

WEST VIRGINIA
DIVISION *of* FINANCIAL INSTITUTIONS

118th ANNUAL REPORT OF FINANCIAL INSTITUTIONS

Pursuant to W.Va. Code §31A-2-12

Under the Supervision of the
COMMISSIONER OF FINANCIAL INSTITUTIONS

Fiscal Year ending June 30, 2019



Dawn E. Holstein
Commissioner

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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 Division of Banking, and on February 29, 2012 to the Division of Financial Institutions.

<i>Name</i>	<i>Title</i>	<i>Year Served</i>
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	2009-2015
Dawn E. Holstein	Acting Commissioner	2015-2017
Dawn E. Holstein	Commissioner	2017-present

DIVISION ACTIVITIES

During the calendar year, the Commissioner of Financial Institutions 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>FY2018</u>	<u>FY2019</u>
Bank Holding Companies	18	10
Commercial Banks and Trust Companies (Trust, IT, Visitations, & Targets)	64	42
Credit Unions	1	3
Money Transmitter	11	10
Regulated Consumer Lenders	2	2
Mortgage Lender/Broker/Service Examinations & Visitations	20	18
Total Examinations	116	85

DIVISION STAFF MEMBERS

Commissioner	Dawn Holstein
General Counsel	Kathy Lawson
Director of Nondepository Institutions	Tracy Hudson
Director of Depository Institutions	Martin Grimm
Director of Operations Regulation	John France
Licensing Analyst	Lisa Miller
Budget Administrator	Mona Chastain
Office Assistant	Lori DeBruyn
Office Assistant	Judy Pennington
Review Examiners	Martin Grimm Terri Shock Melissa Fry
Money Service Businesses Manager	Sheila Johnson
Examiners	Ariel Billotti Justin Butler Nathan Freeman (Chief) Robert Glotfelty, Jr. (Chief) Glen Harvey Andrew Howard Lorraine Jackson Mark Lanham Dwayne Ledsome Thomas Mainella Matthew Mann (Chief) Edward McMinn Esther Sebert Kevin Thomas James Thompson David Townsend Ross Whisner

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
MEMBERS**

<u>Board Member</u>		<u>Represents</u>
Dawn Holstein	Chair and Commissioner	Division of Financial Institutions
Larry Mazza	MVB Bank, Inc., Fairmont, WV	Large asset size banks
David Righter	First Neighborhood Bank, Inc., Spencer, WV	Medium asset size banks
F. Michael Nelson	The Pleasants County Bank, St Marys, WV	Small asset size banks
Brent Gray	The State Credit Union, Charleston, WV	All other financial institutions
Larry Moore	Ceredo, WV	Public
Joseph Letnaunchyn	Charleston, WV	Public

Note: No State Bank Failures Occurred In Fiscal Year 2019

**WEST VIRGINIA LENDING AND CREDIT RATE BOARD
STATUTORY MEMBERS**

<u>Board Member (Statutory)</u>	<u>Represents</u>
Chair and Commissioner	Division of Financial Institutions
Dean, Lewis College of Business	Marshall University
Dean, College of Business and Economics	West Virginia University
Director of Consumer Protection	WV Attorney General's Office
Executive Director	WV Development Office
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 Financial Institutions has ordered the maximum rate of interest for any non-precomputed 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 U.S. Government bond yields and then rounding off to the nearest quarter of 1%.

<u>Month/Year</u>	<u>Usury Ceiling</u>
July 2018	4.50% per year
August 2018	4.50% per year
September 2018	4.50% per year
October 2018	4.75% per year
November 2018	4.75% per year
December 2018	4.50% per year
January 2019	4.50% per year
February 2019	4.50% per year
March 2019	4.25% per year
April 2019	4.25% per year
May 2019	4.25% per year
June 2019	3.75% per year

*Formula based on monthly average of 20-year maturity

STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA

Bank of Charles Town	Charles Town	WV
Bank of Mingo	Williamson	WV
Bank of Mount Hope, Inc.	Mount Hope	WV
BCBank, Inc.	Philippi	WV
Calhoun County Bank, Inc.	Grantsville	WV
Capon Valley Bank	Wardensville	WV
Citizens Bank of Morgantown, Inc.	Morgantown	WV
Citizens Bank of West Virginia, Inc.	Elkins	WV
Clay County Bank, Inc.	Clay	WV
Clear Mountain Bank	Bruceton Mills	WV
CNB Bank, Inc.	Berkeley Springs	WV
Community Bank of Parkersburg	Parkersburg	WV
Cornerstone Bank, Inc.	West Union	WV
Davis Trust Company	Elkins	WV
First Exchange Bank	Mannington	WV
First Neighborhood Bank	Spencer	WV
FNB Bank, Inc.	Romney	WV
Freedom Bank, Inc.	Belington	WV
Jefferson Security Bank	Shepherdstown	WV
Logan Bank & Trust Company	Logan	WV
Main Street Bank Corp.	Wheeling	WV
MCNB Bank and Trust Co.	Welch	WV
Miners & Merchants Bank	Thomas	WV
MVB Bank, Inc.	Fairmont	WV
Pendleton Community Bank, Inc.	Franklin	WV
Pioneer Community Bank, Inc.	Iaeger	WV
Premier Bank, Inc.	Huntington	WV
Putnam County Bank	Hurricane	WV
Summit Community Bank, Inc.	Moorefield	WV
The Bank of Monroe	Union	WV
The Bank of Romney	Romney	WV
The Citizens Bank of Weston	Weston	WV
The First State Bank	Barboursville	WV
The Grant County Bank	Petersburg	WV
The Harrison County Bank	Lost Creek	WV
The Pleasants County Bank	Saint Marys	WV
The Poca Valley Bank, Inc.	Walton	WV
Union Bank, Inc.	Middlebourne	WV
WesBanco Bank, Inc.	Wheeling	WV
West Union Bank	West Union	WV
Whitesville State Bank	Whitesville	WV
Williamstown Bank, Inc.	Williamstown	WV

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON
FY2019**

Date Approved	Application Type	Applicant Name	Description
10-10-18	Establishment of branches through merger	Premier Bank, Inc.	Premier Bank, Inc., Huntington, WV to acquire First Bank of Charleston, Charleston, WV by merger
12-10-18	Establishment of branches through merger	Summit Community Bank, Inc.	Summit Community Bank, Inc., Moorefield, WV to acquire First Peoples Bank, Inc., Mullens, WV by merger

**BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
FY2019**

Banks Involved

Premier Bank, Inc.
First Bank of Charleston

Summit Community Bank, Inc.
First Peoples Bank, Inc.

Surviving Entity

Premier Bank, Inc.

Summit Community Bank, Inc.

PARITY DECISIONS

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 2019, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- A financial institution was authorized to engage in the sale of insurance through its subsidiary from both its principal office as well as the satellite office.
- A financial institution was granted authority to exercise expanded powers at a proposed loan production office (LPO). Specifically:
 - approving loan applications at the LPO pursuant to lending authority established by the Board of Directors without further action by the bank’s principal officer;
 - maintaining a transaction account at the principal office into which funds representing LPO loan proceeds are deposited and are available for withdrawal to disburse loan proceeds;
 - closing loans at the LPO; and
 - transmitting information at the LPO on any loan account the customer may have with the bank, regardless of whether the loan was originated at the LPO.
- A financial institution was authorized to purchase a majority, controlling interest in a company that will own and operate a small airplane as a financially related activity.
- A bank holding company was authorized to invest in a financial technology company.
- A financial institution was authorized to engage in financially related activities through a non-controlling minority equity investment.

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

**Fiscal Year 2019
As of December 31, 2018**

State Banks	Trust Assets (\$000)
Bank of Charles Town	119,662
BCBank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	47,280
Citizens Bank of West Virginia, Inc.	79,773
Davis Trust Company	14,629
First Peoples Bank, Inc.	5,873
MCNB Bank and Trust Co.	117,502
Premier Bank, Inc.	NR
Summit Community Bank, Inc.	393,203
The First State Bank	11,073
The Grant County Bank	NR
The Harrison County Bank	1,378
Union Bank, Inc.	NR
WesBanco Bank, Inc.	4,680,150
Total	5,470,523

**REPORT OF CONDITION AND INCOME FOR STATE CHARTERED AND
NATIONAL BANKS IN WEST VIRGINIA**

	<u>West Virginia State Banks</u>		<u>West Virginia National Banks</u>		
	(\$ in 000's) Number of Institutions	6/30/2018	6/30/2019	6/30/2018	6/30/2019
<u>Assets and Liabilities</u>					
Total assets		24,419,467	26,513,465	4,688,379	5,263,939
Cash and due from depository institutions		823,028	870,589	266,825	186,278
Interest-bearing balances		523,009	518,585	203,867	124,321
Securities		5,221,940	5,346,653	682,978	893,572
Federal funds sold & reverse repurchase agreements		114,074	149,820	3,895	12,389
Net loans & leases		16,281,520	17,768,143	3,379,458	3,755,971
Loan loss allowance		154,604	156,730	19,916	16,966
Trading account assets		8,333	8,667	0	0
Bank premises and fixed assets		351,079	443,802	77,383	82,974
Other real estate owned		94,067	92,849	3,477	2,827
Goodwill and other intangibles		741,871	1,012,844	78,342	121,322
All other assets		783,555	820,098	196,021	208,606
Total liabilities and capital		24,419,468	26,513,465	4,688,378	5,263,939
Total liabilities		21,428,679	22,853,614	4,205,080	4,638,234
Total deposits		18,755,153	20,247,788	3,773,069	4,378,009
Interest-bearing deposits		14,282,646	15,166,523	2,964,243	3,473,908
Deposits held in domestic offices		18,755,153	20,247,788	3,773,069	4,378,009
Federal funds purchased & repurchase agreements		466,255	453,059	200,924	208,434
Trading liabilities		0	0	0	0
Other borrowed funds		1,993,121	1,870,937	181,680	0
Subordinated debt		25,626	25,348	0	0
All other liabilities		188,524	256,482	49,407	51,791
Total equity capital		2,990,789	3,659,851	483,298	625,705
Perpetual preferred stock		0	0	0	0
Common stock		58,454	56,579	1,748	1,748
Surplus		1,515,656	1,972,745	284,252	391,944
Undivided profits		1,416,679	1,630,527	197,298	232,013
Noncontrolling interests in consolidated subsidiaries		0	0	0	0
<u>Income and Expense</u>					
Total interest income		459,307	544,262	83,906	106,657
Total interest expense		66,764	96,939	10,537	18,717
Net interest income		392,543	447,323	73,369	87,940
Provision for loan and lease losses		17,185	11,191	-1,767	-1,303
Total noninterest income		100,542	107,268	30,408	34,879
Fiduciary activities		14,491	15,748	3,170	3,340
Service charges on deposit accounts		23,511	26,544	14,095	15,009
Trading account gains & fees		23	774	0	0
Additional noninterest income		62,517	64,202	13,143	16,530
Total noninterest expense		307,672	344,720	55,169	65,253
Salaries and employee benefits		165,337	185,248	30,363	34,532
Premises and equipment expense		40,124	45,329	8,784	10,294
Additional noninterest expense		102,211	114,143	16,022	20,427
Pre-tax net operating income		168,228	198,680	50,375	58,869
Securities gains (losses)		560	17,494	-30	83
Applicable income taxes		32,849	42,586	10,172	12,194
Net income attributable to bank		135,939	173,588	40,173	46,758

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.	Franklin	WV
Appalachian Financial Corporation	Philippi	WV
BB&T Corporation	Winston-Salem	NC
Big Coal River Bancorp, Inc.	Whitesville	WV
Calhoun Bankshares, Inc.	Grantsville	WV
Citizens Bancshares, Inc.	Weston	WV
Citizens Financial Corp.	Elkins	WV
City Holding Company	Charleston	WV
CB Financial Services, Inc.	Carmichaels	PA
CNB Financial Services, Inc.	Berkeley Springs	WV
Community Bankshares, Inc.	Parkersburg	WV
Community Trust Bancorp, Inc.	Pikeville	KY
Cornerstone Financial Services, Inc.	West Union	WV
Davis Trust Financial Corporation	Elkins	WV
Eastern Bancshares, Inc.	Romney	WV
Emclair Financial Corp.	Emlenton	PA
F.N.B. Corporation	Hermitage	PA
Farmers Bancshares, Inc.	Pomeroy	OH
FCNB Bancorp, Inc.	Fayetteville	WV
Fifth Third Bancorp	Cincinnati	OH
First Bankshares, Inc.	Barboursville	WV
First Citizens BancShares, Inc.	Raleigh	NC
First Clay County Banc Corporation	Clay	WV
First Community Bancshares, Inc.	Bluefield	VA
First United Corporation	Oakland	MD
Freedom Bancshares, Inc.	Belington	WV
Harrison Bankshares, Inc.	Lost Creek	WV
Heritage Bancshares, Inc.	Mannington	WV
Highlands Bankshares, Inc.	Petersburg	WV
Hometown Bancshares, Inc.	Middlebourne	WV
Huntington Bancshares Incorporated	Columbus	OH
JPMorgan Chase & Co.	New York	NY
Logan County BancShares, Inc.	Logan	WV
M&T Bank Corporation	Buffalo	NY
Main Street Financial Services Corp.	Wheeling	WV

MCNB Banks, Inc.	Welch	WV
Morgantown Bancshares, Inc.	Morgantown	WV
Mount Hope Bankshares, Inc.	Mount Hope	WV
Mountain-Valley Bancshares, Inc.	Elkins	WV
MVB Financial Corp.	Fairmont	WV
New Peoples Bankshares, Inc.	Honaker	VA
Ohio Valley Banc Corp.	Gallipolis	OH
Peoples Bancorp, Inc.	Marietta	OH
Peterstown Bancorp, Inc.	Peterstown	WV
Pioneer Community Group, Inc.	Iaeger	WV
Pleasants County Bankshares, Inc.	St. Marys	WV
PNC Financial Services Group, Inc.	Pittsburgh	PA
Potomac Bancshares, Inc.	Charles Town	WV
Premier Financial Bancorp, Inc.	Huntington	WV
Putnam Bancshares, Inc.	Hurricane	WV
Romney Bankshares, Inc.	Romney	WV
State Bancorp, Inc.	Bruceston Mills	WV
Summit Financial Group, Inc.	Moorefield	WV
The Poca Valley Bankshares, Inc.	Walton	WV
Tri-County Bancorp, Inc.	West Union	WV
Union Bankshares, Inc.	Union	WV
United Bankshares, Inc.	Parkersburg	WV
WesBanco, Inc.	Wheeling	WV
West Central Bancorp, Inc.	Spencer	WV
Woodforest Financial Group, Inc.	The Woodlands	TX

**BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
FY2019**

Formations:

None.

Dissolutions:

Peoples Bankshares, Inc., Mullens, WV

STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA

Local #317 I.A.F.F. Credit Union	Charleston	WV
West Virginia Baptist State Convention Credit Union	Hilltop	WV
West Virginia Public Employees Credit Union dba The State Credit Union	Charleston	WV

REPORT OF CONDITION AND INCOME FOR STATE CHARTERED CREDIT UNIONS

	6/30/2018	6/30/2019
Number of Institutions	3	3
<u>Assets and Liabilities</u>		
Cash & Equivalents	5,237,194	4,569,801
Total Investments	29,021,005	30,978,894
Loans Held for Sale	0	0
Real Estate Loans	18,839,698	18,839,698
Unsecured Loans	3,896,364	3,896,364
Other Loans	19,299,346	19,299,346
Total Loans	42,035,408	41,787,887
(Allowance for Loan & Lease Losses)	(578,787)	(565,310)
Land And Building	1,103,606	1,129,784
Other Fixed Assets	114,841	19,361
NCUSIF Deposit	634,838	633,920
All Other Assets	395,933	428,334
Total Assets	77,964,038	78,982,671
Dividends Payable	385,438	456,060
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	235,077	346,419
Total Liabilities	620,515	802,479
Share Drafts	5,835,892	6,180,759
Regular shares	49,787,687	50,114,097
All Other Shares & Deposits	10,643,562	10,228,632
Total Shares and Deposits	66,267,141	66,523,488
Regular Reserve	1,296,366	1,296,367
Other Reserves	32,995	111,701
Undivided Earnings	9,747,021	10,248,636
Total Equity	11,076,382	11,656,704
Total Liabilities, Shares, & Equity	77,964,038	78,982,671
<u>Income and Expense</u>		
Loan Income	1,129,918	1,170,379
Investment Income	236,821	337,005
Other Income	298,822	282,398
Total Employee Compensation & Benefits	510,117	549,609
Total Other Operating Expenses	557,294	5,137
Non-operating Income & (Expense)	708	561,567
Provision for Loan/Lease Losses	30,000	36,000
Cost of Funds	159,650	225,921
Net Income (Loss)	409,208	420,594

WEST VIRGINIA LICENSED MORTGAGE COMPANIES

Lenders

21st Mortgage Corporation	Knoxville	TN
360 Mortgage Group, LLC	Austin	TX
Academy Mortgage Corporation	Draper	UT
Acopia, LLC	Goodlettsville	TN
Advisors Mortgage Group, L.L.C.	Ocean	NJ
AHP Servicing LLC	Chicago	IL
AIG Home Loan 1, LLC	Houston	TX
AIG Home Loan 2, LLC	Houston	TX
AIG Home Loan 3, LLC	Houston	TX
AIG Home Loan 4, LLC	Houston	TX
AIG Home Loan 5, LLC	Houston	TX
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Canfield	OH
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
American Advisors Group	Orange	CA
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Network, Inc.	Brea	CA
American Financial Resources, Inc.	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Internet Mortgage, Inc.	San Diego	CA
AMERICAN MORTGAGE SERVICE COMPANY	Cincinnati	OH
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
AmeriFirst Home Improvement Finance, LLC	Omaha	NE
AmeriHome Mortgage Company, LLC	Thousand Oaks	CA
AmeriNational Community Services, LLC	Albert Lea	MN
Amerisave Mortgage Corporation	Atlanta	GA
AmRes Corporation	Trevose	PA
Angel Oak Mortgage Solutions LLC	Atlanta	GA
Apex Home Loans, Inc.	Rockville	MD
Ark-La-Tex Financial Services, LLC	Plano	TX
Arvest Central Mortgage Company	Little Rock	AR
Assurance Financial Group, L.L.C.	Baton Rouge	LA
Atlantic Bay Mortgage Group, L.L.C.	Virginia Beach	VA
Atlantic Coast Mortgage, LLC	Fairfax	VA
Augusta Development Corporation	Fairmont	WV
Aurora Financial, LLC	Vienna	VA
Barclays Bank PLC	New York	NY
Bay Capital Mortgage Corporation	Annapolis	MD
Bayview Loan Servicing, LLC	Coral Gables	FL
Better Mortgage Corporation	New York	NY

BNP Paribas	New York	NY
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
Broker Solutions, Inc.	Tustin	CA
C&F MORTGAGE CORPORATION	Midlothian	VA
CalCon Mutual Mortgage LLC	San Diego	CA
Caliber Home Loans, Inc.	Coppell	TX
Cardinal Financial Company, Limited Partnership	Charlotte	NC
Cardinal Residential Assets Corp.	New York	NY
Carrington Mortgage Services, LLC	Anaheim	CA
Castle Mortgage Corporation	San Diego	CA
CBC Mortgage Agency	South Jordan	UT
CBM Mortgage, Inc.	Front Royal	VA
CGB Agri Financial Services, Inc.	Louisville	KY
Chimera Funding TRS LLC	New York	NY
Churchill Mortgage Corporation	Brentwood	TN
CIS Financial Services, Inc.	Hamilton	AL
Citi GSM Portfolio LLC	New York	NY
Citimortgage, Inc.	O'Fallon	MO
City Lending Inc.	Vienna	VA
Citywide Home Loans, LLC	Sandy	UT
CMC Funding, Inc.	Ponte Vedra Beach	FL
CMG Mortgage, Inc.	San Ramon	CA
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Compu-Link Corporation	Lansing	MI
Consumer Real Estate Finance Co.	Fort Lauderdale	FL
Core Mortgage Services, LLC	State College	PA
Cornerstone Home Lending, Inc.	Houston	TX
Credit Control, LLC	Hazelwood	MO
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Credit Union Mortgage Association, Inc.	Fairfax	VA
Crescent Mortgage Company	Atlanta	GA
Crimson Residential Assets Corp.	New York	NY
CrossCountry Mortgage, Inc.	Brecksville	OH
CUW Solutions, LLC	Radnor	PA
Deephaven Mortgage LLC	Charlotte	NC
Developer's Mortgage Company	Columbus	OH
DHI MORTGAGE COMPANY, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Direct Mortgage Loans, LLC	Hunt Valley	MD
Ditech Financial LLC	Fort Washington	PA
DLJ Mortgage Capital, Inc.	New York	NY

Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Dyck-O'Neal, Inc.	Dallas	TX
E Mortgage Management LLC	Cherry Hill	NJ
Elkhorn Depositor LLC	New York	NY
Embrace Home Loans, Inc.	Middletown	RI
Envoy Mortgage Ltd	Houston	TX
Equity Prime Mortgage LLC	Atlanta	GA
Everett Financial, Inc.	Dallas	TX
Fairway Independent Mortgage Corporation	Madison	WI
Fay Servicing, LLC	Chicago	IL
FBC Mortgage, LLC	Orlando	FL
FCI Lender Services, Inc.	Anaheim Hills	CA
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
Fidelity Direct Mortgage, LLC	Gaithersburg	MD
Figure Lending LLC	San Francisco	CA
Finance of America Mortgage LLC	Horsham	PA
Finance of America Reverse LLC	Tulsa	OK
First Choice Loan Services Inc.	East Brunswick	NJ
First Community Mortgage Inc.	Murfreesboro	TN
First Guaranty Mortgage Corporation	Plano	TX
First Heritage Financial, LLC	Trevose	PA
FIRST HERITAGE MORTGAGE, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Mortgage Services Group, Inc.	Cumberland	MD
FirstKey Mortgage, LLC	New York	NY
Franklin Credit Management Corporation	Jersey City	NJ
Freedom Loan Services Corporation	Fishers	IN
Freedom Mortgage Corporation	Mt. Laurel	NJ
George Mason Mortgage, LLC	Fairfax	VA
Gold Star Mortgage Financial Group, Corporation	Ann Arbor	MI
Goldman Sachs Mortgage Company	New York	NY
Grander Mortgage Capital, LLC	Tampa	FL
Gregory Funding LLC	Beaverton	OR
Guaranteed Rate Affinity, LLC	Chicago	IL
Guaranteed Rate, Inc.	Chicago	IL
Guaranty Home Mortgage Corporation	Murfreesboro	TN
Guidance Residential, LLC	Reston	VA
Guild Mortgage Company	San Diego	CA
Home Point Financial Corporation	Ann Arbor	MI
HomeBridge Financial Services, Inc.	Iselin	NJ
Homeside Financial, LLC	Columbia	MD
Homespire Mortgage Corporation	Gaithersburg	MD
HOMETOWN LENDERS, INC.	Huntsville	AL

Housing Authority of Mingo County	Delbarton	WV
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
Impac Mortgage Corp.	Irvine	CA
Integrity Home Mortgage Corporation	Winchester	VA
InterCap Lending Inc.	Draper	UT
Intercoastal Mortgage Company	Fairfax	VA
J.G. Wentworth Home Lending, LLC	Woodbridge	VA
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Keller Mortgage, LLC	Dublin	OH
Kondaur Capital Corporation	Orange	CA
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land Home Financial Services, Inc.	Concord	CA
LeaderOne Financial Corporation	Overland Park	KS
LenderFi, Inc.	Calabasas	CA
LenderLive Network, LLC	Glendale	CO
LendUS, LLC	Alamo	CA
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
Liberty Home Mortgage Corporation	Independence	OH
Lime Residential, Ltd.	New York	NY
Live Well Financial, Inc.	Richmond	VA
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Foothill Ranch	CA
Long Lake MSR, Inc.	Troy	MI
Longbridge Financial, LLC	Mahwah	NJ
Low VA Rates, LLC	Lindon	UT
LRML Acquisition LLC	Chicago	IL
Marix Servicing LLC	Tempe	AZ
Mason McDuffie Mortgage Corporation	San Ramon	CA
Matrix Financial Services Corporation	Minnetonka	MN
MAXEX Clearing LLC	Atlanta	GA
MBA Mortgage Services Inc.	Bel Air	MD
McLean Mortgage Corporation	Fairfax	VA
MCLP Asset Company, Inc.	New York	NY
Member First Mortgage, LLC	Grand Rapids	MI
Meridian Home Mortgage Corporation	Westminster	MD
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGC Mortgage, Inc.	Plano	TX
Michigan Mutual, Inc.	Port Huron	MI
Mid America Mortgage, Inc.	Addison	TX
Mid-Continent Funding, Inc.	Columbia	MO
Midwest Loan Solutions, Inc.	Houghton	MI

Millennium Financial Group, Inc.	Middletown	MD
MLD Mortgage Inc.	Florham Park	NJ
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Mountain CAP of WV, Inc.	Buckhannon	WV
Mountain Opportunities Corporation	Clarksburg	WV
Movement Mortgage, LLC	Indian Land	SC
MTGLQ Investors, L.P.	New York	NY
myCUMortgage, LLC	Beavercreek	OH
NATIONS LENDING CORPORATION	Independence	OH
Nations Reliable Lending, LLC	Houston	TX
Nationstar Mortgage LLC	Dallas	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
Neighborhood Capital Funding, Inc.	Lansing	MI
Neighborhood Mortgage Solutions, LLC	Frankenmuth	MI
New Residential Mortgage LLC	New York	NY
NewRez LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
North Central WV Community Action Association, Inc.	Fairmont	WV
Norwich Commercial Group, Inc.	Avon	CT
NVR Mortgage Finance, Inc.	Canonsburg	PA
NWL Company, LLC	New York	NY
Oceanside Mortgage Company	Toms River	NJ
Ocwen Business Solutions, Inc.	Pasay City	
Ocwen Financial Solutions Private Limited	Bangalore	
Ocwen Mortgage Servicing, Inc.	St. Croix	VI
On Q Financial, Inc.	Tempe	AZ
One Reverse Mortgage, LLC	San Diego	CA
OneMain Mortgage Services, Inc.	Evansville	IN
Onslow Bay Financial LLC	New York	NY
Open Mortgage, LLC	Austin	TX
Paramount Equity Mortgage, LLC	Roseville	CA
Paramount Residential Mortgage Group, Inc.	Corona	CA
PENNYMAC CORP.	Westlake Village	CA
PennyMac Holdings, LLC	Westlake Village	CA
PennyMac Loan Services, LLC	Westlake Village	CA
PHH Mortgage Corporation	Mt. Laurel	NJ
Pingora Loan Servicing, LLC	Denver	CO
Planet Home Lending, LLC	Meriden	CT
Platinum Home Mortgage Corporation	Rolling Meadows	IL

Plaza Home Mortgage, Inc.	San Diego	CA
Podium Mortgage Capital LLC	Salt Lake City	UT
Polaris Home Funding Corp.	Grandville	MI
Potomac Mortgage Group, Inc.	Fairfax	VA
Premia Mortgage, LLC	Troy	MI
PRIDE COMMUNITY SERVICES, INC.	Logan	WV
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending, A PlainsCapital Company	Dallas	TX
Promontory Fulfillment Services LLC	Danbury	CT
Prosperity Home Mortgage, LLC	Chantilly	VA
Provident Funding Associates, L.P.	Burlingame	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
Rapid Mortgage Company	Cincinnati	OH
Raymond James Mortgage Company, Inc.	St. Petersburg	FL
RBS Financial Products Inc.	Stamford	CT
Real Time Resolutions, Inc.	Dallas	TX
Recovco Mortgage Management, LLC	Irving	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Reliant Loan Servicing, LLC	Berwyn	PA
Religious Coalition for Community Renewal	Charleston	WV
Residential Mortgage Services, Inc.	South Portland	ME
Resurgent Capital Services L.P.	Greenville	SC
Reverse Mortgage Funding LLC	Bloomfield	NJ
Reverse Mortgage Solutions, Inc.	Houston	TX
RLF Mortgage Corporation	Plano	TX
RoundPoint Mortgage Servicing Corporation	Charlotte	NC
Ruoff Mortgage Company, Inc.	Fort Wayne	IN
Rushmore Loan Management Services LLC	Irvine	CA
RWT Financial, LLC	Chicago	IL
SAFE Housing and Economic Development, Inc.	Welch	WV
Select Portfolio Servicing, Inc.	West Valley City	UT
Selene Finance LP	Houston	TX
Seneca Mortgage Servicing LLC	New York	NY
ServiceMac, LLC	Fort Mill	SC
Servion, Inc.	New Brighton	MN
Servis One, Inc.	Irving	TX
Seterus, Inc.	Research Triangle Park	NC
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
SIRVA Mortgage, Inc.	Independence	OH
Siwell, Inc.	Lubbock	TX
SN Servicing Corporation	Baton Rouge	LA
Sortis Financial, Inc.	Plano	TX

Sourcepoint, Inc.	Palm Bay	FL
Southern Trust Mortgage, LLC	Virginia Beach	VA
Southwest Stage Funding, LLC	Chandler	AZ
Sovereign Lending Group Incorporated	Costa Mesa	CA
Specialized Loan Servicing LLC	Highlands Ranch	CO
Statebridge Company, LLC	Greenwood Village	CO
Stearns Lending, LLC	Santa Ana	CA
Stockton Mortgage Corporation	Frankfort	KY
Strong Home Mortgage, LLC	Woodbridge	VA
Success Mortgage, LLC	Winchester	VA
SUMMIT FUNDING, INC.	Sacramento	CA
Sun West Mortgage Company, Inc.	Buena Park	CA
Sutherland Mortgage Services, Inc.	Houston	TX
Sutton Funding LLC	New York	NY
SWBC Mortgage Corporation	San Antonio	TX
T2 Financial LLC	Westerville	OH
The Fairmont-Morgantown Housing Authority	Fairmont	WV
THE MONEY SOURCE INC.	Melville	NY
The Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Titan Mutual Lending Inc.	Irvine	CA
Total Mortgage Services, LLC	Milford	CT
Towne Mortgage Company	Troy	MI
Traditional Mortgage Acceptance Corporation	Bellevue	WA
Triad Financial Services, Inc.	Jacksonville	FL
Trinity Financial Services, LLC	Newport Beach	CA
TruHome Solutions, LLC	Lenexa	KS
Union Home Mortgage Corp.	Strongsville	OH
United Mortgage Corp.	Melville	NY
UNITED SECURITY FINANCIAL CORP	Murray	UT
United Shore Financial Services, LLC	Pontiac	MI
University Lending Group, LLC	Clinton Township	MI
Urban Fulfillment Services, LLC	Highlands Ranch	CO
US Mortgage Corporation	Melville	NY
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
VBS Mortgage, LLC	Harrisonburg	VA
Victorian Finance, LLC	Pittsburgh	PA
Village Capital & Investment LLC	Henderson	NV
Vylla Loan, LLC	Aliso Viejo	CA
Watermark Capital, Inc.	Irvine	CA
Waterstone Mortgage Corporation	Pewaukee	WI
WEI MORTGAGE LLC	McLean	VA
Wendover Financial Services Corporation	Wayne	PA

Weststar Mortgage Corporation	Albuquerque	NM
Wipro Gallagher Solutions, LLC	Atlanta	GA
Wyndham Capital Mortgage, Inc.	Charlotte	NC
Zenta Mortgage Services, LLC	Charlotte	NC

Brokers

Academy Mortgage Corporation	Draper	UT
Addison Mortgage Consultants, Inc.	Frederick	MD
Advisors Mortgage Group, L.L.C.	Ocean	NJ
Alcova Mortgage LLC	Roanoke	VA
Altisource Fulfillment Operations, Inc.	Earth City	MO
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Network, Inc.	Brea	CA
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
Ark-La-Tex Financial Services, LLC	Plano	TX
Bankrate, LLC	Palm Beach Gardens	FL
Best Rate Holdings, LLC	Clearwater	FL
Bills.com, LLC	Tempe	AZ
Broker Solutions, Inc.	Tustin	CA
Caliber Home Loans, Inc.	Coppell	TX
Capital Mortgage Firm Inc.	St. Clairsville	OH
Cardinal Financial Company, Limited Partnership	Charlotte	NC
City Lending Inc	Vienna	VA
Citywide Home Loans, LLC	Sandy	UT
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Mortgage LLC	Mount Airy	MD
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Core Mortgage Services, LLC	State College	PA
Credit Karma Mortgage, Inc.	San Francisco	CA
CrossCountry Mortgage, Inc.	Brecksville	OH
CTC Loan Processing, LLC	Hedgesville	WV
DHI MORTGAGE COMPANY, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Diversified Financial Mortgage Corporation	Rockville	MD
Elmwood Mortgage, LLC.	Williamsport	MD
Embrace Home Loans, Inc.	Middletown	RI
EPATH DIGITAL, LP	Irvine	CA
Everett Financial, Inc.	Dallas	TX
Fairfax Mortgage Investments, Inc.	Fairfax	VA
Fairway Independent Mortgage Corporation	Madison	WI
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
Fidelity Direct Mortgage, LLC	Gaithersburg	MD

Finance of America Mortgage LLC	Horsham	PA
Finance of America Reverse LLC	Tulsa	OK
First Choice Loan Services Inc.	East Brunswick	NJ
First Home Mortgage Corporation	Baltimore	MD
First Mortgage Services Group, Inc.	Cumberland	MD
Freedom Mortgage Corporation	Mt. Laurel	NJ
FreeRateUpdate.com LLC	Chadds Ford	PA
Full Beaker, Inc.	Bellevue	WA
Gold Star Mortgage Financial Group, Corporation	Ann Arbor	MI
Guaranteed Rate Affinity, LLC	Chicago	IL
Guaranteed Rate, Inc.	Chicago	IL
Home Point Financial Corporation	Ann Arbor	MI
HomeOwnership Center Inc.	Elkins	WV
Homespire Mortgage Corporation	Gaithersburg	MD
HOMETOWN LENDERS, INC.	Huntsville	AL
Housing Authority of Mingo County	Delbarton	WV
Howard Grace & Associates, Inc	Deerfield Beach	FL
Infosys BPO Americas, LLC	Atlanta	GA
LeaderOne Financial Corporation	Overland Park	KS
LeadPoint, Inc.	Los Angeles	CA
LenderLive Network, LLC	Glendale	CO
LendingTree, LLC	Charlotte	NC
LendUS, LLC	Alamo	CA
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
LMB Mortgage Services, Inc.	Playa Vista	CA
loanDepot.com, LLC	Foothill Ranch	CA
Mason McDuffie Mortgage Corporation	San Ramon	CA
MGIC Mortgage Services, LLC	Milwaukee	WI
MHD Empire Service Corp.	Syracuse	NY
Millennium Financial Group, Inc.	Middletown	MD
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Morty, Inc.	New York	NY
Mountain Opportunities Corporation	Clarksburg	WV
Movement Mortgage, LLC	Indian Land	SC
N and S Mortgage, LLC	Frederick	MD
NATIONS LENDING CORPORATION	Independence	OH
NerdWallet Compare, Inc.	San Francisco	CA
NewRez LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
NVR Mortgage Finance, Inc.	Canonsburg	PA
On Q Financial, Inc.	Tempe	AZ

One Reverse Mortgage, LLC	San Diego	CA
Open Mortgage, LLC	Austin	TX
Paramount Residential Mortgage Group, Inc.	Corona	CA
PennyMac Loan Services, LLC	Westlake Village	CA
PHH Mortgage Corporation	Mt. Laurel	NJ
Plateau Data Services, LLC	San Mateo	CA
Platinum Home Mortgage Corporation	Rolling Meadows	IL
Positive Rate Mortgage, LLC	Raleigh	NC
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Premier Processing, LLC	Southfield	MI
PRIDE COMMUNITY SERVICES, INC.	Logan	WV
PrimeLending, A PlainsCapital Company	Dallas	TX
Promontory Fulfillment Services LLC	Danbury	CT
Prosperity Home Mortgage, LLC	Chantilly	VA
QuinStreet Media, Inc.	Foster City	CA
Recovco Mortgage Management, LLC	Irving	TX
Regents Financial, LLC	Troy	MI
Religious Coalition for Community Renewal	Charleston	WV
Residential Mortgage Services, Inc.	South Portland	ME
REVOLUTIONARY MORTGAGE COMPANY	Frederick	MD
Robert C. Devine	Collegeville	PA
SAFE Housing and Economic Development, Inc.	Welch	WV
Servis One, Inc.	Irving	TX
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Sourcepoint, Inc.	Palm Bay	FL
Specialized Loan Servicing LLC	Highlands Ranch	CO
Stearns Lending, LLC	Santa Ana	CA
Streber Mortgage, LLC	Wilmington	OH
Success Mortgage, LLC	Winchester	VA
SUMMIT FUNDING, INC.	Sacramento	CA
Sutherland Mortgage Services, Inc.	Houston	TX
SWBC Mortgage Corporation	San Antonio	TX
T2 Financial LLC	Westerville	OH
TCS E-SERVE AMERICA, INC.	Cincinnati	OH
The American Mortgage Group LLC	Inwood	WV
The Fairmont-Morgantown Housing Authority	Fairmont	WV
The Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Tim Rutherford Company, LLC.	Tazewell	VA
Titan Mutual Lending Inc.	Irvine	CA
Tower Mortgage Corporation	Columbus	OH
Union Home Mortgage Corp.	Strongsville	OH

Union Plus Mortgage Company	Mt. Laurel	NJ
United Mortgage Corp.	Melville	NY
Urban Fulfillment Services, LLC	Highlands Ranch	CO
US Mortgage Corporation	Melville	NY
Vendor Resource Management, Inc.	Pomona	CA
Vylla Loan, LLC	Aliso Viejo	CA
Waterstone Mortgage Corporation	Pewaukee	WI
Wipro Gallagher Solutions, LLC	Atlanta	GA
Zenta Mortgage Services, LLC	Charlotte	NC
Zillow Group Marketplace, Inc.	Seattle	WA

WEST VIRGINIA LICENSED MONEY TRANSMITTERS

ADP Payroll Services, Inc.	Roseland	NJ
Adyen, Inc.	San Francisco	CA
Airbnb Payments, Inc.	San Francisco	CA
AirPlus International, Inc.	Alexandria	VA
Alipay US, Inc.	San Mateo	CA
Amazon Payments, Inc.	Seattle	WA
American Express Prepaid Card Management Corporation	Phoenix	AZ
American Express Travel Related Services Company, Inc.	New York	NY
AP Account Services, LLC	San Antonio	TX
Apple Payments Inc.	Cupertino	CA
Associated Foreign Exchange, Inc.	Woodland Hills	CA
AvidXchange, Inc.	Charlotte	NC
Bannockburn Global Forex, LLC	Cincinnati	OH
BBVA Transfer Services, Inc.	Houston	TX
Bill.com, LLC	Palo Alto	CA
Bitsy, Inc.	Midvale	UT
Bittrex, Inc.	Seattle	WA
Blackhawk Network California, Inc.	Pleasanton	CA
Blackhawk Network, Inc.	Pleasanton	CA
Calibra, Inc.	Menlo Park	CA
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York	NY
CEX.IO CORP.	Jersey City	NJ
CheckFreePay Corporation	Alpharetta	GA
Chime Inc.	Washington	DC
Circle Internet Financial, Inc.	Boston	MA
Coinbase, Inc.	San Francisco	CA
CoinX, Inc.	Fairmount	GA
CoinZoom, Inc.	Salt Lake City	UT
Comdata TN, Inc.	Brentwood	TN
Conotoxia, Inc.	Chicago	IL
Continental Exchange Solutions, Inc.	Buena Park	CA
Creative Solutions Software Corp.	Ann Arbor	MI
Cumberland DRW LLC	Chicago	IL
DFS GSD Corp.	Phoenix	AZ
eBay Commerce Inc.	San Jose	CA
ePlata USA, LLC	Edwardsville	IL
Eris Clearing, LLC	Chicago	IL
Everi Payments Inc.	Las Vegas	NV
Facebook Payments Inc.	Menlo Park	CA
Finxera, Inc.	San Jose	CA
First Global Money Inc.	Commerce	CA

Gemini Trust Company, LLC	New York	NY
Global Client Solutions, LLC	Tulsa	OK
Google Payment Corp.	Mountain View	CA
Green Dot Corporation	Pasadena	CA
GSC Enterprises, Inc.	Sulphur Springs	TX
HSI USA Inc.	Austin	TX
IDT Payment Services, Inc.	Newark	NJ
Incomm Financial Services, Inc.	Columbus	GA
InstaMed Communications, LLC	Philadelphia	PA
Instarem USA Corporation	Bedminster	NJ
Integrated Payment Systems Inc.	Atlanta	GA
Intermex Wire Transfer, LLC	Miami	FL
Internet Escrow Services, Inc.	San Francisco	CA
Intuit Payments Inc.	Mountain View	CA
JHA Money Center, Inc.	Monett	MO
JPay Inc.	Miramar	FL
Keefe Commissary Network, L.L.C.	Saint Louis	MO
Klarna Inc.	Columbus	OH
Kroger MTL Management, LLC	Cincinnati	OH
LL Pay U.S., LLC	San Francisco	CA
LUCKY MONEY, INC.	San Francisco	CA
LVC USA Inc.	Palo Alto	CA
Mazooma, Inc.	Atlanta	GA
MEMO Financial Services, Inc.	Wormleysburg	PA
Mercari, Inc.	Palo Alto	CA
Metavante Payment Services, LLC	Milwaukee	WI
Microsoft Payments, Inc.	Redmond	WA
Money Management International, Inc.	Sugar Land	TX
Moneycorp US Inc.	Providence	RI
Moneydart Global Services Inc.	Woodbridge	NJ
MoneyGram Payment Systems, Inc.	Minneapolis	MN
MSB USA Inc	Atlanta	GA
NetSpend Corporation	Austin	TX
Noventis, Inc.	Houston	TX
Official Payments Corporation	Elkhorn	NE
Optal Financial Limited	London	
PayNearMe MT, Inc.	Santa Clara	CA
Payoneer Inc.	New York	NY
PayPal, Inc.	San Jose	CA
PINGPONG GLOBAL SOLUTIONS INC	San Mateo	CA
PLACID NK CORPORATION	Westbury	NY
Rakuten Card USA, Inc.	San Mateo	CA
RealPage Payments Services LLC	Richardson	TX

Remitly, Inc.	Seattle	WA
Servicio UniTeller, Inc.	Rochelle Park	NJ
Sigue Corporation	Sylmar	CA
Skrill USA, Inc.	Miami	FL
Square, Inc.	San Francisco	CA
Stripe Payments Company	San Francisco	CA
Tech Friends, Inc.	Jonesboro	AR
Tempus, Inc.	Washington	DC
The Currency Cloud Inc.	New York	NY
Tilia Inc.	San Francisco	CA
Tipalti, Inc.	San Mateo	CA
TokenVault LLC	San Francisco	CA
TouchPay Holdings, LLC	Irving	TX
Transfermate, Inc.	Chicago	IL
TransferWise Inc.	New York	NY
Travelex Currency Services Inc.	New York	NY
U.S. Equity Advantage, Inc.	Orlando	FL
USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA
VIAMERICAS CORPORATION	Bethesda	MD
Visa Global Services Inc.	Foster City	CA
Western Union Business Solutions (USA), LLC	Washington	DC
Western Union Financial Services, Inc.	Denver	CO
Western Union International Services, LLC	Denver	CO
WorldRemit Corp.	Denver	CO
YapStone, Inc.	Walnut Creek	CA

WEST VIRGINIA REGULATED CONSUMER LENDERS

Beckley Loan Company	
622 Neville Street, Beckley, WV	Main
Lendmark Financial Services of West Virginia, Inc.	
796 Foxcraft Avenue, Suite 105, Martinsburg, WV	Main
105 LB & T Way, Logan, WV	Branch
10 River Walk Drive, South Charleston, WV	Branch
6006 US Route 60 East, Barboursville, WV	Branch
250 Piercy Drive, Suite 17, Lewisburg, WV	Branch
506 Emily Drive, Clarksburg, WV	Branch
6523 Mall Road, Morgantown, WV	Branch
1257 Stafford Drive, Princeton, WV	Branch
329 Mall Road, Oak Hill, WV	Branch
121 Beckley Crossing, Beckley WV	
OneMain Financial, Inc.	
43 RHL Boulevard, South Charleston, WV	Main
63A Water Street, Logan, WV	Branch
129 Dayton Street, Beckley, WV	Branch
1156 Giant Street, Morgantown, WV	Branch
522 Emily Drive, Clarksburg, WV	Branch
4341 Route 60 East, Suite 175, Huntington, WV	Branch
101 Tygart Mall Loop Suite 106, White Hall, WV	Branch
1253 Stafford Drive, Princeton, WV	Branch
271 Mall Road, Oak Hill, WV	Branch
1021 National Road, Suite 1, Wheeling, WV	Branch
2837 Pike Street, Suite 2B, Parkersburg, WV	Branch
213 Coleman Drive, Lewisburg, WV	Branch
2998 Charleston Road, Suite 3, Ripley, WV	Branch
1349 Edwin Miller Blvd., Martinsburg, WV	Branch
196 N Tornado Way, Suite 5, Keyser, WV	Branch
309 Beckley Crossing, Beckley, WV	Branch
95 West Main, Buckhannon, WV	Branch

VERIFICATION OF ANNUAL REPORT

I, M. Katherine Lawson, having been duly authorized by Commissioner Dawn E. Holstein, 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 Financial Institutions has personally and carefully inspected the books, papers and affairs of the institution, or, in the case of certain banking institutions, the Division of Financial Institutions 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 Financial Institutions 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.


M. Katherine Lawson

Taken, subscribed and sworn to before me this 7th day of November 2018.


Notary Public

