

WEST VIRGINIA  
DIVISION *of* FINANCIAL INSTITUTIONS

121<sup>st</sup> 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, 2022



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:

	<b><u>FY2021</u></b>	<b><u>FY2022</u></b>
Bank Holding Companies	<b>14</b>	<b>7</b>
Commercial Banks and Trust Companies (Trust, IT, Visitations, & Targets)	<b>44</b>	<b>37</b>
Credit Unions	<b>3</b>	<b>2</b>
Money Transmitter	<b>0</b>	<b>0</b>
Regulated Consumer Lenders	<b>1</b>	<b>2</b>
Mortgage Lender/Broker/Service Examinations & Visitations	<b>20</b>	<b>18</b>
Total Examinations	<b>82</b>	<b>66</b>

## 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	
Administrative Services Assistant II	Lori DeBruyn
Office Assistant II	Judy Pennington
Review Examiners	Martin Grimm Melissa Fry
Money Service Businesses Manager	Stacy Wagner
Examiners	Ariel Billotti Nathan Freeman (Chief) Glen Harvey (Chief) Lorraine Jackson Mark Lanham Dwayne Ledsome Matthew Mann (Chief) Edward McMinn Thomas McVey Esther Sebert James Thompson David Townsend Rob Young

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

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



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

<b><u>Board Member (Statutory)</u></b>	<b><u>Represents</u></b>
Chair and Commissioner	Division of Financial Institutions
Dean, Lewis College of Business	Marshall University
Dean, College of Business and Economics	West Virginia University
Director of Consumer Protection	WV Attorney General's Office
Executive Director	WV Development Office
Treasurer	State of West Virginia
	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%.

Month/Year	Usury Ceiling
July 2021	3.50% per year
August 2021	3.25% per year
September 2021	3.25% per year
October 2021	3.25% per year
November 2021	3.50% per year
December 2021	3.50% per year
January 2021	3.50% per year
February 2022	3.75% per year
March 2022	3.75% per year
April 2022	4.00% per year
May 2022	4.50% per year
June 2022	4.75% per year

\*Formula based on monthly average of 20-year maturity

## STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA

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

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON  
FY2022**

<b>Date Approved</b>	<b>Application Type</b>	<b>Applicant Name</b>	<b>Description</b>
9-13-2021	Purchase certain assets and assume certain liabilities of a banking institution	Citizens Bank of West Virginia	Citizens Bank of West Virginia, Inc., Elkins, West Virginia to purchase certain assets and assume certain liabilities of two branches of Community Bank, Carmichaels, Pennsylvania which are located in Buckhannon and New Martinsville, West Virginia.

**BANK MERGERS  
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA  
FY2021**

<b>Banks Involved</b>	<b>Application Type</b>	<b>Surviving Entity</b>
None	None	None

## **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 2022, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- A bank was authorized to invest as a limited partner in a venture capital fund.
- A bank holding company was authorized to invest in a financial technology company (three separate requests).
- A bank holding company was authorized to invest in a digital assets investment organization.

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

**Fiscal Year 2022  
As of December 31, 2021**

<b>State Banks</b>	<b>Trust Assets (\$000)</b>
Bank of Charles Town	177,578
Citizens Bank of West Virginia, Inc.	112,384
CNB Bank, Inc.	68,037
Davis Trust Company	24,373
MCNB Bank and Trust Co.	136,193
MVB Bank, Inc.	455
Summit Community Bank, Inc.	532,521
The Harrison County Bank	3,185
WesBanco Bank, Inc.	6,235,087
Total	7,289,813



# 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)	6/30/2021	6/30/2022	6/30/2021	6/30/2022
Number of Institutions	39	38	5	5
<b><u>Assets and Liabilities</u></b>				
<b>Total assets</b>	34,661,999	34,421,775	6,340,225	6,722,199
Cash and due from depository institutions	2,314,573	1,223,630	642,803	737,940
Interest-bearing balances	1,877,350	835,704	532,670	632,280
Securities	7,265,001	7,663,181	1,457,726	1,654,625
Federal funds sold & reverse repurchase agreements	231,599	96,234	6,614	2,152
Net loans & leases	21,894,135	22,333,586	3,785,400	3,818,724
Loan loss allowance	294,487	262,279	23,693	20,890
Trading account assets	10,542	8,752	0	0
Bank premises and fixed assets	521,481	482,303	79,801	77,126
Other real estate owned	50,911	21,662	855	83
Goodwill and other intangibles	1,279,025	1,239,346	117,857	116,428
All other assets	1,094,732	1,353,081	249,169	315,121
Total liabilities and capital	34,661,999	34,421,775	6,340,225	6,722,199
<b>Total liabilities</b>	30,059,778	30,285,101	5,653,549	6,131,786
Total deposits	28,791,546	29,138,650	5,253,079	5,624,604
Interest-bearing deposits	19,735,699	19,294,970	3,829,240	3,948,919
Deposits held in domestic offices	28,791,546	29,138,650	5,253,079	5,624,604
Federal funds purchased & repurchase agreements	232,098	216,489	314,132	404,716
Trading liabilities	0	0	0	0
Other borrowed funds	691,146	648,181	0	0
Subordinated debt	25,000	0	0	0
All other liabilities	319,988	281,781	86,338	102,466
<b>Total equity capital</b>	4,602,221	4,136,674	686,676	590,413
Perpetual preferred stock	0	0	0	0
Common stock	62,956	63,400	1,748	1,748
Surplus	2,442,576	2,372,906	397,400	400,074
Undivided profits	2,095,900	1,699,758	287,528	188,591
Noncontrolling interests in consolidated subsidiaries	789	610	0	0
<b><u>Income and Expense (year to date)</u></b>				
Total interest income	552,563	535,847	88,581	89,951
Total interest expense	40,827	28,651	6,709	3,673
Net interest income	511,736	507,196	81,872	86,278
Provision for loan and lease losses	-42,387	8,492	-1,466	-647
Total noninterest income	131,361	117,618	35,271	38,530
Fiduciary activities	17,178	17,221	4,044	4,247
Service charges on deposit accounts	20,872	26,141	11,720	13,918
Trading account gains & fees	637	-1,715	0	0
Additional noninterest income	92,674	75,971	19,507	20,365
Total noninterest expense	377,083	392,786	65,299	66,153
Salaries and employee benefits	201,794	218,096	34,993	35,471
Premises and equipment expense	54,759	53,940	10,341	11,028
Additional noninterest expense	120,530	120,750	19,965	19,654
Pre-tax net operating income	308,401	223,536	53,310	59,302
Securities gains (losses)	5,992	-1,662	-22	-141
Applicable income taxes	63,562	42,667	10,880	11,890
<b>Net income attributable to bank</b>	250,942	179,565	42,408	47,271

## BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.	Franklin	WV
Appalachian Financial Corporation	Philippi	WV
Big Coal River Bancorp, Inc.	Whitesville	WV
Calhoun Bankshares, Inc.	Grantsville	WV
Citizens Bancshares, Inc.	Weston	WV
Citizens Financial Corp.	Elkins	WV
City Holding Company	Charleston	WV
CB Financial Services, Inc.	Carmichaels	PA
CNB Financial Services, Inc.	Berkeley Springs	WV
Community Bankshares, Inc.	Parkersburg	WV
Community Trust Bancorp, Inc.	Pikeville	KY
Davis Trust Financial Corporation	Elkins	WV
Eastern Bancshares, Inc.	Romney	WV
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
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.	laeger	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
Summit Financial Group, Inc.	Moorefield	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  
FY2022**

**Formations:**

None

**Dissolutions:**

Premier Financial Bancorp was purchased by Peoples Bancorp, third quarter 2021.

## 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

	6/30/2021	6/30/2022
Number of Institutions	3	3
<b><u>Assets and Liabilities</u></b>		
Cash & Equivalents	17,823,370	13,554,222
Total Investments	26,224,267	29,593,124
Loans Held for Sale	0	0
Real Estate Loans	17,353,307	17,578,151
Consumer Loans	31,450,606	35,683,127
<b>Total Loans</b>	<b>48,803,913</b>	<b>53,261,278</b>
(Allowance for Loan & Lease Losses)	-642,366	-684,319
Land And Building	1,004,840	959,188
Other Fixed Assets	88,839	97,582
NCUSIF Deposit	752,088	798,588
All Other Assets	310,381	390,438
<b>Total Assets</b>	<b>94,365,332</b>	<b>97,970,101</b>
Dividends Payable	529,131	399,455
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	201,270	-551,222
Share Drafts	8,560,672	9,001,560
Regular shares	60,771,997	64,428,355
All Other Shares & Deposits	10,823,505	10,615,089
<b>Total Shares and Deposits</b>	<b>80,156,174</b>	<b>84,045,004</b>
<b>Total Liabilities</b>	<b>80,886,575</b>	<b>83,893,237</b>
Regular Reserve	1,296,366	1,296,366
Other Reserves	212,399	68,294
Undivided Earnings	11,969,992	12,712,204
<b>Total Equity</b>	<b>13,478,757</b>	<b>14,076,864</b>
<b>Total Liabilities, Shares, &amp; Equity</b>	<b>94,365,332</b>	<b>97,970,101</b>
<b><u>Income and Expense</u></b>		
Loan Income	1,243,346	1,250,834
Investment Income	185,673	100,867
Other Income	275,099	411,923
Total Employee Compensation & Benefits	665,039	668,338
Total Other Operating Expenses	585,598	589,949
Provision for Loan/Lease Losses	36,000	36,000
Cost of Funds	152,649	132,039
<b>Net Income (Loss)</b>	<b>266,841</b>	<b>337,298</b>



## WEST VIRGINIA LICENSED MORTGAGE COMPANIES

1Rate, Inc.	Silver Springs	MD
1st Financial, Inc.	Linthicum	MD
21st Mortgage Corporation	Knoxville	TN
A MONEY MATTER MORTGAGE INC.	Vienna	VA
AAA CAPITAL INVESTMENT, INC.	Alhambra	CA
Academy Mortgage Corporation	Draper	UT
Access Financial Mortgage Corp.	Fulton	MD
Acela Mortgage Partners, LLC	Chevy Chase	MD
Addison Mortgage Consultants, Inc.	Frederick	MD
Advisors Mortgage Group, L.L.C.	Ocean	NJ
AHP Servicing LLC	Chicago	IL
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Canfield	OH
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
Altisource Fulfillment Operations, Inc.	St. Louis	MO
American Advisors Group	Irvine	CA
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Network, Inc.	Brea	CA
American Financial Resources, Inc.	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Heritage Lending, LLC	Irvine	CA
American Internet Mortgage, Inc.	San Diego	CA
AMERICAN MORTGAGE SERVICE COMPANY	Cincinnati	OH
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
American Pacific Mortgage Corporation	Roseville	CA
America's Moneyline, Inc.	Aliso Viejo	CA
AmeriFirst Home Improvement Finance, LLC	Omaha	NE
AmeriHome Mortgage Company, LLC	Thousand Oaks	CA
AmeriNational Community Services, LLC	Albert Lea	MN
Amerisave Mortgage Corporation	Atlanta	GA
AmRes Corporation	Trevese	PA
Angel Oak Mortgage Solutions LLC	Atlanta	GA
Animo Mortgage Company LLC	Dallas	TX
Apex Home Loans, Inc.	Rockville	MD
Arc Home LLC	Mount Laurel	NJ
Ark-La-Tex Financial Services, LLC	Plano	TX
Arvest Central Mortgage Company	Little Rock	AR
Ascentus One Corporation	Tampa	FL
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.	Farmingdale	NJ
Aurora Financial, LLC	McLean	VA
Aven Financial, Inc.	Burlingame	CA
Bankrate, LLC	Palm Beach Gardens	FL
Barclays Bank PLC	New York	NY
Barrett Financial Group, L.L.C.	Gilbert	AZ
Bay Capital Mortgage Corporation	Annapolis	MD
Bay Equity LLC	Corte Madera	CA
Better Mortgage Corporation	New York	NY
Bills.com, LLC	Tempe	AZ
Binomial Real Estate L.L.C.	Salt Lake City	UT
BNP Paribas	New York	NY
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
Bridger Investment Partners LLC	New York	NY
Bridgewater Capital, Inc.	Charlotte	NC
Broker Solutions, Inc.	Tustin	CA
Bungalow Funding, LLC	Winston Salem	NC
C&F MORTGAGE CORPORATION	Midlothian	VA
Cake Mortgage Corp.	Chatsworth	CA
CalCon Mutual Mortgage LLC	San Diego	CA
Caliber Home Loans, Inc.	Coppell	TX
Canopy Mortgage, LLC	Lindon	UT
Capital Home Mortgage, LLC	Troy	MI
Capital Mortgage Firm Inc.	St. Clairsville	OH
Cardinal Financial Company, Limited Partnership	Charlotte	NC
Carrington Mortgage Services, LLC	Anaheim	CA
Castle Mortgage Corporation	Newport Beach	CA
CBC Mortgage Agency	South Jordan	UT
CBM Mortgage, Inc.	Front Royal	VA
Celebrity Home Loans, LLC	Oakbrook Terrace	IL
Change Lending, LLC	Irvine	CA
Cherry Creek Mortgage, LLC	Greenwood Village	CO
Chicago Mortgage Solutions LLC	Rosemont	IL
Chimera Funding TRS LLC	New York	NY
Churchill Mortgage Corporation	Brentwood	TN
CIS Financial Services, Inc.	Hamilton	AL
Citi GSM Portfolio LLC	New York	NY
Citimortgage, Inc.	O'Fallon	MO
City Lending Inc.	Vienna	VA
Click n' Close, Inc.	Addison	TX
CMC Funding, Inc.	Jacksonville	FL

CMG Mortgage, Inc.	San Ramon	CA
Cognizant Mortgage Services Corporation	Irving	TX
COLONIAL MORTGAGE CAPITAL LLC	Reston	VA
Colten Mortgage, LLC	Greenwood Village	CO
Commonwealth Home Loans LLC	Front Royal	VA
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Loan Servicing, LLC	Coral Gables	FL
Community Mortgage LLC	Mount Airy	MD
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Complete Payment Recovery Services, Inc.	St. Petersburg	FL
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, Inc.	San Diego	CA
Cornerstone Home Lending, Inc.	Houston	TX
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	Brecksville	OH
CTC Loan Processing, LLC	Hedgesville	WV
CUW Solutions, LLC	Radnor	PA
DAS Acquisition Company, LLC	St. Louis	MO
DATA MORTGAGE, INC.	Orange	CA
Day One Mortgage, LLC	Scottsdale	AZ
DeFi Mortgage LLC	Chicago	IL
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
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Draper and Kramer Mortgage Corp.	Downers Grove	IL
Dyck-O'Neal, Inc.	Dallas	TX
East Coast Capital Corp.	Melville	NY
Elkhorn Depositor LLC	New York	NY
Elmwood Mortgage, LLC.	Williamsport	MD
Embrace Home Loans, Inc.	Middletown	RI
EMM loans LLC	Cherry Hill	NJ



Emporium TPO LLC	Frisco	TX
Empower Home Mortgage LLC	Chantilly	VA
Enact Financial Services, Inc.	Raleigh	NC
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
EVEN FINANCIAL INC.	New York City	NY
Everett Financial, Inc.	Dallas	TX
Evolve Mortgage Services, LLC	Frisco	TX
Fairfax Lending Inc.	Alexandria	VA
Fairfax Mortgage Investments, Inc.	Fairfax	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 Mortgage LLC	Conshohocken	PA
Finance of America Reverse LLC	Tulsa	OK
First Community Mortgage, Inc.	Murfreesboro	TN
First Guaranty Mortgage Corporation	Plano	TX
First Heritage Financial, LLC	Trevoze	PA
FIRST HERITAGE MORTGAGE, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Mortgage Services Group, Inc.	Cumberland	MD
First Ohio Home Finance, Inc.	Westerville	OH
First Option Mortgage, LLC	Atlanta	GA
FirstKey Mortgage, LLC	New York	NY
Flat Branch Mortgage, Inc.	Columbia	MO
Franklin Credit Management Corporation	Jersey City	NJ
Freedom Loan Services Corporation	Fishers	IN
Freedom Mortgage Corporation	Boca Raton	FL
FreeRateUpdate.com LLC	Chadds Ford	PA
Full Beaker, Inc.	Bellevue	WA
Geneva Financial, LLC	Chandler	AZ
GENHOME MORTGAGE CORPORATION	Irvine	CA
George Mason Mortgage, LLC	Fairfax	VA
GITSIT SOLUTIONS, LLC	Orange	CA
Go Mortgage, LLC	Brookfield	WI
Gold Star Mortgage Financial Group, Corporation	Ann Arbor	MI

Goldman Sachs Mortgage Company	New York	NY
GoodLeap, LLC	Roseville	CA
GoPrime Mortgage, Inc.	Apex	NC
Grander Mortgage Capital, LLC	Atlanta	GA
Gregory Funding LLC	Tigard	OR
Guaranteed Rate Affinity, LLC	Chicago	IL
Guaranteed Rate, Inc.	Chicago	IL
Guaranty Home Mortgage Corporation	Nashville	TN
Guidance Residential, LLC	Reston	VA
Guild Mortgage Company LLC	San Diego	CA
Habitat for Humanity of Kanawha and Putnam	Charleston	WV
Habitat for Humanity of the Mid-Ohio Valley	Vienna	WV
Habitat for Humanity of the Tri-State, Inc.	Huntington	WV
Home Loans Inc.	North Charleston	SC
HOME MORTGAGE ALLIANCE CORPORATION (HMAC)	Santa Ana	CA
Home Mortgage WV, LLC	Frederick	MD
Home Point Financial Corporation	Ann Arbor	MI
Home Point Mortgage Acceptance Corporation	Farmers Branch	TX
HomeBridge Financial Services, Inc.	Iselin	NJ
HomeOwnership Center Inc.	Elkins	WV
Homespire Mortgage Corporation	Gaithersburg	MD
Homestar Financial Corporation	Gainesville	GA
Homestead Funding Corp.	Albany	NY
Hometown Equity Mortgage, LLC	Lake Forest	CA
HOMETOWN LENDERS, INC.	Huntsville	AL
Housing Authority of Mingo County	Delbarton	WV
Howard Grace & Associates, Inc.	Boca Raton	FL
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
Ibanez Mortgage Group, LLC	Fairfax	VA
Impac Mortgage Corp.	Irvine	CA
Infosys BPO Americas, LLC	Atlanta	GA
Integrity Home Mortgage Corporation	Winchester	VA
InterCap Lending Inc.	Draper	UT
Intercoastal Mortgage, LLC	Fairfax	VA
InterLinc Mortgage Services, LLC	Houston	TX
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
JAMS-01, Inc.	Fairfax	VA
JFQ Lending, LLC	Scottsdale	AZ
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
KAMMERDIENER FINANCIAL INC	Spring	TX
Keller Mortgage, LLC	Dublin	OH
Kind Lending, LLC	Santa Ana	CA

Lakeview Loan Servicing, LLC	Coral Gables	FL
Land Home Financial Services, Inc.	Concord	CA
Lattice Thinking, Inc.	Nashville	TN
LeaderOne Financial Corporation	Overland Park	KS
LeadPoint, Inc.	Los Angeles	CA
LenderFi, Inc.	Delray Beach	FL
LenderLive Network, LLC	Greenwood Village	CO
Lending Force, LLC	Farmington Hills	MI
LendingTree, LLC	Charlotte	NC
LendSolid LLC	Kensington	MD
LendSure Mortgage Corp.	San Diego	CA
Lennar Mortgage, LLC	Miami	FL
LGI Mortgage Solutions, LLC	Scottsdale	AZ
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
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Foothill Ranch	CA
Logan Finance Corporation	Denver	CO
Long Lake MSR, Inc.	Troy	MI
Longbridge Financial, LLC	Mahwah	NJ
Low VA Rates, LLC	Lindon	UT
Lower, LLC	Columbia	MD
LRML Acquisition LLC	Chicago	IL
Lynx Whole Loan Acquisition LLC	Denver	CO
Madison Management Services, LLC	Reno	NV
Marlin Mortgage Capital, LLC	St. Petersburg	FL
Mason McDuffie Mortgage Corporation	San Ramon	CA
Matrix Financial Services Corporation	St. Louis Park	MN
MAXEX Clearing LLC	Atlanta	GA
MBA Mortgage Services Inc.	Bel Air	MD
McLean Mortgage Corporation	Fairfax	VA
MCLP Asset Company, Inc.	New York	NY
MEGA CAPITAL FUNDING, INC.	Calabasas	CA
Member First Mortgage, LLC	Grand Rapids	MI
Merrill Lynch Mortgage Lending, Inc.	New York	NY
Meru Lending LLC	Plano	TX
MGC Mortgage, Inc.	Plano	TX
MGIC Mortgage Services, LLC	Milwaukee	WI
Michigan Mutual, Inc.	Port Huron	MI
Mid-Continent Funding, Inc.	Columbia	MO
Midwest Loan Solutions, Inc.	Hancock	MI



Millennium Financial Group, Inc.	Middletown	MD
Mint Mortgage, LLC	Front Royal	VA
Mission Loans, LLC	North Canton	OH
Mission Mortgage LLC	Washington	DC
MLD Mortgage Inc.	Florham Park	NJ
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 Network, Inc.	Danvers	MA
Mortgage Pro, LLC	Moundsville	WV
Mortgage Research Center, LLC	Columbia	MO
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Morty, Inc.	New York	NY
Mountain Opportunities Corporation	Clarksburg	WV
Movement Mortgage, LLC	Indian Land	SC
MSIM, Inc.	Austin	TX
MSR Asset Vehicle LLC	Atlanta	GA
MTGLQ Investors, L.P.	New York	NY
MyCUMortgage, LLC	Beavercreek	OH
N and S Mortgage, LLC	Frederick	MD
National Asset Mortgage, LLC	Columbia	SC
NATIONS LENDING CORPORATION	Independence	OH
Nations Reliable Lending, LLC	Houston	TX
Nationstar Mortgage LLC	Dallas	TX
Natural Intelligence Technologies Inc.	Yucca Valley	CA
Neighborhood Assistance Corporation of America	Boston	MA
Neighborhood Capital Funding, Inc.	Lansing	MI
Neighborhood Mortgage Solutions, LLC	Frankenmuth	MI
NerdWallet Compare, Inc.	San Francisco	CA
Network Capital Funding Corporation	Irvine	CA
New Residential Mortgage LLC	New York	NY
NewRez LLC	Fort Washington	PA
NEXA Mortgage, LLC	Chandler	AZ
Nexera Holding LLC	Emeryville	CA
Nexus Nova LLC	Minneapolis	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
NP, INC.	Boca Raton	FL
NSM Services Private Limited	Chennai	

NVR Mortgage Finance, Inc.	Canonsburg	PA
NWL Company, LLC	New York	NY
Obsidian Financial Services, Inc.	Melbourne	FL
Oceanside Mortgage Company	Toms River	NJ
Ocwen Business Solutions, Inc.	Pasay City	
Ocwen Financial Solutions Private Limited	Bangalore	
OMSAI COM LLC	Chantilly	VA
On Q Financial, Inc.	Tempe	AZ
On the Barrelhead, Inc.	Durango	CO
One Reverse Mortgage, LLC	Detroit	MI
OneMain Mortgage Services, Inc.	Evansville	IN
Onslow Bay Financial LLC	New York	NY
Open House Lending Corporation	Baltimore	MD
Open Mortgage, LLC	Austin	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	Mt. Laurel	NJ
Pike Creek Mortgage Services, Inc.	Newark	DE
Pingora Loan Servicing, LLC	Denver	CO
Planet Home Lending, LLC	Meriden	CT
Plateau Data Services, LLC	Scottsdale	AZ
Platinum Home Mortgage Corporation	Hoffman Estates	IL
Plaza Home Mortgage, Inc.	San Diego	CA
Podium Mortgage Capital LLC	Salt Lake City	UT
Polaris Home Funding Corp.	Grandville	MI
Positive Rate Mortgage, LLC	Raleigh	NC
Potomac Mortgage Advisors LLC	Potomac Falls	VA
PRECISION MORTGAGE LLC	Rockville	MD
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Premier Processing, LLC	Philadelphia	PA
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending, A PlainsCapital Company	Dallas	TX
Princeton Financial, LLC	Carnegie	PA
Princeton Mortgage Corporation	Ewing	NJ
Promontory MortgagePath LLC	Danbury	CT
Prosperity Home Mortgage, LLC	Chantilly	VA
Provident Funding Associates, L.P.	Burlingame	CA
Quantum Servicing Corporation	Tampa	FL

Radian Lender Services LLC	Wayne	PA
Radian Mortgage Capital LLC	Denver	CO
Rapid Mortgage Company	Cincinnati	OH
Rapid Mortgage Funding Inc.	Bingham Farms	MI
Rate Rabbit, Inc.	San Diego	CA
Raymond James Mortgage Company, Inc.	Memphis	TN
RBS Financial Products Inc.	Stamford	CT
Real Time Resolutions, Inc.	Dallas	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Regents Financial, LLC	Troy	MI
Reliant Loan Servicing, LLC	Berwyn	PA
Republic State Mortgage Co.	Houston	TX
Reverse Mortgage Funding LLC	Bloomfield	NJ
REVOLUTIONARY MORTGAGE COMPANY	Frederick	MD
Rising Sun Group LLC	Gaithersburg	MD
Ritter Mortgage Group, Inc.	Westminster	MD
RLF Mortgage Corporation	Plano	TX
RMC Home Mortgage, LLC	Longwood	FL
Rocket Mortgage, LLC	Detroit	MI
RoundPoint Mortgage Servicing Corporation	Fort Mill	SC
Royal United Mortgage LLC	Indianapolis	IN
Ruoff Mortgage Company, Inc.	Fort Wayne	IN
Rushmore Loan Management Services LLC	Irving	TX
RWT Financial, LLC	Naperville	IL
SAFE Housing and Economic Development, Inc.	Welch	WV
Sagamore Hill LLC	Irving	TX
Sailfish Servicing, LLC	Saint Petersburg	FL
Schumacher Mortgage LLC	Canton	OH
Scratch Services, LLC	San Francisco	CA
Secure One Capital Corporation	Costa Mesa	CA
SecurityNational Mortgage Company	Salt Lake City	UT
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 Funding, LLC	Coral Gables	FL
SIRVA Mortgage, Inc.	Independence	OH
Siwell, Inc.	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
Sovereign Lending Group Incorporated	Costa Mesa	CA
Specialized Loan Servicing LLC	Greenwood Village	CO
Sprout Mortgage, LLC	Port Saint Lucie	FL
Statebridge Company, LLC	Greenwood Village	CO
Stearns Lending, LLC	Lewisville	TX
Stockton Mortgage Corporation	Frankfort	KY
Streber Mortgage, LLC	Wilmington	OH
Strong Home Mortgage, LLC	Manassas	VA
Success Lending, LLC	Rosemont	IL
Success Mortgage, LLC	Winchester	VA
SUMMIT FUNDING, INC.	Sacramento	CA
Sun West Mortgage Company, Inc.	Buena Park	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 Mortgage, LLC	Dallas	TX
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 Commonwealth Services Group Inc.	Germantown	TN
The Fairmont-Morgantown Housing Authority	Fairmont	WV
THE MONEY SOURCE INC.	Phoenix	AZ
The Mortgage Link, Inc.	Rockville	MD
Thrive Mortgage, LLC	Georgetown	TX
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Tim Rutherford Company, LLC.	Tazewell	VA
Titan Mutual Lending Inc.	Irvine	CA
TJC Mortgage, Inc.	Birmingham	AL
Total Mortgage Services, LLC	Milford	CT
Tower Mortgage Corporation	Columbus	OH
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
TruHome Solutions, LLC	Lenexa	KS
Trustar Mortgage, LLC	Fairfax	VA
Union Home Mortgage Corp.	Strongsville	OH
Union Plus Mortgage Company	Mt. Laurel	NJ
United Financial Group, LLC	Louisville	KY
United Guaranty Services, Inc.	Greensboro	NC
United Mortgage Corp.	Melville	NY
UNITED SECURITY FINANCIAL CORP	Murray	UT
United Wholesale Mortgage, LLC	Pontiac	MI
University Lending Group, LLC	Clinton Township	MI
US Mortgage Corporation	Melville	NY
Valley West Corporation	Las Vegas	NV
Valon Mortgage, Inc.	Phoenix	AZ
Van Buren Mortgage, LLC	Fishers	IN
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
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 Virginia Housing Development Fund	Charleston	WV
Weststar Mortgage Corporation	Albuquerque	NM
Wipro Gallagher Solutions, LLC	Atlanta	GA
Wyndham Capital Mortgage, Inc.	Charlotte	NC
Zenta Mortgage Services, LLC	Charlotte	NC
Zillow Group Marketplace, Inc.	Seattle	WA
Zillow Home Loans, LLC	Overland Park	KS

## WEST VIRGINIA LICENSED MONEY TRANSMITTERS

ACI Payments, Inc.	Elkhorn	NE
Airbnb Payments, Inc.	San Francisco	CA
AirPlus International, Inc.	Alexandria	VA
Airwallex US, LLC	San Francisco	CA
Alipay US, Inc.	Sunnyvale	CA
Amazon Payments, Inc.	Seattle	WA
American Express Prepaid Card Management Corporation	Phoenix	AZ
American Express Travel Related Services Company, Inc.	New York	NY
Apex Crypto LLC	Chicago	IL
Apify Asset Network Inc.	New York	NY
Apple Payments Inc.	Cupertino	CA
AvidXchange, Inc.	Charlotte	NC
Bakkt Marketplace, LLC	Alpharetta	GA
BAM Trading Services Inc.	Palo Alto	CA
BARRI MONEY SERVICES, LLC	Houston	TX
Bill.com, LLC	San Jose	CA
BitRail, LLC	Atlanta	GA
Bitstamp USA, Inc.	New York	NY
Bittrex, Inc.	Seattle	WA
Blackhawk Network California, Inc.	Pleasanton	CA
Block, Inc.	San Francisco	CA
Blockchain.com, Inc.	Miami	FL
Brex Payments LLC	Draper	UT
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York	NY
CEX.IO CORP.	Naperville	IL
Check Payments LLC	New York	NY
CheckFreePay Corporation	Alpharetta	GA
Chime Inc.	Boston	MA
Circle Internet Financial, LLC	Boston	MA
Coinbase, Inc.	San Francisco	CA
COINLIST MARKETS LLC	San Francisco	CA
Coinme Inc.	Bellevue	WA
CoinX, Inc.	Lehi	UT
CoinZoom, Inc.	Salt Lake City	UT
Comdata TN, Inc.	Brentwood	TN
Conotoxia, Inc.	Chicago	IL
Continental Exchange Solutions, Inc.	Buena Park	CA
Creative Solutions Software Corp.	Ann Arbor	MI
CSG Forte Payments, Inc.	Allen	TX
Currency Exchange International Corp	Orlando	FL
DFS GSD Corp.	Phoenix	AZ



E*TRADE Financial Corporate Services, Inc.	Alpharetta	GA
eBay Commerce Inc.	San Jose	CA
EMOOLA INC.	Denver	CO
Eris Clearing, LLC	Chicago	IL
eToro USA LLC	Hoboken	NJ
Everi Payments Inc.	Las Vegas	NV
Expensify Payments LLC	Portland	OR
Facebook Payments Inc.	Menlo Park	CA
Figure Payments Corporation	San Francisco	CA
FinClusive Capital, Inc.	Guilford	VT
Finxera, Inc.	San Jose	CA
Flexa Network Inc.	New York	NY
Flywire Global Corp.	Boston	MA
Foris DAX, Inc.	Miami	FL
Gemini Trust Company, LLC	New York	NY
Global Holdings LLC	Tulsa	OK
Google Payment Corp.	Mountain View	CA
Green Dot Corporation	Austin	TX
GSC Enterprises, Inc.	Sulphur Springs	TX
Gusto, Inc.	San Francisco	CA
IDT Payment Services, Inc.	Newark	NJ
Incomm Financial Services, Inc.	Columbus	GA
Integrated Payment Systems Inc.	Alpharetta	GA
Intercambio Express, Inc.	Elkhart	IN
Intermex Wire Transfer, LLC	Miami	FL
Internet Escrow Services, Inc.	San Francisco	CA
Intuit Payments Inc.	Mountain View	CA
JHA Money Center, Inc.	Monett	MO
JPay LLC	Miramar	FL
Keefe Commissary Network, L.L.C.	Saint Louis	MO
Klarna Inc.	Columbus	OH
LL Pay U.S., LLC	New York	NY
Luno US, Inc.	Stamford	CT
Mastercard Transaction Services (US) LLC	New York	NY
Maxitransfers LLC	Irving	TX
MEMO Financial Services, Inc.	Wormleysburg	PA
Mercari, Inc.	Palo Alto	CA
Mezu (NA), Inc.	New York	NY
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

MoonPay USA LLC	Miami	FL
MSB USA Inc	Plano	TX
NetSpend Corporation	Austin	TX
Nexo Financial LLC	London	
NIC Services, LLC	Olathe	KS
Novi Financial, Inc.	Menlo Park	CA
Nuvei US LLC	Scottsdale	AZ
NYDIG Execution LLC	New York	NY
NYDIG Trust Company LLC	New York	NY
Omnex Group, Inc.	Englewood Cliffs	NJ
Pangea USA, LLC	Chicago	IL
Parallel Payments Inc.	Plano	TX
PayNearMe MT, Inc.	Santa Clara	CA
Payoneer Inc.	New York	NY
PayPal, Inc.	San Jose	CA
Paysend US LLC	Fort Worth	TX
PINGPONG GLOBAL SOLUTIONS INC	San Mateo	CA
Pionex Inc.	Princeton	NJ
PLACID NK CORPORATION	Jackson Heights	NY
PNC Global Transfers, Inc.	Houston	TX
PrimePay, LLC	West Chester	PA
Provenance Technologies, Inc.	San Francisco	CA
Rakuten Card USA, Inc.	San Mateo	CA
RAM Payment, LLC	Knoxville	TN
RealNet Payments LLC	Milwaukee	WI
RealPage Payments Services LLC	Richardson	TX
Remitly, Inc.	Seattle	WA
Rippling Payments, Inc.	San Francisco	CA
River Financial Inc.	San Francisco	CA
Robinhood Crypto, LLC	Menlo Park	CA
Robinhood Money, LLC	Menlo Park	CA
Servicio UniTeller, Inc.	Rochelle Park	NJ
Sigue Corporation	Sylmar	CA
Skrill USA, Inc.	Miami	FL
SNAPPAY USA INC.	Wilmington	DE
Sofi Digital Assets, LLC	San Francisco	CA
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 Inc.	San Francisco	CA
Tipalti, Inc.	San Mateo	CA

Toast Processing Services LLC	Chicago	IL
TouchPay Holdings, LLC	Dallas	TX
Transfermate, Inc.	Chicago	IL
tZERO Crypto, Inc.	Cottonwood Heights	UT
U.S. Payments, LLC	Tulsa	OK
Uphold HQ Inc.	New York	NY
USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA
VendEngine, Inc.	Brentwood	TN
VIAMERICAS CORPORATION	Bethesda	MD
Visa Global Services Inc.	Foster City	CA
Wave Financial USA Inc.	Denver	CO
Webull Pay LLC	New York	NY
West Realm Shires Services Inc.	Chicago	IL
Western Union Business Solutions (USA), LLC	Denver	CO
Western Union Financial Services, Inc.	Denver	CO
Western Union International Services, LLC	Denver	CO
WEX Payments Inc.	South Portland	ME
Wise US Inc.	New York	NY
WorldRemit Corp.	Denver	CO
Wyre Payments, Inc.	Miami	FL
YapStone, Inc.	Walnut Creek	CA
Yardi Payments, LLC	Santa Barbara	CA
Zap Solutions, Inc.	Chicago	IL
Zero Hash LLC	Chicago	IL

## WEST VIRGINIA REGULATED CONSUMER LENDERS

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

## **WEST VIRGINIA FINTECH REGULATORY SANDBOX PARTICIPANTS**

Freedom Trust LLC - WV Fintech

Morgantown

WV

## 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 before me this 27<sup>th</sup> day of October, 2022.

  
Notary Public

