

WEST VIRGINIA
DIVISION *of* FINANCIAL INSTITUTIONS

124th 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, 2025



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>FY2024</u>	<u>FY2025</u>
Bank Holding Companies	11	8
Commercial Banks and Trust Companies (Trust, IT, Visitations, & Targets)	41	42
Credit Unions	2	2
Money Transmitter	0	2
Regulated Consumer Lenders	1	2
Mortgage Lender/Broker/Service Examinations & Visitations	15	11
Total Examinations	70	67

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	Carol Childers
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 Kyle Elliott Ashlee Webster

**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
Joseph McDonie	Milton, WV	Public
Vacant		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 2024	6.00% per year
August 2024	6.00% per year
September 2024	5.75% per year
October 2024	5.50% per year
November 2024	6.00% per year
December 2024	6.25% per year
January 2025	6.25% per year
February 2025	6.50% per year
March 2025	6.25% per year
April 2025	6.25% per year
May 2025	6.25% per year
June 2025	6.50% 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
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
Guaranty Bank, Inc.	Williamson	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
FY2025**

Date Approved	Application Type	Applicant Name	Description
12-9-2024	Bank Merger	Freedom Bank, Inc.	Freedom Bank, Belington, West Virginia, to acquire BCBank Inc., Philippi, West Virginia by merger.
12-9-2024	Bank Holding Company Merger	Freedom Bancshares, Inc.	Freedom Bancshares, Inc., Belington, West Virginia, to acquire Appalachian Financial Corp., Philippi, West Virginia by merger.
12-9-2024	Bank Holding Company Merger	WesBanco, Inc,	WesBanco, Inc., Wheeling, West Virginia, to acquire Premier Financial Corp., Defiance, Ohio by merger.
12-9-2024	Bank Merger	WesBanco Bank	WesBanco Bank, Wheeling, West Virginia, to acquire Premier Bank, Youngstown, Ohio by merger.

**EXPEDITED BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED
UPON BY THE WVDFI
FY2025**

Date Approved	Application Type	Applicant Name	Description
9-9-2024	Denovo Branch	Bank of Mingo (name changed to Guaranty Bank, Inc. effective December 2, 2024)	Guaranty Bank, Inc., Williamson, West Virginia, to establish a denovo branch in Wayne, West Virginia.
1-6-2025	Expedited Branch	Clear Mountain Bank	Clear Mountain Bank, Bruceton Mills , West Virginia, to establish a branch in White Hall, West Virginia.
2-11-2025	Expedited Branch	The Grant County Bank	The Grant County Bank, Petersburg, West Virginia, to establish a branch in Falling Waters, West Virginia.
3-20-2025	Expedited Branch	Pendleton Community Bank	Pendleton Community Bank, Franklin, West Virginia, to establish a branch in Summersville, West Virginia.
6-4-2025	Merger Extension Request	Freedom Bank	Freedom Bank, Belington, West Virginia, to acquire BCBank Inc., Philippi, West Virginia by merger.

**BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
FY2025**

Banks Involved	Application Type	Surviving Entity
WesBanco Bank, Inc. Premier Bank	Merger	WesBanco 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 2025 the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- A bank was authorized to make a minority equity investment in a financial technology company.
- A bank was authorized to invest in a private placement offering for a Minority Depository Institution.

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

**Fiscal Year 2025
As of December 31, 2024**

State Banks	Trust Assets (\$000)
Bank of Charles Town	268,362
Citizens Bank of West Virginia, Inc.	111,249
CNB Bank, Inc.	73,184
Davis Trust Company	26,901
MCNB Bank and Trust Co.	121,967
The Harrison County Bank	11,821
WesBanco Bank, Inc.	6,287,508
Total	6,900,992

**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>	
	6/30/2024	6/30/2025	6/30/2024	6/30/2025
(\$ in 000's)				
Number of Institutions	36	36	5	5
<u>Assets and Liabilities</u>				
Total assets	32,839,978	42,608,177	6,857,099	7,122,833
Cash and due from depository institutions	1,566,005	2,241,878	249,015	213,679
Interest-bearing balances	1,234,275	1,660,687	94,114	54,001
Securities	5,774,103	6,940,354	1,627,856	1,731,028
Federal funds sold & reverse repurchase agreements	39,069	70,350	7,252	3,827
Net loans & leases	22,447,702	29,302,805	4,388,517	4,620,940
Loan loss allowance	247,292	336,523	26,917	23,911
Trading account assets	10,560	26,955	0	0
Bank premises and fixed assets	437,550	499,313	76,536	74,894
Other real estate owned	7,781	9,603	372	205
Goodwill and other intangibles	1,153,056	1,767,288	161,235	158,958
All other assets	1,404,152	1,749,631	346,316	319,302
Total liabilities and capital	32,839,978	42,608,177	6,857,099	7,122,833
Total liabilities	28,940,791	37,173,713	6,164,160	6,380,010
Total deposits	26,451,255	34,583,272	5,580,642	5,800,619
Interest-bearing deposits	18,826,272	25,372,803	3,986,055	4,210,890
Deposits held in domestic offices	26,451,255	34,583,272	5,580,642	5,800,619
Federal funds purchased & repurchase agreements	132,318	126,748	323,959	340,605
Trading liabilities	0	0	0	0
Other borrowed funds	2,017,613	2,047,924	153,750	153,850
Subordinated debt	0	0	0	0
All other liabilities	339,605	415,769	105,809	84,936
Total equity capital	3,899,187	5,434,464	692,939	742,823
Perpetual preferred stock	0	0	0	0
Common stock	48,657	48,692	1,749	1,749
Surplus	2,191,119	3,450,045	465,588	468,860
Undivided profits	1,659,373	1,935,727	225,602	272,214
Noncontrolling interests in consolidated subsidiaries	38	0	0	0
<u>Income and Expense (year to date)</u>				
Total interest income	770,735	977,557	160,656	169,496
Total interest expense	291,840	333,456	44,011	46,352
Net interest income	478,895	644,101	116,645	123,144
Provision for credit losses	22,843	81,940	513	-1,944
Total noninterest income	104,559	119,063	38,027	39,690
Fiduciary activities	17,229	20,240	5,247	5,765
Service charges on deposit accounts	25,131	30,359	13,942	14,492
Trading account gains & fees	729	1,004	0	0
Additional noninterest income	61,470	67,460	18,838	19,433
Total noninterest expense	393,991	513,513	78,154	82,492
Salaries and employee benefits	209,361	242,138	41,004	42,629
Premises and equipment expense	53,429	67,546	12,386	13,392
Additional noninterest expense	131,201	203,829	24,764	26,471
Pre-tax net operating income	166,620	167,711	76,005	82,286
Securities gains (losses)	-168	-1,303	-109	151
Applicable income taxes	31,014	32,365	14,916	15,256
Net income attributable to bank	135,358	134,061	60,980	67,181

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 Region Bancshares, Inc.	Richlands	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.	Jaeger	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 Bancorp, Inc.	Martins Ferry	OH
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
FY2025**

Formations:

None.

Dissolutions:

None.

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

	6/30/2024	6/30/2025
Number of Institutions	3	3
<u>Assets and Liabilities</u>		
Cash & Equivalents	33,595,662	35,172,992
Total Investments	3,443,104	3,419,239
Loans Held for Sale	0	0
Real Estate Loans	18,369,873	18,165,631
Consumer Loans	37,410,270	38,195,006
Total Loans	58,662,553	60,387,738
(Allowance for Loan & Lease Losses)	-639,791	-593,357
Land And Building	899,221	884,461
Other Fixed Assets	156,627	210,262
NCUSIF Deposit	755,212	780,829
All Other Assets	250,040	202,543
Total Assets	97,122,628	100,458,707
Dividends Payable	143,834	187,844
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	1,090,247	489,979
Share Drafts	8,394,688	8,204,310
Regular shares	58,006,676	57,590,947
All Other Shares & Deposits	1,221,108	962,925
Total Shares and Deposits	79,533,786	81,731,080
Total Liabilities	80,767,867	82,408,903
Regular Reserve	1,296,365	1,296,365
Other Reserves	150,232	1,446,597
Undivided Earnings	14,238,806	14,908,164
Total Equity	16,354,761	16,508,096
Total Liabilities, Shares, & Equity	97,122,628	100,458,707
<u>Income and Expense</u>		
Loan Income	1,615,366	1,771,530
Investment Income	586,707	738,822
Other Income	338,857	132,600
Total Employee Compensation & Benefits	685,014	718,800
Total Other Operating Expenses	657,571	699,182
Provision for Loan/Lease Losses	48,000	84,000
Cost of Funds	474,305	587,167
Net Income (Loss)	669,358	781,080

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	Ft. Lauderdale	FL
A-A Mortgage Investor, LLC	El Segundo	CA
AAA CAPITAL INVESTMENT, INC.	Arcadia	CA
Absolute Home Mortgage Corporation	Fairfield	NJ
Access Financial Mortgage Corp.	Fulton	MD
Addison Mortgage Consultants, Inc.	Cape Coral	FL
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
All Credit Considered Mortgage, Inc.	Rockville	MD
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 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 Co. LLC	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
AML Funding LLC	Dallas	TX
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.	Tinton Falls	NJ
Aven Financial, Inc.	Campbell	CA
Axia Financial, LLC	Bellevue	WA
Bankrate, LLC	West Palm Beach	FL
Barclays Bank PLC	New York	NY
Barrett Financial Group, L.L.C.	Chandler	AZ
Bay Capital Mortgage Corporation	Annapolis	MD
Bay Equity LLC	Corte Madera	CA
Bayshore Mortgage Funding, LLC	Edgewood	MD
BEAM PROCESSING SOLUTIONS, LLC	Palm Coast	FL
Beltway Capital, LLC	Hunt Valley	MD
Better Mortgage Corporation	New York	NY
Bills.com, LLC	Tempe	AZ
Blue Ocean Lending LLC	Miami	FL
BNP Paribas	New York	NY
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
BoxCar Mortgage, LLC	Atlanta	GA
Buckingham Mortgage LLC	McLean	VA
Bungalow Funding, LLC	Winston Salem	NC
C&F MORTGAGE CORPORATION	Midlothian	VA
Cake Mortgage Corp.	Chatsworth	CA
CalCon Mutual Mortgage LLC	San Diego	CA
Canopy Mortgage, LLC	Lindon	UT
Capital First Mortgage, L.L.C.	Denville	NJ
Cardinal Financial Company, Limited Partnership	Charlotte	NC
Carrington Mortgage Services, LLC	Anaheim	CA
CBC Mortgage Agency	South Jordan	UT
Change Lending, LLC	Anaheim	CA
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.	McLean	VA
Click n' Close, Inc.	Addison	TX
CMG Mortgage, Inc.	San Ramon	CA
CMS Mortgage Solutions Inc.	Virginia Beach	VA
Coast2Coast Mortgage, LLC	St. Augustine	FL
Coastal Lending Group, LLC	Timonium	MD
Cognizant Mortgage Services Corporation	Plano	TX
COLONIAL MORTGAGE CAPITAL LLC	Reston	VA
Community Action of South Eastern West Virginia, Inc.	Union	WV
Community Mortgage LLC	Mount Airy	MD

CommunityWorks in West Virginia, Inc.	Charleston	WV
Compu-Link Corporation	Lansing	MI
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
CountryPlace Mortgage, Ltd.	Plano	TX
Crane Consulting and Outsourcing, LLC	Boca Raton	FL
Credible Operations, Inc.	Durham	NC
Credit Karma Mortgage, Inc.	Oakland	CA
Credit Union Mortgage Association, Inc.	Fairfax	VA
CrossCountry Mortgage, LLC	Cleveland	OH
CTC Loan Processing, LLC	Leland	NC
CUW Solutions, LLC	Radnor	PA
Cypress Loan Servicing LLC	Farmers Branch	TX
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
Direct Rate Home Loans, Inc.	Cottonwood Heights	UT
District Home Loans, LLC	Rockville	MD
DLJ Mortgage Capital, Inc.	New York	NY
DOMINION FINANCIAL SERVICES, LLC	Baltimore	MD
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Dyck-O'Neal, Inc.	Dallas	TX
DynaGen Lending, LLC	Southfield	MI
E Mortgage Capital, Inc.	Irvine	CA
East Coast Capital Corp.	Melville	NY
Edge Home Finance Corporation	Minnetonka	MN
Elkhorn Depositor LLC	New York	NY
Elmwood Mortgage, LLC.	Boonsboro	MD
Embed Inc.	Menlo Park	CA
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
ENSURE HOME LOANS LLC	Lewisville	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
Everyone's Loan Company, Inc.	Irvine	CA
Evolution Mortgage LLC	Nashville	TN
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	Pleasant Grove	UT
First Community Mortgage, Inc.	Murfreesboro	TN
First Heritage Financial, LLC	Trevoze	PA
FIRST HERITAGE MORTGAGE, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Ohio Home Finance, Inc.	Westerville	OH
First Option Mortgage, LLC	Suwanee	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
Genex Lending, LLC	Bartlett	IL
GenWay Home Mortgage, Inc.	Frisco	TX
GITSIT SOLUTIONS, LLC	Orange	CA
Go Mortgage, LLC	Columbus	OH
Go Rascal Inc.	Brooklyn	NY
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 Mortgage Funding Corp.	Middletown	NJ
GRIFFIN FUNDING, INC.	San Diego	CA
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
HANCOCK PROCESSING LLC	Camp Verde	AZ
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	Gainesville	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
InterLinc Mortgage Services, LLC	Houston	TX
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
Knock Lending LLC	Atlanta	GA
Lakeview Community Capital, LLC	Horsham	PA
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land Home Financial Services, Inc.	Concord	CA
LeaderOne Financial Corporation	Overland Park	KS
LeadPoint, Inc.	Los Angeles	CA
Legend Lending Corporation	Houston	TX

Lending Force, LLC	Troy	MI
LendingTree, LLC	Charlotte	NC
LendSure Mortgage Corp.	San Diego	CA
Lennar Mortgage, LLC	Miami	FL
LGI Mortgage Solutions, LLC	Chandler	AZ
Liberty 1 Lending Inc.	Livonia	MI
Liberty Home Mortgage Corporation	Independence	OH
Lime Residential, Ltd.	New York	NY
LMB Mortgage Services, Inc.	Playa Vista	CA
Loan Factory, Inc.	San Jose	CA
Loan Side Kicks, LLC	Steelville	MO
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Irvine	CA
Loansteady LLC	McLean	VA
Logan Finance Corporation	Hauppauge	NY
Longbridge Financial, LLC	Paramus	NJ
Lower, LLC	Columbia	MD
LRML Acquisition LLC	Chicago	IL
Luminate Home Loans, Inc.	Minneapolis	MN
Lynx Whole Loan Acquisition LLC	Denver	CO
Mable Loans LLC	Chantilly	VA
Madison Management Services, LLC	Reno	NV
Madison Mortgage Services Inc.	Lake Success	NY
Marlin Mortgage Capital, LLC	St. Petersburg	FL
MARVELOANS, LLC	Troy	MI
Mason McDuffie Mortgage Corporation	San Ramon	CA
MAXEX Clearing LLC	Atlanta	GA
Maxwell Lender Solutions, Inc.	Denver	CO
MCLP Asset Company, Inc.	New York	NY
Member First Mortgage, LLC	Grand Rapids	MI
MGC Mortgage, Inc.	Plano	TX
Michigan Mutual, Inc.	Port Huron	MI
Mid-Atlantic Funding Inc	Dunmore	PA
Millennium Financial Group, Inc.	Middletown	MD
Mint Mortgage, LLC	Front Royal	VA
Mission Loans, LLC	Irvine	CA
Mission Servicing Residential, Inc.	Irving	TX
ML Enterprise Inc.	New York	NY
MLB Residential Lending, LLC	Springfield	NJ
MLD Mortgage Inc.	Florham Park	NJ
Moder Solutions, LLC	Cocoa Beach	FL
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Moria Development, Inc.	Tempe	AZ

Mortgage Access Corp.	Morris Plains	NJ
Mortgage Assets Management, LLC	Houston	TX
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage One Funding LLC	Clawson	MI
Mortgage Research Center, LLC	Columbia	MO
Mortgage Solutions FCS Inc.	Walnut Creek	CA
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Mortgage X Home Loans Inc	McLean	VA
MortgageOne, Inc.	Carlsbad	CA
Movement Asset Management, LLC	Denver	CO
Movement Mortgage, LLC	Indian Land	SC
MSIM, LLC	Austin	TX
MSR Asset Vehicle LLC	Atlanta	GA
MTGLQ Investors, L.P.	New York	NY
Munar Mortgage LLC	Erie	PA
Mutual of Omaha Mortgage Servicing, Inc.	Irvine	CA
Mutual of Omaha Mortgage, Inc.	San Diego	CA
My City Home Loans, Inc.	Grand Rapids	MI
My Mortgage, Inc.	Crofton	MD
myCUMortgage, LLC	Beavercreek	OH
N and S Mortgage, LLC	Frederick	MD
Nation One Mortgage Corporation	Marlton	NJ
National Asset Mortgage, LLC	Columbia	SC
Nations Capital Services, Inc.	Merriam	KS
NATIONS LENDING CORPORATION	Independence	OH
Nationstar Mortgage LLC	Dallas	TX
Nationwide Mortgage Bankers, Inc.	Lebanon	NJ
Neighborhood Assistance Corporation of America	Boston	MA
Neighborhood Capital Funding, Inc.	Lansing	MI
Neighborhood Loans, Inc.	Downers Grove	IL
Neighborhood Mortgage Solutions, LLC	Frankenmuth	MI
NerdWallet Compare, Inc.	San Francisco	CA
New American Funding, LLC	Tustin	CA
New Priority Lending Corp.	McLean	VA
New Residential Mortgage LLC	New York	NY
New Story Lending LLC	Seneca	SC
NewRez LLC	Fort Washington	PA
NEXA Mortgage, LLC	Mesa	AZ
Nexera Holding LLC	Emeryville	CA
Next Gen Lending LLC	Mooreville	NC
NextMortgage, LLC	San Ramon	CA
Nexus Nova LLC	Plymouth	MN
NFM, Inc.	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	
Ocwen USVI Services, LLC	Frederiksted	VI
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
OriginPoint LLC	Chicago	IL
Paramount Residential Mortgage Group, Inc.	Corona	CA
PATRIOT PACIFIC FINANCIAL CORP.	Temecula	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 Asset Services LLC	West Palm Beach	FL
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	Vienna	VA
Quantum Servicing Corporation	Tampa	FL
Quintessential Mortgage Group, LLC	Rye Brook	NY
Radian Mortgage Capital LLC	Denver	CO
Radius Financial Group Inc.	Norwell	MA
Rapid Home Lending Inc.	Bingham Farms	MI
Rapid Mortgage Company	Cincinnati	OH
RateGravity, Inc.	Boston	MA
Raymond James Mortgage Company, Inc.	Memphis	TN
Real Genius LLC	Delray Beach	FL
Real Time Resolutions, Inc.	Dallas	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Regents Financial, LLC	Troy	MI
Reliance First Capital, LLC	Melville	NY
Renovation Finance LLC	Berwyn	PA
REVOLUTIONARY MORTGAGE COMPANY	Frederick-	MD
Ritter Mortgage Group, Inc.	Westminster	MD
RLF Mortgage Corporation	Plano	TX
RMC Home Mortgage, LLC	Wexford	PA
RMI Brokers, Inc.	Brentwood	CA
Rocket Mortgage, LLC	Detroit	MI
Rosegate Mortgage, LLC	Charlotte	NC
RoundPoint Mortgage Servicing LLC	Fort Mill	SC
Royal United Mortgage LLC	Indianapolis	IN
Ruoff Mortgage Company, Inc.	Fort Wayne	IN
RWT Home, Inc.	Mill Valley	CA
Sage Home Loans Corporation	Fort Mill	SC
Sailfish Servicing, LLC	Saint Petersburg	FL
Schumacher Mortgage LLC	Canton	OH
Secure Choice Lending	Riverside	CA
SecurityNational Mortgage Company	Salt Lake City	UT
Select Lending Services LLC	Lake Oswego	OR
Select Portfolio Servicing, Inc.	West Valley City	UT
Selene Finance LP	Dallas	TX
Seneca Mortgage Servicing LLC	Newtown	CT
ServiceMac, LLC	Fort Mill	SC
Servion, Inc.	New Brighton	MN
Servis One, Inc.	Irving	TX
SI Mortgage Company	Sterling Heights	MI
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Silver Hill Capital, LLC	Coral Gables	FL
Simplist Mortgage LLC	Manhasset	NY

SIRVA Mortgage, Inc.	Seven Hills	OH
Siwell, Inc.	Lubbock	TX
Smoot Investments Inc.	Smoot	WV
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
Spring EQ, LLC	Conshohocken	PA
Standard Mortgage Capital LLC	Plantation	FL
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	Irvine	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
SUNNY LENDING, LLC	Gaithersburg	MD
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
Tamac Holdings Corporation	Wayne	PA
TCS e-Serve International Limited	Cincinnati	OH
TH MSR Holdings LLC	St. Louis Park	MN
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 Advisors, LLC	Gaithersburg	MD
The Loan Store, Inc.	Tucson	AZ
THE MONEY SOURCE INC.	Phoenix	AZ
The Mortgage Firm, Inc.	Altamonte Springs	FL

The Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	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	Hagerstown	MD
Trusted Rate, Inc.	Newport Beach	CA
Truvion	Costa Mesa	CA
Union Home Mortgage Corp.	Strongsville	OH
United 1 Mortgage Corporation	Vienna	VA
United Mortgage Corp.	Melville	NY
United Mortgage Lending LLC	Troy	MI
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
V.I.P. Mortgage, Inc.	Scottsdale	AZ
VALLEG MORTGAGE SERVICES INC.	Hyattsville	MD
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
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	Brookfield	WI
Wemlo, LLC	Boca Raton	FL
West Capital Lending, Inc.	Irvine	CA
Weststar Mortgage Corporation	Albuquerque	NM

Wipro Gallagher Solutions, LLC
WNS BPM AMERICAS LLC
Zenta Mortgage Services, LLC
Zillow Group Marketplace, Inc.
Zillow Home Loans, LLC

Atlanta GA
Houston TX
Charlotte NC
Irvine CA
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
Alpaca Crypto LLC	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
Apple Payments Inc.	Austin	TX
Asure Operations LLC	Austin	TX
AUS Merchant Services, Inc.	Sunnyvale	CA
AvidXchange, Inc.	Charlotte	NC
Bakkt Crypto Solutions, 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
Bitcoin Depot Operating LLC	Atlanta	GA
BitGo Technologies LLC	Palo Alto	CA
BitGo Trust Company, Inc.	Sioux Falls	SD
BitPay, Inc.	Atlanta	GA
BitRail, LLC	Delray Beach	FL
Bitstamp USA, Inc.	New York	NY
Bivo Inc.	Union City	CA
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
Caleb and Brown Limited	Bryn Mawr	PA
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York	NY
CEX.IO CORP.	Miami	FL
Check Payments LLC	New York	NY
CHECKBOOK PAYMENT HOLDINGS INC.	San Mateo	CA

CheckFreePay Corporation	Alpharetta	GA
Checkout US, INC.	New York	NY
Chime Payments, Inc.	San Francisco	CA
Circle Internet Financial, LLC	Boston	MA
Coinbase, Inc.	New York	NY
Coinme Inc.	Seattle	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 Commerce, LLC	Fort Myers	FL
Currency Exchange International Corp	Orlando	FL
Dandelion Payments, Inc.	Buena Park	CA
DPAYMENTS LLC	St. Petersburg	FL
DVTR Inc.	Dorado	PR
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
Felix Technologies Inc.	Miami	FL
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.	Santa Clara	CA
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
GPD Holdings LLC	Chicago	IL
GPS Capital Markets, LLC	South Jordan	UT
Green Dot Corporation	Provo	UT

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
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.	Jersey City	NJ
MoonPay USA LLC	New York	NY
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
OKCoin USA Inc.	San Jose	CA
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

Payment Progress LLC	Red Bank	NJ
Payoneer Inc.	New York	NY
PayPal Digital, Inc.	New York	NY
PayPal, Inc.	San Jose	CA
Paysend US LLC	Miami	FL
Payward Interactive, Inc.	Cheyenne	WY
PINGPONG GLOBAL SOLUTIONS INC	San Mateo	CA
Pionex Inc.	Princeton	NJ
PLACID NK CORPORATION	Jackson Heights	NY
Pomelo Group USA, Inc.	San Francisco	CA
PrimePay, LLC	West Chester	PA
Procore Payment Services, Inc.	Carpinteria	CA
Provenance Technologies, Inc.	San Francisco	CA
RAM Payment, LLC	Knoxville	TN
Ramp Payments Corporation	New York	NY
Real Time Financial Services LLC	Miami	FL
RealNet Payments LLC	Cincinnati	OH
RealPage Payments Services LLC	Richardson	TX
Remitly, Inc.	Seattle	WA
Ripple Markets DE LLC	San Francisco	CA
Rippling Payments, Inc.	San Francisco	CA
Rise Works Licensing LLC	Beachwood	OH
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
Spectrum Global Payment Solutions, Inc.	Houston	TX
StoneX Payment Services Ltd.	Miami	FL
Stripe Payments Company	South San Francisco	CA
TabaPay Payment Services LLC	Palo Alto	CA
TapTap Send Payments Co.	New York	NY
Tech Friends, Inc.	Jonesboro	AR
Thunes Financial Services LLC	San Francisco	CA
Tipalti, Inc.	Foster City	CA
Toast Processing Services LLC	Boston	MA
TouchPay Holdings, LLC	Dallas	TX
Transfermate, Inc.	Atlanta	GA
Trustly, Inc.	San Carlos	CA
U.S. Payments, LLC	Tulsa	OK
Unchained Trading, LLC	Austin	TX
Uphold HQ Inc.	Larkspur	CA
Upwork Payments Inc.	Palo Alto	CA

USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA
Viamerica Corporation	Coral Gables	FL
Visa Global Services Inc.	Foster City	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
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.	Larkspur	CA
Yardi Payments, LLC	Santa Barbara	CA
Zap Solutions, Inc.	Chicago	IL
ZEBEDEE, LLC	Hoboken	NJ
Zero Hash LLC	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 27th day of February 2026.




Notary Public

My Commission expires March 17, 2030