

**STATE OF WEST VIRGINIA  
101<sup>st</sup> ANNUAL REPORT  
OF FINANCIAL INSTITUTIONS**  
*Pursuant to WV §31A-2-12*

Under the Supervision of the  
**COMMISSIONER OF BANKING**

Year ending December 31, 2002



**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.

<b>Name</b>	<b>Title</b>	<b>Year Served</b>
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 requires four Calls for Reports of Condition and Income of state banks as of the following dates:

**March 31**  
**June 30**  
**September 30**  
**December 31**

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

**March 31**  
**June 30**  
**September 30**  
**December 31**

One Call for Report of Condition of Regulated Consumer Lenders:

**December 31**

One Call for the Annual Report of Mortgage Lenders and Brokers:

**December 31**

The Division's Examination Staff participated in and completed the following classes of examinations for the periods indicated:

	<u>2002</u>	<u>2001</u>
<b>Bank Holding Companies</b>	<b>1</b>	<b>3</b>
<b>Commercial Banks and Trust Companies (Trust, Compliance, EDP and Visitations)</b>	<b>37</b>	<b>38</b>
<b>Credit Unions</b>	<b>9</b>	<b>10</b>
<b>Regulated Consumer Lenders</b>	<b>12</b>	<b>8</b>
<b>Mortgage Lender/Broker</b>	<b>12</b>	<b>22</b>
<b>Total Examinations</b>	<b>71</b>	<b>81</b>

**WEST VIRGINIA DIVISION OF BANKING STAFF  
AND MEMBERS OF THE WEST VIRGINIA BOARD  
OF BANKING AND FINANCIAL INSTITUTIONS AS OF 12-31-02**

<b>COMMISSIONER</b>	<b>LARRY STARK</b>
<b>GENERAL COUNSEL</b>	<b>ROBERT LAMONT</b>
<b>STAFF ATTORNEY</b>	<b>KATHY LAWSON</b>
<b>DIRECTOR, DEPOSITORY INSTITUTIONS</b>	<b>SARA CLINE</b>
<b>DIRECTOR, NON-DEPOSITORY INSTITUTIONS</b>	<b>TRACY HUDSON</b>
<b>NONDEPOSITORY INSTITUTION LICENSING ANALYST</b>	<b>MARLA GARDNER</b>
<b>INFORMATION SYSTEMS MANAGER</b>	<b>JOHN FRANCE</b>
<b>INFORMATION SYSTEMS SPECIALIST</b>	<b>MATTHEW MANN</b>
<b>SECRETARY</b>	<b>RUTH HOLT</b>
<b>ADMINISTRATIVE SERVICES ASSISTANT</b>	<b>GRACE ELKINS</b>
<b>OFFICE ASSISTANT</b>	<b>DEANNA DOLIN</b>
<b>OFFICE ASSISTANT</b>	<b>JUDY MESSER</b>
<b>STAFF ANALYST</b>	<b>DAWN HOLSTEIN</b>
<b>REVIEW EXAMINER</b>	<b>MARTIN GRIMM</b>
<b>FINANCIAL INSTITUTION EXAMINERS</b>	<b>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</b>
<b>WV BOARD OF BANKING AND FINANCIAL INSTITUTION MEMBERS</b>	<b>LARRY STARK, CHAIR TIMOTHY AIKEN RONALD BOWLING PAUL LIMBERT L.A. ORSINI CHARLES THOMAS JAMES CAVA</b>

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
BANK APPLICATIONS AND OTHER MATTERS  
ACCEPTED AND/OR ACTED UPON IN 2002**

<b>DATE APPROVED</b>	<b>APPLICATION TYPE</b>	<b>BANK NAME</b>	<b>DESCRIPTION</b>
3/11/2002	Charter Conversion	United National Bank Parkersburg, WV	To convert to a state chartered bank under the title, United Bank, Parkersburg, WV
3/11/2003	Denovo Branch Bank	Citizen's First Bank, Inc. Ravenswood, WV	To establish a denovo branch bank in Ripley, WV
9/9/2002	BHC Formation	Guaranty Financial Services, Inc Huntington, WV	To form a one bank holding company through the acquisition of Guaranty Bank & Trust Company, Huntington, WV
12/9/2002	BHC Formation	Allegheny Bancshares, Inc. Franklin, WV	To form a one bank holding company through the acquisition of Pendleton County Bank, Franklin, WV.
12/9/2002	Denovo Branch Bank	First Sentry Bank Huntington, WV	To establish a denovo branch bank at 6501 Mud River Road, Barboursville, WV.

## Receipts and Disbursements for Fiscal Year Endings

	June 30, 2002	June 30, 2001	June 30, 2000	June 30, 1999
<b><u>RECEIPTS:</u></b>				
Bank Assessments	\$1,519,018.00	\$1,665,831	\$1,601,207	\$1,368,663
Regulated Consumer Lender Assessments	\$166,418.00	\$147,603	\$145,969	\$142,207
Credit Union Assessments	\$33,630.00	\$40,729	\$43,628	\$37,067
Bank Holding Company Assessments	\$28,870.00	\$29,095	\$17,988	\$17,985
Bank Structure/Application Fees	\$27,800.00	\$34,600	\$32,400	\$48,900
Money Transmitter Fees	\$17,110.00	\$11,800	\$14,800	\$16,900
Mortgage Broker and Lender Fees	\$786,934.00	\$171,200	\$157,775	\$191,191
Other Application Fees	\$2,350.00	\$750	\$1,600	\$4,150
Banking Laws, Misc., etc.	\$10,738.00	\$154	\$733	\$1,839
<b>TOTAL INCOME:</b>	<b>\$2,592,868.00</b>	<b>\$2,101,762</b>	<b>\$2,016,101</b>	<b>\$1,828,903</b>
<b><u>EXPENDITURES:</u></b>				
<b>Personal Services /Annual Increments</b>	\$1,177,817.00	\$1,189,324	\$1,051,377	\$993,296
<b>Employee Benefits</b>	\$318,926.00	\$334,019	\$307,416	\$301,557
<b><i>Operating Expenses:</i></b>				
Current Expenses	\$523,361.00	\$535,952	\$480,067	\$479,415
Repairs and Alterations	\$5,993.00	\$73,937	\$74,041	\$34,295
Equipment	\$94,931.00	\$39,940	\$133,755	\$85,841
PEIA Reserve Transfer	\$11,971.00	\$11,393	n/a	n/a
Operating Transfer	\$200,000.00			
<b>Total Operating Expenses</b>	<b>\$836,256.00</b>	<b>\$661,222</b>	<b>\$687,863</b>	<b>\$599,551</b>
<b>TOTAL EXPENSES:</b>	<b>\$2,332,999.00</b>	<b>\$2,184,565</b>	<b>\$2,046,655</b>	<b>\$1,894,403</b>

# WEST VIRGINIA LENDING AND CREDIT RATE BOARD

## Board Members as of December 31, 2002

<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. David Satterfield	Executive 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  
2002**

**Formations:**

First Sentry Bancshares, Inc.	Huntington, West Virginia	1/1/2002
Tri-County Bancorp. Inc.	West Union, West Virginia	1/2/2002
Guaranty Financial Services, Inc.	Huntington, West Virginia	12/4/2002
Allegheny Bancshares, Inc.	Franklin, West Virginia	12/31/2002

**Dissolutions:**

American Bancorporation	Wheeling, West Virginia	3/1/2002
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**INFORMATION CONCERNING  
TRUST DEPARTMENTS OF**

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

Reported as of December 31, 2002

STATE BANKS:

	<u>12-31-02</u>	<u>12-31-01</u>
<b>Total Trust Department Assets</b>	<b>\$5,184,769,000</b>	<b>\$ 3,437,673,000</b>

NON-BANK TRUST COMPANIES:

	<u>12-31-02</u>	<u>12-31-01</u>
<b>Total Trust Department Assets</b>	<b>\$5,538,000</b>	<b>\$4,459,000</b>

## WEST VIRGINIA FINANCIAL INSTITUTIONS

### MEMBERS OF THE FEDERAL HOME LOAN BANK OF PITTSBURGH AS OF DECEMBER 31, 2002

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
Belington Bank	Belington
Bruceston Bank	Bruceston 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
Fairmont Federal Credit Union	Fairmont
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

**MEMBERS OF THE FEDERAL HOME LOAN BANK OF PITTSBURGH  
(CONTINUED)**

Jefferson Security Bank	Shepherdstown
Main Street Bank Corporation	Wheeling
MCNB Bank, NA	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
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
Summit Community Bank	Petersburg
Terra Alta Bank	Terra Alta
Traders Bank	Spencer
Union Bank of Tyler County	Sistersville
United Bank	Parkersburg
United Federal Credit Union	Morgantown
Wesbanco Bank, Inc.	Wheeling
West Union Bank	West Union
Williamstown National Bank	Williamstown

## WEST VIRGINIA STATE AND NATIONAL BANK MERGERS THAT OCCURRED IN 2002

### BANKS INVOLVED

### SURVIVING ENTITY

BHC Merger

Wesbanco, Inc.	Wheeling, WV	3/1/2002	Wesbanco, Inc.
American Bancorporation	Wheeling, WV		

Bank Merger

Wesbanco Bank, Inc.	Wheeling, WV	3/1/2002	Webanco Bank, Inc
Wheeling National Bank	Wheeling, WV		

Bank Merger

Potomac Valley Bank	Petersburg, WV	1/18/200	Potomac Valley Bank
South Branch Valley National Bank	Moorefield, WV	2	subsequent name change to Summit Community Bank

## CONDITION AND INCOME OF STATE AND NATIONAL BANKS IN WEST VIRGINIA

(dollars in millions)

	State Banks		National Banks	
	12/31/02	12/31/01	12/31/02	12/31/01
Number of Institutions	48	\$ 49	28	\$ 26
<b><u>ASSETS</u></b>				
Cash and Due from banks	\$ 414	\$ 314	\$ 446	\$ 411
Total securities	\$ 3,205	\$ 2,015	\$ 1,587	\$ 1,843
Federal Funds sold and repos	\$ 293	\$ 244	\$ 1,779	\$ 1,572
Net loans and leases	\$ 7,847	\$ 4,747	\$ 3,712	\$ 6,063
Other real estate	\$ 15	\$ 10	\$ 6	\$ 11
Fixed assets	\$ 192	\$ 148	\$ 148	\$ 164
Other assets	\$ 389	\$ 204	\$ 261	\$ 371
<b>TOTAL ASSETS</b>	<b>\$ 12,355</b>	<b>\$ 7,682</b>	<b>\$ 7,939</b>	<b>\$ 10,435</b>
<b><u>LIABILITIES AND EQUITY CAPITAL</u></b>				
Total deposits	\$ 9,332	\$ 6,345	\$ 6,544	\$ 7,972
Federal funds purchased and other borrowings	\$ 1,726	\$ 501	\$ 534	\$ 1,404
Mortgage indebtedness	\$ -	\$ -	\$ -	\$ -
Subordinated notes and debentures	\$ -	\$ -	\$ -	\$ 35
Other liabilities	\$ 126	\$ 45	\$ 78	\$ 104
Capital stock	\$ 60	\$ 53	\$ 86	\$ 96
Surplus	\$ 258	\$ 161	\$ 295	\$ 360
Undivided profits	\$ 853	\$ 577	\$ 402	\$ 464
<b>TOTAL LIABILITY AND EQUITY CAPITAL</b>	<b>\$ 12,355</b>	<b>\$ 7,682</b>	<b>\$ 7,939</b>	<b>\$ 10,435</b>
<b><u>INTEREST INCOME</u></b>				
Interest and fees on loans	\$ 557	\$ 403	\$ 295	\$ 559
Interest and dividends on securities	\$ 160	\$ 101	\$ 88	\$ 113
Interest on federal fund sold	\$ 6	\$ 13	\$ 25	\$ 42
<b>TOTAL INTEREST INCOME</b>	<b>723</b>	<b>\$ 517</b>	<b>\$ 408</b>	<b>\$ 714</b>
<b><u>INTEREST EXPENSE</u></b>				
Interest on deposits	\$ 217	\$ 226	\$ 146	\$ 274
Expense of Federal Funds purchased	\$ 11	\$ 8	\$ 5	\$ 22
Interest on borrowed money	\$ 58	\$ 10	\$ 6	\$ 45
<b>TOTAL INTEREST EXPENSE</b>	<b>\$ 286</b>	<b>\$ 244</b>	<b>\$ 157</b>	<b>\$ 341</b>
Net interest income	\$ 437	\$ 273	\$ 251	\$ 373
Less provision for loan and lease losses	\$ (33)	\$ (30)	\$ (18)	\$ (62)
Net interest income after provisions for loan losses	<b>\$ 404</b>	<b>\$ 243</b>	<b>\$ 233</b>	<b>\$ 311</b>
Noninterest Income	\$ 90	\$ 55	\$ 87	\$ 101
Securities (gains or losses)	\$ (4)	\$ 3	\$ 2	\$ 2
Noninterest Expense	\$ 292	\$ 201	\$ 215	\$ 299
Income before income tax and expense	\$ 198	\$ 100	\$ 107	\$ 115
Less tax on operating income	\$ (59)	\$ (32)	\$ (35)	\$ (38)
Net extraordinary items and adjustments		\$ -		
<b>NET INCOME</b>	<b>\$ 139</b>	<b>\$ 68</b>	<b>\$ 72</b>	<b>\$ 77</b>

## STATE BANK FAILURES

<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 Pendelton	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 Community Banking & Trust	174,278	111,900	85.30	June 20, 1933	May 10, 1943
Harrisville	Peoples Bank		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
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, 2002**

	A	B	C	C	P	E	C	U	CAPECU	Local IAFF	O A E C U	T S C U	WCSECU	WVBSCCU	WVCeCU	WVCoCU	<b>T O T A L S</b>		
<b>Number of Credit Unions</b>	1								1	1	1	1	1	1	1	1	10		
<b>INCOME</b>																			
Interest on Loans		24,980		195,434		297,503		4,398	297,503	160,570	135,526	1,398,844	132,953	1,957	2,271,953	42,649	4,662,369		
Less interest refunded								4,398									4,398		
Income from investments		6,084		24,738		222,860			222,860	64,332	222,038	219,808	26,055	1,055	215,481	8,300,947	9,303,398		
Fee income		46		14,594		16,593						143,386	4,029		320,649	201,148	700,445		
Other operating income		21		8,022		5,353			860			81,979	1,196	431	100,699	398,873	597,434		
<b>Total Gross Income</b>	\$	31,131	\$	242,788	\$	546,707	\$		225,762	\$ 357,564	\$ 1,844,017	\$ 164,233	\$	3,443	\$ 2,908,782	\$ 8,943,617	\$	15,268,044	
<b>EXPENSES</b>																			
Employee comp and benefits				87,893		110,461			6,000	32,129	441,888	31,893			672,528	351,608	1,734,400		
Travel and conference expenses		60				7,304			771		38,676	92			46,332	30,600	123,835		
Office occupancy expense		1,000									58,411				81,835	43,614	184,860		
Office operations expense		1,266		22,348		40,568			18,760	6,078	164,887	20,076		978	433,219	600,762	1,308,942		
Educational and promotion expenses		379				1,392				22	20,150		2,248		37,421	9,507	71,119		
Loan servicing expense				428		4,020			305	764	30,137		2,371		41,989		80,014		
Professional and outside services		544		1,827		3,295				2,878	255,274				144,790	35,210	443,818		
Provision for loan losses		2,074		6,800		1,800			5,000	36,000	85,350		1,000		64,395		202,419		
Member insurance		4,541				24,187			11,610	9,255			5,114	29	28,505	6,048	89,289		
Operating fees		325		1,127		3,860			2,315	2,330	6,094		1,127	100	5,179	55,933	78,390		
Misc. operating expenses		4,790		20,375		10,871			675	5,486	2,877		5,419	530	18,046		69,069		
<b>Total Operating Exp</b>	\$	14,979	\$	140,798	\$	207,758	\$		45,436	\$ 94,942	\$ 1,103,744	\$ 69,340	\$	1,637	\$ 1,574,239	\$ 1,133,282	\$	4,386,155	
<b>Income(Loss) from Operations</b>	\$	-	\$	-	\$	-	\$		-	\$ -	\$ -	\$	-	\$	-	\$	-	\$	10,881,889
<b>Non-operating Gains or Losses</b>																			
Gain (Loss) on investments				- 2 8 8 5 5															(28,855)
Gain (Loss) on Disposition of FA																			-
Other non-operating income															8,508				8,508
<b>Total Inc. or Loss Before COF</b>	\$	-	\$	- 2 8 8 5 5	\$	-	\$		-	\$ -	\$ -	\$	-	\$	8,508	\$	-	\$	(20,347)
Interest on borrowed money						7						188	2			3,711	17,762		21,670
Dividends on shares		12,656		87,115		236,405			164,263	234,787	484,645	61,159			876,628	299,387		2,457,045	
Interest on deposits						341													341
Transfers to reserves																			-
<b>Adjusted net income</b>		(12,656)		(115,970)		(236,753)			(164,263)	(234,787)	(484,833)	(61,161)			(871,831)	(317,149)		(2,499,403)	

<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 Borrowing s	Acc. Div./ Int. Payable	Accounts Payable	Total Shares and Deposits	Regular Reserves	Accumulated Unrealized Gains(loss)	Other Reserves	Undivided Earnings	TOTAL LIABILITIES/ EQUITY CAPITAL
ABC Credit Union Lumberport, WV	263,109	-	239,854	-	-	-	507,447	-	-	1,969	466,531	31,001	-	7,400	546	507,447
Charleston Postal CU Charleston, WV	1,976,020	-	1,514,206	-	14,217	2,891	3,546,403	-	13,919	8,207	3,201,663	123,269	1,812	-	197,533	3,546,403
Clarksburg Area Postal CU Clarksburg, WV	3,713,883	-	4,919,375	-	60	-	8,726,514	-	1,000	5,329	7,923,491	638,972	-2445	55,727	104,440	8,726,514
Local #317 I.A.F.F. CU Charleston, WV	1,491,813	-	2,197,259	-	1,246	608	3,719,109	-	82,796	-	3,296,758	239,458	-	-	100,097	3,719,109
O. Ames Emp. CU Parkersburg, WV	1,197,285	-	4,971,077	-	-	-	6,567,095	-	400	-	5,674,233	156,671	-	-	735,791	6,567,095
The State Credit Union Charleston, WV	16,371,276	-	8,421,728	538,835	117,658	64,857	26,413,298	-	84,190	68,647	23,859,419	790,838	-	-	1,610,204	26,413,298
Wayne Co. School Emp. CU Huntington, WV	1,353,752	-	1,468,320	-	3,238	9,531	2,864,091	-	10,792	2,490	2,626,628	188,944	-	8,988	26,249	2,864,091
WV Baptist State Convention CU Hilltop, WV	11,279	-	106,191	-	-	-	118,097	-	1,309	-	100,761	5,417	-	7,814	2,796	118,097
WV Central CU Parkersburg, WV	29,357,691	-	6,984,338	1,523,574	393,707	282,036	39,412,541	-	56,826	66,226	35,618,695	1,640,205	-	-	2,030,589	3,670,794
WV Corporate CU Parkersburg, WV	78,432	1,554,976	241,024,779	-	30,178	816,721	249,413,231	3,830,748	299,387	95,897	232,043,477	2,638,618	-	-	4,162,084	249,413,231
<b>TOTALS</b>	<b>55,814,540</b>	<b>1,554,976</b>	<b>271,847,127</b>	<b>2,062,409</b>	<b>560,304</b>	<b>1,176,644</b>	<b>333,016,000</b>	<b>3,830,748</b>	<b>550,619</b>	<b>248,765</b>	<b>314,811,656</b>	<b>6,453,393</b>	<b>-</b>	<b>79,929</b>	<b>8,970,329</b>	<b>305,546,079</b>

# WV Regulated Consumer Lender List

## WV Code 46A-Article 4

### American General Home Equity, Inc.

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Branch	310 Hills Plaza, P. O. Box 20503	Charleston	25362-1503
Branch	95 West Main	Buckhannon	26201
Branch	281 Aikens Center	Martinsburg	25402-6203
Branch	613 Fayette Square	Oak Hill	25901
Branch	905 Cross Lanes Drive	Cross Lanes	25313
Branch	1216 West Main Street	Bridgeport	26330
Branch	740 Fairmont Avenue	Fairmont	26554-5135
Branch	107 Stratton Street, P. O. Box 900	Logan	25601-0900
Main	3605 Murdoch Avenue	Parkersburg	26101-1026
Branch	1271 Stafford Drive	Princeton	24740-2465
Branch	3 Red Oaks Shopping Center	Ronceverte	24970-1348
Branch	324 1/2 Penco Road, P. O. Box 2177	Weirton	26062-1377
Branch	827 Fairmont Road, Suite 101, P. O. Box 2035	Westover	26502-2035
Branch	4341 State Rt. 60 East	Huntington	25701

### 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	702 Foxcroft Avenue North	Martinsburg	25401
Branch	2803 Murdoch Avenue	Parkersburg	26101
Branch	Suite 83, Bridge Street Plaza	Wheeling	26003
Branch	1505 MacCorkle Avenue SW	St. Albans	25177-1835
Branch	Simpson Square, 103 Steele Street	Bridgeport	26330
Main	100 Lee Street West	Charleston	25302
Branch	6014 US Route 60 East	Huntington	25701
Branch	1042 North Eisenhower Drive, P.O. Box 1698	Beckley	25801
Branch	143 High Street	Morgantown	26505

### 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	3136 Robert Byrd Drive	Beckley	25802
Branch	4144 State Route 34, Unit 9	Hurricane	25526
Branch	4341 Route 60	Huntington	25705
Branch	1021 National Road, #1	Wheeling	26003
Main	43 RHL Boulevard	South Charleston	25309
Branch	1349 Edwin Miller Blvd.	Martinsburg	25401-3703
Branch	320 Wilson Street	Martinsburg	25401
Branch	1704-C Mileground Road	Morgantown	26505
Branch	1253 Stafford Drive	Princeton	24740
Branch	63A Water Street	Logan	25601
Branch	405 Beckley Crossing	Beckley	25801
Branch	6349 Route 60 East	Barboursville	25504
Branch	522 Emily Drive	Clarksburg	26301-5507
Branch	540 N. Jefferson Street	Lewisburg	24901
Branch	220 Virginia Street West	Charleston	25302
Branch	2589 Fairmont Avenue, Suite B	Fairmont	26554
Branch	1911 7th Street	Parkersburg	26101
Branch	1819 Jefferson Sreet (Jeffers)	Bluefield	24701
Branch	605 Fayette Square Shopping Center, Suite C	Oak Hill	25901
Branch	1091 Beverly Pike	Elkins	26241
Branch	Route 220 South, Suite 100	Keyser	26726

**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	77 Monroe Street, 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	115 Aikens Center, Suite 1	Martinsburg	25401-6210

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

### **Wells Fargo Financial West Virginia, Inc.**

<u>Office</u>	<u>Address</u>	<u>City</u>	<u>Zip</u>
Branch	3020 Champion Drive	Barboursville	25504
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	301 R.H.L. Boulevard	Charleston	25314
Branch	1100 9th Street, H	Vienna	26105

# WEST VIRGINIA REGULATED CONSUMER LENDERS

## as of December 31, 2002

	Number of Offices	12-31-02 TOTALS		12-31-01 TOTALS	
		63	% of Total	70	% of Total
<b>ASSETS</b>					
Cash		\$ 1,032,211	0.2%	\$ 663,765	0.1%
Due from Depository Institutions		901,588	0.1%	515,973	0.1%
<b>Loans:</b>					
Secured by real estate		439,816,886	65.4%	404,754,506	65.6%
Secured by other collateral		195,058,227	29.0%	196,599,572	31.9%
Loans unsecured		79,673,779	11.8%	47,500,940	7.7%
Installment sales contracts purchased		45,269,686	6.7%	44,681,803	7.3%
Less income collected but not earned		(93,805,342)	-13.9%	(87,754,785)	-14.2%
Other Assessable Loans		(4,495,824)	-0.7%	(1,176,738)	-0.2%
<b>Assessable Loans</b>		<b>\$ 666,013,236</b>	<b>99.0%</b>	<b>\$ 605,785,036</b>	<b>98.3%</b>
Less reserve for loan losses		22,529,817	-3.4%	(15,113,827)	-2.4%
<b>Net Loans</b>		<b>\$ 643,483,420</b>	<b>95.7%</b>	<b>\$ 590,671,209</b>	<b>100.0%</b>
<b>Total Investments</b>		\$5,084,908	0.8%	5,094,151	0.8%
<b>Total Fixed Assets</b>		\$954,128	0.1%	1,058,532	0.2%
<b>Other Assets</b>		\$21,031,165	3.1%	18,733,642	3.1%
<b>TOTAL ASSETS</b>		<b>\$ 672,487,419</b>		<b>\$ 616,704,272</b>	<b>100.0%</b>
<b>LIABILITIES AND CAPITAL</b>					
Due to parent or other affiliate		\$594,018,912	88.3%	\$ 552,239,236	89.5%
Other Borrowings or rediscounts		5,763,907	0.8%	6,179,535	1.0%
Other Liabilities		18,579,543	2.7%	6,538,968	1.1%
<b>Total Liabilities</b>		<b>\$ 618,362,361</b>		<b>\$ 564,987,739</b>	
<b>Total Capital</b>		<b>\$ 54,125,058</b>	<b>8.0%</b>	<b>\$ 51,746,533</b>	<b>8.4%</b>
<b>Total Liabilities and Capital</b>		<b>\$ 672,487,429</b>	<b>100.0%</b>	<b>\$ 616,704,272</b>	<b>100.0%</b>



**December 1, 2002**

**FLOATING USURY CEILINGS**

Pursuant to the provisions of Chapter 47-6-5b(c) of the West Virginia Code, the Commissioner of Banking has ordered the maximum rate of interest for any non-pre-computed 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, 2001	7.25% per year
February 1, 2001	7.00% per year
March 1, 2001	7.00% per year
April 1, 2001	7.00% per year
May 1, 2001	6.75% per year
June 1, 2001	6.75% per year
July 1, 2001	7.25% per year
August 1, 2001	7.00% per year
September 1, 2001	7.00% per year
October 1, 2001	7.00% per year
November 1, 2001	7.00% per year
December 1, 2001	7.00% per year
January 1, 2002	6.75% per year
February 1, 2002	7.00% per year
March 1, 2002	7.00% per year
April 1, 2002	7.00% per year
May 1, 2002	7.50% per year
June 1, 2002	7.25% per year
July 1, 2002	7.25% per year
August 1, 2002	7.00% per year
September 1, 2002	6.50% per year
October 1, 2002	6.25% per year
November 1, 2002	6.50% per year
December 1, 2002	6.75% per year

Formula based on 20-year maturities only.

**Mortgage Lenders And Brokers Licensed in WV  
As Of December 31, 2002 WV Code 31 Article 17**

	Type	Address	City	State	Zip Code
1st E-Choice National Mortgage Corp.	Broker	400 Techne Center Drive, Suite 405	Milford	Ohio	-45150
Aames Capital Corporation	Lender	350 S. Grand Avenue, 43rd Floor	Los Angeles	California	-90071
Aames Funding Corporation	Lender	350 S. Grand Avenue, 43rd Floor	Los Angeles	California	-90071
Accredited Home Lenders, Inc.	Lender	15030 Avenue of Science, #100	San Diego	California	-92128
Advanced Mortgage Services	Broker	357 Tasker Road	Stephens City	Virginia	-22655
Aegis Mortgage Corporation	Broker	10049 North Reiger Road	Baton Rouge	Louisiana	-70809
Aegis Mortgage Corporation	Lender	11111 Wilcrest Green, Suite 250	Houston	Texas	-77042
ALE Limited	Broker	945 Fourth Avenue, Suite 105	Huntington	West Virginia	-25701
Alegis Group, LP	Lender	15 S. Main Street, Suite 600	Greenville	South Carolina	-29601
All Home Mortgage, Inc.	Broker	7900 Steubenville Pike, Suite 24	Imperial	Pennsylvania	-15126
Alliance Mortgage Company	Lender	8100 Nations Way	Jacksonville	Florida	-32256
Allied Home Mortgage Capital Corporation	Broker	6110 Pinemont Drive, Suite 215	Houston	Texas	-77092
Allied Home Mortgage Capital Corporation	Lender	6110 Pinemont Drive, Suite 215	Houston	Texas	-77092
Allied Home Mortgage Corp.	Lender	6110 Pinemont Drive, Suite 220	Houston	Texas	-77092
Amaximis Lending, Limited Partnership	Lender	3584 South Hills Avenue	Fort Worth	Texas	76109-3600
Ambassador Mortgage, Inc.	Broker	204 S. Loudoun Street	Winchester	Virginia	-22601
American Business Mortgage Services, Inc.	Lender	5 Becker Farm Road	Roseland	New Jersey	-19004
American Discount Mortgage Company	Broker	421 Lincoln Way East, Suite B	McConnellsburg	Pennsylvania	-17233
American General Financial Services, Inc., a DE Corp.	Lender	601 NW Second Street	Evansville	Indiana	-47708
American General Financial Services, Inc., an Ohio Corp.	Lender	601 NW Second Street	Evansville	Indiana	-47708
American Home Mortgage Corp.	Lender	520 Broadhollow Road	Melville	New York	-11747
American Liberty Financial, Inc.	Broker	600 Kentucky Avenue	Jeffersonville	Indiana	-47130
American Midwest Mortgage	Broker	6363 York Road, Suite 300A	Parma Heights	Ohio	-44130
American Mortgage & Financial Services, Incorporated	Broker	14689 Garrett Highway, Suite #2	Oakland	Maryland	-21550
American Mortgage Network, Inc.	Lender	10421 Wateridge Circle, Suite 200	San Diego	California	-92121
America's First Home Mortgage Company, Inc.	Broker	2171 Northlake Parkway, Bldg 3, Suite 121	Tucker	Georgia	-30084
America's First Home Mortgage Company, Inc.	Lender	2171 Northlake Parkway, Bldg 3, Suite 121	Tucker	Georgia	-30084
America's Money Line	Lender	4880 Cox Road	Glen Allen	Virginia	-23060
AmeriFirst Funding, LLC	Broker	610-B East Washington Street	Charles Town	West Virginia	-25414
Amerisave Mortgage Corporation	Broker	3400 Peachtree Road, NE, Suite 1311	Atlanta	Georgia	-30326
AmeriSouth Mortgage Company	Lender	2101 Sardis Road N, Suite 115	Charlotte	North Carolina	-28227
Amerix Mortgage Corporation	Broker	8930 Stanford Boulevard	Columbia	Maryland	-21045
Atlantic Capital Funding Corporation	Broker	5101 River Road, Suite 102	Bethesda	Maryland	-20816
Atlantic Capital Funding Corporation	Lender	5101 River Road, Suite 102	Bethesda	Maryland	-20816
B & B Enterprises	Broker	Rt. 51 & Rt. 11, The Inwood Center, Bldg. 5, Unit 4	Inwood	West Virginia	-25428
Bear Stearns Mortgage Capital Corporation	Lender	383 Madison Avenue	New York	New York	-10179
Beckley Mortgage Services, Inc.	Broker	106 1/2 South Heber Street, Suite 9	Beckley	West Virginia	25801-4521
Best Financial Services, Inc.	Broker	3209 West Street	Weirton	West Virginia	-26062

Best Financial Services, Inc.	Lender	3209 West Street	Weirton	West Virginia	-26062
BMIC Mortgage, Inc.	Broker	5640 Nicholson Lane, Suite 210	Rockville	Maryland	-20852
BrookStone Mortgage Company, Inc.	Broker	6100 Channingway Boulevard, Suite 300	Columbus	Ohio	-43232
Buckeye Mortgage Company of West Virginia, LLC	Broker	260 Bethany Pike	Wheeling	West Virginia	-26003
C. W. Mortgage LLC	Broker	1823 Ritter Drive	Daniels	West Virginia	-25832
Calusa Investments, LLC	Lender	4501 Singer Court, Suite 103	Chantilly	Virginia	-20151
Camelot Financial Mortgage Services, Ltd. Co.	Broker	Route 1, Box 448, Co Road #51	Belpre	Ohio	-45714
Camryndale Investments, Inc.	Broker	1894C Mileground Road	Morgantown	West Virginia	-26505
Capital Mortgage Services, Inc.	Broker	State Route 14 & I-77	Mineral Wells	West Virginia	-26150
Carteret Mortgage Corporation	Broker	6211 Centreville Road, Suite 800	Centreville	Virginia	20121-2635
Carteret Mortgage Corporation	Lender	6211 Centreville Road, Suite 800	Centreville	Virginia	20121-2635
CBSK Financial Group, Inc.	Broker	6 Hutton Centre Drive, Suite 900	Santa Ana	California	-92707
Cendant Mortgage Corporation	Lender	3000 Leadenhall Road	Mt. Laurel	New Jersey	-8054
Cendant Mortgage Corporation	Lender	3000 Leadenhall Road	Mt. Laurel	New Jersey	-8054
Centex Home Equity Company, LLC	Lender	2828 N. Harwood	Dallas	Texas	-75235
Chadwick Mortgage, Inc.	Lender	16390 Pacific Coast Highway, Suite 200	Huntington Beach	California	-92649
Chapel Mortgage Corporation	Lender	593 Rancocas Road	Rancocas	New Jersey	08073-0550
CIS Financial Services, Inc.	Broker	369 10TH Avenue SW	Hamilton	Alabama	-35570
CIS Financial Services, Inc.	Lender	369 10TH Avenue SW	Hamilton	Alabama	-35570
CIT Group/Consumer Finance, Inc	Lender	One CIT Drive	Livingston	New Jersey	-7039
CIT Group/Sales Financing, Inc.	Lender	One CIT Drive	Livingston	New Jersey	-7039
Citifinancial Mortgage Company, Inc.	Lender	250 E. John Carpenter Freeway	Irving	Texas	-75062
Coast to Coast Home Equity Corp.	Broker	25 Executive Court	West Middlesex	Pennsylvania	-16159
Columbia National, Incorporated	Broker	7142 Columbia Gateway Drive	Columbia	Maryland	21046-2132
Columbia National, Incorporated	Lender	7142 Columbia Gateway Drive	Columbia	Maryland	21046-2132
Community Home Mortgage, LLC	Broker	380 Maple Avenue West, Suite 201	Vienna	Virginia	-22180
Conseco Finance Servicing Corp.	Lender	332 Minnesota Street, Suite 500-600	St. Paul	Minnesota	-55101
Consumer Disclosure, Inc.	Broker	9108 Fallview Drive	Fishers	Indiana	-46038
Continental Mortgage	Broker	2426 Pennsylvania Avenue	Weirton	West Virginia	-26062
Countrywide Home Loans Servicing, LP	Lender	7105 Corporate Drive	Plano	Texas	-75024
Countrywide Home Loans, Inc.	Lender	4500 Park Granada, Ch-11	Calabasas	California	-91302
Countrywide Mortgage Ventures, LLC	Lender	26745 Malibu Hills Road, MH-92	Calabasas Hills	California	-91301
Credit Suisse First Boston Financial Corporation	Lender	302 Carnegie Center, 2nd Floor	Princeton	New Jersey	-8540
Credit Suisse First Boston Mortgage Capital, LLC	Lender	11 Madison Avenue	New York	New York	-10010
Credit-Based Asset Servicing and Securitization LLC	Lender	335 Madison Avenue, 19th Floor,	New York	New York	-10017
Creekside Mortgage Corp.	Broker	850 Boyce Road, Suite 2	Bridgeville	Pennsylvania	-15017
Creekside Mortgage Corp.	Lender	850 Boyce Road, Suite 2	Bridgeville	Pennsylvania	-15017
Crescent Mortgage Services, Inc.	Lender	115 Perimeter Center Place, Suite 285	Atlanta	Georgia	-30346
Creve Coeur Mortgage Associates, Inc.	Lender	11525 Olde Cabin Road	Creve Coeur	Missouri	-63141

CTX Mortgage Company, LLC	Broker	2828 N. Harwood, 14th Floor	Dallas	Texas	75201-1518
CTX Mortgage Company, LLC	Lender	2828 N. Harwood, 14th Floor	Dallas	Texas	75201-1518
CUNA Mutual Mortgage Corporation	Lender	2908 Marketplace Drive, Suite 100	Madison	Wisconsin	53719-5316
D & M Financial Corp.	Lender	383 Washington Avenue	Belleville	New Jersey	-7109
Dana Capital Group, Inc.	Broker	24361 El Toro Road, Suite 280	Laguna Woods	California	-92653
Decision One Mortgage Company, LLC	Lender	6060 J.A. Jones Drive	Charlotte	North Carolina	-28287
Delta Funding Corporation	Lender	1000 Woodbury Road	Woodbury	New York	-11797
Discount Funding Associates, Inc	Broker	1000 Fort Salonga Road	Northport	New York	-11768
Discount Funding Associates, Inc	Lender	1000 Fort Salonga Road	Northport	New York	-11768
DLJ Mortgage Capital, Inc.	Lender	1 Madison Avenue	New York	New York	-10010
Dollar Mortgage Corporation	Lender	7578 El Cajon Boulevard	La Mesa	California	91941-4646
Dovenmuehle Mortgage, Inc.	Lender	1501 Woodfield Road, 400E	Schaumburg	Illinois	-60173
DSC Services, Inc.	Broker	1515 Perry Highway	Portersville	Pennsylvania	-16051
DSC Services, Inc.	Lender	1515 Perry Highway	Portersville	Pennsylvania	-16051
East West Mortgage Company, Inc.	Broker	1568 Spring Hill Road, Suite 100	McLean	Virginia	-22101
Eastern Ohio Mortgage, LLC	Broker	104 Newell Avenue	St. Clairsville	Ohio	-43950
eHome Credit Corp.	Lender	211 Station Road	Mineola	New York	-11501
E-Loan, Inc.	Broker	5875 Arnold Road	Dublin	California	-94568
E-Loan, Inc.	Lender	5875 Arnold Road	Dublin	California	-94568
Empire Equity Group, Inc.	Broker	48 Scotland Hill Road	Chestnut Ridge	New York	-10977
Encore Credit Corp.	Broker	101 Innovation Drive, Suite 200	Irvine	California	-92612
Encore Credit Corp.	Lender	101 Innovation Drive, Suite 200	Irvine	California	-92612
Equity South Mortgage, LLC	Broker	1949 East 14th Street	Brooklyn	New York	-11229
Express Capital Lending	Lender	4000 Westerly Place, 2nd Floor	Newport Beach	California	-92660
Express Mortgage Financial Services, P.C.	Broker	229 Cunningham Drive, Box 43	Hyndman	Pennsylvania	-15545
Express Mortgage, LLC	Broker	5021 Bennington Drive	Cross Lanes	West Virginia	-25313
Fairbanks Capital Corp.	Lender	3815 S. West Temple 11130 State Bridge Rd, Suite E 201 Grand	Salt Lake City	Utah	84115-4412
Federated Home Mortgage, Inc.	Broker	Pavilion	Alpharetta	Georgia	-30022
Fidelity & Trust Mortgage, Inc.	Lender	7000 Wisconsin Avenue	Chevy Chase	Maryland	-20815
Fidelity Home Mortgage Corporation	Lender	1012 North Point Road	Baltimore	Maryland	-21224
Fidelity Mortgage of Kentucky, Inc.	Broker	2560 Richmond Road, Suite 202	Lexington	Kentucky	-40509
Fieldstone Mortgage Company	Broker	11000 Broken Land Parkway, Suite 600	Columbia	Maryland	-21044
Fieldstone Mortgage Company	Lender	11000 Broken Land Parkway, Suite 600	Columbia	Maryland	-21044
Finance America, LLC	Broker	16802 Aston Street	Irvine	California	-92606
Finance America, LLC	Lender	16802 Aston Street	Irvine	California	-92606
First Central Mortgage Company, Inc.	Broker	695 Hanover Pike	Hampstead	Maryland	-21074
First Choice Lending, Inc.	Broker	1707 1/2 Jefferson Street	Bluefield	West Virginia	-24701
First Fidelity Mortgage, Inc.	Broker	5151 Bonney Road, Suite 107	Virginia Beach	Virginia	-23462
First Guaranty Mortgage Corporation	Broker	1015 Berryville Avenue, Suite 1	Winchester	Virginia	-22601

First Guaranty Mortgage Corporation	Lender	8180 Greensboro Drive, Suite 500	McLean	Virginia	-22102
First Home Mortgage Corporation	Broker	7939 Honeygo Blvd, Suite 202	Baltimore	Maryland	-21236
First Home Mortgage Corporation	Lender	7939 Honeygo Blvd, Suite 202	Baltimore	Maryland	-21236
First Magnus Financial Corporation	Broker	5285 East Williams Circle, Suite 2000	Tucson	Arizona	-85711
First Magnus Financial Corporation	Lender	5285 East Williams Circle, Suite 2000	Tucson	Arizona	-85711
First Mortgage & Financial Services of Western Maryland, Inc.	Broker	24 National Highway, Suite 5	LaVale	Maryland	-21502
First Mortgage Company, Inc.	Broker	320 Randolph Avenue	Elkins	West Virginia	-26241
First National Mortgage Banc, Inc.	Broker	6500 Poe Avenue, Suite 200	Dayton	Ohio	-45414
First National Mortgage Banc, Inc.	Lender	6500 Poe Avenue, Suite 200	Dayton	Ohio	-45414 33156- 2742
Flick Mortgage Investors, Inc.	Lender	9155 South Dadeland Boulevard, Ste 1712	Miami	Florida	-8054
Freedom Mortgage Corporation	Broker	1000 Atrium Way, Suite 300	Mt. Laurel	New Jersey	-8054
Freedom Mortgage Corporation	Lender	1000 Atrium Way, Suite 300	Mt. Laurel	New Jersey	-8054
FSC Corporation	Broker	12803 Oak Hill Avenue	Hagerstown	Maryland	-21742
FSC Corporation	Lender	7240 McKnight Road	Pittsburgh	Pennsylvania	-15237
Full Spectrum Lending, Inc.	Lender	35 North Lake	Pasadena	California	-91101
G & P, Inc.	Broker	Rt. 2, Box 61D	Chapmanville	West Virginia	-25508
GE Mortgage Services, LLC	Lender	6601 Six Forks Road	Raleigh	North Carolina	-27615
Genisys Financial Corp.	Broker	6769 Mesa Ridge Road, Suite 200	San Diego	California	-92121
Genisys Financial Corp.	Lender	6769 Mesa Ridge Road, Suite 200	San Diego	California	-92121
GetSmart.com, Inc.	Broker	123 Mission Street, 19th Floor	San Francisco	California	-94105
Gibson Mortgage Services, LLC	Broker	3901 Briscoe Road	Parkersburg	West Virginia	-26104
Global Mortgage Group Inc.	Broker	5028 College Parkway	Parkersburg	West Virginia	-26104 19044- 0963
GMAC Mortgage Corporation	Broker	100 Witmer Road, P. O. Box 963	Horsham	Pennsylvania	19044- 0963
GMAC Mortgage Corporation	Lender	100 Witmer Road, P. O. Box 963	Horsham	Pennsylvania	0963
Good Neighbor Mortgage, Inc.	Broker	#1 Lubeck Hills	Washington	West Virginia	-26181
Greenfield Mortgage, Inc.	Broker	21 Headquarters Plaza	Morristown	New Jersey	-7960
Greenfield Mortgage, Inc.	Lender	21 Headquarters Plaza	Morristown	New Jersey	-7960
Greentree Mortgage Corporation	Broker	66 Painters Mill Road, Suite 202	Owings Mills	Maryland	-21117
Greentree Mortgage Corporation	Lender	66 Painters Mill Road, Suite 202	Owings Mills	Maryland	-21117 92618- 2304
H & R Block Mortgage Corporation	Lender	20 Blanchard Road	Burlington	Massachusetts	2304
Hamilton National Mortgage Company	Lender	500 Lapp Road	Malvern	Pennsylvania	-19355
Harbor Home Lending	Broker	92 East Main Street, Suite 100	Romney	West Virginia	-26757
Harwood Street Funding I, LLC	Lender	2828 N. Harwood Street	Dallas	Texas	-75201
Harwood Street Funding II, LLC	Lender	2828 N. Harwood Street, 12th Floor	Dallas	Texas	-75201
Heritage Home Funding Corp.	Broker	440 West Jubal Early Drive, Suite 110	Winchester	Virginia	-22601
Hogarty Funding Group, Inc.	Broker	6693 Owen Drive	Pleasanton	California	-94588
Hogarty Funding Group, Inc.	Lender	6693 Owen Drive	Pleasanton	California	-94588
Home Consultants, Inc.	Lender	RR#9, Box 9115	Lake Ariel	Pennsylvania	-18436
Home Loan Center, Inc.	Broker	18191 Von Karman Avenue, Suite 300	Irvine	California	-92612

Home Loan Center, Inc.	Lender	18191 Von Karman Avenue, Suite 300	Irvine	California	-92612
Home Loan Corporation	Lender	2350 North Belt East, Suite 850	Houston	Texas	-77032
Home Mortgages, Inc.	Broker	3566 Teays Valley Road, P. O. Box 567	Hurricane	West Virginia	-25526
HomeAmerican Credit, Inc.	Lender	111 Presidential Blvd, Suite 103	Bala Cynwyd	Pennsylvania	-19004 22030- 6045
HomeAmerican Mortgage Corporation	Lender	3701 Pender Drive, Suite 210	Fairfax	Virginia	-5446
HomeBound Mortgage, Inc.	Broker	150 Water Tower Circle	Colchester	Vermont	-5446
HomeBound Mortgage, Inc.	Lender	150 Water Tower Circle	Colchester	Vermont	-55437
HomeComings Financial Network, Inc.	Lender	8400 Normandale Lake Blvd, Suite 600	Minneapolis	Minnesota	-22314 29072- 2016
HomeFirst Mortgage Corp.	Broker	207 South Alfred Street	Alexandria	Virginia	29072- 2016
HomeGold, Inc.	Broker	113 Reed Avenue	Lexington	South Carolina	-77008
HomeGold, Inc.	Lender	113 Reed Avenue	Lexington	South Carolina	-77008
HomeOne Credit Corp.	Broker	2150 West 18th Street, #300	Houston	Texas	-26241 15238- 2902
HomeOne Credit Corp.	Lender	2150 West 18th Street, #300	Houston	Texas	-92806
Homeownership Center, Incorporated	Broker	1404 N. Randolph Avenue	Elkins	West Virginia	-92806
Howard Hanna Financial Services, Inc.	Lender	119 Gamma Drive	Pittsburgh	Pennsylvania	-25162
Independent Realty Capital Corporation	Broker	2401 E. Katella Avenue, Suite 500	Anaheim	California	-92614
Independent Realty Capital Corporation	Lender	2401 E. Katella Avenue, Suite 500	Anaheim	California	-21550
Infinity Financial Employment Services, LLC	Broker	Route 61, Post Office Box 368	Pratt	West Virginia	-33134 46206- 6089
Instafi.com	Lender	2600 Michelson Drive, Suite 300	Irvine	California	46206- 6089
Integrity Mortgage	Broker	74 Grandview Drive	Oakland	Maryland	-26003
InterBay Funding, LLC	Lender	4425 Ponce de Leon Boulevard, Fourth Floor	Coral Gables	Florida	-46001
Irwin Mortgage Corporation	Broker	9265 Counselor's Row	Indianapolis	Indiana	-77024
Irwin Mortgage Corporation	Lender	9265 Counselor's Row	Indianapolis	Indiana	-26624
J Michael Mortgage Consulting, LLC	Broker	32 Twentieth Street, Suite 301	Wheeling	West Virginia	-25303
J.A.M. Consultants, Inc.	Lender	110 N. Harrison Street	Alexandria	Indiana	-80246
JLM Direct Funding, Ltd.	Lender	9235 Katy Freeway, Suite 160	Houston	Texas	-28277
Judith Bookman & Associates, Inc.	Broker	119 Camden Avenue	Buckhannon	West Virginia	-22602
Judy Scott Preferred Mortgage Company, LLC	Broker	444 Third Avenue	South Charleston	West Virginia	-77081
LenderLive Network, Inc.	Broker	4500 Cherry Creek Drive South, #200	Glendale	Colorado	-95123
Lending Tree, Inc.	Broker	11115 Rushmore Drive	Charlotte	North Carolina	-92868
Lincoln Mortgage, LLC	Broker	296 Victory Road	Winchester	Virginia	-92868
Litton Loan Servicing, LP	Lender	4828 Loop Central Drive	Houston	Texas	-20850
LoanCity.com	Lender	5671 Santa Teresa Boulevard, Suite 100	San Jose	California	-25701
Long Beach Mortgage Company	Broker	1100 Town and Country Road	Orange	California	-43082
Long Beach Mortgage Company	Lender	1100 Town and Country Road	Orange	California	-10080
Mason Dixon Funding, Inc.	Lender	700 King Farm Boulevard, Suite 150	Rockville	Maryland	
Melisscon, Inc.	Broker	845 4th Avenue, Suite 201	Huntington	West Virginia	
Mercantile Mortgage Company	Lender	470 Olde Worthington Road, Suite 300	Westerville	Ohio	
Merrill Lynch Mortgage Lending, Inc.	Lender	4 World Financial Center, 12th Floor	New York	New York	

Metrociti Mortgage, LLC	Broker	16030 Ventura Boulevard, Suite 402	Encino	California	-91436
Metrociti Mortgage, LLC	Lender	16030 Ventura Boulevard, Suite 402	Encino	California	-91436
Metropolitan Mortgage Bankers, Inc.	Broker	1717 Elton Road, Suite 211	Silver Spring	Maryland	-20903
Michigan Fidelity Acceptance Corporation	Lender	25 Century Boulevard, Suite 606	Nashville	Tennessee	-37214
Middletown Home Sales, Inc.	Broker	65 Middletown Road	Fairmont	West Virginia	-26554 73118- 6077
Midland Mortgage Company	Lender	999 NW Grand Boulevard	Oklahoma City	Oklahoma	6077
Mid-States Financial Group, Inc.	Broker	55 Meridian Parkway, Suite 101	Martinsburg	West Virginia	-25401
Mid-States Financial Group, Inc.	Lender	55 Meridian Parkway, Suite 101	Martinsburg	West Virginia	-25401
MMI Mortgage Brokers, Inc.	Broker	920 W. Washington Street, Suite 103	Hagerstown	Maryland	-21740
Molton, Allen & Williams Mortgage Company, LLC	Lender	10472 Armstrong Street	Fairfax	Virginia	-22030
MorEquity, Inc.	Lender	5010 Carriage Drive	Evansville	Indiana	-47715
Morgan Stanley Dean Witter Credit Corporation	Lender	2500 Lake Cook Road, 3W	Riverwoods	Illinois	-60015
Morgan Stanley DW, Inc.	Broker	135 Summers Street	Charleston	West Virginia	-25301
Mortgage Access Corp.	Broker	225 Littleton Road	Morris Plains	New Jersey	-7950
Mortgage Access Corp.	Lender	225 Littleton Road	Morris Plains	New Jersey	-7950
Mortgage Financing.com	Broker	115 Aikens Center, Suite 20B	Martinsburg	West Virginia	-25401
Mortgage Investors Corporation	Lender	6090 Central Avenue	St. Petersburg	Florida	-33707
Mortgage Lenders Network USA	Lender	213 Court Street, 11th Floor	Middletown	Connecticut	-6457
Mortgage Net, Inc.	Broker	1210 Kanawha Boulevard W	Charleston White Sulphur Springs	West Virginia	-25301 -24986
Mortgage One Corporation	Broker	18 West Main Street	Richmond	Virginia	-23230
Mortgage South, Inc.	Lender	4900 Fitzhugh Avenue	Cedarburg	Wisconsin	-53012
Mortgagebot, LLC	Broker	W57N14280 Doerr Way, Suite 2W	Cedarburg	Wisconsin	-53012
Mortgagebot, LLC	Lender	W57N14280 Doerr Way, Suite 2W	New York	New York	-10038
Mortgagelt, Inc.	Broker	33 Maiden Lane	New York	New York	-10038
Mortgagelt, Inc.	Lender	33 Maiden Lane	Weirton	West Virginia	-26062
Mountain State Lending Associates, Inc.	Broker	3660 Pennsylvania Avenue	Frederick	Maryland	-21703
National City Mortgage	Broker	604 Solarex Court, Suite 100	Cherry Hill	New Jersey	-8003
National Future Mortgage, Inc.	Broker	1873 Rt. 70E, Suite 204	Cherry Hill	New Jersey	-8003
National Future Mortgage, Inc.	Lender	1873 Rt. 70E, Suite 204	Parkersburg	West Virginia	-26101 50266- 5911
National Home Mortgage Services, Inc.	Broker	1426 40th Street	West Des Moines	Iowa	5911
Nationwide Advantage Mortgage Company	Lender	4546 Corporate Drive, Suite 100	Irvine	California	-92612
New Century Mortgage Corporation	Broker	18400 Von Karman, Suite 1000	Irvine	California	-92612 63141- 6727
New Century Mortgage Corporation	Lender	18400 Von Karman, Suite 1000	Creve Coeur	Missouri	63141- 6727
Nexstar Financial Corporation	Broker	622 Emerson Road	Creve Coeur	Missouri	6727
Nexstar Financial Corporation	Lender	622 Emerson Road	Front Royal	Virginia	-22630
Noble & Noble Financial Associates, Inc.	Broker	470-D/E South Commerce Avenue	New York	New York	-10281
Nomura Credit and Capital, Inc.	Lender	2 World Financial Center, Building B	Kansas City	Missouri	-64114
NovaStar Home Mortgage, Inc.	Broker	8140 Ward Parkway	Kansas City	Missouri	-64114
NovaStar Home Mortgage, Inc.	Lender	8140 Ward Parkway	Kansas City	Missouri	-64114

NovaStar Mortgage, Inc.	Lender	8140 Ward Parkway	Kansas City	Missouri	-64114
NVR Mortgage Finance, Inc.	Broker	100 Ryan Court	Pittsburgh	Pennsylvania	-15205
NVR Mortgage Finance, Inc.	Lender	100 Ryan Court	Pittsburgh	Pennsylvania	-15205
Oak Tree Mortgage Services, Inc.	Broker	416 South Conococheague Street	Williamsport	Maryland	-21795
Oakwood Acceptance Corporation, LLC	Lender	7800 McCloud Road	Greensboro	North Carolina	-27409
Option One Mortgage Corporation	Lender	3 Ada	Irvine	California	-92618
Origen Financial, LLC	Lender	3001 Meacham Boulevard, Suite 140	Fort Worth	Texas	-76137
Pacific Guarantee Mortgage Corporation	Lender	501 Canal Boulevard, Suite H	Richmond	California	-94804
Passero & Wilson, Inc.	Broker	806 C Greenbrier Street	Charleston	West Virginia	-25311
Peoples Mortgage Group, LLC	Broker	414 11th Street, Suite 102	Huntington	West Virginia	-25701
Pinnacle Financial Corporation	Lender	1500 Lee Road, Suite 200	Orlando	Florida	-32810
Pinnacle Mortgage Group, Inc.	Broker	2000 10th Street NE	Canton	Ohio	-44705
Platinum Capital Group, Inc.	Broker	17101 Armstrong Avenue, Suite 200	Irvine	California	-92614
Platinum Capital Group, Inc.	Lender	17101 Armstrong Avenue, Suite 200	Irvine	California	-92614
Preferred Credit, Inc.	Broker	15 Greenbrier Avenue	Hurricane	West Virginia	-25526
Primerica Financial Services Home Mortgage, Inc.	Broker	3120 Breckinridge Blvd.	Duluth	Georgia	-30099
Principal Residential Mortgage Servicing, LLC	Lender	711 High Street	Des Moines	Iowa	-50392
Principal Residential Mortgage, Inc.	Broker	711 High Street	Des Moines	Iowa	-50392
Principal Residential Mortgage, Inc.	Lender	711 High Street	Des Moines	Iowa	-50392
Provident Funding Group, Inc.	Lender	1633 Bayshore Highway, Suite 155	Burlingame	California	-94010
Prudential Securities Incorporated	Broker	199 Water Street, One Seaport Plaza	New York	New York	-10292
Pure Performance Group of NJ, Inc.	Lender	875 N. Easton Road, Suite 4-B	Doylestown	Pennsylvania	-18901
Quantum Funding, Ltd	Broker	10 West Coffey Street, Suite B	Uniontown	Pennsylvania	-15401
Quicken Loans, Inc.	Lender	20555 Victor Parkway	Livonia	Michigan	-48152
rateOne Home Loans, LLC	Lender	10990 Wilshire Boulevard, 9th Floor	Los Angeles	California	-90024
RBC Mortgage Company	Broker	440 North Orleans Street	Chicago	Illinois	-60610
RBC Mortgage Company	Lender	440 North Orleans Street	Chicago	Illinois	-60610
Residential Funding Corporation	Lender	8400 Normandale Lake Blvd, Suite 600	Minneapolis	Minnesota	-55437
Revolutionary Mortgage Company	Broker	843-I Quince Orchard Boulevard	Gaithersburg	Maryland	-20878
Revolutionary Mortgage Company	Lender	843-I Quince Orchard Boulevard	Gaithersburg	Maryland	-20878
Richard Tocado Companies	Broker	7810 Ballantyne Commons Parkway, Suite 300	Charlotte	North Carolina	-28277
River Cities Mortgage Group, Inc.	Broker	113 Private Drive 220	Proctorville	Ohio	-45669
Riverfront Mortgages Incorporated	Broker	1321 Commerce Street	Wellsburg	West Virginia	-26070
Riverside Mortgages	Broker	820 Market Street, Suite 101	Parkersburg	West Virginia	-26101
Rivertown Mortgage Service, LLC	Broker	1500-A Washington Boulevard	Belpre	Ohio	-45714
Saber Mortgage	Broker	1318 Linden Avenue	Toronto	Ohio	-43964
Saxon Mortgage, Inc.	Lender	4880 Cox Road	Glen Allen	Virginia	-23060
Schmidt Mortgage Company	Lender	20545 Center Ridge Road, Suite 250	Rocky River	Ohio	44116-3423
Security Capital, LLC	Broker	Northgate Business Park, 200 Association Drive	Charleston	West Virginia	25311-1268
Security One Mortgage, Inc.	Broker	P. O. Box 219, Rt. 2, Box 511	Kearneysville	West Virginia	-25430



Severn Mortgage Corporation	Broker	521-C East Market Street	Leesburg	Virginia	-20176
Sirva Mortgage, Inc.	Lender	6070 Parkland Boulevard	Mayfield Heights	Ohio	-44124
SLM Financial Corporation	Broker	421 South Route 73	Berlin	New Jersey	-8009
SLM Financial Corporation	Lender	421 South Route 73	Berlin	New Jersey	-8009
Solomon Homes, Inc.	Broker	1758 Mileground	Morgantown	West Virginia	-26505
Solution One Mortgage, LLC	Broker	901 Quarrier Street, Suite 318	Charleston	West Virginia	-25301 29063-
Southland Log Homes Mortgage Company, LLC	Broker	7521 Broad River Road	Irmo	South Carolina	1668
SouthStar Funding, LLC	Lender	400 Northridge Road, Suite 1120	Atlanta	Georgia	-30350
Steel Valley Mortgage Company	Broker	2198 Sunset Boulevard	Steubenville	Ohio	-43952
Suburban Mortgage Corp.	Broker	I-79, Exit 40, Box 84	Big Otter	West Virginia	-25113
Success Mortgage, LLC	Broker	158 Front Royal Pike, Suite 2B	Winchester	Virginia	-26602 19091-
Sunset Mortgage Company, LP	Broker	Mail Drop 3000, 1408 West Baltimore Pike	Franklin Center	Pennsylvania	0001 19091-
Sunset Mortgage Company, LP	Lender	Mail Drop 3000, 1408 West Baltimore Pike	Franklin Center	Pennsylvania	0001
Sweitzer, Simson & Associates, Inc.	Broker	253 North Third Street	Oakland	Maryland	-21550
Synergy Mortgage Corp.	Broker	RR #4, Box 684	Mineral Wells	West Virginia	-26150
Tammac Corporation	Lender	275 Mundy Street	Wilkes-Barre	Pennsylvania	-18702
Taylor, Bean & Whitaker Mortgage Corp.	Lender	101 NE 2nd Street	Ocala	Florida	-34470
TCIF, LLC	Lender	200 Business Park Drive, Suite 103	Armonk	New York	-10504
The Anyloan Company	Lender	200 Commerce, Suite 100	Irvine	California	-92602
The Money Connection, Inc.	Broker	55 Shiawassee Avenue	Akron	Ohio	-44333
The Mortgage Center of Virginia	Broker	377 Fairfax Pike, Suite C	Stephens City	Virginia	-22655
Thornburg Mortgage Home Loans, Inc.	Lender	150 Washington Avenue Suite 302	Santa Fe	New Mexico	-87501 32751-
Transland Financial Services, Inc.	Lender	2701 Maitland Center Parkway, Suite 300	Maitland	Florida	7294 55121-
Triad Financial Services, Inc.	Lender	3140 Neil Armstrong Boulevard, Suite 209	Eagan	Minnesota	2234
TriBeCa Lending Corporation	Lender	6 Harrison Street	New York	New York	-10013
Trinity, Inc.	Broker	10 Ohio Street	Wheeling	West Virginia	-26003
Trio Limited	Broker	6353 Presidential Gateway, Suite 206	Columbus	Ohio	-43231
U.S. Window Finance Corporation, Inc.	Broker	235 Sunshine Road	Royal	Arkansas	-71968
U.S.A. Financial Services, Inc.	Broker	14100 Sullyfield Circle, Suite 500	Chantilly	Virginia	-20151
U.S.A. Financial Services, Inc.	Lender	14100 Sullyfield Circle, Suite 500	Chantilly	Virginia	-20151
UniMortgage, LLC	Lender	8647 Baypine Road, Building One, Suite 100	Jacksonville	Florida	-32256
Vanderbilt Mortgage and Finance, Inc.	Lender	500 Alcoa Trail	Maryville	Tennessee	-37804 28288-
Wachovia Mortgage Corporation	Broker	201 S College Street, Suite 1600	Charlotte	North Carolina	1089 28288-
Wachovia Mortgage Corporation	Lender	201 S College Street, Suite 1600	Charlotte	North Carolina	1089
Walter Mortgage Company	Lender	6331 Grapevine Highway, Suite 280	North Richland Hills	Texas	-76180
Washington Mutual Finance of Virginia, LLC	Lender	2210 Wilson Boulevard	Winchester	Virginia	-22601
Washington Mutual Finance, Inc.	Lender	23861 El Toro Road, 5th Floor	Lake Forest	California	-92630
Washington Mutual Finance, LLC	Lender	29 Baltimore Street	Cumberland	Maryland	-21502

Washtenaw Mortgage	Lender	3767 Ranchero Drive	Ann Arbor	Michigan	-48108
Watermark Financial Partners, Inc.	Lender	4582 South Ulster Street, Suite 300	Denver	Colorado	-80237
Wendover Financial Services Corporation	Lender	725 North Regional Road	Greensboro	North Carolina	-27409
West Virginia Five Star Mortgage Corporation	Broker	1538 Kanawha Boulevard, East	Charleston	West Virginia	-25302
West Virginia Mortgage Store Corporation	Broker	P. O. Box 747 1338 Ritter Drive	Daniels	West Virginia	-25832
Wharton Mortgage, Inc.	Broker	#4 South Queens Court	Huntington	West Virginia	-25705
Wilshire Credit Corporation	Lender	14523 SW Millikan Way, Suite 200	Beaverton	Oregon	-97005
WMC Mortgage Corporation	Lender	6320 Canoga Avenue	Woodland Hills	California	-91367
World Lending Group, Inc.	Broker	3975 Johns Creek Court, Suite 100	Suwanee	Georgia	-30024
World Lending Group, Inc.	Lender	3975 Johns Creek Court, Suite 100	Suwanee	Georgia	-30024
Worth Funding Incorporated	Lender	26679 W. Agoura Road, Suite 200	Calabasas	California	-91302
WV Capitol Mortgage, Inc.	Broker	67 McCorkle Avenue	South Charleston	West Virginia	-25303
Yorktown Funding, Inc.	Broker	1104 Fernwood Avenue, Suite 101	Camp Hill	Pennsylvania	-17011
Yorktown Funding, Inc.	Lender	1104 Fernwood Avenue, Suite 101	Camp Hill	Pennsylvania	-17011

**Currency Exchange, Currency Transmission  
And Currency Transportation Companies  
Operating in West Virginia  
Per WV Code §32A-Article 2**

**American Express Travel Related Services Company, Inc.**

200 Vesey Street  
New York, New York 10285-  
Phone: (201) 209-5904

**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: 4163593806

**Merchants Express Money Order Company**

1029 Mumma Road, P.O. Box 8863  
Wormleysburg, Pennsylvania 17043  
Phone: (717) 760-5907

**Orlandi Valuta**

18000 Studebaker Road, Suite 900  
Cerritos, California 90703  
Phone: (720) 332-5196

**R.M. Roach & Sons, Inc.**

333 East John Street, P. O. Box 2899  
Martinsburg, West Virginia 25402  
Phone: (304) 263-3329

**Travelers Express Company, Inc.**

1550 Utica Avenue South  
Minneapolis, Minnesota 55416  
Phone: (952) 591-3855

**Travelex, Inc.**

29 Broadway  
New York, New York 10006  
Phone: (416) 359-3806

**Western Union Financial Services, Inc.**

6200 South Quebec Street, #210AS  
Greenwood Village, Colorado 80111  
Phone: (720) 332-5196

**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, Suite 210AS  
Greenwood Village, Colorado 80111  
Phone: (720) 332-5196

**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  
Phone: (952) 591-3835

**PayPal, Inc.**

1840 Embarcadero Road East  
Palo Alto, California 94303  
Phone: (650) 864-8142

**RIA Telecommunications, Inc.**

575 Lexington Avenue, 30th Floor  
New York, New York 10022  
Phone: (212) 754-1750

**Travelex Currency Services, Inc.**

29 Broadway  
New York, New York 10006  
Phone: (416) 981-2191

**Travellers Cheque Associates LTD**

c/o American Express Company, 200 Vesey Street  
New York, New York 10285  
Phone: (201) 209-5904