

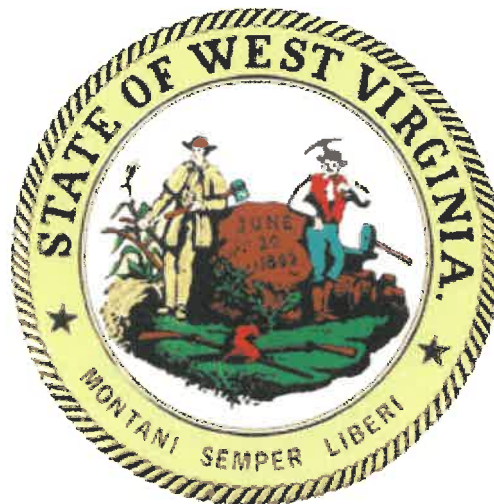
WEST VIRGINIA
DIVISION *of* FINANCIAL INSTITUTIONS

123rd 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, 2024



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>FY2023</u>	<u>FY2024</u>
Bank Holding Companies	12	11
Commercial Banks and Trust Companies (Trust, IT, Visitations, & Targets)	54	41
Credit Unions	2	2
Money Transmitter	0	0
Regulated Consumer Lenders	3	1
Mortgage Lender/Broker/Service Examinations & Visitations	14	15
Total Examinations	85	70

DIVISION STAFF MEMBERS

Commissioner	Dawn Holstein
Deputy Commissioner	Vacant
General Counsel	Kathy Lawson
Director of Non-Depository Institutions	Terri Shock
Director of Depository Institutions	Martin Grimm
Director of Operations Regulation	John France
Licensing Analyst	Lisa Miller Kimberly Compton-Goff
Budget Administrator	Vacant
Administrative Services Assistant II	Lori DeBruyn
Office Assistant II	Judy Pennington
Review Examiners	Martin Grimm Melissa Fry
Money Service Businesses Manager	Stacy Wagner
Staff Analyst	Ariel Billotti
Examiners	Lamont Brown Nathan Freeman (Chief) Glen Harvey (Chief) Hunter McLaughlin Mark Lanham Dwayne Ledsome Matthew Mann (Chief) Edward McMinn Thomas McVey (Chief) Esther Sebert Shawn Grigoraci David Townsend Rob Young Andrew Howard Caleb Freeman Ruth Tunnell

**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
Susan Barber	Community Bank of Parkersburg, Parkersburg, WV	Medium asset size banks
Greg Gency	Clay County Bank, Clay, WV	Small asset size banks
Brent Gray	The State Credit Union, Charleston, WV	All other financial institutions
Larry Moore	Ceredo, WV	Public
Joseph McDonie	Milton, WV	Public

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, John Chambers 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
	Public Member
	Public Member
	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 2023	5.50% per year
August 2023	5.75% per year
September 2023	6.00% per year
October 2023	6.75% per year
November 2023	6.25% per year
December 2023	5.75% per year
January 2024	6.00% per year
February 2024	6.00% per year
March 2024	6.00% per year
April 2024	6.25% per year
May 2024	6.25% per year
June 2024	6.00% 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	White Hall	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
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
Putnam County Bank	Hurricane	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
FY2024**

Date Approved	Application Type	Applicant Name	Description
8-28-2023	Establishment of a De Novo Branch	CNB Bank, Inc.	CNB Bank, Inc., Berkeley Springs, West Virginia, to establish a branch office in Hagerstown, Maryland.
10-25-2023	Establishment of a De Novo Branch	Summit Community Bank, Inc.	Summit Community Bank, Inc., Moorefield, West Virginia, to establish a branch office in Huntington, West Virginia.
2-7-2024	Establishment of a De Novo Branch	Capon Valley Bank	Capon Valley Bank, Wardensville, West Virginia, to establish a branch office in Winchester, Virginia.
3-11-2024	Bank Holding Company Merger	Main Street Financial Services Corp.	Main Street Financial Services Corp., Wheeling, West Virginia, to acquire Wayne Savings Bancshares, Inc., Wooster, Ohio by merger.
3-12-2024	Establishment and operation of a loan production office	Citizens Bank of Weston	Citizens Bank of Weston, Weston, West Virginia to establish and operate a loan production office in Fairmont, West Virginia.
4-17-2024	Establishment of a De Novo Branch	Pendleton Community Bank, Inc.	Pendleton Community Bank, Inc., Franklin, West Virginia to establish a branch office in Staunton, Virginia.

BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
FY2024

Banks Involved	Application Type	Surviving Entity
Main Street Bank Corp. Wayne Savings Community Bank	Merger	Wayne Savings Community Bank
Summit Community Bank Burke & Herbert Bank & Trust Company	Merger	Burke & Herbert Bank & Trust Company

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 2024, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- A bank was authorized to engage in the sale of insurance in its offices in a town larger than 5,000 inhabitants.

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

**Fiscal Year 2024
As of December 31, 2023**

State Banks	Trust Assets (\$000)
Bank of Charles Town	192,186
Citizens Bank of West Virginia, Inc.	100,457
CNB Bank, Inc.	70,810
Davis Trust Company	23,829
MCNB Bank and Trust Co.	117,482
The Harrison County Bank	3,990
WesBanco Bank, Inc.	5,727,065
Total	6,235,819

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)	6/30/2023	6/30/2024	6/30/2023	6/30/2024
Number of Institutions	38	38	5	5
<u>Assets and Liabilities</u>				
Total assets	36,677,613	32,839,978	6,652,568	6,857,099
Cash and due from depository institutions	1,565,847	1,566,005	262,333	249,015
Interest-bearing balances	1,187,936	1,234,275	185,832	94,114
Securities	6,864,904	5,774,103	1,590,081	1,627,856
Federal funds sold & reverse repurchase agreements	54,713	39,069	2,361	7,252
Net loans & leases	24,836,199	22,447,702	4,193,511	4,388,517
Loan loss allowance	286,637	247,292	26,999	26,917
Trading account assets	6,912	10,560	0	0
Bank premises and fixed assets	508,949	437,550	78,505	76,536
Other real estate owned	16,488	7,781	138	372
Goodwill and other intangibles	1,241,617	1,153,056	163,425	161,235
All other assets	1,579,491	1,404,152	362,214	346,316
Total liabilities and capital	36,677,613	32,839,978	6,652,568	6,857,099
Total liabilities	32,460,570	28,940,791	6,003,871	6,164,160
Total deposits	29,812,087	26,451,255	5,509,282	5,580,642
Interest-bearing deposits	20,720,064	18,826,272	3,948,055	3,986,055
Deposits held in domestic offices	29,812,087	26,451,255	5,509,282	5,580,642
Federal funds purchased & repurchase agreements	159,657	132,318	274,267	323,959
Trading liabilities	0	0	0	0
Other borrowed funds	2,147,865	2,017,613	105,000	153,750
Subordinated debt	0	0	0	0
All other liabilities	340,961	339,605	115,322	105,809
Total equity capital	4,217,043	3,899,187	648,697	692,939
Perpetual preferred stock	0	0	0	0
Common stock	64,489	48,657	1,751	1,749
Surplus	2,430,145	2,191,119	463,143	465,588
Undivided profits	1,722,461	1,659,373	183,803	225,602
Noncontrolling interests in consolidated subsidiaries	-52	38	0	0
<u>Income and Expense (year to date)</u>				
Total interest income	780,048	770,735	138,785	160,656
Total interest expense	196,183	291,840	22,220	44,011
Net interest income	583,865	478,895	116,565	116,645
Provision for credit losses	20,999	22,843	3,411	513
Total noninterest income	103,403	104,559	39,603	38,027
Fiduciary activities	17,368	17,229	4,471	5,247
Service charges on deposit accounts	27,526	25,131	13,409	13,942
Trading account gains & fees	490	729	0	0
Additional noninterest income	58,019	61,470	21,723	18,838
Total noninterest expense	429,552	393,991	79,234	78,154
Salaries and employee benefits	230,401	209,361	39,411	41,004
Premises and equipment expense	58,019	53,429	11,968	12,386
Additional noninterest expense	141,132	131,201	27,855	24,764
Pre-tax net operating income	236,717	166,620	73,523	76,005
Securities gains (losses)	-4,112	-168	-514	-109
Applicable income taxes	43,600	31,014	14,646	14,916
Net income attributable to bank	198,022	135,358	59,391	60,980

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.	Franklin	WV
Appalachian Financial Corporation	Philippi	WV
Big Coal River Bancorp, Inc.	Whitesville	WV
Burke & Herbert Financial Services Corp.	Alexandria	VA
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
F.N.B. Corporation	Pittsburgh	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.	White Hall	WV
Highlands Bankshares, Inc.	Petersburg	WV
Hometown Bancshares, Inc.	Middlebourne	WV
Huntington Bancshares Incorporated	Columbus	OH
JPMorgan Chase & Co.	New York	NY
JSB Financial, Inc.	Shepherdstown	WV
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.	Saint Marys	WV
PNC Financial Services Group, Inc.	Pittsburgh	PA
Potomac Bancshares, Inc.	Charles Town	WV
Putnam Bancshares, Inc.	Hurricane	WV
Romney Bankshares, Inc.	Romney	WV
State Bancorp, Inc.	Bruceton Mills	WV
The Poca Valley Bankshares, Inc.	Walton	WV
Tri-County Bancorp, Inc.	West Union	WV
Truist Financial Corp.	Charlotte	NC
Union Bankshares, Inc.	Union	WV
United Bankshares, Inc.	Charleston	WV
WesBanco, Inc.	Wheeling	WV
West Central Bancorp, Inc.	Spencer	WV
Woodforest Financial Group, Inc.	The Woodlands	TX

**BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
FY2024**

Formations:

None.

Dissolutions:

Summit Financial Group, Inc., Moorefield, West Virginia merged into Burke & Herbert Financial Services Corp., Alexandria, Virginia.

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

	6/30/2023	6/30/2024
Number of Institutions	3	3
<u>Assets and Liabilities</u>		
Cash & Equivalents	10,384,962	33,595,662
Total Investments	26,910,553	3,443,104
Loans Held for Sale	0	0
Real Estate Loans	18,280,309	18,369,873
Consumer Loans	34,583,987	37,410,270
Total Loans	56,971,911	58,662,553
(Allowance for Loan & Lease Losses)	-656,590	-639,791
Land And Building	914,076	899,221
Other Fixed Assets	186,094	156,627
NCUSIF Deposit	801,762	755,212
All Other Assets	164,366	250,040
Total Assets	95,677,134	97,122,628
Dividends Payable	437,694	143,834
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	452,329	1,090,247
Share Drafts	9,266,764	8,394,688
Regular shares	61,045,626	58,006,676
All Other Shares & Deposits	9,532,653	1,221,108
Total Shares and Deposits	79,845,043	79,533,786
Total Liabilities	80,735,066	80,767,867
Regular Reserve	1,296,366	1,296,365
Other Reserves	92,005	150,232
Undivided Earnings	13,185,853	14,238,806
Total Equity	14,942,068	16,354,761
Total Liabilities, Shares, & Equity	95,677,134	97,122,628
<u>Income and Expense</u>		
Loan Income	1,446,927	1,615,366
Investment Income	323,391	586,707
Other Income	288,135	338,857
Total Employee Compensation & Benefits	690,376	685,014
Total Other Operating Expenses	618,513	657,571
Provision for Loan/Lease Losses	36,000	48,000
Cost of Funds	345,748	474,305
Net Income (Loss)	367,844	669,358

WEST VIRGINIA LICENSED MORTGAGE COMPANIES

Company Name	City	State
1st Rate Home Mortgage, Inc.	Tempe	AZ
21st Mortgage Corporation	Knoxville	TN
A MONEY MATTER MORTGAGE INC.	Vienna	VA
A&D Mortgage LLC	Hollywood	FL
A-A Mortgage Investor, LLC	El Segundo	CA
AAA CAPITAL INVESTMENT, INC.	Alhambra	CA
Absolute Home Mortgage Corporation	Fairfield	NJ
Academy Mortgage Corporation	Draper	UT
Access Financial Mortgage Corp.	Fulton	MD
Advanced Mortgage LLC	Port Charlotte	FL
Advisors Mortgage Group, L.L.C.	Ocean	NJ
Affordable Mortgage Advisors, LLC	Pittsburgh	PA
AJM Home Mortgage Loans, Inc.	Pittsburgh	PA
AK ECHEANDIA LLC	Frederick	MD
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Canfield	OH
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
Altisource Fulfillment Operations, Inc.	St. Louis	MO
Amerant Mortgage, LLC	Lakeland	FL
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Network, Inc.	Brea	CA
American Financial Resources, LLC	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Heritage Lending, LLC	Irvine	CA
American Internet Mortgage, Inc.	San Diego	CA
American Neighborhood Mortgage Acceptance Company	Mount Laurel	NJ
American Pacific Mortgage Corporation	Roseville	CA
American Portfolio Mortgage Corporation	Palatine	IL
AmeriHome Mortgage Company, LLC	Thousand Oaks	CA
Amerisave Mortgage Corporation	Sandy Springs	GA
Amres Corporation	Trevose	PA
AmWest Funding Corp.	Brea	CA
Angel Oak Mortgage Solutions LLC	Atlanta	GA
Arc Home LLC	Moorestown	NJ
ARDRI LLC	Calabasas	CA
Ark-La-Tex Financial Services, LLC	Plano	TX
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 Group, Inc.
 Aven Financial, Inc.
 Axia Financial, LLC
 Bankrate, LLC
 Barclays Bank PLC
 Barrett Financial Group, L.L.C.
 Bay Capital Mortgage Corporation
 Bay Equity LLC
 Bayshore Mortgage Funding, LLC
 BEAM PROCESSING SOLUTIONS, LLC
 Beltway Capital, LLC
 Better Mortgage Corporation
 Bills.com, LLC
 Blue Ocean Lending LLC
 BNP Paribas
 BofA Merrill Lynch Asset Holdings, Inc.
 BoxCar Mortgage, LLC
 Branch One Processing LLC
 Bungalow Funding, LLC
 C&F MORTGAGE CORPORATION
 Cake Mortgage Corp.
 CalCon Mutual Mortgage LLC
 Canopy Mortgage, LLC
 Capital First Mortgage, L.L.C.
 Capital Home Mortgage, LLC
 Cardinal Financial Company, Limited Partnership
 Carrington Mortgage Services, LLC
 CBC Mortgage Agency
 Change Lending, LLC
 Cherry Creek Mortgage, LLC
 Chicago Mortgage Solutions LLC
 Chimera Funding TRS LLC
 Churchill Mortgage Corporation
 CIS Financial Services, Inc.
 Citi GSM Portfolio LLC
 Citimortgage, Inc.
 City Lending Inc.
 Click n' Close, Inc.
 CMG Mortgage, Inc.
 Coast2Coast Mortgage, LLC
 Coastal Lending Group, LLC
 Cognizant Mortgage Services Corporation
 COLONIAL MORTGAGE CAPITAL LLC

Farmingdale	NJ
Campbell	CA
Bellevue	WA
West Palm Beach	FL
New York	NY
Gilbert	AZ
Annapolis	MD
Corte Madera	CA
Edgewood	MD
Palm Coast	FL
Hunt Valley	MD
New York	NY
Tempe	AZ
Miami	FL
New York	NY
New York	NY
Atlanta	GA
Coraopolis	PA
Winston Salem	NC
Midlothian	VA
Chatsworth	CA
San Diego	CA
Lindon	UT
Fairfield	NJ
Troy	MI
Charlotte	NC
Anaheim	CA
South Jordan	UT
Anaheim	CA
Greenwood Village	CO
Schaumburg	IL
New York	NY
Brentwood	TN
Hamilton	AL
New York	NY
O'Fallon	MO
McLean	VA
Addison	TX
San Ramon	CA
St. Augustine	FL
Timonium	MD
Plano	TX
Reston	VA

Commercial Capital Finance, LLC	Vero Beach	FL
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Loan Servicing, LLC	Coral Gables	FL
Community Mortgage LLC	Mount Airy	MD
CommunityWorks in West Virginia, Inc.	Charleston	WV
Complete Payment Recovery Services, Inc.	St. Petersburg	FL
Compu-Link Corporation	Lansing	MI
Concierge Mortgage Finance, LLC	Towson	MD
Consolidated Analytics, Inc.	Santa Ana	CA
Consumer Real Estate Finance Co.	Fort Lauderdale	FL
Contour Mortgage Corporation	Garden City	NY
Core Mortgage Services, LLC	State College	PA
Cornerstone First Mortgage, LLC	San Diego	CA
Crane Consulting and Outsourcing, LLC	Boca Raton	FL
Credible Operations, Inc.	Durham	NC
Credit Karma Mortgage, Inc.	Oakland	CA
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Credit Union Mortgage Association, Inc.	Fairfax	VA
Crescent Mortgage Company	Atlanta	GA
CrossCountry Mortgage, LLC	Cleveland	OH
CTC Loan Processing, LLC	Leland	NC
CUW Solutions, LLC	Radnor	PA
DAS Acquisition Company, LLC	St. Louis	MO
DATA MORTGAGE, INC.	Ocala	FL
Delmar Financial Company	St. Louis	MO
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
District Home Loans, LLC	Rockville	MD
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Dyck-O'Neal, Inc.	Dallas	TX
DynaGen Lending, LLC	Southfield	MI
East Coast Capital Corp.	Melville	NY
Elkhorn Depositor LLC	New York	NY
Elmwood Mortgage, LLC.	Boonsboro	MD
Embrace Home Loans, Inc.	Middletown	RI
emm loans llc	Cherry Hill	NJ
Emporium TPO LLC	Frisco	TX
Empower Home Mortgage LLC	Chantilly	VA
Encompass Lending Group, LP.	Katy	TX
Envoy Mortgage Ltd	Houston	TX

Equity Prime Mortgage LLC	Atlanta	GA
Equity Resources, Inc.	Newark	OH
Equity United Mortgage Corporation	Rockville	MD
Everett Financial, Inc.	Dallas	TX
Fairfax Lending Inc.	Alexandria	VA
Fairway Independent Mortgage Corporation	Madison	WI
Fay Servicing, LLC	Tampa	FL
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	Charlotte	NC
Finance of America Reverse LLC	Tulsa	OK
First Colony Mortgage Corporation	Orem	UT
First Community Mortgage, Inc.	Murfreesboro	TN
First Heritage Financial, LLC	Trevose	PA
FIRST HERITAGE MORTGAGE, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Ohio Home Finance, Inc.	Westerville	OH
First Option Mortgage, LLC	Atlanta	GA
First Pinnacle Mortgage Corporation	Stephens City	VA
First Washington Mortgage, LLC	Washington	DC
FirstKey Mortgage, LLC	New York	NY
Flat Branch Mortgage, Inc.	Columbia	MO
Franklin Credit Management Corporation	Jersey City	NJ
Freedom Mortgage Corporation	Boca Raton	FL
FreeRateUpdate.com LLC	Chadds Ford	PA
Full Beaker, Inc.	Bellevue	WA
Fulton Lending LLC	Wheeling	WV
General Mortgage Capital Corporation	Burlingame	CA
Geneva Financial, LLC	Chandler	AZ
GENHOME MORTGAGE CORPORATION	Santa Ana	CA
GenWay Home Mortgage, Inc.	Richardson	TX
George Mason Mortgage, LLC	Fairfax	VA
GITSIT SOLUTIONS, LLC	Orange	CA
Go Mortgage, LLC	Columbus	OH
Gold Star Mortgage Financial Group, Corporation	Ann Arbor	MI
Golden Empire Mortgage, Inc.	Bakersfield	CA
Goldman Sachs Mortgage Company	New York	NY
GoodLeap, LLC	Roseville	CA
GoPrime Mortgage, Inc.	Apex	NC
Grander Mortgage Capital, LLC	Atlanta	GA
Green Lending LLC	Independence	OH

Greenway Home Loans, Inc.	Columbia	MD
Greenway Mortgage Funding Corp.	Middletown	NJ
Gregory Funding LLC	Tigard	OR
Guaranteed Rate Affinity, LLC	Chicago	IL
Guaranteed Rate, Inc.	Chicago	IL
Guidance Residential, LLC	Reston	VA
Guild Mortgage Company LLC	San Diego	CA
H & L LENDING COMPANY LLC	Elkridge	MD
Hartford Funding LTD	Woodbury	NY
Highlands Residential Mortgage, Ltd.	Allen	TX
Home Loans Inc	North Charleston	SC
HOME MORTGAGE ALLIANCE CORPORATION	Santa Ana	CA
HomeBridge Financial Services, Inc.	Iselin	NJ
HomeLight Home Loans, Inc.	Scottsdale	AZ
HomeOwnership Center Inc.	Elkins	WV
Homesale Mortgage, LLC	Lancaster	PA
Homespire Mortgage Corporation	Gaithersburg	MD
Homestar Financial Corporation	Flowery Branch	GA
Homestead Funding Corp.	Albany	NY
Hometown Equity Mortgage, LLC	Lake Forest	CA
Housing Authority of Mingo County	Delbarton	WV
Howard Grace & Associates, Inc	Boca Raton	FL
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
Hyrex Servicing, LLC	Ann Arbor	MI
Ibanez Mortgage Group, LLC	Fairfax	VA
INDEPENDENCE HOME LOANS LLC	Scottsdale	AZ
Infosys BPO Americas, LLC	Atlanta	GA
Integrity Home Mortgage Corporation	Winchester	VA
Intercap Lending Inc.	Salt Lake City	UT
Intercoastal Mortgage, LLC	Fairfax	VA
Interest Mortgage, L.L.C.	Fort Mill	SC
InterLinc Mortgage Services, LLC	Houston	TX
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
JAMS-01, Inc	Fairfax	VA
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Keystone Funding, Inc.	Dover	DE
Kind Lending, LLC	Santa Ana	CA
Lakeview Community Capital, LLC	Horsham	PA
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land Home Financial Services, Inc.	Concord	CA
Lattice Thinking, Inc.	Brooklyn	NY
LeaderOne Financial Corporation	Overland Park	KS
LeadPoint, Inc.	Los Angeles	CA

Legend Lending Corporation
 LenderLive Network, LLC
 Lending Force, LLC
 LendingTree, LLC
 LendSure Mortgage Corp.
 Lennar Mortgage, LLC
 LGI Mortgage Solutions, LLC
 Liberty Home Mortgage Corporation
 Lime Residential, Ltd.
 LMB Mortgage Services, Inc.
 Loan Factory, Inc.
 Loan Side Kicks, LLC
 LoanCare, LLC
 loanDepot.com, LLC
 LoanFront, LLC
 Logan Finance Corporation
 Long Lake MSR, Inc.
 Longbridge Financial, LLC
 Lower, LLC
 LRML Acquisition LLC
 Luminate Home Loans, Inc.
 Lynx Whole Loan Acquisition LLC
 Mable Loans LLC
 Madison Management Services, LLC
 Madison Mortgage Services Inc.
 Marlin Mortgage Capital, LLC
 MARVELOANS, LLC
 Mason McDuffie Mortgage Corporation
 Matrix Financial Services Corporation
 MAXEX Clearing LLC
 Maxwell Lender Solutions, Inc.
 MCLP Asset Company, Inc.
 Member First Mortgage, LLC
 MGC Mortgage, Inc.
 Michigan Mutual, Inc.
 Mid-Atlantic Funding Inc
 Millennium Financial Group, Inc.
 Mint Mortgage, LLC
 Mission Loans, LLC
 Mission Servicing Residential, Inc.
 ML Enterprise Inc.
 MLD Mortgage Inc.
 Moder Solutions, LLC

Houston TX
 Greenwood Village CO
 Farmington Hills MI
 Charlotte NC
 San Diego CA
 Miami FL
 Scottsdale AZ
 Independence OH
 New York NY
 Playa Vista CA
 San Jose CA
 Steelville MO
 Virginia Beach VA
 Irvine CA
 Red Bank NJ
 Hauppauge NY
 Troy MI
 Paramus NJ
 Columbia MD
 Chicago IL
 Minneapolis MN
 Denver CO
 Chantilly VA
 Reno NV
 Lake Success NY
 St. Petersburg FL
 Troy MI
 San Ramon CA
 St. Louis Park MN
 Atlanta GA
 Denver CO
 New York NY
 Grand Rapids MI
 Plano TX
 Port Huron MI
 Dunmore PA
 Middletown MD
 Front Royal VA
 Irvine CA
 Irving TX
 New York NY
 Florham Park NJ
 Cocoa Beach FL

Molitor Financial Group, LLC
 Morgan Stanley Mortgage Capital Holdings LLC
 Moria Development, Inc.
 Mortgage Access Corp.
 Mortgage Assets Management, LLC
 Mortgage Financing.com, Inc
 Mortgage Research Center, LLC
 Mortgage Solutions FCS Inc.
 Mortgage Solutions of Colorado, LLC
 Mortgage X Home Loans Inc
 MortgageOne, Inc.
 Movement Asset Management, LLC
 Movement Mortgage, LLC
 MSIM, LLC
 MSR Asset Vehicle LLC
 MTGLQ Investors, L.P.
 Munar Mortgage LLC
 Mutual of Omaha Mortgage, Inc.
 My City Home Loans, Inc.
 My Mortgage, Inc.
 myCUMortgage, LLC
 N and S Mortgage, LLC
 National Asset Mortgage, LLC
 Nations Capital Services, Inc.
 NATIONS LENDING CORPORATION
 Nations Reliable Lending, LLC
 Nationstar Mortgage LLC
 Nationwide Mortgage Bankers, Inc.
 Natural Intelligence Technologies Inc.
 Neighborhood Assistance Corporation of America
 Neighborhood Capital Funding, Inc.
 Neighborhood Loans, Inc.
 Neighborhood Mortgage Solutions, LLC
 NerdWallet Compare, Inc.
 Network Capital Funding Corporation
 New American Funding, LLC
 New Residential Mortgage LLC
 New Story Lending LLC
 NewRez LLC
 NEXA Mortgage, LLC
 Nexera Holding LLC
 Nexus Nova LLC
 NFM, Inc.

Chicago	IL
New York	NY
Tempe	AZ
Morris Plains	NJ
Houston	TX
Martinsburg	WV
Columbia	MO
Walnut Creek	CA
Colorado Springs	CO
McLean	VA
Carlsbad	CA
Denver	CO
Indian Land	SC
Austin	TX
Atlanta	GA
New York	NY
Erie	PA
San Diego	CA
Grand Rapids	MI
Crofton	MD
Beavercreek	OH
Frederick	MD
Columbia	SC
Merriam	KS
Independence	OH
Houston	TX
Dallas	TX
Lebanon	NJ
Yucca Valley	CA
Boston	MA
Lansing	MI
Downers Grove	IL
Frankenmuth	MI
San Francisco	CA
Miami	FL
Tustin	CA
New York	NY
Easley	SC
Fort Washington	PA
Chandler	AZ
Emeryville	CA
Plymouth	MN
Linthicum	MD

NMSI, Inc.	Los Angeles	CA
North Central WV Community Action Association, Inc.	Fairmont	WV
Norwich Commercial Group, Inc.	Avon	CT
NQM Funding, LLC	Boca Raton	FL
NSM Services Private Limited	Chennai	
NVR Mortgage Finance, Inc.	Pittsburgh	PA
NWL Company, LLC	New York	NY
Oceanside Mortgage Company	Toms River	NJ
OCMBC, INC.	Irvine	CA
Ocwen Financial Solutions Private Limited	Bengaluru	
On Q Financial, LLC	Scottsdale	AZ
One Reverse Mortgage, LLC	Detroit	MI
OneMain Mortgage Services, Inc.	Evansville	IN
Onslow Bay Financial LLC	New York	NY
Open House Lending Corporation	White Marsh	MD
Open Mortgage, LLC	Richardson	TX
OriginPoint LLC	Chicago	IL
Paramount Residential Mortgage Group, Inc.	Corona	CA
Peace Home Lending LLC	Fairfax	VA
PENNYMAC CORP.	Westlake Village	CA
PennyMac Holdings, LLC	Westlake Village	CA
PennyMac Loan Services, LLC	Westlake Village	CA
PHH Mortgage Corporation	Mount 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	Hoffman Estates	IL
Plaza Home Mortgage, Inc.	San Diego	CA
Polaris Home Funding Corp.	Grandville	MI
Positive Rate Mortgage, LLC	Raleigh	NC
Potomac Mortgage Advisors LLC	Potomac Falls	VA
Potomac Trust Mortgage Company LLC	Alexandria	VA
PRECISION MORTGAGE LLC	Rockville	MD
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Premier Mortgage Resources, L.L.C.	Meridian	ID
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending, A PlainsCapital Company	Dallas	TX
Primis Mortgage Company	Wilmington	NC
Princeton Financial, LLC	Carnegie	PA
Princeton Mortgage Corporation	Ewing	NJ
Prosperity Home Mortgage, LLC	Fairfax	VA
Provident Funding Associates, L.P.	Santa Rosa	CA

Quality Mortgage LLC
 Quantum Servicing Corporation
 Quintessential Mortgage Group, LLC
 Radian Mortgage Capital LLC
 Radius Financial Group Inc.
 Rapid Mortgage Company
 Rapid Mortgage Funding Inc.
 RateGravity, Inc.
 Raymond James Mortgage Company, Inc.
 RBS Financial Products Inc.
 Real Genius LLC
 Real Time Resolutions, Inc.
 Redwood Residential Acquisition Corporation
 Regents Financial, LLC
 Reliance First Capital, LLC
 Renovation Finance LLC
 REVOLUTIONARY MORTGAGE COMPANY
 Ritter Mortgage Group, Inc.
 RLF Mortgage Corporation
 RMC Home Mortgage, LLC
 RMI Brokers, Inc.
 Rocket Mortgage, LLC
 RoundPoint Mortgage Servicing LLC
 Royal United Mortgage LLC
 Ruoff Mortgage Company, Inc.
 Rushmore Loan Management Services LLC
 RWT Home, Inc.
 Sage Home Loans Corporation
 Sailfish Servicing, LLC
 Schumacher Mortgage LLC
 SecurityNational Mortgage Company
 Select Portfolio Servicing, Inc.
 Selene Finance LP
 Seneca Mortgage Servicing LLC
 ServiceMac, LLC
 Servion, Inc.
 Servis One, Inc.
 SI Mortgage Company
 Sierra Pacific Mortgage Company, Inc.
 Silver Hill Funding, LLC
 Simplist Mortgage LLC
 SIRVA Mortgage, Inc.
 Siwell, Inc.

Vienna	VA
Tampa	FL
White Plains	NY
Denver	CO
Norwell	MA
Cincinnati	OH
Bingham Farms	MI
Boston	MA
Memphis	TN
Stamford	CT
Delray Beach	FL
Dallas	TX
Mill Valley	CA
Troy	MI
Melville	NY
Lower Gwynedd	PA
Frederick	MD
Westminster	MD
Plano	TX
Wexford	PA
Brentwood	CA
Detroit	MI
Fort Mill	SC
Indianapolis	IN
Fort Wayne	IN
Farmers Branch	TX
Mill Valley	CA
Fort Mill	SC
Saint Petersburg	FL
Canton	OH
Salt Lake City	UT
West Valley City	UT
Dallas	TX
Newtown	CT
Fort Mill	SC
New Brighton	MN
Irving	TX
Sterling Heights	MI
Folsom	CA
Coral Gables	FL
Manhasset	NY
Independence	OH
Lubbock	TX

SN Servicing Corporation	Baton Rouge	LA
SoFi Lending Corp.	Cottonwood Heights	UT
Sourcepoint, Inc.	Palm Bay	FL
Southern Trust Mortgage, LLC	Virginia Beach	VA
Southwest Funding, LP	Dallas	TX
Southwest Stage Funding, LLC	Chandler	AZ
Statebridge Company, LLC	Greenwood Village	CO
STB Real Estate Holdings (Commercial), Inc.	Newark	DE
STB Real Estate Holdings (Household Lending), Inc.	Newark	DE
STG MORTGAGE INC	Anaheim	CA
Stockton Mortgage Corporation	Frankfort	KY
Streber Mortgage, LLC	Wilmington	OH
Strong Home Mortgage, LLC	Manassas	VA
SUCCESS Lending, LLC	Schaumburg	IL
Success Mortgage Partners, Inc.	Plymouth	MI
Success Mortgage, LLC	Winchester	VA
SUMMIT FUNDING, INC.	Sacramento	CA
Sun West Mortgage Company, Inc.	Cerritos	CA
Sutherland Mortgage Services, Inc.	Sugar Land	TX
Sutton Funding LLC	New York	NY
SWBC Mortgage Corporation	San Antonio	TX
Swift Home Loans, Inc.	Birmingham	MI
Synergy One Lending, Inc.	San Diego	CA
T2 Financial LLC	Westerville	OH
Tammac Holdings Corporation	Wayne	PA
TCS e-Serve International Limited	Dallas	TX
THA Mortgage, LLC	Mansfield	OH
The American Mortgage Group LLC	Inwood	WV
The Change Company CDFI LLC	Anaheim	CA
The Commonwealth Services Group Inc.	Germantown	TN
The Fairmont-Morgantown Housing Authority	Fairmont	WV
The Fortress Group Total Home Finance, LLC	Germantown	MD
The Loan Store, Inc.	Tucson	AZ
THE MONEY SOURCE INC.	Phoenix	AZ
The Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Tim Rutherford Company, LLC.	Tazewell	VA
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
Trident Home Loans, LLC	Pensacola	FL

Trinity Financial Services, LLC	Palm Beach Gardens	FL
Triumph Mortgage LLC	Gaithersburg	MD
True Local Mortgage LLC	Hurricane	WV
TruHome Solutions, LLC	Overland Park	KS
Trust Home Financial LLC	Baltimore	MD
Trusted Rate, Inc.	Newport Beach	CA
Truvion	Irvine	CA
UMortgage LLC	Philadelphia	PA
Union Home Mortgage Corp.	Strongsville	OH
United Mortgage Corp.	Melville	NY
United Mortgage Nation, LLC	Fairfax	VA
UNITED SECURITY FINANCIAL CORP	Murray	UT
United Wholesale Mortgage, LLC	Pontiac	MI
Upstart Mortgage, LLC	San Mateo	CA
US Mortgage Corporation	Melville	NY
Valley West Corporation	Las Vegas	NV
Valon Mortgage, Inc.	Phoenix	AZ
Van Dyk Mortgage Corporation	Grand Rapids	MI
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
VBS Mortgage, LLC	Harrisonburg	VA
Vellum Mortgage, Inc.	Fairfax	VA
Vertical Launch, LLC	Heath	TX
Verus Residential Loanco, LLC	Washington	DC
Victorian Finance, LLC	Pittsburgh	PA
Victory Mortgage Solutions LLC	Frederick	MD
Village Capital & Investment LLC	Henderson	NV
Vista Point Mortgage, LLC	Irvine	CA
VRM LENDING LLC	Pomona	CA
Watermark Capital, Inc.	Irvine	CA
Waterstone Mortgage Corporation	Pewaukee	WI
Wemlo, LLC	Boca Raton	FL
West Capital Lending, Inc.	Irvine	CA
Weststar Mortgage Corporation	Albuquerque	NM
Wipro Gallagher Solutions, LLC	Atlanta	GA
WNS BPM AMERICAS LLC	Houston	TX
Zenta Mortgage Services, LLC	Charlotte	NC
Zillow Group Marketplace, Inc.	Irvine	CA
Zillow Home Loans, LLC	Irvine	CA

WEST VIRGINIA LICENSED MONEY TRANSMITTERS

Company Name	City	State
ACI Payments, Inc.	Elkhorn	NE
Affirm Payments, LLC	San Francisco	CA
Airbnb Payments, Inc.	San Francisco	CA
AirPlus International, Inc.	Alexandria	VA
Airwallex US, LLC	San Francisco	CA
Amazon Payments, Inc.	Seattle	WA
American Express Prepaid Card Management Corporation	Phoenix	AZ
American Express Travel Related Services Company, Inc.	New York	NY
Apple Payments Inc.	Austin	TX
Asure Operations LLC	Austin	TX
AUS Merchant Services, Inc.	Sunnyvale	CA
AvidXchange, Inc.	Charlotte	NC
Bakkt Marketplace, LLC	Alpharetta	GA
BAM Trading Services Inc.	Miami	FL
BARRI MONEY SERVICES, LLC	Houston	TX
Bastion Platforms US LLC	Campbell	CA
Beeso Corp.	Bloomington	MN
Bill.com, LLC	San Jose	CA
BillGO MT, Inc.	Fort Collins	CO
BitGo Trust Company, Inc.	Sioux Falls	SD
BitPay, Inc.	Atlanta	GA
BitRail, LLC	Delray Beach	FL
Bitstamp USA, Inc.	New York	NY
Blackhawk Network California, Inc.	Pleasanton	CA
Block, Inc.	Oakland	CA
Blockchain.com, Inc.	Miami	FL
BNXA USA MTL Inc.	Reno	NV
Booking Holdings Financial Services USA LLC	Dallas	TX
Brale Inc.	Des Moines	IA
Brex Payments LLC	Salt Lake City	UT
Bridge Building Inc.	Berkeley	CA
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York	NY
Cboe Clear Digital, LLC	Chicago	IL
CEX.IO CORP.	Naperville	IL
Check Payments LLC	New York	NY
CheckFreePay Corporation	Alpharetta	GA
Checkout US, INC.	New York	NY
Circle Internet Financial, LLC	Boston	MA
Coinbase, Inc.	New York	NY
Coinme Inc.	Bellevue	WA

CoinZoom, Inc.	Salt Lake City	UT
Comdata TN, Inc.	Brentwood	TN
Convera USA, LLC	Denver	CO
Creative Solutions Software Corp.	Ann Arbor	MI
CSG Forte Payments, Inc.	Fort Worth	TX
Currency Com US LLC	Jersey City	NJ
Currency Exchange International Corp	Orlando	FL
Dandelion Payments, Inc.	Buena Park	CA
DVTR Inc.	Arlington	VA
eBay Commerce Inc.	San Jose	CA
EntrataPay, LLC	Lehi	UT
Ethos Payment Solutions, Inc.	Irving	TX
eToro USA LLC	Hoboken	NJ
EVERI MTL, LLC	Las Vegas	NV
Expensify Payments LLC	Portland	OR
FalconX Delta, Inc.	San Mateo	CA
Figure Payments Corporation	San Francisco	CA
Finxera, Inc.	Alpharetta	GA
Fireblocks LLC	Boston	MA
Flexa Inc.	New York	NY
Flutterwave Payments, LLC	Miami	FL
Flywire Global Corp.	Boston	MA
Foris DAX, Inc.	Tyler	TX
Fortress Trust LLC	Las Vegas	NV
GalaxyOne Prime LLC	Jersey City	NJ
Gate US, Inc.	Iselin	NJ
Gemini Moonbase, LLC	Miami	FL
Gemini Trust Company, LLC	New York	NY
Global Holdings LLC	Tulsa	OK
Golden Money Transfer, Inc.	Cambridge	MA
Google Payment Corp.	Mountain View	CA
GPS Capital Markets, LLC	South Jordan	UT
Green Dot Corporation	Austin	TX
GUAVAPAY USA LLC	Lincolnshire	IL
Gusto, Inc.	San Francisco	CA
Hopper Money (USA), Inc.	Boston	MA
IDT Payment Services, Inc.	Newark	NJ
Incomm Financial Services, Inc.	Columbus	GA
Inmar Services, LLC	Winston-Salem	NC
Inter & Co Payments, Inc.	Miami	FL
Intercambio Express, Inc.	Elkhart	IN
Intermex Wire Transfer, LLC	Miami	FL
Internet Escrow Services, Inc.	San Francisco	CA

Intuit Payments Inc.	Mountain View	CA
INX Digital, Inc.	Gaithersburg	MD
JHA Money Center, Inc.	Monett	MO
JPay LLC	Miramar	FL
Keefe Commissary Network, L.L.C.	Saint Louis	MO
Klarna Inc.	Columbus	OH
Layer2 Financial Inc.	Miami	FL
LL Pay U.S., LLC	New York	NY
Mastercard Transaction Services (US) LLC	New York	NY
Maxitransfers LLC	Irving	TX
MEMO Financial Services America, Inc.	Wormleysburg	PA
MEMO Financial Services, Inc.	Wormleysburg	PA
Mercari, Inc.	Palo Alto	CA
Meta Payments Inc.	Menlo Park	CA
Mezu (NA), Inc.	Denver	CO
Monex Inc.	Washington	DC
Money Management International, Inc.	Stafford	TX
Moneycorp US Inc. .	Providence	RI
Moneydart Global Services Inc.	Iselin	NJ
MoneyGram Payment Systems, Inc.	Minneapolis	MN
MOOMOO CRYPTO INC.	Palo Alto	CA
MoonPay USA LLC	Miami	FL
MSB USA Inc	Plano	TX
NIC Services, LLC	Overland Park	KS
Nuvei US LLC	Scottsdale	AZ
NYDIG Execution LLC	New York	NY
NYDIG Trust Company LLC	New York	NY
Omnex Group, Inc.	Englewood Cliffs	NJ
Ouro Global, Inc.	Austin	TX
OwlTing USA, Inc.	Arlington	VA
Pangea USA, LLC	Chicago	IL
Paychex Holdings, LLC	Rochester	NY
Paycor, Inc.	Cincinnati	OH
PayNearMe MT, Inc.	Santa Clara	CA
Payoneer Inc.	New York	NY
PayPal, Inc.	San Jose	CA
Paysend US LLC	Miami	FL
PINGPONG GLOBAL SOLUTIONS INC	San Mateo	CA
Pionex Inc.	Princeton	NJ
PLACID NK CORPORATION	Jackson Heights	NY
PrimePay, LLC	West Chester	PA
Provenance Technologies, Inc.	San Francisco	CA
RAM Payment, LLC	Knoxville	TN

Ramp Payments Corporation	New York	NY
RealNet Payments LLC	Milwaukee	WI
RealPage Payments Services LLC	Richardson	TX
Remitly, Inc.	Seattle	WA
Ripple Markets DE LLC	San Francisco	CA
Rippling Payments, Inc.	San Francisco	CA
River Financial Inc.	Columbus	OH
Robinhood Crypto, LLC	Menlo Park	CA
Robinhood Money, LLC	Menlo Park	CA
Servicio UniTeller, Inc.	Rochelle Park	NJ
Skrill USA, Inc.	Jacksonville	FL
SNAPPAY USA INC.	Wilmington	DE
Spectrum Global Payment Solutions, Inc.	Houston	TX
StoneX Payment Services Ltd.	Miami	FL
Stripe Payments Company	South San Francisco	CA
Tango Card, Inc.	Seattle	WA
TapTap Send Payments Co.	New York	NY
Tech Friends, Inc.	Jonesboro	AR
The Currency Cloud Inc.	New York	NY
Tilia LLC	San Francisco	CA
Tipalti, Inc.	Foster City	CA
Toast Processing Services LLC	Chicago	IL
TouchPay Holdings, LLC	Dallas	TX
Transfermate, Inc.	Atlanta	GA
U.S. Payments, LLC	Tulsa	OK
Unchained Trading, LLC	Austin	TX
Uphold HQ Inc.	Larkspur	CA
Upwork Payments Inc.	San Francisco	CA
USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA
VIAMERICAS CORPORATION	Coral Gables	FL
Visa Global Services Inc.	Foster City	CA
Voyse Technologies US, Inc.	San Francisco	CA
Wave Financial USA Inc.	Denver	CO
Webull Pay LLC	St. Petersburg	FL
Western Union Financial Services, Inc.	DENVER	CO
Western Union International Services, LLC	Denver	CO
WEX Payments Inc.	Portland	ME
WisdomTree Digital Movement, Inc.	New York	NY
Wise US Inc.	New York	NY
WorldRemit Corp.	Boston	MA
X Payments LLC	San Francisco	CA
YapStone, Inc.	Carlsbad	CA

Yardi Payments, LLC
Zap Solutions, Inc.
ZEBEDEE, LLC
Zero Hash LLC

Santa Barbara	CA
Chicago	IL
Hoboken	NJ
Chicago	IL

WEST VIRGINIA REGULATED CONSUMER LENDERS

Company Name	Type	Street Address
Beckley Loan Company	Main	622 Neville Street
Lendmark Financial Services of West Virginia, Inc.	Main	796 Foxcroft Avenue, Suite 105
	Branch	105 LB&T Way
	Branch	10 River Walk Drive
	Branch	3020 Champion Drive
	Branch	250 Piercy Drive, Suite 17
	Branch	506 Emily Drive
	Branch	6526 Mall Road
	Branch	150 Courthouse Road, Suite 104
	Branch	910 Nitro Market Place
	Branch	121 Beckley Crossing Shopping Center
	Branch	2600 Middletown Commons, Suite 137
	Branch	2200 Grand Central Avenue, Suite 105
	Branch	217 Oak Lee Drive, Suite 2B
OneMain Financial, Inc.	Main	340 MacCorkle Avenue, Suite 310
	Branch	63A Water Street
	Branch	129 Dayton Street
	Branch	522 Emily Drive
	Branch	4341 Route 60 East, Suite 175
	Branch	101 Tygart Mall Loop, Suite 106
	Branch	1253 Stafford Drive
	Branch	271 Mall Road
	Branch	1021 National Road, Suite 1
	Branch	2837 Pike Street, Suite 2B
	Branch	213 Coleman Drive, Suite 6
	Branch	57 Middleway Pike, Suite B
	Branch	1349 Edwin Miller Boulevard
	Branch	196 N Tornado Way, Suite 5
	Branch	95 West Main Street
	Branch	827 Fairmont Road, Suite 103

WEST VIRGINIA FINTECH REGULATORY SANDBOX PARTICIPANTS

None

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 5th day of May 2025.




Notary Public