

WEST VIRGINIA
DIVISION *of* FINANCIAL INSTITUTIONS

119th 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, 2020



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>FY2019</u>	<u>FY2020</u>
Bank Holding Companies	10	12
Commercial Banks and Trust Companies (Trust, IT, Visitations, & Targets)	42	47
Credit Unions	3	3
Money Transmitter	10	4
Regulated Consumer Lenders	2	3
Mortgage Lender/Broker/Service Examinations & Visitations	18	20
Total Examinations	85	89

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	
Office Assistant	Lori DeBruyn
Office Assistant	Judy Pennington
Review Examiners	Martin Grimm Terri Shock Melissa Fry
Money Service Businesses Manager	
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 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: One State Bank Failure Occurred In Fiscal Year 2020

**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 2019	3.75% per year
August 2019	3.50% per year
September 2019	3.50% per year
October 2019	3.50% per year
November 2019	3.75% per year
December 2019	3.75% per year
January 2020	3.50% per year
February 2020	3.25% per year
March 2020	2.75% per year
April 2020	2.50% per year
May 2020	2.50% per year
June 2020	2.75% 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
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
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 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
FY2020**

Date Approved	Application Type	Applicant Name	Description
9-9-2019	Establishment of branches through merger	Pendleton Community Bank, Inc.	Pendleton Community Bank, Inc., Franklin, WV to acquire Bank of Mount Hope, Inc., Mount Hope, WV by merger
10-21-2019	Establishment of branches through merger	WesBanco, Inc.	WesBanco, Inc., Wheeling, WV to acquire Old Line Bancshares, Bowie, MD by merger
12-9-2019	Establishment of branches through merger	Summit Community Bank, Inc.	Summit Community Bank, Inc., Moorefield, WV to acquire Cornerstone Bank, Inc., West Union, WV by merger
3-9-2020	Purchase certain assets and assume certain liabilities of a banking institution	Summit Community Bank, Inc.	Summit Community Bank, Inc., Moorefield, WV to purchase certain assets and assume certain liabilities of the Martinsburg, Inwood, and Charles Town, WV branches of MVB Bank, Inc., Fairmont, WV
4-3-2020	Purchase and assumption	MVB Bank, Inc.	MVB Bank, Inc., Fairmont, WV to acquire First State Bank, Inc., Barboursville, WV

**BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
FY2020**

Banks Involved	Application Type	Surviving Entity
Pendleton Community Bank, Inc. Bank of Mount Hope, Inc.	Merger	Pendleton Community Bank, Inc.
WesBanco, Inc. Old Line Bancshares	Merger	WesBanco, Inc.
Summit Community Bank, Inc. Cornerstone Bank, Inc.	Merger	Summit Community Bank, Inc.
MVB Bank, Inc. First State Bank, Inc.	Purchase and Assumption	MVB 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 2020, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- A bank holding company was authorized to invest in certain financial technology companies.
- A financial institution was granted authority to use evaluations in lieu of appraisals in certain circumstances.
- A financial institution was granted authority to offer sales of insurance products at its offices.
- A financial institution was authorized to form a wholly-owned subsidiary to purchase and hold tax-exempt obligations.

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

**Fiscal Year 2020
As of December 31, 2019**

State Banks	Trust Assets (\$000)
Bank of Charles Town	129,753
BCBank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	53,830
Citizens Bank of West Virginia, Inc.	90,622
Davis Trust Company	19,927
MCNB Bank and Trust Co.	127,908
Premier Bank, Inc.	NR
Summit Community Bank, Inc.	415,977
The First State Bank	11,182
The Grant County Bank	NR
The Harrison County Bank	2,944
Union Bank, Inc.	NR
WesBanco Bank, Inc.	5,290,787
Total	6,142,930

**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	6/30/2019	6/30/2020	6/30/2019	6/30/2020
<u>Assets and Liabilities</u>					
Total assets		31,777,404	38,408,095	6,200,056	6,881,710
Cash and due from depository institutions		1,056,867	2,293,255	240,633	465,274
Interest-bearing balances		642,906	1,745,352	166,850	356,233
Securities		6,240,225	6,446,549	1,221,683	1,455,587
Federal funds sold & reverse repurchase agreements		162,209	234,569	12,389	8,038
Net loans & leases		21,524,114	26,015,951	4,293,354	4,473,379
Loan loss allowance		173,696	332,037	21,533	33,687
Trading account assets		8,667	8,841	0	0
Bank premises and fixed assets		526,776	622,634	89,988	88,736
Other real estate owned		95,676	68,349	2,836	3,935
Goodwill and other intangibles		1,134,166	1,417,500	121,448	119,518
All other assets		1,028,704	1,300,447	217,725	267,243
Total liabilities and capital		31,777,404	38,408,097	6,200,056	6,881,711
Total liabilities		27,491,848	33,495,006	5,415,112	6,031,186
Total deposits		24,625,797	30,460,638	5,133,554	5,584,283
Interest-bearing deposits		18,640,431	21,674,887	4,201,215	4,346,779
Deposits held in domestic offices		24,625,797	30,460,638	5,133,554	5,584,283
Federal funds purchased & repurchase agreements		661,493	890,529	208,434	284,178
Trading liabilities		0	0	0	0
Other borrowed funds		1,870,937	1,568,097	18,000	24,500
Subordinated debt		25,348	25,070	0	0
All other liabilities		308,273	550,672	55,124	138,225
Total equity capital		4,285,556	4,913,091	784,944	850,525
Perpetual preferred stock		0	0	0	0
Common stock		58,327	63,042	1,748	1,748
Surplus		2,364,689	2,749,211	391,944	394,430
Undivided profits		1,862,540	2,100,838	391,252	454,347
Noncontrolling interests in consolidated subsidiaries		0	0	0	0
<u>Income and Expense</u>					
Total interest income		650,919	682,691	123,316	116,497
Total interest expense		115,656	98,965	22,877	19,306
Net interest income		535,263	583,726	100,439	97,191
Provision for loan and lease losses		9,888	127,477	-1,270	9,736
Total noninterest income		142,147	197,439	35,650	52,423
Fiduciary activities		19,088	19,031	3,340	3,705
Service charges on deposit accounts		41,553	34,893	15,312	12,862
Trading account gains & fees		774	205	0	0
Additional noninterest income		80,732	143,310	16,998	35,856
Total noninterest expense		409,973	455,452	75,029	72,997
Salaries and employee benefits		219,780	250,022	39,924	39,793
Premises and equipment expense		55,623	60,668	11,358	11,194
Additional noninterest expense		134,570	144,762	23,747	22,010
Pre-tax net operating income		257,549	198,236	62,330	66,881
Securities gains (losses)		17,577	6,063	96	112
Applicable income taxes		54,780	39,425	13,040	13,943
Net income attributable to bank		220,346	164,874	49,386	53,050

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
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 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
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.	Bruceton 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
FY2020**

Formations:

None.

Dissolutions:

Cornerstone Financial Services, Inc., West Union, WV

First Bankshares, Inc., Barboursville, WV

Mount Hope Bankshares, Inc., Mount Hope, 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

	6/30/2019	6/30/2020
Number of Institutions	3	3
<u>Assets and Liabilities</u>		
Cash & Equivalents	4,569,801	9,860,498
Total Investments	30,978,894	30,294,242
Loans Held for Sale	0	0
Real Estate Loans	18,839,698	17,933,695
Unsecured Loans	3,896,364	3,530,476
Other Loans	19,299,346	22,377,140
Total Loans	41,787,887	43,841,311
(Allowance for Loan & Lease Losses)	(565,310)	(609,213)
Land And Building	1,129,784	1,049,119
Other Fixed Assets	19,361	81,303
NCUSIF Deposit	633,920	648,201
All Other Assets	428,334	462,970
Total Assets	78,982,671	85,628,431
Dividends Payable	456,060	476,402
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	346,419	333,975
Total Liabilities	802,479	73,020,224
Share Drafts	6,180,759	7,838,543
Regular shares	50,114,097	53,807,135
All Other Shares & Deposits	10,228,632	10,564,169
Total Shares and Deposits	66,523,488	72,209,847
Regular Reserve	1,296,367	1,296,366
Other Reserves	111,701	50,332
Undivided Earnings	10,248,636	11,261,509
Total Equity	11,656,704	12,608,207
Total Liabilities, Shares, & Equity	78,982,671	85,628,431
<u>Income and Expense</u>		
Loan Income	1,170,379	1,214,044
Investment Income	337,005	342,796
Other Income	282,398	265,638
Total Employee Compensation & Benefits	549,609	609,303
Total Other Operating Expenses	5,137	3,895
Non-operating Income & (Expense)	561,567	564,192
Provision for Loan/Lease Losses	36,000	36,000
Cost of Funds	225,921	208,554
Net Income (Loss)	420,594	400,634

WEST VIRGINIA LICENSED MORTGAGE COMPANIES

Lenders

21st Mortgage Corporation	Knoxville	TN
Academy Mortgage Corporation	Draper	UT
Advisors Mortgage Group, L.L.C.	Ocean	NJ
AHP Servicing LLC	Chicago	IL
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
American Pacific Mortgage Corporation	Roseville	CA
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	Treose	PA
Angel Oak Mortgage Solutions LLC	Atlanta	GA
Apex Home Loans, Inc.	Rockville	MD
Arc Home LLC	McLean	VA
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	McLean	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
Chicago Mortgage Solutions LLC	Rosemont	IL
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
CMC Funding, Inc.	Ponte Vedra Beach	FL
CMG Mortgage, Inc.	San Ramon	CA
Cognizant Mortgage Services Corporation	Irving	TX
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
Contour Mortgage Corporation	Garden City	NY
Core Mortgage Services, LLC	State College	PA
Cornerstone Home Lending, Inc.	Houston	TX
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, LLC	Brecksville	OH
CUW Solutions, LLC	Radnor	PA
DAS Acquisition Company, LLC	St. Louis	MO
DATA MORTGAGE, INC.	Orange	CA
Deephaven Mortgage LLC	Charlotte	NC
DHI MORTGAGE COMPANY, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Direct Mortgage Loans, LLC	Hunt Valley	MD
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
Equity Resources, Inc.	Newark	OH
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	Reno	NV
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	Treose	PA
FIRST HERITAGE MORTGAGE, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Mortgage Services Group, Inc.	Cumberland	MD
First Ohio Home Finance, Inc.	Westerville	OH
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
Granite Mortgage, LLC	Fairfax	VA
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 MORTGAGE ALLIANCE CORPORATION (HMAC)	Santa Ana	CA
Home Point Financial Corporation	Ann Arbor	MI
Home Point Mortgage Acceptance Corporation	Madison	AL
HomeBridge Financial Services, Inc.	Iselin	NJ
Homeside Financial, LLC	Columbia	MD
Homespire Mortgage Corporation	Gaithersburg	MD
Homestead Funding Corp.	Albany	NY

Hometown Equity Mortgage, LLC	Lake Forest	CA
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
Intericap Lending Inc.	Draper	UT
Intercoastal Mortgage Company	Fairfax	VA
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
JAMS-01, Inc	Fairfax	VA
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
LendSure Mortgage Corp.	San Diego	CA
LendUS, LLC	Alamo	CA
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
Liberty Home Mortgage Corporation	Independence	OH
Lime Residential, Ltd.	New York	NY
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Foothill Ranch	CA
Loanpal, LLC	Roseville	CA
Long Lake MSR, Inc.	Troy	MI
Longbridge Financial, LLC	Mahwah	NJ
Low VA Rates, LLC	Lindon	UT
LRML Acquisition LLC	Chicago	IL
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
MDE Home Loans, LLC	Tinton Falls	NJ
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
MMW Holdings, LLC	Pensacola	FL
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Assets Management, LLC	Austin	TX
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Mountain Opportunities Corporation	Clarksburg	WV
Movement Mortgage, LLC	Indian Land	SC
MTGLQ Investors, L.P.	New York	NY
myCUMortgage, LLC	Beavercreek	OH
National Asset Mortgage, LLC	Columbia	SC
NATIONS LENDING CORPORATION	Independence	OH
Nations Reliable Lending, LLC	Houston	TX
Nationstar Mortgage LLC	Dallas	TX
Neighborhood Capital Funding, Inc.	Lansing	MI
Neighborhood Mortgage Solutions, LLC	Frankenmuth	MI
New Residential Mortgage LLC	New York	NY
NewRez LLC	Fort Washington	PA
NFM, Inc.	Linthicum	MD
NMSI, Inc.	Los Angeles	CA
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	
On Q Financial, Inc.	Tempe	AZ
One Reverse Mortgage, LLC	Detroit	MI
OneMain Mortgage Services, Inc.	Evansville	IN
Onslow Bay Financial LLC	New York	NY
Open Mortgage, LLC	Austin	TX
Paramount Residential Mortgage Group, Inc.	Corona	CA
Peach Street, Inc.	Chandler	AZ
PENNYMAC CORP.	Westlake Village	CA
PennyMac Holdings, LLC	Westlake Village	CA
PennyMac Loan Services, LLC	Westlake Village	CA

PHH Mortgage Corporation	Mt. Laurel	NJ
Pike Creek Mortgage Services, Inc.	Newark	DE
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
PRECISION MORTGAGE LLC	Rockville	MD
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 MortgagePath LLC	Danbury	CT
Prosperity Home Mortgage, LLC	Chantilly	VA
Provident Funding Associates, L.P.	Burlingame	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans, LLC	Detroit	MI
Rapid Mortgage Company	Cincinnati	OH
Raymond James Mortgage Company, Inc.	Memphis	TN
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	Fort Mill	SC
Ruoff Mortgage Company, Inc.	Fort Wayne	IN
Rushmore Loan Management Services LLC	Irvine	CA
RWT Financial, LLC	Naperville	IL
SAFE Housing and Economic Development, Inc.	Welch	WV
Scratch Services, LLC	San Francisco	CA
SecurityNational Mortgage Company	Salt Lake City	UT
Select Portfolio Servicing, Inc.	West Valley City	UT
Selene Finance LP	Houston	TX
Seneca Mortgage Servicing LLC	Newtown	CT
ServiceMac, LLC	Fort Mill	SC

Servion, Inc.	New Brighton	MN
Servis One, Inc.	Irving	TX
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
Sprout Mortgage, LLC	Port Saint Lucie	FL
Statebridge Company, LLC	Greenwood Village	CO
Stearns Lending, LLC	Lewisville	TX
Stockton Mortgage Corporation	Frankfort	KY
Strong Home Mortgage, LLC	Manassas	VA
Success Mortgage, LLC	Winchester	VA
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
Tammac Holdings Corporation	Wilkes Barre	PA
TCS e-Serve International Limited	Dallas	TX
The Fairmont-Morgantown Housing Authority	Fairmont	WV
THE MONEY SOURCE INC.	Melville	NY
The Mortgage Link, Inc.	Rockville	MD
Thrive Mortgage, LLC	Georgetown	TX
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Titan Mutual Lending Inc.	Irvine	CA
TJC Mortgage, Inc.	Birmingham	AL
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
Van Buren Mortgage, LLC	Woodbridge	VA
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
VBS Mortgage, LLC	Harrisonburg	VA
Vellum Mortgage, Inc.	Fairfax	VA
Victorian Finance, LLC	Pittsburgh	PA
Village Capital & Investment LLC	Henderson	NV
Watermark Capital, Inc.	Irvine	CA
Waterstone Mortgage Corporation	Pewaukee	WI
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
Access Financial Mortgage Corp.	Fulton	MD
Addison Mortgage Consultants, Inc.	Frederick	MD
Advisors Mortgage Group, L.L.C.	Ocean	NJ
Alcova Mortgage LLC	Roanoke	VA
Altisource Fulfillment Operations, Inc.	Creve Coeur	MO
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Network, Inc.	Brea	CA
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
American Pacific Mortgage Corporation	Roseville	CA
America's Moneyline, Inc.	Newport Beach	CA
Approved Credit Services, Inc.	Syracuse	NY
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
CalCon Mutual Mortgage LLC	San Diego	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
CMG Mortgage, Inc.	San Ramon	CA
Cognizant Mortgage Services Corporation	Irving	TX
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
Contour Mortgage Corporation	Garden City	NY
Core Mortgage Services, LLC	State College	PA
Credit Karma Mortgage, Inc.	San Francisco	CA
CrossCountry Mortgage, LLC	Brecksville	OH
CTC Loan Processing, LLC	Hedgesville	WV
Day One Mortgage, LLC	Scottsdale	AZ
DHI MORTGAGE COMPANY, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Embrace Home Loans, Inc.	Middletown	RI
Equity United Mortgage Corporation	Rockville	MD
Everett Financial, Inc.	Dallas	TX
Fairfax Lending Inc.	Alexandria	VA
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
Granite Mortgage, LLC	Fairfax	VA
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
Homestead Funding Corp.	Albany	NY
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

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
Midwest Loan Solutions, Inc.	Houghton	MI
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	Fort Washington	PA
NEXA Mortgage, LLC	Chandler	AZ
NFM, Inc.	Linthicum	MD
NVR Mortgage Finance, Inc.	Canonsburg	PA
On Q Financial, Inc.	Tempe	AZ
One Reverse Mortgage, LLC	Detroit	MI
Open House Lending Corporation	Baltimore	MD
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	Scottsdale	AZ
Platinum Home Mortgage Corporation	Rolling Meadows	IL
Positive Rate Mortgage, LLC	Raleigh	NC
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Premier Mortgage, LLC	Southfield	MI
Premier Processing, LLC	Southfield	MI
PRIDE COMMUNITY SERVICES, INC.	LOGAN	WV
PrimeLending, A PlainsCapital Company	Dallas	TX
Promontory MortgagePath LLC	Danbury	CT
Prosperity Home Mortgage, LLC	Chantilly	VA
QuinStreet Media, Inc.	Santa Monica	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
SAFE Housing and Economic Development, Inc.	Welch	WV
SecurityNational Mortgage Company	Salt Lake City	UT
ServiceMac, LLC	Fort Mill	SC
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	Lewisville	TX
Streber Mortgage, LLC	Wilmington	OH
Success Mortgage, LLC	Winchester	VA
SUNNY LENDING LLC	Gaithersburg	MD
Sutherland Mortgage Services, Inc.	Houston	TX
SWBC Mortgage Corporation	San Antonio	TX
T2 Financial LLC	Westerville	OH
TCS E-SERVE AMERICA, INC.	Cincinnati	OH
TCS e-Serve International Limited	Dallas	TX
The American Mortgage Group LLC	Inwood	WV
The Fairmont-Morgantown Housing Authority	Fairmont	WV
The Mortgage Link, Inc.	Rockville	MD
Thrive Mortgage, LLC	Georgetown	TX
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Tim Rutherford Company, LLC.	Tazewell	VA
Titan Mutual Lending Inc.	Irvine	CA
Tower Mortgage Corporation	Columbus	OH
Towne Mortgage Company	Troy	MI
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
Vellum Mortgage, Inc.	Fairfax	VA
Vendor Resource Management, Inc.	Pomona	CA
Vertical Launch, LLC	Heath	TX
Waterstone Mortgage Corporation	Pewaukee	WI
Wemlo Inc	Davie	FL
Wipro Gallagher Solutions, LLC	Atlanta	GA
Zenta Mortgage Services, LLC	Charlotte	NC
Zillow Group Marketplace, Inc.	Seattle	WA

WEST VIRGINIA LICENSED MONEY TRANSMITTERS

ACI Payments, Inc.	Elkhorn	NE
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
Apify Asset Network Inc.	New York	NY
Apple Payments Inc.	Cupertino	CA
Associated Foreign Exchange, Inc.	Woodland Hills	CA
AvidXchange, Inc.	Charlotte	NC
Bakkt Marketplace, LLC	Atlanta	GA
BARRI MONEY SERVICES, LLC	Houston	TX
BBVA Transfer Services, Inc.	Houston	TX
Bill.com, LLC	Palo Alto	CA
Bittrex, Inc.	Seattle	WA
Blackhawk Network California, Inc.	Pleasanton	CA
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York	NY
CEX.IO CORP.	Jersey City	NJ
CheckFreePay Corporation	Alpharetta	GA
Chime Inc.	Boston	MA
Circle Internet Financial, Inc.	Boston	MA
Coinbase, Inc.	San Francisco	CA
COINLIST MARKETS LLC	San Francisco	CA
CoinX, Inc.	Lehi	UT
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
DFS GSD Corp.	Phoenix	AZ
eBay Commerce Inc.	San Jose	CA
ePlata USA, LLC	Edwardsville	IL
Eris Clearing, LLC	Chicago	IL
eToro USA LLC	Hoboken	NJ
Everi Payments Inc.	Las Vegas	NV
Facebook Payments Inc.	Menlo Park	CA
Finxera, Inc.	San Jose	CA

Gemini Trust Company, LLC	New York	NY
Global Holdings LLC	Tulsa	OK
Google Payment Corp.	Mountain View	CA
Green Dot Corporation	Pasadena	CA
GSC Enterprises, Inc.	Sulphur Springs	TX
IDT Payment Services, Inc.	Newark	NJ
Incomm Financial Services, Inc.	Columbus	GA
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 LLC	Miramar	FL
Keefe Commissary Network, L.L.C.	Saint Louis	MO
Klarna Inc.	Columbus	OH
LL Pay U.S., LLC	New York City	NY
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
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
Nium, Inc.	Bedminster	NJ
Novi Financial, Inc.	Menlo Park	CA
Omnex Group, Inc.	Englewood Cliffs	NJ
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
Provenance Technologies, Inc.	San Francisco	CA
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
Tango Card, Inc.	Seattle	WA
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	Dallas	TX
Transfermate, Inc.	Chicago	IL
TransferWise Inc.	New York	NY
Travelex Currency Services Inc.	New York	NY
tZERO Crypto, Inc.	Midvale	UT
U.S. Payments, LLC	Tulsa	OK
USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA
VendEngine, Inc.	Brentwood	TN
VIAMERICAS CORPORATION	Bethesda	MD
Visa Global Services Inc.	Foster City	CA
Wave Financial USA Inc.	Denver	CO
Western Union Business Solutions (USA), LLC	Washington	DC
Western Union Financial Services, Inc.	Denver	CO
Western Union International Services, LLC	Denver	CO
WEX Payments Inc.	Houston	TX
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
910 Nitro Market Place, Cross Lanes, 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
57 Middleway Pike, Suite B, Inwood, 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
827 Fairmont Road, Suite 103, Westover, 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 **xth day of November** 2020.

Notary Public