

STATE OF WEST VIRGINIA

100th ANNUAL REPORT

OF FINANCIAL INSTITUTIONS

Pursuant to WV §31A-2-12

Under the Supervision of the
COMMISSIONER OF BANKING

Year ending December 31, 2001



LARRY A. STARK
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 WV Division of Banking.

<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-Present

WEST VIRGINIA DIVISION OF BANKING ACTIVITIES

During the calendar year, the Commissioner of Banking issues four Calls for Reports of Condition and Income of state banks as of the following dates:

March 31
June 30
September 30
December 31

Two Calls for Reports of Condition of State Chartered Credit Unions:

June 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>2001</u>	<u>2000</u>
Bank Holding Companies	3	0
Commercial Banks and Trust Companies (Trust, Compliance, EDP and Visitations)	38	39
Credit Unions	10	10
Regulated Consumer Lenders	8	12
Mortgage Lender/Broker	22	0
<i>Total Examinations</i>	<i>81</i>	<i>61</i>

**WEST VIRGINIA DIVISION OF BANKING STAFF
AND MEMBERS OF THE WEST VIRGINIA BOARD
OF BANKING AND FINANCIAL INSTITUTIONS AS OF 12-31-01**

COMMISSIONER	LARRY STARK
GENERAL COUNSEL	ROBERT LAMONT
STAFF ATTORNEY	KATHY LAWSON
DIRECTOR, DEPOSITORY INSTITUTIONS	SARA CLINE
DIRECTOR, NON-DEPOSITORY INSTITUTIONS	TRACY HUDSON
EXECUTIVE ASSISTANT	BETH KIMBLE
NONDEPOSITORY INSTITUTION LICENSING ANALYST	MARLA GARDNER
INFORMATION SYSTEMS MANAGER	JOHN FRANCE
INFORMATION SYSTEMS SPECIALIST	MATTHEW MANN
SECRETARY	DEBRA RICHMOND
ADMINISTRATIVE SERVICES ASSISTANT	GRACE ELKINS
OFFICE ASSISTANT	DEANNA DOLIN
STAFF ANALYST	DAWN HOLSTEIN
REVIEW EXAMINER	MARTIN GRIMM
FINANCIAL INSTITUTION EXAMINERS	MARK ANDERSON STEPHANIE BEANE JEFFREY BRICKEY JO COOMBS MICHAEL COPEN TODD COVER RYAN CURRY NATHAN FREEMAN ROBERT GLOTFELTY, JR. RICHARD HUMPHREY JERRY MARTIN MICHAEL MOORE CHARLES MCVEY ESTHER SEBERT JAMES THOMPSON
WV BOARD OF BANKING AND FINANCIAL INSTITUTION MEMBERS	LARRY STARK, CHAIR TIMOTHY AIKEN RONALD BOWLING HUGH KEATLEY L.A. ORSINI CHARLES THOMAS

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS
ACCEPTED AND/OR ACTED UPON IN 2001**

DATE APPROVED	APPLICATION TYPE	BANK NAME	DESCRIPTION
3-12-01	Merger	Wesbanco, Inc. Wheeling, WV	To acquire Freedom Bancshares, Inc. and to merge Freedom Bancshares Inc.'s banking subsidiary, Belington Bank, with and into Wesbanco Bank, Inc., a banking subsidiary of Wesbanco Inc.
3-12-01	Denovo Bank	Citizens First Bank, Inc. Ravenswood, WV	To establish a denovo bank in Ravenswood, WV.
3-12-01	Denovo Bank	Main Street Corp. Wheeling, WV	To establish a denovo bank in Wheeling, WV.
3-12-01	Denovo Branch	Centra Bank, Inc. Morgantown, WV	To establish a denovo branch bank at 500 Williamsport Pike, Martinsburg, WV.
3-12-01	Form 2 nd tier BHCs	Centra Financial Holdings, Inc. Morgantown, WV	To form two second tier bank holding companies, Central Financial Corporation – Morgantown, Inc. and Central Financial Corporation – Martinsburg, Inc., which acquired a combined total of 100% of the bank stock of the subsidiary bank, Centra Bank Inc., Morgantown, WV and resulted in a reorganization of the bank holding company.
6-11-01	Merger	BB & T Corporation Winston-Salem, NC	To acquire F & M National Corporation, Winchester, VA, a bank holding company controlling a WV state-chartered bank. The name was changed to Summit Community Bank when the merger was consummated.

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS
ACCEPTED AND/OR ACTED UPON IN 2001**

DATE APPROVED	APPLICATION TYPE	BANK NAME	DESCRIPTION
6-11-01	Merger	Wesbanco, Inc. Wheeling, WV	To acquire both American Bancorporation, Wheeling WV and to merge American Bancorporation's banking subsidiary Wheeling National Bank with and into Wesbanco Bank, Inc., the banking subsidiary of Wesbanco, Inc.
9-10-01	Denovo Branch	Centra Bank, Inc. Morgantown, WV	To establish a denovo branch bank at 300 Foxcroft Avenue, Martinsburg, WV
12-10-01	Form BHC	First Sentry Bancshares, Inc. Huntington, WV	To form a one bank holding company through the acquisition of First Sentry Bank, Inc., Huntington, WV
12-10-01	Form BHC	Tri-County Bancorp, Inc. West Union, WV	To form a one bank holding company through the acquisition of West Union Bank, West Union, WV
12-10-01	Merger	Potomac Valley Bank Petersburg, WV	To establish branches through merger with South Branch Valley National Bank, Moorefield, WV with the state bank surviving.

Receipts and Disbursements for Fiscal Year endings

	June 30, 2001	June 30, 2000	June 30, 1999	June 30, 1998
<u>RECEIPTS:</u>				
Bank Assessments	\$1,665,831	\$1,601,207	\$1,368,663	\$1,531,420
Regulated Consumer Lender Assessments	\$147,603	\$145,969	\$142,207	\$142,204
Credit Union Assessments	\$40,729	\$43,628	\$37,067	\$34,866
Bank Holding Company Assessments	\$29,095	\$17,988	\$17,985	\$16,752
Bank Structure/Application Fees	\$34,600	\$32,400	\$48,900	\$80,750
Money Transmitter Fees	\$11,800	\$14,800	\$16,900	n/a
Mortgage Broker and Lender Fees	\$171,200	\$157,775	\$191,191	\$166,850
Other Application Fees	\$750	\$1,600	\$4,150	\$7,900
Banking Laws, Misc., etc.	\$154	\$733	\$1,839	\$2,160
TOTAL INCOME:	\$2,101,762	\$2,016,101	\$1,828,903	\$1,970,901
<u>EXPENDITURES:</u>				
Personal Services /Annual Increments	\$1,189,324	\$1,051,377	\$993,296	\$989,361
Employee Benefits	\$334,019	\$307,416	\$301,557	\$288,801
 <i>Operating Expenses:</i>				
Current Expenses	\$535,952	\$480,067	\$479,415	\$479,595
Repairs and Alterations	\$73,937	\$74,041	\$34,295	\$54,813
Equipment	\$39,940	\$133,755	\$85,841	\$119,249
PEIA Reserve Transfer	\$11,393	n/a	n/a	n/a
Total Operating Expenses	\$661,222	\$687,863	\$599,551	\$653,657
TOTAL EXPENSES:	\$2,184,565	\$2,046,655	\$1,894,403	\$1,931,817

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

Board Members as of December 31, 2001

<u>Board Member</u>		<u>Represents</u>
Mr. Larry A. Stark	Chair and Commissioner of Banking	WV Division of Banking
Dr. Calvin Kent	Dean, College of Business	Marshall University
Dr. Lee D. Dahringer	Dean, College of Business and Economics	West Virginia University
Ms. Jill Miles	Deputy Attorney General	Attorney General's Office
Mr. John Snider	Director	WV Development Office
Mr. John Perdue	Treasurer	State of West Virginia
Mr. James Morgan		Public Member
Mr. Nelson Wagner		Public Member
Ms. Anne Crowe		Public Member

ORDER

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-103(3), with respect to a consumer credit sale made pursuant to a revolving charge account, if the billing cycle is monthly, a seller may contract for and receive a sales finance charge not exceeding one-twelfth of twenty-five percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days therefrom.

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 therefrom.

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

***BANK HOLDING COMPANY
FORMATIONS AND DISSOLUTIONS
2001***

Formations:
NONE

Dissolutions:
F & M National Corporation, Winchester, VA

8-09-01

**INFORMATION CONCERNING
TRUST DEPARTMENTS OF

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

Reported as of December 31, 2001
(\$ in millions)

STATE BANKS:

	<u>12-31-01</u>	<u>12-31-00</u>
Number of Trust Accounts	6,033	5,796
Total Trust Department Assets	\$ 3,437,673	\$ 3,719,095

NATIONAL BANKS:

	<u>12-31-01</u>	<u>12-31-00</u>
Number of Trust Accounts	8,367	26,433
Total Trust Department Assets	\$ 4,853,772	\$18,188,869

NON-BANK TRUST COMPANIES:

	<u>12-31-01</u>	<u>12-31-00</u>
Number of Trust Accounts	294	
Total Trust Department Assets	\$ 189,667	

Note: Interstate banks with offices operating in West Virginia are excluded from the above totals.

WEST VIRGINIA FINANCIAL INSTITUTIONS

MEMBERS OF THE FEDERAL HOME LOAN BANK OF PITTSBURGH AS OF DECEMBER 31, 2001

<u>MEMBER NAME</u>	<u>CITY</u>
Advance Financial Savings Bank, FSB	Wellsburg
Ameribank, NA	Welch
Bank of Charles Town	Charles Town
Bank of Mount Hope, Inc.	Mount Hope
Bank of Romney	Romney
Barbour County Bank	Philippi
Bruceton Bank	Bruceton Mills
Calhoun County Bank	Grantsville
Capital State Bank	Charleston
Capon Valley Bank	Wardensville
Centra Bank, Inc.	Morgantown
Citizens Bank of Morgantown, Inc.	Morgantown
Citizens Bank of Weston, Inc.	Weston
Citizens First Bank, Inc.	Ravenswood
Citizens National Bank of Berkeley Springs	Berkeley Springs
Citizens National Bank of Elkins	Elkins
City National Bank of Charleston	Cross Lanes
Community Bank of Parkersburg	Parkersburg
Davis Trust Company	Elkins
Doolin Security Savings Bank, FSB	New Martinsville
F&M Bank - West Virginia, Inc.	Ranson
Fayette County National Bank	Fayetteville
First Central Bank, Inc.	Philippi
First Century Bank, N.A.	Bluefield
First Exchange Bank	Mannington
First Federal Savings & Loan of Ravenswood	Ravenswood
First Federal Savings Bank	Sistersville
First National Bank	Spencer
First National Bank in Ronceverte	Ronceverte
First National Bank in West Union	West Union
First National Bank of Romney	Romney
First National Bank of St Marys	Saint Marys
First National Bank of Williamson	Williamson
First Sentry Bank	Huntington
First State Bank	Barboursville
Grant County Bank	Petersburg

Guaranty Bank & Trust Company	Huntington
Hancock County Savings Bank, FSB	Chester
Harrison County Bank	Lost Creek
Huntington Federal Savings Bank	Huntington
Jefferson Security Bank	Shepherdstown
Main Street Bank Corporation	Wheeling
McDowell County National Bank	Welch
Monongahela Valley Bank	Fairmont
Mountain Valley Bank, N.A.	Elkins
Pendleton County Bank	Franklin
Pioneer Community Bank, Inc.	laeger
Pleasants County Bank	Saint Marys
Poca Valley Bank	Walton
Potomac Valley Bank	Petersburg
Progressive Bank, N.A. - Buckhannon	Buckhannon
Progressive Bank, N.A. - Wheeling	Wheeling
Rock Branch Community Bank	Nitro
STAR USA Federal Credit Union	Charleston
Steel Works Community Federal Credit Union	Weirton
Terra Alta Bank	Terra Alta
Traders Bank	Spencer
Union Bank of Tyler County	Sistersville
United Federal Credit Union	Morgantown
United National Bank	Parkersburg
Wesbanco Bank Inc.	Wheeling
West Union Bank	West Union
Williamstown National Bank	Williamstown

**WEST VIRGINIA STATE AND NATIONAL
BANK MERGERS
THAT OCCURRED IN 2001**

BANKS INVOLVED	SURVIVING ENTITY
August 10, 2001	
BB&T Corporation, Winston-Salem, NC F & M National Corporation, Winchester, VA	BB & T Corporation

CONDITION AND INCOME OF STATE AND NATIONAL BANKS IN WEST VIRGINIA

(dollars in millions)

	State Banks		National Banks	
	12/31/01	12/31/00	12/31/01	12/31/00
Number of Institutions	\$ 49	\$ 47	\$ 26	\$ 23
<u>ASSETS</u>				
Cash and Due from banks	\$ 314	\$ 259	\$ 411	\$ 330
Total securities	\$ 2,015	\$ 1,758	\$ 1,843	\$ 2,044
Federal Funds sold and repos	\$ 244	\$ 156	\$ 1,572	\$ 803
Net loans and leases	\$ 4,747	\$ 4,497	\$ 6,063	\$ 6,794
Other real estate	\$ 10	\$ 9	\$ 11	\$ 13
Fixed assets	\$ 148	\$ 145	\$ 164	\$ 177
Other assets	\$ 204	\$ 150	\$ 371	\$ 320
	TOTAL ASSETS		\$ 10,435	
	\$ 7,682	\$ 6,974	\$ 10,481	\$ 10,481
<u>LIABILITIES AND EQUITY CAPITAL</u>				
Total deposits	\$ 6,345	\$ 5,865	\$ 7,972	\$ 7,979
Federal funds purchased and other borrowings	\$ 501	\$ 313	\$ 1,404	\$ 1,398
Mortgage indebtedness	\$ -	\$ -	\$ -	\$ -
Subordinated notes and debentures	\$ -	\$ -	\$ 35	\$ 35
Other liabilities	\$ 45	\$ 44	\$ 104	\$ 115
Capital stock	\$ 53	\$ 48	\$ 96	\$ 96
Surplus	\$ 161	\$ 151	\$ 360	\$ 360
Undivided profits	\$ 577	\$ 553	\$ 464	\$ 498
	TOTAL LIABILITY AND EQUITY CAPITAL		\$ 10,435	
	\$ 7,682	\$ 6,974	\$ 10,481	\$ 10,481
<u>INTEREST INCOME</u>				
Interest and fees on loans	\$ 403	\$ 381	\$ 559	\$ 622
Interest and dividends on securities	\$ 101	\$ 111	\$ 113	\$ 131
Interest on federal fund sold	\$ 13	\$ 10	\$ 42	\$ 38
	TOTAL INTEREST INCOME		\$ 714	
	\$ 517	\$ 502	\$ 791	\$ 791
<u>INTEREST EXPENSE</u>				
Interest on deposits	\$ 226	\$ 224	\$ 274	\$ 307
Expense of Federal Funds purchased	\$ 8	\$ 12	\$ 22	\$ 32
Interest on borrowed money	\$ 10	\$ 6	\$ 45	\$ 60
	TOTAL INTEREST EXPENSE		\$ 341	
	\$ 244	\$ 242	\$ 399	\$ 399
Net interest income	\$ 273	\$ 260	\$ 373	\$ 392
Less provision for loan and lease losses	\$ (30)	\$ (14)	\$ (62)	\$ (58)
	Net interest income after provisions for loan losses		\$ 311	
	\$ 243	\$ 246	\$ 334	\$ 334
Noninterest Income	\$ 55	\$ 43	\$ 101	\$ 102
Securities (gains or losses)	\$ 3	\$ -	\$ 2	\$ (23)
Noninterest Expense	\$ 201	\$ 187	\$ 299	\$ 317
Income before income tax and expense	\$ 100	\$ 102	\$ 115	\$ 96
Less tax on operating income	\$ (32)	\$ (34)	\$ (38)	\$ (30)
Net extraordinary items and adjustments	\$ -	\$ -	\$ -	\$ -
	NET INCOME		\$ 77	
	\$ 68	\$ 68	\$ 66	\$ 66

STATE BANK FAILURES

(\$,00 OMITTED)

<u>City</u>	<u>Name of Bank</u>	<u>Final Receiver</u>	<u>Resources</u>	<u>Deposits</u>	<u>Total % Paid To Depositors</u>	<u>Date of Suspension</u>	<u>Date Receiver Discharged</u>
Charleston	Day and Night Bank	Central Trust Co.	\$ 954,543	\$ 747,502	100	July 5, 1919	No record
Charleston	Peoples Exchange Bank	W. M. Adkins	645,129	278,856	85	August 16, 1933	March 14, 1947
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500	446,109	106.70	April 19, 1933	May 4, 1944
Charles Town	Farmer's Bank & Trust Co.	FDIC	1,262,325	1,172,488	**85.71	September 1, 1937	October 18, 1943
Circleville	Circleville Bank	John H. Hoffman	131,209	84,477	115	December 29, 1935	December 7, 1943
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558	2,582,675	82	June 7, 1929	May 26, 1945
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660	729,677	104.18	December 13, 1929	August 17, 1943
Clarksburg	West Virginia Bank	John H. Hoffman	898,401	None	*20	January 7, 1934	June 11, 1945
Davy	Bank of Davy	FNB of Welch	204,390	134,706	83.25	December 14, 1927	April 7, 1933
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983	1,043,636	106	January 27, 1933	November 20, 1945
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,701	161,753	27.75	March 7, 1915	October 25, 1944
Fairmont	Monongahela Bank	Smith Hood	732,510	477,144	53.63	February 21, 1929	February 10, 1943
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109	365,801	65	August 30, 1933	June 13, 1945
Farmington	Bank of Farmington	John H. Hoffman	402,630	337,381	83.80	October 8, 1931	November 11, 1945
Fayetteville	Bank of Fayette	John H. Hoffman	234,100	160,099	53.80	January 26, 1931	February 14, 1944
Flemington	Bank of Flemington	John H. Hoffman	190,351	122,311	47.50	September 26, 1931	February 10, 1944
Franklin	Farmers Bank of Pendleton	John H. Hoffman	633,351	457,623	84.10	December 20, 1931	December 7, 1943
Franklin	The Franklin Bank	John H. Hoffman	351,869	230,007	98.90	December 19, 1931	December 7, 1943
Gauley Bridge	The Bank of Gauley Bridge	John H. Hoffman	201,350	110,324	111.50	July 13, 1933	February 14, 1944
Gilbert	Bank of Gilbert	C.B. Early	159,269	96,210	98.50	April 3, 1926	January 22, 1940
Grafton	Grafton Bank	Hugh R. Warder	No record	No record	78	March 29, 1905	No record
Grafton	Blueville Bank of Grafton	FDIC	45,582,606	44,955,943	100	April 5, 1991	
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,727	459,785	49.80	October 23, 1929	October 3, 1944
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706	706,018	95	October 10, 1931	October 3, 1944
Grafton	The Taylor County Bank	John H. Hoffman	479,522	364,317	58.75	August 18, 1933	September 3, 1944
Grantsville	People Bank of Grantsville	A.G. Mathews	155,087	89,487	70	July 9, 1924	August 22, 1941
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689	113,582	86.25	December 16, 1932	September 5, 1944
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,278	111,900	85.30	June 20, 1933	May 10, 1943
Harrisville	Peoples Bank	Community Banking & Trust	997,741	788,070	34	January 21, 1928	April 27, 1946
Harrisville	Ritchie County Bank	Lester Snodgrass	No record	No record	100	September 17, 1911	No record
Huntington	Cabell County Bank	O.F. Payne	293,539	222,134	11.50	January 10, 1931	February 1, 1944
Huntington	Coal Exchange Bank	F.O. Lamb	646,873	331,988	48.85	September 26, 1928	December 30, 1941
Huntington	Huntington Bank & Trust Co.	W.M. Adkins	2,285,584	1,498,886	39.60	April 8, 1933	June 29, 1946
Huntington	Metro Bank	FDIC	24,558,977	21,235,337	100	September 12, 1980	
Huntington	Union Bank & Trust Co.	W.M. Adkins	2,764,896	1,686,549	45.25	January 28, 1931	July 27, 1946
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,691	48,308	101	June 22, 1929	September 23, 1938
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,796	209,873	100	September 13, 1931	June 27, 1938
Kermit	Kermit State Bank	FDIC	117,182	66,881	100	November 1, 1938	May 23, 1942
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170	537,226	90	April 27, 1922	January 19, 1943
Kingwood	Bank of Kingwood	John H. Hoffman	535,206	369,236	96	July 1, 1931	July 29, 1946
Lewisburg	Bank of Greenbrier	E.L. Morton	408,413	298,406	64	December 2, 1930	November 25, 1941
Littleton	The Exchange Bank	B.A. Pyles	No record	No record	79.20	July 10, 1913	No record
Logan	Guyan Valley Bank	John H. Hoffman	898,973	None	*65.29	September 13, 1932	May 29, 1943
Lumberport	Lumberport Bank	John H. Hoffman	298,837	153,145	- 0 -	August 28, 1929	December 2, 1944
Man	Merchants & Miners Bank	John H. Hoffman	110,806	72,650	73.50	August 23, 1933	February 14, 1944
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200	461,722	93.80	September 22, 1933	July 17, 1945
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468	3,372,580	70	December 31, 1930	March 14, 1946
Morgantown	Commercial Bank of Morgantown	O.H. Gall	981,055	851,227	100	December 1, 1929	July 17, 1941
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205	No record	- 0 -	March 12, 1931	September 4, 1945
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834	No record	- 0 -	March 12, 1931	October 4, 1945
Moundsville	Mound City Bank	John H. Hoffman	718,198	484,449	74.80	April 3, 1933	September 9, 1945
Mullens	Bank of Mullens	Central Trust Co.	744,564	592,255	18.42	April 20, 1927	January 15, 1945

STATE BANK FAILURES

(\$,00 OMITTED)

Parkersburg	Central Bank & Trust Co.	F. O. Lamb	880,675	656,639	100	November 3, 1931	May 26, 1937
Parsons	Tucker County Bank	FDIC	16,081,000	15,517,000	100	February 3, 1984	
Pax	Bank of Pax	John H. Hoffman	160,026	112,140	41	September 4, 1931	February 14, 1944
Pennsboro	First Citizens Bank	John H. Hoffman	884,702	732,088	60	June 6, 1933	June 25, 1945
Phillippi	Peoples Bank of Phillippi	John H. Hoffman	413,484	310,232	73.80	November 20, 1929	February 26, 1945
Pine Grove	Bank of Pine Grove	M.M. McIntire	145,121	125,285	75	July 11, 1925	December 3, 1938
Pineville	Wyoming County Bank	Central Trust Co.	227,417	166,957	44.11	November 29, 1928	January 15, 1945
Pt. Pleasant	Pt. Pleasant Trust Co.	Robert L. Hogg	640,982	207,993	- 0 -	August 21, 1928	No record
Pullman	Pullman State Bank	Smith Hood	183,108	125,731	70	September 5, 1929	September 11, 1938
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190	38,757	100	June 4, 1915	No record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,878	285,544	7.90	August 22, 1931	November 27, 1944
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514	422,967	102.85	September 1, 1931	March 19, 1946
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832	112,131	30.41	June 4, 1931	November 6, 1943
Rupert	Bank of Rupert	E. L. Morrison	141,433	77,105	43	January 23, 1932	December 12, 1939
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,187	612,577	85.65	September 14, 1931	May 26, 1945
Smithfield	Bank of Smithfield	C.B. Highland	No record	No record	100	May 20, 1908	No record
South Charleston	Day and Night Bank	Kanawha Banking & Trust Co.	28,669	6,056	100	July 21, 1919	February 8, 1930
Spencer	Bank of Spencer	Thomas P. Ryan	No record	No record	100	March 2, 1912	No record
Sutton	Bank of Sutton	John H. Hoffman	321,715	259,875	69.50	September 1, 1931	December 10, 1943
Tunnelton	Tunnelton Bank	Smith Hood	602,273	397,063	48.65	September 26, 1931	November 6, 1942
Wallace	Wallace Bank	John H. Hoffman	246,586	156,853	75	September 14, 1924	February 26, 1943
Wayne	Peoples State Bank of Wayne	O.F. Payne	171,519	122,417	35	November 29, 1930	March 15, 1944
Websster Springs	Webster County Bank	John B. Skidmore	No record	No record	100	August 1, 1907	No record
Weston	The Bank of Weston	Smith Hood	696,676	580,858	48.65	September 26, 1931	November 6, 1942
West Union	The Doddridge County Bank	John H. Hoffman	783,752	595,084	9	July 18, 1933	August 26, 1946
Wheeling	Central Union Trust Co.	O.H. Gall	1,923,220	1,133,671	90	September 8, 1931	No record
Whitesville	Bank of Whitesville	John H. Hoffman	155,920	93,300	25	January 28, 1933	April 12, 1943
Williamsburg	Baml of Williamsburg	E. L. Morrison	202,910	152,561	87	December 31, 1931	December 3, 1942
Williamson	Day and Night Bank	Hayes Picklesimer	583,564	266,795	58.60	March 8, 1925	January 30, 1935
Williamson	Williamson State Bank	John H. Hoffman	228,307	177,940	23.70	September 30, 1932	January 12, 1944
Winfield	Bank of Winfield	John H. Hoffman	332,191	246,299	2.30	September 13, 1929	November 10, 1943

* Returned to stockholders paying double liability, depositors having been paid in full.

**Federal Depositi Insurance Corporation paid all deposits up to \$5,000.00

Bank liquidated 85.71% of total deposits.

West Virginia State Chartered Credit Unions as of December 31, 2001

	ABC	CPECU	CAPECU	Local IAFF	OAECU	TSCU	WCSECU	WVBSCCU	WVCeCU	WVCoCU	TOTALS
Number of Credit Unions	1	1	1	1	1	1	1	1	1	1	10
INCOME											
Interest on Loans	27,132	212,511	301,916	139,519	179,131	1,256,286	139,767	2,579	2,090,913	42,649	4,392,403
Less interest refunded			(3,008)								(3,008)
Income from investments	8,805	26,744	198,365	83,052	214,502	206,878	43,462	1,499	251,002	8,300,947	9,335,256
Fee income	23	5,713	12,704			126,662	762		294,424	201,148	641,436
Other operating income	127	3,434		954		3,891	2,061	582	80,898	398,873	490,820
Total Gross Income	\$ 36,087	\$ 248,402	\$ 509,977	\$ 223,525	\$ 393,633	\$ 1,593,717	\$ 186,052	\$ 4,660	\$ 2,717,237	\$ 8,943,617	\$ 14,856,907
EXPENSES											
Employee comp and benefits		82,444	101,675	6,000	24,558	396,859	27,120		580,236	351,608	1,570,500
Travel and conference expenses			4,227	22		28,048			39,584	30,600	102,481
Office occupancy expense	960					48,717			80,046	43,614	173,337
Office operations expense	2,313	23,255	39,753	13,123	5,478	152,909	21,352	1,716	321,934	600,762	1,182,595
Educational and promotion expenses	279		1,464		70	14,798	2,185		47,983	9,507	76,286
Loan servicing expense		1,952	720		394	33,261	979		33,641		70,947
Professional and outside services	490				2,698	221,662		29	159,550	35,210	419,639
Provision for loan losses	2,024	14,858	6,000		33,500	63,200	18,000	300	(8,561)		129,321
Member insurance	4,112	17,171	24,800	9,435	11,996		4,967		26,022	6,048	104,551
Operating fees	355	1,131	3,731	2,064	2,169	3,678	971	100	4,896	16,602	35,697
Misc. operating expenses	4,339	7,556	7,887	4,390	6,107	8,634	4,970	599	28,356	36,714	109,552
Total Operating Exp	\$ 14,872	\$ 148,367	\$ 190,257	\$ 35,034	\$ 86,970	\$ 971,766	\$ 80,544	\$ 2,744	\$ 1,313,687	\$ 1,130,665	\$ 3,974,906
Income(Loss) from Operations	\$ 21,215	\$ 100,035	\$ 319,720	\$ 188,491	\$ 306,663	\$ 621,951	\$ 105,508	\$ 1,916	\$ 1,403,550	\$ 7,812,952	\$ 10,882,001
Non-operating Gains or Losses											
Gain (Loss) on investments											-
Gain (Loss) on Disposition of FA			9,562						(657)		8,905
Other non-operating income						58,823					58,823
Total Inc. or Loss Before COF	\$ 21,215	\$ 100,035	\$ 329,282	\$ 188,491	\$ 306,663	\$ 680,774	\$ 105,508	\$ 1,916	\$ 1,402,893	\$ 7,812,952	\$ 10,949,729
Interest on borrowed money			38			266	45		165		514
Dividends on shares	16,551	94,534	276,103	156,497	253,384	512,635	90,808	1,368	1,016,499	7,286,442	9,704,821
Interest on deposits			664								664
Transfers to reserves	4,659	16	52,477	10,000	-	14,655	148		220,208	215,495	517,658
Adjusted net income	5	5,485	-	21,994	53,279	167,873	-	400	166,021	311,015	726,072

<u>Credit Union Name</u>	Total Loans less ALLL	Cash and Cash Equ.	Total Inv.	Land and Building	Other Fixed Assets	Other Assets	TOTAL ASSETS	Total Borrowings	Acc. Div./ Int. Payable	Accounts Payable	Total Shares and Deposits	Accumulated Unrealized Gains(loss)	Regular Reserves	Other Reserves	Undivided Earnings	TOTAL LIABILITIES/ EQUITY CAPITAL
ABC Credit Union Lumberport, WV	289,860	157,004	33,508		1,200	4,356	485,928			2,109	448,368		28,009	6,954	488	485,928
Charleston Postal CU Charleston, WV	1,900,093	716,378	407,249		19,822	25,473	3,069,015		1,890	4,423	2,756,198		123,269		183,235	3,069,015
Clarksburg Area Postal CU Clarksburg, WV	3,087,583	425,868	4,182,511		4,934	64,744	7,765,640			5,067	7,027,558		618,510	21,402	93,103	7,765,640
Local #317 I.A.F.F. CU Charleston, WV	1,341,842	1,099,896	869,572		2,312	22,896	3,336,518		76,375		2,936,651		229,458		94,034	3,336,518
O. Ames Emp. CU Parkersburg, WV	1,737,683	928,015	3,439,417			43,747	6,148,862		800	11	5,283,426		129,008		735,617	6,148,862
The State Credit Union Charleston, WV	14,012,304	2,518,211	3,744,659	559,547	151,912	214,914	21,201,547		76,056	72,231	18,897,659		790,838	4,000	1,360,763	21,201,547
Wayne Co. School Emp. CU Huntington, WV	1,396,124	1,186,979	226,455		3,394	21,206	2,834,158		26,409	2,312	2,615,104		155,096	8,988	26,249	2,834,158
WV Baptist State Convention CU Hilltop, WV	16,966	19,077	42,663		236	547	79,489		1,368		62,681		5,327	7,317	2,796	79,489
WV Central CU Parkersburg, WV	24,223,329	2,280,093	4,783,642	1,173,512	451,391	476,923	33,388,890		133,037	71,729	29,983,470		1,343,796		1,856,858	33,388,890
WV Corporate CU Parkersburg, WV	472,320	4,240,037	218,738,616		28,719	697,763	224,177,455	3,343,263	383,158	97,213	214,177,889	(42,436)	2,282,368		3,936,000	224,177,455
TOTALS	48,478,104	13,571,558	236,468,292	1,733,059	663,920	1,572,569	302,487,502	3,343,263	699,093	255,095	284,189,004	(42,436)	5,705,679	48,661	8,289,143	302,487,502

WV Regulated Consumer Lender List

A license to make regulated consumer loans under WV Code 46A, Article 4.

American General Home Equity, Inc.

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Branch	95 West Main	Buckhannon	26201
Branch	827 Fairmont Road, Suite 101, P. O. Box 2035	Westover	26502-2035
Branch	324 1/2 Penco Road, P. O. Box 2177	Weirton	26062-1377
Branch	3 Red Oaks Shopping Center	Ronceverte	24970-1348
Branch	1271 Stafford Drive	Princeton	24740-2465
Main	3605 Murdoch Avenue	Parkersburg	26101-1026
Branch	107 Stratton Street, P. O. Box 900	Logan	25601-0900
Branch	740 Fairmont Avenue	Fairmont	26554-5135
Branch	1216 West Main Street	Bridgeport	26330
Branch	4341 State Rt. 60 East	Huntington	25701
Branch	310 Hills Plaza, P. O. Box 20503	Charleston	25362-1503
Branch	108 Sunset Drive, P. O. Box 1639	Beckley	25802-1639
Branch	905 Cross Lanes Drive	Cross Lanes	25313
Branch	1315 Old Courthouse Square	Martinsburg	25401-3700

Beckley Loan Company

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	622 Neville Street, P.O. Box 1146	Beckley	25801

Beneficial West Virginia, Inc.

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Branch	Simpson Square, 103 Steele Street	Bridgeport	26330
Branch	1042 North Eisenhower Drive, P.O. Box 1698	Beckley	25801
Branch	Suite 83, Bridge Street Plaza	Wheeling	26003
Branch	500 Foxcroft Ave	Martinsburg	25401
Main	100 Lee Street West	Charleston	25302
Branch	1505 MacCorkle Avenue SW	St. Albans	25177-1835
Branch	2803 Murdoch Avenue	Parkersburg	26101

Branch	143 High Street	Morgantown	26505
Branch	6014 US Route 60 East	Huntington	25701

Budget Finance Company

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	251 Riverview Lane, P.O. Box 56	New Martinsville	26155

CitiFinancial, Inc.

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Branch	220 Virginia Street West	Charleston	25302
Branch	4341 Route 60 East	Huntington	25705
Branch	1021 National Road, #1	Wheeling	26003
Branch	43 RHL Boulevard	South Charleston	25309
Branch	1349 Edwin Miller Blvd.	Martinsburg	25401-3703
Branch	6394 Route 60 East	Barboursville	25504
Branch	405 Beckley Crossing	Beckley	25801
Branch	320 Wilson Street	Martinsburg	25401
Branch	610 North Eisenhower Drive	Beckley	25802
Branch	522 Emily Drive	Clarksburg	26301-5507
Branch	4144 State Route 34, Unit 9	Hurricane	25526
Branch	3136 Robert Byrd Drive	Beckley	25801
Branch	1704 Mileground Road	Morgantown	26505
Main	2333 MacCorkle Avenue	St. Albans	25177
Branch	2689 Fairmont Avenue	Fairmont	26554
Branch	63A Water Street	Logan	25601
Branch	Route 220 South, Suite 100	Keyser	26726
Branch	1091 Beverly Pike	Elkins	26241
Branch	1277 North Queen Street	Martinsburg	25401
Branch	605 Fayette Square	Oak Hill	25901
Branch	1253 Stafford Drive	Princeton	24740
Branch	1819 Jefferson Sreet (Jeffers)	Bluefield	24701
Branch	1911 7th Street	Parkersburg	26101

Branch	540 N. Jefferson Street	Lewisburg	24901
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Equity One of West Virginia, Inc.

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Branch	309 Beckley Crossing	Beckley	25801
Main	2540 Aikens Center	Martinsburg	25401-5723
Branch	1106 Fledder John Road	Charleston	25314

Hometown Finance Company

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	Wesbanco Bank, 410 Grand Central Avenue	Vienna	26105

Nicholas Loan & Mortgage, Inc.

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	1022 Wal-Street	Summersville	26651

OakFirst Loan Center, Inc.

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	273 Monroe Avenue, Berkeley Plaza	Martinsburg	25401

Peoples Loan Company of Bluefield

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	130 Princeton Ave., P. O. Box 4235	Bluefield	24701

Peoples Loan Company of Princeton

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	906 Mercer Street, P. O. Box 528	Princeton	24740

SLM Financial Corporation-WV

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	1446-1 Edwin Miller Boulevard	Martinsburg	25401

Union Loan Company, Inc. of Bluefield

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	1316-A Bland Street	Bluefield	24701

Washington Mutual Finance

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Main	304 Southridge Boulevard	South Charleston	25309
Branch	201 W. Main Street	Clarksburg	26301
Branch	2200 Grand Central Avenue	Vienna	26105
Branch	#31 By-Pass Plaza Shopping Center	Beckley	25801
Branch	1857 Route 21 South	Ripley	25271

Wells Fargo Financial West Virginia, Inc.

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Branch	3320 Route 60 East	Huntington	25705
Main	6532 Mall Road	Morgantown	26505-8525
Branch	1224 Country Club Road, Suite A	Fairmont	26554
Branch	1221 Johnson Avenue, Suite 300	Bridgeport	26330
Branch	1100 9th Street, H	Vienna	26105
Branch	301 R.H.L.Boulevard	Charleston	25314

Consolidated Financials of WV Regulated Consumer Lenders as of December 31, 2001

	<u>12/31/00 TOTALS</u>	<u>% OF TOTALS</u>	<u>12/31/01 TOTALS</u>	<u>% OF TOTAL</u>
	75 offices		70 offices	
<u>Assets</u>				
Cash	\$ 404,996	0.06	\$ 633,765	1.02
Due from Depository Institutions	\$ 519,682	0.08	\$ 515,973	0.08
Loans:				
Secured by real estate	\$ 438,164,400	67.66	\$ 404,754,506	65.63
Secured by other collateral	\$ 225,866,733	34.88	\$ 196,599,572	31.88
Loans unsecured	\$ 38,338,217	5.92	\$ 47,500,940	7.7
Installment sales contracts purchased	\$ 43,225,972	6.67	\$ 44,681,803	7.25
Less income collected but not earned	\$ (104,728,183)	-16.17	\$ (87,754,785)	-14.23
Assessable Loans	\$ 640,867,139		\$ 605,782,036	
Less reserve for loan losses	\$ (16,780,043)	-2.59	\$ (15,113,827)	-2.45
Net Loans	\$ 624,087,096	96.38	\$ 590,668,209	95.78
Total Investments	\$ 5,565,739	0.89	\$ 5,094,151	0.83
Total Fixed Assets	\$ 1,445,842	0.24	\$ 1,058,532	0.17
Other Assets	\$ 15,531,487	2.49	\$ 18,733,642	3.04
TOTAL ASSETS	\$ 647,554,842	100%	\$ 616,704,272	100%
 <u>Liabilities and Capital</u>				
Due to parent or other affiliate	\$ 591,327,440	91.32	\$ 552,239,236	89.55
Other Borrowings or rediscounts	\$ 4,693,921	0.08	\$ 6,179,535	1
Other Liabilities	\$ 3,886,621	0.06	\$ 6,538,968	1.06
Total Liabilities	\$ 599,907,982	92.64%	\$ 564,957,739	91.61%
Total Capital	\$ 47,643,860	7.36%	\$ 51,746,533	8.39
Total Liabilities and capital	\$ 647,551,842	100%	\$ 616,704,272	100%

FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5(b) of the West Virginia Code, the Commissioner of Banking has ordered the maximum rate of interest for any nonprecomputed 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 US Government bond yields and then rounding off to the nearest quarter of one percent.

January 1, 1999	6.75% per year
February 1, 1999	6.50% per year
March 1, 1999	6.75% per year
April 1, 1999	6.75% per year
May 1, 1999	7.00% per year
June 1, 1999	7.00% per year
July 1, 1999	7.00% per year
August 1, 1999	7.50% per year
September 1, 1999	7.50% per year
October 1, 1999	7.50% per year
November 1, 1999	7.50% per year
December 1, 1999	7.75% per year

January 1, 2000	7.75% per year
February 1, 2000	7.75% per year
March 1, 2000	8.00% per year
April 1, 2000	7.75% per year
May 1, 2000	7.50% per year
June 1, 2000	7.25% per year
July 1, 2000	7.75% per year
August 1, 2000	7.50% per year
September 1, 2000	7.25% per year
October 1, 2000	7.25% per year
November 1, 2000	7.25% per year
December 1, 2000	7.25% per year
December 1, 2001	

MORTGAGE LENDERS AND BROKERS LICENSED IN WV AS OF DECEMBER 31, 2001**WV CODE 31 Article 17 (effective July, 1996)**

Lender means any person who makes or accepts or offers to accept or purchases any primary or subordinate mortgage loan in the regular course of business.
Broker means any person acting in the regular course of business who, for a fee or commission or other consideration, negotiates or arranges, or who offers to negotiate or arrange, a primary or subordinate mortgage loan between a lender and a borrower.

Type	Licensee	Address	City	State	Zip Code
Broker	1st Citi Mortgage Banc	400 Techne Center Drive, Suite 405	Milford	Ohio	45150
Broker	A Plus Mortgage, LLC	7051 Steubenville Pike, Suite C	Oakdale	Pennsylvania	15071
Broker	A. Anderson Scott Mortgage Group	51 Monroe Street, #1901	Rockville	Maryland	20850
Lender	Aames Funding Corporation	350 S. Grand Avenue, 47th Floor	Los Angeles	California	90071
Broker	ABBA Mortgage	#7 Seminole Road	Huntington	West Virginia	25705
Broker	Access One Mortgage Group, Inc.	16 Green Meadow Drive, Suite G-111	Timonium	Maryland	21093
Lender	Accredited Home Lenders, Inc.	15030 Avenue of Science, #100	San Diego	California	92128
Broker	Accredited Home Lenders, Inc.	15030 Avenue of Science, #100	San Diego	California	92128
Broker	Achieve Mortgage Services	16912 Miles Avenue	Cleveland	Ohio	44128
Broker	Aegis Mortgage Corporation	11111 Wilcrest Green, Suite 250	Houston	Texas	77042
Lender	Aegis Mortgage Corporation	11111 Wilcrest Green, Suite 250	Houston	Texas	77042
Broker	Albert Jackson Gregory	3526 Teays Valley Road	Hurricane	West Virginia	25526
Broker	ALE Limited	945 Fourth Avenue	Huntington	West Virginia	25701
Lender	Alegis Group, LP	15 S. Main Street, Suite 600	Greenville	South Carolina	29601
Broker	All Home Mortgage, Inc.	7900 Steubenville Pike, Suite 24	Imperial	Pennsylvania	15126
Lender	Alliance Mortgage Company	8100 Nations Way	Jacksonville	Florida	32256
Broker	Allied Mortgage Capital Corporation	6110 Pinemont Drive, Suite 215	Houston	Texas	77092
Lender	Allied Mortgage Capital Corporation	6110 Pinemont Drive, Suite 215	Houston	Texas	77092
Broker	Ambassador Mortgage, Inc.	204 S. Loudoun Street	Winchester	Virginia	22601
Lender	American Business Mortgage Services, Inc.	5 Becker Farm Road	Roseland	New Jersey	19004
Broker	American Discount Mortgage Company	421 Lincoln Way East, Suite B	McConnellsburg	Pennsylvania	17233
Lender	American General Finance, Inc.	601 NW Second Street	Evansville	Indiana	47708
Lender	American General Financial Services, Inc.	601 NW Second Street	Evansville	Indiana	47708

MORTGAGE LENDERS AND BROKERS LICENSED IN WV AS OF DECEMBER 31, 2001**WV CODE 31 Article 17 (effective July, 1996)**

Lender	American Home Mortgage Corp.	520 Broadhollow Road	Melville	New York	11747
Broker	American Liberty Financial, Inc.	2950 Breckenridge Lane, Suite 10A	Louisville	Kentucky	40220
Broker	American Mortgage Lenders, Inc.	1721-C Fortune Court, Suite 104	Lexington	Kentucky	40509
Broker	American Mortgages, Inc.	2 B Elm Grove Crossing	Wheeling	West Virginia	26003
Lender	American Mortgages, Inc.	2 B Elm Grove Crossing	Wheeling	West Virginia	26003
Broker	American Pioneer Financial Services, Inc.	590 South State Street	Orem	Utah	84058
Lender	American Pioneer Financial Services, Inc.	590 South State Street	Orem	Utah	84058
Broker	America's First Home Mortgage Company, Inc.	2171 Northlake Parkway, Bldg 3, Suite 121	Tucker	Georgia	30084
Lender	America's Money Line	4880 Cox Road	Glen Allen	Virginia	23060
Broker	AmeriSouth Mortgage Company	2101 Sardis Road N, Suite 101	Charlotte	North Carolina	28227
Lender	AmeriSouth Mortgage Company	2101 Sardis Road N, Suite 101	Charlotte	North Carolina	28227
Broker	Approved Mortgage Capital, LLC	536 Atlantic Avenue	Millville	Delaware	19967
Lender	Associates First Capital Mortgage Corporation	12855 N. Outer 40 Drive, MS #822	St. Louis	Missouri	63141
Broker	Atlantic Bay Group LLC	2540 Virginia Beach Blvd	Virginia Beach	Virginia	23452
Broker	B.N.S. Ltd.	5304 McKittrick Blvd.	Columbus	Ohio	43235
Broker	Bann-Cor Mortgage	26431 Crown Valley Parkway, #100	Mission Viejo	California	92691
Lender	Bann-Cor Mortgage	26431 Crown Valley Parkway, #100	Mission Viejo	California	92691
Broker	Baxter Carson Financial Group	316 Station Street, Suite 200	Bridgeville	Pennsylvania	15017
Broker	Beckley Mortgage Services, Inc.	106 1/2 South Heber Street	Beckley	West Virginia	25801
Broker	Best Financial Services, Inc.	3209 West Street	Weirton	West Virginia	26062
Broker	BMIC Mortgage, Inc.	5640 Nicholson Road, Suite 210	Rockville	Maryland	20852
Broker	BrookStone Mortgage Company, Inc.	6100 Channingway Blvd. Suite 300	Columbus	Ohio	43232
Broker	Buckeye Mortgage Company of West Virginia, LLC	1021 National Road	Wheeling	West Virginia	26003
Broker	C W Mortgage LLC	1627 Ritter Drive	Daniels	West Virginia	25832
Broker	C.M.A. Mortgage, Inc.	212 JH Walker Drive	Pendleton	Indiana	46064
Lender	C.M.A. Mortgage, Inc.	212 JH Walker Drive	Pendleton	Indiana	46064
Lender	Calusa Investments, LLC	4501 Singer Court, Suite 103	Chantilly	Virginia	20151

MORTGAGE LENDERS AND BROKERS LICENSED IN WV AS OF DECEMBER 31, 2001

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Broker	Camelot Financial Mortgage Services, Ltd.	Route 1, Box 448, Co Road #51	Belpre	Ohio	45714
Broker	Camryndale Investments, Inc.	1894C Mileground Road	Morgantown	West Virginia	26505
Broker	Capital Mortgage Services, Inc.	State Route 14 & I-77	Mineral Wells	West Virginia	26150
Broker	Care Mortgage, Incorporated	8001 Centerview Parkway, Suite 450	Cordova	Tennessee	38018
Broker	Carteret Mortgage Corporation	6211 Centreville Road, Suite 800	Centreville	Virginia	20121
Broker	CBSK Financial Group, Inc.	6 Hutton Centre Drive, Suite 900	Santa Ana	California	92707
Lender	Cendant Mortgage Corporation	3000 Leadenhall Road	Mt. Laurel	New Jersey	08054
Lender	Cendant Mortgage Corporation	3000 Leadenhall Road	Mt. Laurel	New Jersey	08054
Lender	Centex Home Equity Company, LLC	2828 N. Harwood	Dallas	Texas	75235
Broker	CFN Finance, Inc.	4450 River Green Parkway, Suite 100	Duluth	Georgia	30096
Lender	Chadwick Mortgage, Inc.	16390 Pacific Coast Highway, Suite 200	Huntington Beach	California	92649
Lender	Chapel Mortgage Corporation	315 Mian Street	Rancocas	New Jersey	08073
Broker	Chesapeake Investment & Mortgage Corporation	4 E Industrial Park Drive	Waldorf	Maryland	20602
Broker	CIS Financial Services, Inc.	P. O. Box 898, 369 10th Avenue SE	Hamilton	Alabama	35570
Lender	CIS Financial Services, Inc.	P. O. Box 898, 369 10th Avenue SE	Hamilton	Alabama	35570
Lender	CIT Group/Consumer Finance, Inc	One Tyco Drive	Livingston	New Jersey	07039
Lender	CIT Group/Sales Financing, Inc.	One Tyco Drive	Livingston	New Jersey	07039
Lender	Citifinancial Mortgage Company, Inc.	250 E. John Carpenter Freeway	Irving	Texas	75062
Broker	CNC Mortgage Corporation	1100 Washington Avenue, Suite 108	Carnegie	Pennsylvania	15106
Broker	Coast to Coast Home Equity Corp.	Coast to Coast Prof. Bldg, 25 Executive Court	West Middlesex	Pennsylvania	16159
Broker	Columbia National, Incorporated	7142 Columbia Gateway Drive	Columbia	Maryland	21046
Lender	Columbia National, Incorporated	7142 Columbia Gateway Drive	Columbia	Maryland	21046
Lender	Community Home Mortgage Corporation	510 Broad Hollow Road	Melville	New York	11747
Broker	Community Home Mortgage, LLC	380 Maple Avenue West, Suite 201	Vienna	Virginia	22180
Lender	Conseco Finance Servicing Corp.	332 Minnesota Street, Suite 500-600	St. Paul	Minnesota	55101
Broker	Continental Mortgage	500 East Church Street, Suite 5-A	Wintersville	Ohio	43953
Lender	Cooperative Mortgage Services, Inc.	5875 Landerbrook Drive	Mayfield Heights	Ohio	44124

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Lender	Countrywide Home Loans Servicing, LP	7105 Corporate Drive	Plano	Texas	75024
Lender	Countrywide Home Loans, Inc	4500 Park Granada, Ch-11	Calabasas	California	91302
Lender	Credit-Based Asset Servicing and Securitization, LLC	335 Madison Avenue, 19th Floor,	New York	New York	10017
Broker	Creekside Mortgage Corp.	850 Boyce Road, Suite 2	Bridgeville	Pennsylvania	15017
Lender	Creekside Mortgage Corp.	850 Boyce Road, Suite 2	Bridgeville	Pennsylvania	15017
Lender	Crescent Mortgage Services, Inc.	115 Perimeter Center Place, South Terraces, Suite 285	Atlanta	Georgia	30346
Lender	Creve Coeur Mortgage Associates, Inc.	11525 Olde Cabin Road	Creve Coeur	Maryland	63141
Broker	Crosstowne Mortgage Corp	13321 New Hampshire Avenue, Suite A	Silver Spring	Maryland	20904
Lender	CTX Mortgage Company, LLC	2828 N. Harwood, 14th Floor	Dallas	Texas	75201
Lender	CUNA Mutual Mortgage Corporation	2908 Marketplace Drive, Suite 100	Madison	Wisconsin	53719
Lender	D & M Financial Corp.	383 Washington Avenue	Belleville	New Jersey	07109
Broker	David Brian Collins	3526 Teays Valley Road	Hurricane	West Virginia	25526
Broker	David F. Miller	2814 Camden Avenue	Parkersburg	West Virginia	26101
Lender	Decision One Mortgage Company, LLC	6060 J.A. Jones Drive	Charlotte	North Carolina	60070
Lender	Delta Funding Corporation	1000 Woodbury Road	Woodbury	New York	11797
Broker	Discount Funding Associates, Inc	110 Washington Drive	Centerport	New York	11721
Broker	Diversified Mortgage, Inc.	7133 Rutherford Road, Suite 412	Baltimore	Maryland	21244
Lender	Dollar Mortgage Corp.	7578 El Cajon Boulevard	La Mesa	California	91941
Lender	Dovenmuehle Mortgage, Inc.	1501 Woodfield Road, 400E	Schaumburg	Illinois	60173
Broker	Drake Mortgage Corporation	P. O. Box 38, 626 West New Castle Street	Zelienople	Pennsylvania	16063
Broker	Dutton Mortgage Group	10 Elm Street, Linmont Estates	Barboursville	West Virginia	25504
Broker	East Coast Mortgage Corporation	5388 Big Tyler Road	Cross Lanes	West Virginia	25313
Broker	East West Mortgage Company, Inc.	1568 Spring Hill Road, Suite 100	McLean	Virginia	22101
Broker	Eastern Ohio Mortgage, LLC	1411 South Zane Highway	Martins Ferry	Ohio	43935
Lender	eHome Credit Corporation	211 Station Road	Mineola	New York	11501
Broker	E-Loan, Inc.	5875 Arnold Road	Dublin	California	94568
Lender	E-Loan, Inc.	5875 Arnold Road	Dublin	California	94568

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Broker	Empire Equity Group, Inc.	48 Scotland Hill Road	Chestnut Ridge	New York	10977
Lender	EquiFirst Corporation	820 Forest Point Circle	Charlotte	North Carolina	28273
Broker	Equity One, Incorporated	400 Lippincottt Drive	Marlton	New Jersey	08053
Lender	Equity One, Incorporated	400 Lippincottt Drive	Marlton	New Jersey	08053
Broker	Equity South Mortgage, LLC	1949 East 14th Street	Brooklyn	New York	11229
Lender	Express Capital Lending	1401 Dove Street, Suite 100	Newport Beach	California	92660
Broker	Express Funding Corporation	6363 York Road Unit 300-C	Parma Heights	Ohio	44130
Broker	Express Mortgage Financial Services PC	229 Cunningham Drive, Box 43	Hyndman	Pennsylvania	15545
Broker	Express Mortgage, LLC	5021 Bennington Drive	Cross Lanes	West Virginia	25313
Lender	Fairbanks Capital Corp.	3815 S. West Temple	Salt Lake City	Utah	84115
Broker	Fairfax Mortgage Investments, Inc.	3900 University Drive, Suite 300	Fairfax	Virginia	22030
Broker	Federal Funding Mortgage Corporation	6430 Rockledge Drive, Suite 505	Bethesda	Maryland	20817
Lender	Fidelity & Trust Mortgage, Inc.	7000 Wisconsin Avenue	Chevy Chase	Maryland	20815
Lender	Fidelity First Lending, Inc.	10811 Red Run Blvd, Suite 200	Owings Mills	Maryland	21117
Lender	Fidelity Home Mortgage Corporation	108 West Timonium Road	Timonium	Maryland	21093
Broker	Fidelity Home Mortgage Corporation	108 West Timonium Road	Timonium	Maryland	21093
Broker	Fidelity Mortgage of Kentucky, Inc.	2560 Richmond Road, Suite 202	Lexington	Kentucky	40509
Broker	Fieldstone Mortgage Company	11000 Broken Land Parkway, Suite 600	Columbia	Maryland	21044
Lender	Fieldstone Mortgage Company	11000 Broken Land Parkway, Suite 600	Columbia	Maryland	21044
Broker	Finance America, LLC	16802 Aston Street	Irvine	California	75001
Lender	Finance America, LLC	16802 Aston Street	Irvine	California	75001
Broker	First Central Mortgage Company, Inc.	57 West Timonium Road, Suite 217	Timonium	Maryland	21093
Lender	First Franklin Financial Corporation	2150 North First Street	San Jose	California	95131
Broker	First Greensboro Home Equity, Inc.	1801 Stanley Road, Suite 4000	Greensboro	North Carolina	27407
Lender	First Greensboro Home Equity, Inc.	1801 Stanley Road, Suite 4000	Greensboro	North Carolina	27407
Broker	First Guaranty Mortgage Corporation	1015 Berryville Avenue, Suite 1	Winchester	Virginia	22601
Lender	First Guaranty Mortgage Corporation	8180 Greensboro Drive, Suite 1175	McLean	Virginia	22102

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Broker	First Home Mortgage Corporation	7939 Honeygo Blvd, Suite 202	Baltimore	Maryland	21236
Lender	First Home Mortgage Corporation	7939 Honeygo Blvd, Suite 202	Baltimore	Maryland	21236
Lender	First Magnus Financial Corporation	5285 East Williams Circle, Suite 2000	Tucson	Arizona	85711
Broker	First Mortgage & Financial Services of Western MD, Inc.	24 National Highway, Suite 5	LaVale	Maryland	21502
Broker	First Mortgage Company, Inc.	320 Randolph Avenue	Elkins	West Virginia	26241
Broker	First National Mortgage Banc, Inc.	6500 Poe Avenue, Suite 200	Dayton	Ohio	45414
Broker	First Republic Mortgage Corporation	9300 Shelbyville Road, Suite 605	Louisville	Kentucky	40222
Broker	First Union Mortgage Corporation	201 S College Street, Suite 1600	Charlotte	North Carolina	28288
Lender	First Union Mortgage Corporation	201 S College Street, Suite 1600	Charlotte	North Carolina	28288
Broker	Freedom Mortgage Corporation	1288 Route 73 South, Suite 400	Mt. Laurel	New Jersey	08054
Lender	Freedom Mortgage Corporation	1288 Route 73 South, Suite 400	Mt. Laurel	New Jersey	08054
Broker	FTS Financial Services	2111 Conway Street	Milpitas	California	95035
Lender	Full Spectrum Lending, Inc.	4500 Park Granada, CH-11	Calabasas	California	91302
Broker	G & P, Inc.	Rt. 10, Professional Building	Chapmanville	West Virginia	25508
Broker	GE Capital Mortgage Services, Inc	Three Executive Campus	Cherry Hill	New Jersey	08002
Lender	GE Capital Mortgage Services, Inc	Three Executive Campus	Cherry Hill	New Jersey	08002
Lender	Genisys Financial Corp.	6769 Mesa Ridge Road, Suite 200	San Diego	California	92121
Broker	Genisys Financial Corp.	6769 Mesa Ridge Road, Suite 200	San Diego	California	92121
Broker	Getsmart.com, Inc.	160 Spear Street, 7th Floor	San Francisco	California	94105
Broker	GHS Mortgage, LLC	100 Century Parkway	Mt. Laurel	New Jersey	08054
Lender	GHS Mortgage, LLC	100 Century Parkway	Mt. Laurel	New Jersey	08054
Broker	Gibson Mortgage Services, LLC	Rt. 4, Box 116 B1	Clarksburg	West Virginia	26301
Broker	Global Mortgage Group Inc.	625 Market Street	Parkersburg	West Virginia	26101
Broker	GMAC Mortgage Corporation	100 Witmer Road, P. O. Box 963	Horsham	Pennsylvania	19044
Lender	GMAC Mortgage Corporation	100 Witmer Road, P. O. Box 963	Horsham	Pennsylvania	19044
Broker	Good Neighbor Mortgage, Inc.	#1 Lubeck Hills	Washington	West Virginia	26181
Broker	Greenfield Mortgage, Inc.	21 Headquarters Plaza	Morristown	New Jersey	07960

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Lender	Greenfield Mortgage, Inc.	21 Headquarters Plaza	Morristown	New Jersey	07960
Broker	Greentree Mortgage Corporation	66 Painters Mill Road, Suite 202	Owings Mills	Maryland	21117
Lender	Greentree Mortgage Corporation	66 Painters Mill Road, Suite 202	Owings Mills	Maryland	21117
Broker	H & R Block - Barbara Russell	139 Stollings Avenue	Logan	West Virginia	25601
Broker	H & R Block - Delores Takach	204 Clay Street	St. Mary's	West Virginia	26170
Broker	H & R Block - Jane Deadrick	1228 Country Club Road	Fairmont	West Virginia	26554
Broker	H & R Block - Joan McClain	142 North Bridge Street	New Martinsville	West Virginia	26155
Broker	H & R Block - R. Lee Herbert	102 Goheen Street	Fairlea	West Virginia	24902
Broker	H & R Block - Ronald J. Whoolery	413 Main Street	Spencer	West Virginia	25276
Lender	H & R Block Mortgage Corporation	20 Blanchard Road	Burlington	Massachusetts	92618
Broker	H & R Block Mortgage Corporation	20 Blanchard Road	Burlington	Massachusetts	92618
Broker	H.D. Vest Mortgage Services, Inc.	6333 North State Highway 161, 4th Floor	Irving	Texas	75038
Lender	H.D. Vest Mortgage Services, Inc.	6333 North State Highway 161, 4th Floor	Irving	Texas	75038
Broker	Hallmark Mortgage Services, Inc.	2586 Tiller Lane, Suite 2-A	Columbus	Ohio	43231
Broker	Harbor Home Lending	255 West Main Street	Romney	West Virginia	26757
Lender	Harwood Street Funding I, LLC	2828 N. Harwood	Dallas	Texas	75201
Lender	Harwood Street Funding II, LLC	2828 N. Harwood	Dallas	Texas	75201
Broker	Heartland Home Finance, Inc.	1401 Branding Road, Suite 300	Downers Grove	Illinois	60515
Lender	Heartland Home Finance, Inc.	1401 Branding Road, Suite 300	Downers Grove	Illinois	60515
Broker	Hildebrand Mortgage Lending, LLC	2000 Spring Road, Suite 520	Oak Brook	Illinois	60523
Broker	Home Mortgage & Loan, Inc.	3809 South West Temple Street, Suite 1B	Salt Lake City	Utah	84115
Broker	Home Mortgages, Inc.	3566 Teays Valley Road, P. O. Box 567	Hurricane	West Virginia	25526
Lender	HomeAmerican Credit, Inc.	111 Presidential Blvd, Suite 127	Bala Cynwyd	Pennsylvania	19004
Lender	HomeAmerican Mortgage Corporation	3600 S. Yosemite Street, Suite 600	Denver	Colorado	80237
Broker	Homebound Mortgage, Inc.	19 Roosevelt Highway, Suite 110	Colchester	Vermont	05446
Lender	Homebound Mortgage, Inc.	19 Roosevelt Highway, Suite 110	Colchester	Vermont	05446
Lender	HomeComings Financial Network, Inc.	8400 Normandale Lake Blvd, Suite 600	Minneapolis	Minnesota	55423

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Lender	HomeGold, Inc.	113 Reed Avenue	Lexington	South Carolina	29072
Broker	HomeGold, Inc.	113 Reed Avenue	Lexington	South Carolina	29072
Broker	HomeOne Credit Corp.	2150 West 18th Street, #300	Houston	Texas	77008
Lender	HomeOne Credit Corp.	2150 West 18th Street, #300	Houston	Texas	77008
Broker	Homeownership Center, Incorporated	1404 N. Randolph Avenue	Elkins	West Virginia	26241
Broker	HomeSide Lending, Inc.	7301 Baymeadows Way	Jacksonville	Florida	32256
Lender	HomeSide Lending, Inc.	7301 Baymeadows Way	Jacksonville	Florida	32256
Lender	Howard Hanna Financial Services, Inc.	119 Gamma Drive	Pittsburgh	Pennsylvania	15238
Broker	Infinity Financial Employment Services, LLC	Route 61, Post Office Box 368	Pratt	West Virginia	25162
Broker	Integrity Mortgage	74 Grandview Drive	Oakland	Maryland	21550
Lender	InterBay Funding, LLC	2601 South Bayshore Drive, Suite 400	Miami	Florida	33133
Broker	Irwin Mortgage Corporation	9265 Counselor's Row	Indianapolis	Indiana	46206
Lender	Irwin Mortgage Corporation	9265 Counselor's Row	Indianapolis	Indiana	46206
Broker	J & J Homes, Inc.	Route 7	Reedsville	West Virginia	26547
Broker	J Michael Mortgage Consulting, LLC	32 Twentieth Street, Suite 301	Wheeling	West Virginia	26003
Lender	J.A.M. Consultants, Inc.	110 N. Harrison Street	Alexandria	Indiana	46001
Broker	JRB Corp.	Rt. 7 East	Kingwood	West Virginia	26537
Broker	Judith Bookman & Associates, Inc.	119 Camden Avenue	Buckhannon	West Virginia	26201
Broker	Judy Scott Preferred Mortgage Company, LLC	444 3rd Avenue	South Charleston	West Virginia	25303
Broker	Kash Mortgage Company, Inc.	1212 Bath Avenue, 2nd Floor	Ashland	Kentucky	41101
Broker	LenderLive Network, Inc.	2420 West 26th Avenue	Denver	Colorado	80211
Broker	Lending Tree, Inc.	11115 Rushmore Drive	Charlotte	North Carolina	28277
Broker	Lincoln Mortgage	296 Victory Road	Winchester	Virginia	22602
Lender	Litton Loan Servicing, LP	4828 Loop Central Drive	Houston	Texas	77081
Lender	LoanCity.com	6640 Via Del Oro	San Jose	California	95119
Broker	Long Beach Mortgage Company	1100 Town and Country Road	Orange	California	92868
Lender	Long Beach Mortgage Company	1100 Town and Country Road	Orange	California	92868

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Broker	Major Savings, Inc.	1021 National Road	Wheeling	West Virginia	26003
Broker	Mason Dixon Funding, Inc.	700 King Farm Boulevard, Suite 150	Rockville	Maryland	20850
Lender	Mason Dixon Funding, Inc.	700 King Farm Boulevard, Suite 150	Rockville	Maryland	20850
Lender	Master Financial, Inc.	333 South Anita Drive, Suite 150	Orange	California	92868
Broker	Mazzanti Financials, Inc.	16233 East Liverpool Road	East Liverpool	Ohio	43920
Lender	Mercantile Mortgage Company	470 Olde Worthington Road, Suite 300	Westerville	Ohio	43082
Lender	Michigan Fidelity Acceptance Corporation	2603 Elm Hill Pike, Suite G	Nashville	Tennessee	37214
Broker	Middletown Home Sales, Inc.	65 Middletown Road	Fairmont	West Virginia	26554
Broker	Mid-States Financial Group, Inc.	1446-22 Edwin Miller Blvd	Martinsburg	West Virginia	25401
Broker	Mike Johnson	3526 Teays Valley Road	Hurricane	West Virginia	25526
Broker	MMI Mortgage Brokers, Inc.	920 W. Washington Street, Suite 103	Hagerstown	Maryland	21740
Broker	Mobile Consultants, Inc.	111 Glamorgan Street	Alliance	Ohio	44601
Lender	Molton, Allen & Williams Mortgage Company, LLC	10472 Armstrong Street	Fairfax	Virginia	22030
Broker	Monroe Mortgage Company, Inc.	20 South Street, Suite 103	Winchester	Virginia	22601
Lender	Morgan Stanley Dean Witter Credit Corporation	2500 Lake Cook Road, 3W	Riverwoods	Illinois	60015
Broker	Morgan Stanley DW, Inc.	135 Summers Street	Charleston	West Virginia	25301
Broker	Mortgage & Equity Funding Corporation	9 Loudoun Street. SE	Leesburg	Virginia	20175
Lender	Mortgage & Equity Funding Corporation	9 Loudoun Street. SE	Leesburg	Virginia	20175
Broker	Mortgage Consultants (The)	9030 Red Branch Road, Suite 110	Columbia	Maryland	21045
Broker	Mortgage Financing.com	1446-20B Edwin Miller Boulevard	Martinsburg	West Virginia	25401
Lender	Mortgage Investors Corporation	6090 Central Avenue	St. Petersburg	Florida	33707
Lender	Mortgage Lenders Network USA	213 Court Street, 11th Floor	Middletown	Connecticut	06457
Broker	Mortgage Net, Inc.	1210 Kanawha Boulevard East	Charleston	West Virginia	25301
Broker	Mortgage One Corporation	18 West Main Street	White Sulphur Sp	West Virginia	24986
Broker	Mortgage Shoppe, Inc.	4019 Sunset Boulevard	Steubenville	Ohio	43952
Broker	Mortgagelt, Inc.	33 Maiden Lane	New York	New York	10038
Lender	Mortgagelt, Inc.	33 Maiden Lane	New York	New York	10038

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Broker	Mountain State Lending Associates, Inc.	3660 Pennsylvania Avenue	Weirton	West Virginia	26062
Broker	MSA Lending, LLC	2000 Spring Road, Suite 520	Oak Brook	Illinois	60523
Broker	National City Mortgage	3232 Newmark Drive	Miamisburg	Ohio	45342
Broker	National Future Mortgage, Inc.	1873 Rt. 70E, Suite 204	Cherry Hill	New Jersey	08003
Lender	National Future Mortgage, Inc.	1873 Rt. 70E, Suite 204	Cherry Hill	New Jersey	08003
Broker	National Home Mortgage Services, Inc.	1426 40th Street	Parkersburg	West Virginia	26101
Lender	NCS Mortgage Lending Company	5335 Triangle Parkway, Suite 400	Norcross	Georgia	30092
Broker	New Century Mortgage Corporation	18400 Von Karman, Suite 1000	Irvine	California	92612
Lender	New Century Mortgage Corporation	18400 Von Karman, Suite 1000	Irvine	California	92612
Broker	Nexstar Financial Corporation	622 Emerson Road, Suite 600	Creve Coeur	Missouri	63141
Lender	Nexstar Financial Corporation	622 Emerson Road, Suite 600	Creve Coeur	Missouri	63141
Broker	Noble & Noble Financial Associates, Inc.	470-D South Commerce Avenue	Front Royal	Virginia	22630
Lender	Nomura Credit and Capital, Inc.	2 World Financial Center, Building B	New York	New York	10281
Broker	North Coast Capital Funding, Inc.	1727 Portage Trail, P. O. Box 1267	Cuyahoga Falls	Ohio	44223
Broker	Northeastern Mortgage	Route 1, Box 232	Williamstown	West Virginia	26187
Broker	Northern Mortgage Associates, Inc.	20273 Route 19, Suite 3	Cranberry Twp.	Pennsylvania	16066
Broker	NovaStar Home Mortgage, Inc.	1900 West 47th Place, Suite 205	Westwood	Kansas	66205
Lender	NovaStar Home Mortgage, Inc.	1900 West 47th Place, Suite 205	Westwood	Kansas	66205
Lender	NovaStar Mortgage, Inc.	1900 West 47th Place, Suite 205	Westwood	Kansas	66205
Broker	NVR Mortgage Finance, Inc.	100 Ryan Court	Pittsburgh	Pennsylvania	15205
Lender	NVR Mortgage Finance, Inc.	100 Ryan Court	Pittsburgh	Pennsylvania	15205
Broker	Oak Tree Mortgage Services, Inc.	416 South Conococheague Street	Williamsport	Maryland	21795
Lender	Oakmont Mortgage Company, Inc.	21800 Burbank Boulevard, Suite 200	Woodland Hills	California	91367
Broker	Oakwood Acceptance Corporation, LLC	7800 McCloud Road	Greensboro	North Carolina	27409
Lender	Oakwood Acceptance Corporation, LLC	7800 McCloud Road	Greensboro	North Carolina	27409
Broker	OnePipeline.com, Inc.	6322 South 3000 East, Suite 200	Salt Lake City	Utah	84121
Lender	OnePipeline.com, Inc.	6322 South 3000 East, Suite 200	Salt Lake City	Utah	84121

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Lender	Option One Mortgage Corporation	3 Ada	Irvine	California	92618
Lender	Origen Financial, LLC	3001 Meacham Boulevard, Suite 140	Fort Worth	Texas	76137
Broker	Pacific Guarantee Mortgage Corporation	501 Canal Boulevard, Suite H	Richmond	California	94804
Lender	Pacific Guarantee Mortgage Corporation	501 Canal Boulevard, Suite H	Richmond	California	94804
Broker	Paramount Investment Corp.	5940 Wilcox Place, Suite B	Dublin	Ohio	43016
Broker	Paul Kent Wakefield	1807 Winding Hill Drive	Sissonville	West Virginia	25320
Broker	Pemco Mortgage, Inc.	338 5th Avenue	Huntington	West Virginia	25701
Broker	Pennywise Mortgage Inc.	10725 Birmingham Way	Woodstock	Maryland	21163
Broker	Peoples Mortgage Group	409 11th Street	Huntington	West Virginia	25701
Broker	Peoples Trust Mortgage	913 Hughes Drive	St. Albans	West Virginia	25177
Broker	Pinnacle Mortgage Corporation	10409 47th Avenue	Beltsville	Maryland	20705
Broker	Pinnacle Mortgage Group, Inc.	2000 10th Street NE	Canton	Ohio	44705
Lender	PinnFund, USA	2051 Palomar Airport Road, Suite 100	Carlsbad	California	92009
Broker	Platinum Capital Group, Inc.	17101 Armstrong Avenue, Suite 200	Irvine	California	92614
Lender	Platinum Capital Group, Inc.	17101 Armstrong Avenue, Suite 200	Irvine	California	92614
Broker	Popular Financial Services, LLC	400 Lippincott Drive	Marlton	New Jersey	08053
Lender	Popular Financial Services, LLC	400 Lippincott Drive	Marlton	New Jersey	08053
Broker	Preferred Credit, Inc.	15 Greenbrier Avenue	Hurricane	West Virginia	25526
Broker	Prestige Home Mortgage, LLC	11403 Cronridge Drive, Suite 200	Owings Mills	Maryland	21117
Broker	Primerica Financial Services Home Mortgage, Inc.	3120 Breckinridge Blvd.	Duluth	Georgia	30099
Broker	Principal Residential Mortgage, Inc.	711 High Street	Des Moines	Idaho	50392
Lender	Principal Residential Mortgage, Inc.	711 High Street	Des Moines	Idaho	50392
Broker	Prism Mortgage Company	440 North Orleans Street	Chicago	Illinois	60610
Lender	Prism Mortgage Company	440 North Orleans Street	Chicago	Illinois	60610
Lender	Provident Funding Group, Inc.	1633 Bayshore Highway, Suite 155	Burlingame	California	94010
Broker	Prudential Securities Incorporated	199 Water Street, One Seaport Plaza	New York	New York	10292
Lender	Pure Performance Group of NJ, Inc.	18 North Main Street	Doylestown	Pennsylvania	18901

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Lender	Quicken Loans, Inc.	20555 Victor Parkway	Livonia	Michigan	48152
Broker	R.S.J. Concepts, Inc.	2215 Sunset Boulevard	Steubenville	Ohio	43952
Lender	rateOne Home Loans, LLC	21650 Oxnard Street, 3rd Floor	Woodland Hills	California	91367
Lender	RBMG, Inc.	7909 Parkland Road	Columbia	South Carolina	29223
Lender	Residential Funding Corporation	8400 Normandale Lake Blvd, Suite 600	Minneapolis	Minnesota	55423
Broker	Residential Money Centers, Inc.	3351 Michelson Drive, Suite 100	Irvine	California	92612
Lender	Residential Money Centers, Inc.	3351 Michelson Drive, Suite 100	Irvine	California	92612
Broker	Revolutionary Mortgage Company	843-I Quince Orchard Boulevard	Gaithersburg	Maryland	20878
Lender	Revolutionary Mortgage Company	843-I Quince Orchard Boulevard	Gaithersburg	Maryland	20878
Broker	Richard Tocado Companies	7810 Ballantyne Commons Parkway, Suite 300	Charlotte	North Carolina	28277
Broker	River Cities Mortgage Group, Inc.	113 Private Drive 220	Proctorville	Ohio	45669
Broker	Riverfront Mortgage Corporation	94 7th Street	Wellsburg	West Virginia	26070
Broker	Riverside Mortgages	1703 South Hills Drive	Parkersburg	West Virginia	26101
Broker	Rivertown Mortgage Service	Rt. 2, Box 45	Belpre	Ohio	45714
Broker	Saber Mortgage	1318 Linden Avenue	Toronto	Ohio	43964
Lender	Saxon Mortgage, Inc.	4880 Cox Road	Glen Allen	Virginia	23060
Lender	Schmidt Mortgage Company	20545 Center Ridge Road, Suite 250	Rocky River	Ohio	44116
Broker	Security One Mortgage, Inc.	Rt. 2, Box 511	Kearneysville	West Virginia	25430
Broker	Severn Mortgage Corporation	112-F South Street, SE	Leesburg	Virginia	20175
Broker	Silverpoint Homes, LLC	270 Airport Road	Beaver	West Virginia	25813
Broker	Solomon Homes, Inc.	1758 Mileground	Morgantown	West Virginia	26505
Broker	Solution One Mortgage, LLC	901 Quarrier Street, Suite 318	Charleston	West Virginia	25301
Lender	Southern Atlantic Financial Services, Inc.	2100 Parklake Drive NE, Suite B	Atlanta	Georgia	30345
Lender	SouthStar Funding, LLC	400 Northridge Road, Suite 1120	Atlanta	Georgia	30350
Broker	Steel Valley Mortgage Company	2198 Sunset Boulevard	Steubenville	Ohio	43952
Broker	Sterling Coast to Coast Financial Group, Inc.	2102 Business Center Drive, Suite 215-C	Irvine	California	92612
Broker	Stone Castle Financial	4312 Woodman Avenue	Sherman Oaks	California	91423

MORTGAGE LENDERS AND BROKERS LICENSED IN WV AS OF DECEMBER 31, 2001

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Broker	Suburban Mortgage Corp.	I-79, Exit 40, Box 84	Big Otter	West Virginia	25113
Broker	Success Mortgage, LLC	158 Front Royal Pike, Suite 2B	Winchester	Virginia	26602
Broker	Sunset Mortgage Company, LP	657 Wilmington Pike	Glen Mills	Pennsylvania	19342
Lender	Sunset Mortgage Company, LP	657 Wilmington Pike	Glen Mills	Pennsylvania	19342
Broker	Sunshine Mortgage Corporation	2401 Lake Park Drive, Suite 300	Smyrna	Georgia	30080
Lender	Sunshine Mortgage Corporation	2401 Lake Park Drive, Suite 300	Smyrna	Georgia	30080
Broker	Sweitzer, Simson & Associates, Inc.	253 North Third Street	Oakland	Maryland	21550
Lender	Tammac Corporation	275 Mundy Street	Wilkes-Barre	Pennsylvania	18702
Broker	TCD Mortgage Corporation	2000 Spring Road, Suite 520	Oak Brook	Illinois	60523
Lender	TCD Mortgage Corporation	2000 Spring Road, Suite 520	Oak Brook	Illinois	60523
Lender	TCIF, LLC	200 Business Park Drive, Suite 103	Armonk	New York	10504
Broker	The Anyloan Company	340 Commerce	Irvine	California	92602
Lender	The Anyloan Company	340 Commerce	Irvine	California	92602
Lender	Thornburg Mortgage Home Loans, Inc.	119 East Marcy Street, Suite 201	Santa Fe	New Mexico	87501
Lender	Transland Financial Services, Inc.	2700 Westhall Lane, Suite 210	Maitland	Florida	32751
Broker	Transland Financial Services, Inc.	2700 Westhall Lane, Suite 210	Maitland	Florida	32751
Lender	TriBeCa Lending Corporation	6 Harrison Street	New York	New York	10013
Broker	Trinity, Inc.	10 Ohio Street	Wheeling	West Virginia	26003
Broker	Trio Limited	6353 Presidential Gateway, Suite 206	Columbus	Ohio	43231
Broker	U.S. Funding Mortgage Corporation, Inc.	1000 Gamma Drive, Suite 200	Pittsburgh	Pennsylvania	15238
Broker	U.S.A. Financial Services, Inc.	14100 Sullyfield Circle, Suite 500	Chantilly	Virginia	20151
Lender	U.S.A. Financial Services, Inc.	14100 Sullyfield Circle, Suite 500	Chantilly	Virginia	20151
Lender	UniMortgage, LLC	8120 Nations Way, Bldg 200, Suite 201	Jacksonville	Florida	32256
Broker	Valley Broker Services, Inc.	2323 Grace Chapel Road	Harrisonburg	Virginia	22801
Broker	Valley Financial Group	427 Market Street	East Liverpool	Ohio	43920
Lender	Vanderbilt Mortgage and Finance, Inc.	500 Alcoa Trail	Maryville	Tennessee	37804
Lender	Washington Mutual Finance of Virginia, LLC	2210 Wilson Boulevard	Winchester	Virginia	22601

MORTGAGE LENDERS AND BROKERS LICENSED IN WV AS OF DECEMBER 31, 2001**WV CODE 31 Article 17 (effective July, 1996)**

Lender	Washington Mutual Finance, Inc.	23861 El Toro Road, 5th Floor	Lake Forest	California	92630
Lender	Washington Mutual Finance, LLC	29 Baltimore Street	Cumberland	Maryland	21502
Lender	Washtenaw Mortgage	3767 Ranchero Drive	Ann Arbor	Michigan	48108
Broker	Waterford Financial Services, Inc.	7100 Security Blvd., Suite 201	Baltimore	Maryland	21244
Broker	Wendover Financial Services Corporation	755 North Regional Road	Greensboro	North Carolina	27409
Lender	Wendover Financial Services Corporation	755 North Regional Road	Greensboro	North Carolina	27409
Broker	West Virginia Five Star Mortgage Corporation	405 Capitol Street, Suite 101	Charleston	West Virginia	25301
Broker	West Virginia Mortgage Store Corporation	P. O. Box 747 1334 Ritter Drive	Daniels	West Virginia	25832
Broker	Wharton Mortgage, Inc.	4885 N.W. Ironton Avenue	Port St. Lucie	Florida	34984
Lender	Wilshire Credit Corporation	1776 SW Madison	Portland	Oregon	97205
Lender	WMC Mortgage Corporation	6320 Canoga Avenue	Woodland Hills	California	91367
Lender	Worth Funding Incorporated	26679 W. Agoura Road, Suite 200	Calabasas	California	91302
Broker	Yorktown Funding, Inc.	1104 Fernwood Avenue, Suite 101	Camp Hill	Pennsylvania	17011
Lender	Yorktown Funding, Inc.	1104 Fernwood Avenue, Suite 101	Camp Hill	Pennsylvania	17011

West Virginia Second Mortgage Lenders and Brokers for 2001

**WV Code 31, Article 17
Effective July 1996**

**Entities listed below were licensed prior to July 2000 and
have elected not to convert to the licensing program initiated
July 1, 2000. All licenses expired December 31, 2001.**

Brokers

California Lending Group	3351 Michelson Drive, #100, Irvine, California 92612
Jomier Corporation	212 Vista Drive, Weirton, West Virginia 26062

Lenders

California Lending Group	3351 Michelson Drive, #100, Irvine, California 92612
First Financial Funding Group	23612 Alambre, Mission Viejo, California 92691
Norwest Home Improvement, Inc.	2200 John Glenn Drive, Concord, California 94520
Pacific Shore Funding	23101 Lake Center Drive, Suite 200, Lake Forest, California 92630

**Currency Exchange, Currency Transmission
And Currency Transportation Companies
Operating in West Virginia**

Per WV Code 32A-Article 2

Currency exchange, transportation, transmission business means a person who is engaging in currency exchange, currency transportation, or currency transmission as a service or for profit.

American Express Travel Related Services Company,

200 Vesey Street
New York, New York 10285-4909A
Phone: (212) 640-5100

Citicorp Services, Inc.

399 Park Avenue
New York, New York 10043
Phone: (773) 380-5175

FFP Operating Partners, L. P.

2801 Glenda Avenue
Fort Worth, Texas 76117-4391
Phone: (817) 838-4757

Integrated Payment Systems, Inc.

6200 South Quebec Street
Englewood, Colorado 80111
Phone: (303) 488-8973

Loomis Fargo & Co.

2500 Citywest Boulevard, Suite 900
Houston, Texas 77042
Phone: (713) 435-6724

MoneyGram Payment Systems, Inc.

1550 Utica Avenue South
Minneapolis, Minnesota 55416-5312
Phone: (952)591-3851

PayPal, Inc.

1840 Embarcadero Road East
Palo Alto, California 94303
Phone: (650)251-1100

Thomas Cook, Inc.

29 Broadway
New York, New York 10006
Phone: (416) 981-2190

Travelex Currency Services, Inc.

29 Broadway
New York, New York 10006
Phone: (416) 981-2190

Western Union Financial Services, Inc.

6200 South Quebec Street, #210AS
Greenwood Village, Colorado 80111
Phone: (303) 967-7865

Associated Foreign Exchange, Inc.

16133 Ventura Boulevard, Suite 900
Encino, California 91436
Phone: (888) 3072339

Comdata Corporation

5301 Maryland Way
Brentwood, Tennessee 37027
Phone: (615) 370-7598

Global Express Money Orders, Inc.

8819 Monard Drive
Silver Spring, Maryland 20910
Phone: (301) 588-2870

Interpayment Services Limited

PO Box 36, Thorpe Wood
Peterborough, PE3 6SB, England PE3 6SB
Phone: (416) 981-2190

Merchants Express Money Order Company

1029 Mumma Road, P.O. Box 8863
Wormleysburg, Pennsylvania 17043
Phone: (717) 731-0600

Orlandi Valuta

18000 Studebaker Road, Suite 900
Cerritos, California 90703
Phone: (303) 889-6358

RIA Telecommunications, Inc.

575 Lexington Avenue, 30th Floor
New York, New York 10022
Phone: (714) 667-6605

Travelers Express Company, Inc.

1550 Utica Avenue South
Minneapolis, Minnesota 55416
Phone: (952) 591-3851

Travellers Cheque Associates LTD

c/o American Express Company, 200 Vesey Street
New York, New York 10285
Phone: (212) 640-5100