 Quantum Blvd Boynton Beach, FL 33426
11661 San Vicente Blvd., Suite 800 Los Angeles, CA 90049
5400 D Big Tyler Road Charleston, WV 25313
11115 Rushmore Dr Charlotte, NC 28277
6 Piedmont Center, 3525 Piedmont Road Suite 6-500 Atlanta, GA 30305
230 Costello Drive, 2nd Floor Winchester, VA 22602
6701 Center Drive West Suite 300 Los Angeles, CA 90045
2081 Business Center Drive, Suite 150 Irvine, CA 92612
15825 Crabbs Branch Way # 100 Derwood, MD 20855
260C Bethany Pike Wheeling, WV 26003
322 W. Lee Highway #206 Warrenton, VA 20186
2100 Market Street Wheeling, WV 26003
Church Street Business Center Middletown, MD 21769
75K Thomas Johnson Dr Frederick, MD 21702
115 Aikens Center, Suite 20-B Martinsburg, WV 25404-
239 Draft Lane White Sulphur Springs, WV 24986
2101 Chapel Plaza Court Suite 107 Columbia, MO 65203
2112 Pennsylvania Avenue Weirton, WV 26062
280 W Prospect Rd Ft. Lauderdale, FL 33309
7029 Pearl Road, Suite 300 Middleburg Heights, OH 44130

Nationwide Home Mortgages, Inc.	1803 Research Boulevard Suite 501 Rockville, MD 20850
New Penn Financial, LLC	4000 Chemical Rd Suite 200 Plymouth Meeting, PA 19462
NFM, Inc.	505 Progress Drive Suite 100 - 115 Linthicum, MD 21090
NVR Mortgage Finance, Inc.	121 Hillpointe Drive Suite 100 Canonsburg, PA 15317
Oak Tree Mortgage Services, Inc.	416 South Conococheague Street Williamsport, MD 21795
OakCrest Mortgage, L.L.C.	126 N. Kent Street Winchester, VA 22601
One Reverse Mortgage, LLC	9740 Scranton Road Suite 300 San Diego, CA 92121
Oxford Lending Group, LLC	1 East Campus View Blvd Ste 200 Columbus, OH 43235
Pacific Coast Mortgage, Inc.	6991 E. Camelback Road, C-250 Scottsdale, AZ 85251
PHH Home Loans, LLC	6564 John Barton Payne Road Marshall, NJ 20115
PHH Mortgage Corporation	1 Mortgage Way Mt. Laurel, NJ 08054
Power Mortgage & Financial Solutions, Inc.	306 S Queen St Martinsburg, WV 25401
Precision Processing, LLC	6345 Soft Thunder Trail Columbia, MD 21045
Premier Mortgage, LLC	709 Beechurst Ave Ste 6 Morgantown, WV 26508
Primerica Financial Services Home Mortgage, Inc.	3100 Breckinridge Boulevard Duluth, GA 30099-0001
Prospect Mortgage, LLC	15301 Ventura Blvd Suite D300 Sherman Oaks, CA 91403
Prosperity Mortgage Company	4440 Brookfield Corporate Drive Chantilly, VA 20151
Reliance Mortgage Company	950 Beverly Pike, Suite B Elkins, WV 26241
Revolutionary Mortgage Company	9099 RIDGEFIELD DRIVE SUITE 104 FREDERICK, MD 21701
Riverfront Mortgages Incorporated	1321 Commerce Street Wellsburg, WV 26070-
Safe Housing and Economic Development, Inc.	P. O. Box 239 Kimball, WV 24853
Sierra Pacific Mortgage Company, Inc.	50 Iron Point Circle Suite 200 Folsom, CA 95630
Solution One Mortgage, LLC	205 D STREET CHARLESTON, WV 25303
Southern Trust Mortgage, LLC	4433 Corporation Lane Suite 300 Virginia Beach, VA 23462
Streber Mortgage, LLC	102 E Sugartree Street Wilmington, OH 45177
Success Mortgage, LLC	27 West Jubal Early Drive Winchester, VA 22601
TBI Mortgage Company	250 Gibraltar Road Horsham, PA 19044
The American Mortgage Group, Inc.	114 Hovatter Drive Inwood, WV 25428
The Hills Mortgage and Finance Company, LLC	23 Mountain Boulevard, Suite 2 Warren, NJ 07059
The Housing Authority of the City of Fairmont	103 Twelfth Street Fairmont, WV 26554

The Money Connection, Inc.
The Mortgage Link, Inc.
Tim Rutherford Company, LLC
Top Flite Financial, Inc.
Tower Mortgage Corporation
Union National Mortgage Co
VBS Mortgage, LLC
World Alliance Financial Corp.

94 Shiawassee Ave Fairlawn, OH 44333
800 s frederick ave #103 gaithersburg, MD 20877
484 Rutherford Drive North Tazewell, VA 24630
123 E Grand River Ave Williamston, MI 48895
5880 Cleveland Ave Columbus, OH 43231-6882
8241 Dow Circle W. Strongsville, OH 44136
2040 Deyerle Avenue, Suite 207 Harrisonburg, VA 22801
3 Huntington Quadrangle Melville, NY 11747

WEST VIRGINIA DIVISION OF BANKING

LICENSED MORTGAGE LENDERS

21st Mortgage Corporation	620 Market Street Knoxville, TN 37902
Alcova Mortgage LLC	3629 Franklin Road SW, #207 Roanoke, VA 24014
Allied Home Mortgage Capital Corporation	6110 Pinemont Drive Suite 215 Houston, TX 77092
Allied Home Mortgage Corp.	6110 Pinemont Drive Suite 220 Houston, TX 77092
Allied Mortgage Group, Inc.	7 Bala Avenue Suite 108 Bala Cynwyd, PA 19004
American Advisors Group	16808 Armstrong Ave Suite 220 Irvine, CA 92606
American Financial Resources, Inc.	9 Sylvan Way Parsippany, NJ 07950
American General Financial Services, Inc., a DE Corp.	601 NW 2nd Street Evansville, IN 47701-0059
American General Financial Services, Inc., an Ohio Corp.	601 NW 2nd Street Evansville, IN 47701-0059
American Home Mortgage Lending Solutions, Inc.	4600 Regent Blvd Irving, TX 75063
American Home Mortgage Servicing, Inc.	1525 S Beltline Road Coppell, TX 75019
American Internet Mortgage, Inc.	4121 Camino Del Rio S San Diego, CA 92108
AmeriFirst Home Improvement Finance Co.	4405 South 96th Street Omaha, NE 68127
Amerisave Mortgage Corporation	3350 Peachtree Road, NE, #1000 Suite 100 Atlanta, GA 30326
AMS Servicing, LLC	3374 Walden Avenue Suite 120 Depew, NY 14043
Arch Bay Holdings, LLC	3121 Michelson Drive, Suite 200 Irvine, CA 92612
Ark-La-Tex Financial Services, LLC	5160 Tennyson Pkwy Suite 2000W & 3001W Plano, TX 75024
Aurora Mortgage, LLC	8150 Leesburg Pike Suite 410 Vienna, VA 22182
Avelo Mortgage, L.L.C.	250 E John Carpenter Freeway 2nd Floor Irving, TX 75062
Barclays Bank PLC	745 Seventh Avenue New York, NY 10019
Barclays Capital Real Estate Inc.	745 Seventh Avenue New York, NY 10019
Bayview Asset Management, LLC	4425 Ponce De Leon Blvd 5th Floor Coral Gables, FL 33146
BayView Financial, L.P.	4425 Ponce de Leon Blvd 4th Floor Coral Gables, FL 33146
Bayview Loan Servicing, LLC	4425 Ponce de Leon Blvd 5th Floor Coral Gables, FL 33146
Benchmark Mortgage, Inc.	6800 Paragon Place, Suite 475 Richmond, VA 23230
Beneficial Financial I, Inc.	26525 North Riverwoods Boulevard Mettawa, IL

BMMZ Holdings LLC	1100 Virginia Drive Suite B Fort Washington, PA 19034
Bridgefield Mortgage Corporation	7101 College Blvd Suite 1400 Overland Park, KS 66210
Caliber Funding LLC	1320 Greenway Drive, Suite 300 Irving, TX 75038
Cardinal Financial Company, Limited Partnership	444 Jacksonville Road Warminster, PA 18974
Carrington Mortgage Services, LLC	1610 E Saint Andrew Place Suite B150 Santa Ana, CA 92705
CGB AGRI Financial Services, Inc.	2209 River Road Louisville, KY 40206
Chimera Investment Corporation	1211 Avenue of the Americas, Suite 2902 New York, NY 10036
CIS Financial Services, Inc.	369 10th Avenue, SW Hamilton, AL 35570
Community Resources Inc.	113 Ann Street Parkersburg, WV 26101
CommunityWorks in West Virginia, Inc.	4302 Crede Drive, Charleston, WV 25302
Consumer Solutions 3, LLC	12700 Whitewater Drive Minnetonka, MN 55343
Consumer Solutions 4, LLC	12700 Whitewater Drive Minnetonka, MN 55343
Consumer Solutions, LLC	12700 Whitewater Drive Minnetonka, MN 55343
Corridor Mortgage Group, Inc.	11085 Stratfield Court Marriottsville, MD 21104-1646
Countrywide Home Loans, Inc.	4500 Park Granada Calabasas, CA 91302-
Credit Suisse First Boston Mortgage Capital, LLC	11 Madison Avenue New York, NY 10010
Crescent Mortgage Company	5901 Peachtree Dunwoody Road Suite 200, Bldg C Atlanta, GA 30328
DB Structured Products, Inc.	60 Wall Street, 36th Floor New York, NY 10005-
DHI Mortgage Company, Ltd., Limited Partnership	12357 Riata Trace Pkwy C-150 Austin, TX 78727
Diamond Funding Corporation	2420 Pennsylvania Avenue Weirton, WV 26062
DLJ Mortgage Capital, Inc.	1 Madison Avenue New York, NY 10010-
Dovenmuehle Mortgage, Inc.	1 Corporate Drive Suite 360 Lake Zurich, IL 60047
DSC Services, Inc.	1515 Perry Highway Portersville, PA 16051-
Dyck-O'Neal, Inc.	3214 W. Park Row Drive Arlington, TX 76013
Embrace Home Loans, Inc.	25 Enterprise Center Newport, RI 02842
EMC Mortgage Corporation	800 State Highway 121 Bypass Lewisville, TX 75067
Excel Mortgage Servicing, Inc.	19500 Jamboree Road Irvine, CA 92612
FCI Lender Services, Inc.	8180 East Kaiser Blvd. Anaheim Hills, CA 92808
Federation of Appalachian Housing Enterprises, Inc.	106 Pasco Street Berea, KY 40403
First Capital Mortgage Group Inc.	1910 Cochran Rd Suite 545 Manor Oak II Pittsburgh, PA 15220

First Guaranty Mortgage Corporation	8180 Greensboro Drive #500 Mclean, VA 22102
First Heritage Mortgage LLC	4100 Monument Corner Drive Suite 210 Fairfax, VA 22030
First Home Mortgage Corporation	8003 Corporate Drive Suite A Baltimore, MD 21236
First Residential Mortgage Network, Inc.	9721 Ormsby Station Road Louisville, KY 40223
First Savings Mortgage Corporation	745 Seventh Avenue, 21st Floor Fourth Floor McLean, VA 22102
FNF Servicing, Inc.	3637 Sentara Way Suite 303 Virginia Beach, VA 23452
Franklin American Mortgage Company	501 Corporate Centre Drive Suite 400 Franklin, TN 37067
Franklin Credit Management Corporation	101 Hudson Street 25th Floor Jersey City, NJ 07302
Franklin First Financial, Ltd.	445 Broadhollow Rd Suite 215 Melville, NY 11747
Freedom Mortgage Corporation	907 Pleasant Valley Avenue Suite 3 Mt. Laurel, NJ 08054
Gateway Funding Diversified Mortgage Services, L.P.	300 Welsh Road, Bldg. #5 Horsham, PA 19044
GE Money Mortgage Holding Company, LLC	6320 Canoga Avenue, Suite 1300 Woodland Hills, CA 91367-
Generation Mortgage Company	3565 Piedmont Road 3 Piedmont Center, Suite 300 Atlanta, GA 30305-1538
Genpact Mortgage Services, Inc.	O-151 44th Street SW Irvine, CA 92618
Genworth Financial Home Equity Access, Inc.	19500 Jamboree Road Irvine, CA 92612
GMAC Mortgage, LLC	1100 Virginia Drive Fort Washington, PA 19034
Goldman Sachs Mortgage Company	250 E John Carpenter Freeway 2nd Floor Irving, TX 75062
Graystone Solutions, Incorporated	142 North Rd, Ste G Sudbury, MA 01776
Green Planet Servicing, LLC	2300 N. Barrington Road, Suite 100 Hoffman Estates, IL 60169
Green Tree Servicing LLC	300 Landmark Towers 345 St. Peter Street St. Paul, MN 55102
GSF Mortgage Corporation	15430 W. Capitol Drive Brookfield, WI 53005
Guaranteed Home Mortgage Company, Inc.	108 Corporate Park Drive Suite 301 White Plains, NY 10604
Guaranteed Rate, Inc.	4621 N Ravenswood Chicago, IL
Harvard Home Mortgage, Inc.	27 Old Solomons Island Road Annapolis, MD 21401
Home Loan Center, Inc.	3355 Michelson Drive, Suite 300 Irvine, CA 92612
Home Retention Services, Inc.	9700 Bissonnet Ste 1500 Houston, TX 77036
Home Servicing, LLC	8641 United Plaza Blvd., Ste. 302 Baton Rouge, LA 70809
HomeAmerican Mortgage Corporation	12220 Sunrise Valley Drive, Suite 4 Reston, VA 20191
Homeowners Mortgage of America, Inc.	100 Galleria Parkway Suite 1400 Atlanta, GA 30339
Housing Authority of Mingo County	P.O. Box 120 Delbarton, WV 25670

Howard Hanna Financial Services, Inc.	119 Gamma Drive Pittsburgh, PA 15238
HSBC Mortgage Services Inc.	26525 North Riverwoods Boulevard Mettawa, IL
IBM Lender Business Process Services, Inc.	8501 IBM Drive Bldg 201 #2DD188 Charlotte, NC 28262
Integrity Home Mortgage Corporation	621 W. Jubal Early Drive Suite D Winchester, VA 22601
Intercoastal Mortgage Company	4100 Monument Corner Drive Suite 220 Fairfax, VA 22030
iServe Servicing, Inc.	222 W Las Colinas Blvd Suite 1252 E. Irving, TX 75039
James B. Nutter & Company	4153 Broadway Kansas City, MO 64111
Jefferies Mortgage Finance, Inc.	One Station Place Three North Stamford, CT 06902
JJG Capital Corporation	One City Boulevard West Suite 101 Orange, CA 92868
K. Hovnanian American Mortgage, L.L.C.	3601 Quantum Blvd Boynton Beach, FL 33426
Kondaur Capital Corporation	One City Boulevard West Suite 1900 Orange, CA 92868
Lending Solutions, Inc.	6470 East Johns Crossing Suite 220 Duluth, GA 30097
Litton Loan Servicing, LP	4828 Loop Central Drive Houston, TX 77081
Live Well Financial, Inc.	830 East Main Street, Suite 1000 One Capitol Square Richmond, VA 23219
Loanleaders of America, Inc.	3 MacArthur Place, Suite 650 Santa Ana, CA 92707
Marix Servicing LLC	1925 W Pinnacle Peak Rd Phoenix, AZ 85027
MBA Mortgage Services, Inc.	426 South Main Street Bel Air, MD 21014
McLean Mortgage Corporation	8405 Greensboro Drive Suite 960 McLean, VA 22102
Merrill Lynch Mortgage Lending, Inc.	1 Bryant Park New York, NY 10036-6715
Metropolitan Home Mortgage, Inc.	4 Park Plaza, Suite 800 Irvine, CA 92614
MGC Mortgage, Inc.	7195 Dallas Parkway Plano, TX 75024
Millennium Financial Group, Inc.	Church Street Business Center Middletown, MD 21769
MLD Mortgage Inc.	30 B Vreeland Road Florham Park, NJ 07932
MorEquity, Inc.	600 NW 2nd Street Evansville, IN 47708
Morgan Stanley Mortgage Capital Holdings, LLC	1585 Broadway New York, NY 10036-
Mortgage Access Corp.	225 Littleton Road Morris Plains, NJ 07950
MTGLQ Investors, L.P.	250 E John Carpenter Freeway 2nd Floor Irving, TX 75062
NAD Acquisition 3, LLC	3 International Drive Suite 120 Rye Brook, NY 10573
Nations Lending Corporation	7029 Pearl Road Suite 300 Middleburg Heights, OH 44130
Nationstar Mortgage, LLC	350 Highland Drive Lewisville, TX 75067

Nationwide Advantage Mortgage Company
New Penn Financial, LLC
NFM, Inc.
Nomura Credit and Capital, Inc.
NVR Mortgage Finance, Inc.
Ocwen Financial Solutions Private Limited
Ocwen Loan Servicing, LLC
One Reverse Mortgage, LLC
Oxford Lending Group, LLC
PENNYMAC CORP.
PennyMac Loan Services, LLC
PHH Home Loans, LLC
PHH Mortgage Corporation
Polaris Home Funding Corp.
Potomac Mortgage Group, LLC
Priority Mortgage Corp.
Prodovis Mortgage, LLC
Prospect Mortgage, LLC
Provident Funding Group, Inc.
QR Lending, Inc.
Quantum Servicing Corporation
Quicken Loans, Inc.
R.H. Lending, Inc.
Randolph County Affordable Housing and Development
Corporation
RBS Financial Products Inc.
Real Estate Mortgage Network, Inc.
Real Time Resolutions, Inc.
Redwood Residential Acquisition Corporation
Residential Credit Solutions, Inc.

7760 Office Plaza Drive South West Des Moines, IA 50266
4000 Chemical Rd Suite 200 Plymouth Meeting, PA 19462
505 Progress Drive Suite 100 - 115 Linthicum, MD 21090
2 World Financial Center, Building B New York, NY 10281-
121 Hillpointe Drive Suite 100 Canonsburg, PA 15317
Salarpuria Arena, 24 Luskar Hosur Road Bangalore, IX 560030
1661 Worthington Road Suite 100 West Palm Beach, FL 33409
9740 Scranton Road Suite 300 San Diego, CA 92121
1 East Campus View Blvd Ste 200 Columbus, OH 43235
27001 Agoura Road Calabasas, CA 91301
27001 Agoura Road Calabasas, CA 91301
6564 John Barton Payne Road Marshall, NJ 20115
1 Mortgage Way Mt. Laurel, NJ 08054
0-151 44th Street SW Grandville, MI 49418
1818 Library Street Suite 310 Reston, VA 20190
150 E Wilson Bridge Rd Ste 350 Worthington, OH 43085
600 Six Flags Drive Suite 250 Arlington, TX 76011
15301 Ventura Blvd Suite D300 Sherman Oaks, CA 91403
1633 Bayshore Highway Suite 155 Burlingame, CA 94010
555 Zor Shrine Place Suite 100 Madison, WI 53719
6302 E Martin Luther King Blvd Suite 300 Tampa, FL 33619
1050 Woodward Ave Detroit, MI 48226
6209 Colleyville Blvd. Colleyville, TX 76034
1404 N Randolph Avenue Elkins, WV 26241
9 Sylvan Way Parsippany, CT 07054
70 Grand Avenue, Suite 109 River Edge, NJ 07661
1750 Regal Row, Suite 120 Dallas, TX 75235
One Belvedere Place, Suite 300 Mill Valley, CA 94941
4282 North Freeway Fort Worth, TX 76137

Residential Funding Company, LLC	8400 Normandale Lake Boulevard Suite 350 Bloomington, MN 55437
Residential Mortgage Solution LLC	2800 28th Street Suite 102 Santa Monica, CA 90405
Resurgent Capital Services, L.P.	15 S. Main Street, Suite 600 Greenville, SC 29601-
Reverse Mortgage Solutions, Inc	2727 Spring Creek Drive Spring, TX 77373
Revolutionary Mortgage Company	9099 Ridgefield Drive Suite 104 Federick, MD 21701
Roosevelt Mortgage Acquisition Company	1540 Broadway Suite 1606 New York, NY 10036
RoundPoint Mortgage Company	8 Parkway Plaza 5032 Parkway Plaza Blvd. Suite 200 Charlotte, NC 28217
RoundPoint Mortgage Servicing Corporation	8 Parkway Plaza 5032 Parkway Plaza Blvd. Suite 200 Charlotte, NC 28217
Rushmore Loan Management Services LLC	7515 Irvine Center Drive Irvine, CA 92618
Saxon Mortgage, Inc.	4718 Mercantile Drive North Fort Worth, TX 76137
SecurityNational Mortgage Company	5300 South 360 West Suite 150 Salt Lake City, UT 84123
Select Mortgage Group, Ltd.	6784 Loop Road Centerville, OH 45459
Select Portfolio Servicing, Inc.	3815 S West Temple Salt Lake City, UT 84115
Selene Finance LP	9990 Richmond Avenue Suite 400 South Houston, TX 77042
Servis One, Inc.	400 E Royal Lane Suite 290 Irving, TX 75039
Sidus Financial, LLC	1905 Turnbury Drive Greenville, NC 27858
Sierra Pacific Mortgage Company, Inc.	50 Iron Point Circle Suite 200 Folsom, CA 95630
Sirva Mortgage, Inc.	6200 Oak Tree Blvd Suite 300 Independence, OH 44131
SN Servicing Corporation	323 Fifth Street Eureka, CA 95501
Southeastern Appalachian Rural Alliance	Rt. 1 Box 139 Lewisburg, WV 24901
Specialized Loan Servicing LLC	8742 Lucent Blvd Suite 300 Highlands Ranch, CO 80129
Spectra Funding, Inc.	1901 Camino Vida Roble Ste 112 Carlsbad, CA 92008
Statebridge Company, LLC	100 Jackson Street, Suite 102 Denver, CO 80206
Stearns Lending, Inc.	4 Hutton Centre Drive, #500 Santa Ana, CA 92707
Sun West Mortgage Company, Inc.	18303 Gridley Road Cerritos, CA 90703
Sutton Funding LLC	745 Seventh Avenue New York, NY 10019
Tammac Holdings Corporation	100 Commerce Boulevard Wilkes-Barre, PA 18702
TBI Mortgage Company	250 Gibraltar Road Horsham, PA 19044
The Housing Authority of the City of Fairmont	P. O. Box 2738 Fairmont, WV 26555-2738
The Money Source, Inc.	135 Maxess Road Melville, NY 11747

Triad Financial Services, Inc.	4336 Pablo Oaks Court Jacksonville, FL 32224
Tri-Emerald Financial Group, Inc.	26250 Enterprise Court, Suite 230 Lake Forest, CA 92630
Union National Mortgage Co.	8241 Dow Circle W Strongsville, OH 44136
Vanderbilt Mortgage and Finance, Inc.	500 Alcoa Trail Maryville, TN 37804
Vericrest Financial, Inc.	715 S Metropolitan Ave Suite 150 Oklahoma City, OK 73108
Victorian Finance LLC	2893 Pennsylvania Avenue Weirton, WV 26062
Walker Jackson Mortgage Corporation	4440 Brookfield Corporate Drive, Suite 300 Chantilly, VA 20151
Walter Mortgage Company, LLC	3000 Bayport Drive Suite 1100 Tampa, FL 33607
WCS Lending, LLC	6501 Congress Avenue 3rd Floor Boca Raton, FL 33487
Wealthbridge Mortgage Corp.	15455 NW Greenbrier Pkwy Suite 111 Beaverton, OR 97006
Wendover Financial Services Corporation	1550 Liberty Ridge Suite 120 Wayne, PA 19087
Weststar Mortgage, Inc.	3350 Commission Court Woodbridge, VA 22192
Wingspan Portfolio Advisors, LLC	4100 Midway Road, Suite 1110 Carrollton, TX 75007
Wipro Gallagher Solutions, Inc.	810 Crescent Centre Dr Suite 400 Franklin, TN 37067
World Alliance Financial Corp	3 Huntington Quadrangle Melville, NY 11747

**WEST VIRGINIA DIVISION OF BANKING
LICENSED MONEY TRANSMITTERS**

<u>Licensee</u>	<u>Location</u>
ADP Payroll Services, Inc.	Roseland, New Jersey
Amazon Payments, Inc.	Seattle, Washington
American Express Travel Related Services Company, Inc.	New York, New York
Blackhawk Network California, Inc.	Pleasanton, California
Blackhawk Network, Inc.	Pleasanton, California
CheckFree Services Corporation	Norcross, Georgia
CheckFreePay Corporation	Wallingford, Connecticut
Comdata Network, Inc.	Brentwood, Tennessee
Continental Exchange Solutions, Inc.	Buena Park, California
Custom House (USA) Ltd.	Victoria, BC, Canada
Global Cash Access, Inc.	Las Vegas, Nevada
Google Payment Corp.	Mountain View, California
Green Dot Corporation	Monrovia, California
GSC Enterprises, Inc.	Sulphur Springs, Texas
Integrated Payment Systems Inc.	Greenwood Village, Colorado
Internet Escrow Services, Inc.	Rancho Santa Margarita, California
IPP of America, Inc.	Fairfield, New Jersey
ITC Financial Licenses, Inc.	Columbus, Georgia
Merchants Express Money Order Company, Inc.	Wormleysburg, Pennsylvania
Metavante Payment Services, LLC	Milwaukee, Wisconsin
MoneyGram Payment Systems, Inc.	Minneapolis, Minnesota
nFinanSe Payments Inc.	Tampa, Florida
NoteWorld LLC	Tacoma, Washington
Obopay, Inc.	Redwood City, California
Official Payments Corporation	Reston, Virginia
Online Resources Corporation	Chantilly, Virginia
PayPal, Inc.	San Jose, California
PreCash, Inc.	Houston, Texas
Sigue Corporation	Sylmar, California
Tempus Consulting, Inc.	Washington, DC
Travelex Currency Services Inc.	Omaha, Nebraska
Travelex Global Business Payments Inc.	Washington, DC
Western Union Financial Services, Inc.	Englewood, Colorado

**WEST VIRGINIA DIVISION OF BANKING
LICENSED REGULATED CONSUMER LENDERS**

American General Home Equity, Inc.

105 LB & T Way, Logan, WV 25601-
324 1/2 Penco Road, P. O. Box 2177, Weirton, WV 26062-1377
516 Main Street W., Ripley, WV 25271-1106
144 N. State Route 2, New Martinsville, WV 26155-
309 Beckley Crossing Shopping Center, Beckley, WV 25801-7108
827 Fairmont Road, Suite 103, Westover, WV 26501-3847
518 N. Jefferson Street, Lewisburg, WV 24901-8981
1231 Stafford Drive, Princeton, WV 24740-2465
River Walk Plaza, 10 River Walk Mall, South Charleston, WV 25303-1026
613 Fayette Square, Oak Hill, WV 25901-
281 Aikens Center, Martinsburg, WV 25404-6203
95 West Main, Buckhannon, WV 26201-
4341 State Rt. 60 East, Huntington, WV 25701-

Beckley Loan Company

622 Neville Street, P.O. Box 1146, Beckley, WV 25801-

Budget Finance Company

251 Riverview Lane, P.O. Box 56, New Martinsville, WV 26155-

CitiFinancial, Inc.

211 Merchants Walk, Summersville, WV 26651-
235 N. State Rt 2, New Martinsville, WV 26155-
43 RHL Boulevard, South Charleston, WV 25309-
522 Emily Drive, Clarksburg, WV 26301-5507
302 Galleria Plaza, Beckley, WV 25801-
63A Water Street, Logan, WV 25601-
1819 Jefferson Sreet (Jeffers), Bluefield, WV 24701-
1349 Edwin Miller Blvd., Martinsburg, WV 25401-3703
1857 Route 21 South, Ripley, WV 25271-
540 N. Jefferson Street, Lewisburg, WV 24901

CitiFinancial, Inc. (continued)

129 Dayton Street, Beckley, WV 25801-
4144 State Route 34, Unit 9, Hurricane, WV 25526-
1704-C Mileground Road, Morgantown, WV 26505-
605 Fayette Square Shopping Center, Suite C, Oak Hill, WV 25901-
753 Valley Pointe Shopping Center, Elkins, WV 26241-
Route 220 South, Suite 100, Keyser, WV 26726-
1253 Stafford Drive, Princeton, WV 24740-
2694 White Hall Boulevard, White Hall, WV 26554-
220 Virginia Street West, Charleston, WV 25302-
4341 Route 60, Huntington, WV 25705-
1021 National Road, #1, Wheeling, WV 26003-
1911 7th Street, Parkersburg, WV 26101-

Lendmark Financial Services of West Virginia

796 Foxcraft Avenue, Suite 105, Martinsburg, WV 25401-
506 Emily Drive, Clarksburg, WV 26301-
6526 Mall Road, Morgantown, WV 26501-

Nicholas Loan & Mortgage, Inc.

1022 Wal-Street, Summersville, WV 26651-


OakFirst Loan Center, Inc.

1286 Edwin Miller Boulevard, Martinsburg, WV 25404-

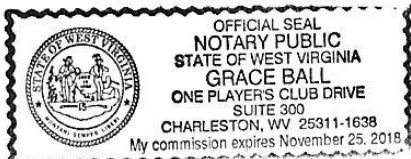
VERIFICATION OF ANNUAL REPORT


I, Robert J. Lamont, having been duly authorized by Commissioner Cline, hereby verify, pursuant to WV Code §31A-2-12, that:

- In making the examination of each financial institution a qualified person employed by the Division of Banking has personally and carefully inspected the books, papers and affairs of the institution, or, in the case of certain banking institutions, the Division of Banking has accepted a reasonably current examination made by the Federal Deposit Insurance Corporation or the Federal Reserve System; and
- As far as I know or am informed, neither the Commissioner nor any other person in the Division of Banking has, in any case received or agreed to receive directly or indirectly any reward, gift, or promise thereof, from any officer or other person connected with any financial institution.


Robert J. Lamont, General Counsel

Taken, subscribed and sworn to before me this 1st day of February 2011.




Notary Public

