

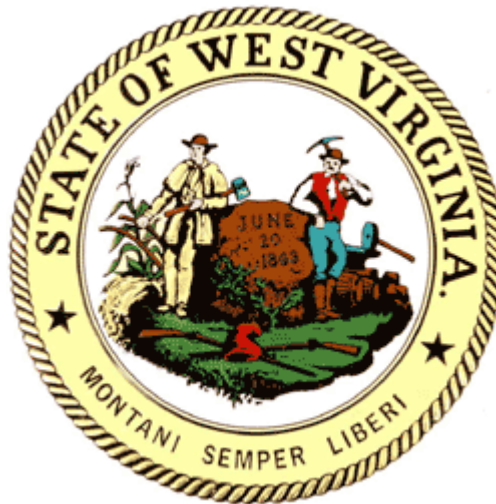
**STATE OF WEST VIRGINIA**

**110<sup>th</sup> ANNUAL REPORT**  
**OF FINANCIAL INSTITUTIONS**

**Pursuant to WV §31A-2-12**

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

**Fiscal Year ending June 30, 2011**



**SARA M. CLINE**  
**COMMISSIONER**



**WEST VIRGINIA DIVISION OF BANKING**  
ONE PLAYERS CLUB DRIVE  
SUITE 300  
CHARLESTON, WEST VIRGINIA 25311-1638  
www.wvdob.org

(304) 558-2294  
Fax: (304) 558-0442

Earl Ray Tomblin  
Governor

Sara M. Cline  
Commissioner

October 1, 2011

The Honorable Earl Ray Tomblin  
Governor of West Virginia  
State Capitol  
1900 Kanawha Boulevard, East  
Charleston, WV 25305

Governor Tomblin:

I am pleased to present the West Virginia Division of Banking's 110<sup>th</sup> Annual Report of Financial Institutions for the fiscal year ending June 30, 2011, in compliance with W.Va. Code §31A-2-12.

The Report presents statistical information on examination activities, actions taken by the Commissioner, the Board of Banking and Financial Institutions, and the Lending and Credit Rate Board, receipts and disbursements for fiscal year 2011, and resources and liabilities of the institutions under our supervision. The report also presents lists of state and national banks headquartered in West Virginia, bank holding companies operating in West Virginia, state credit unions headquartered in West Virginia, as well as licensed mortgage brokers, mortgage lenders, money transmitters, and regulated consumer lenders under our supervision.

The Division of Banking is committed to providing quality supervision and regulation to those institutions, persons, firms, corporations, and associations furnishing financial services, as authorized by statute, to the citizens of West Virginia.

West Virginia's state-chartered depository institutions remain healthy, with no failures occurring during the preceding year. As of June 30, 2011, the agency supervised 50 state-chartered banks ranging in size from \$30.7 million to \$5.4 billion, including four of the five largest banks headquartered in West Virginia. Combined, the assets of our 50 supervised banks totaled \$21.0 billion, which was relatively unchanged from the \$20.7 billion reported as of June 30, 2010.

Respectfully,

A handwritten signature in blue ink that reads "Sara M. Cline".

Sara M. Cline  
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	2001-2008
Sara M. Cline	Acting Commissioner	2008- 2009
Sara M. Cline	Commissioner	2009-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:

	<b><u>FY2010</u></b>	<b><u>FY2011</u></b>
Bank Holding Companies	<b>17</b>	<b>12</b>
Commercial Banks and Trust Companies (Trust, Compliance, EDP, Visitations and Targets)	<b>57</b>	<b>49</b>
Credit Unions	<b>4</b>	<b>5</b>
Money Transmitter	<b>2</b>	<b>9</b>
Regulated Consumer Lenders	<b>7</b>	<b>5</b>
Mortgage Lender/Broker Examinations & Visitations	<b>16</b>	<b>27</b>
Total Examinations	<b>103</b>	<b>107</b>

**RECEIPTS AND DISBURSEMENTS FISCAL YEAR ENDING JUNE 30, 2011**

	<u><b>FY2011</b></u>	<u><b>FY2010</b></u>	<u><b>FY2009</b></u>
	<b>June 30, 2011</b>	<b>June 30, 2010</b>	<b>June 30, 2009</b>
<b><u>RECEIPTS:</u></b>			
Bank Assessments	\$1,838,614	\$1,827,802	\$1,301,919
Regulated Consumer Lender Assessments	\$100,022	\$145,576	\$187,911
Credit Union Assessments	\$15,242	\$30,821	\$28,595
Bank Holding Company Assessments	\$135,920	\$133,755	\$63,443
Bank & Bank Holding Co. Fees	\$8,250	\$1,100	\$16,750
Money Transmitter Fees	\$76,892	\$85,790	\$73,670
NonDepository Fees	\$854,270	\$811,052	\$995,362
Foreclosure Report Fees	\$8,740	\$66,260	NA
Other Application Fees	\$0	\$0	\$100
Miscellaneous Fees	\$142	\$269	\$148
	<b><i>Total Income:</i></b>	<b><i>Total Income:</i></b>	<b><i>Total Income:</i></b>
	<b>\$3,038,092</b>	<b>\$3,102,425</b>	<b>\$2,667,898</b>

**EXPENDITURES:**

Personal Services /Annual Increments	\$1,508,427	\$1,460,320	\$1,481,929
Employee Benefits	\$709,781	\$763,556	\$459,392
Current Expenses	\$622,998	\$557,150	\$590,013
Repairs and Alterations	\$0	\$0	\$1,874
Total Assets	\$6,080	\$153,990	\$42,639
General Revenue Transfer	\$135,869	\$9,363	\$0
	<b><i>Total Operating Expenses:</i></b>	<b><i>Total Operating Expenses:</i></b>	<b><i>Total Operating Expenses:</i></b>
	<b>\$2,983,155</b>	<b>\$2,944,379</b>	<b>\$2,575,847</b>

**WEST VIRGINIA DIVISION OF BANKING STAFF  
AS OF JUNE 30, 2011**

COMMISSIONER	SARA CLINE
ASSISTANT TO THE COMMISSIONER	TERRI MANLEY
GENERAL COUNSEL	ROBERT LAMONT
DEPUTY COUNSEL	LOREN ALLEN
DIRECTOR, DEPOSITORY INSTITUTIONS	SARA CLINE
DIRECTOR, NONDEPOSITORY INSTITUTIONS	TRACY HUDSON
DIRECTOR, OPERATIONS REGULATION	JOHN FRANCE
NONDEPOSITORY INSTITUTIONS LICENSING ANALYST	MARLA GARDNER
NONDEPOSITORY INSTITUTIONS LICENSING ANALYST	RUTH HOLT
ADMINISTRATIVE SERVICES ASSISTANT	GRACE BALL
ADMINISTRATIVE SERVICES ASSISTANT	DEANNA SORTINO
OFFICE ASSISTANT	JUDY MESSER
STAFF ANALYST	DAWN HOLSTEIN
REVIEW EXAMINER	MARTIN GRIMM
MANAGER, MONEY SERVICE BUSINESSES	SHEILA JOHNSON
DEPOSITORY EXAMINERS	MARK ANDERSON ( <i>Chief</i> ) JEFFREY BRICKEY JAMES CARPENTER NATHAN FREEMAN ROBERT GLOTFELTY, JR. MATTHEW MANN JERRY MARTIN ESTHER SEBERT JAMES THOMPSON JUSTIN BUTLER THOMAS MANIELLA NORMA CROSS JAMES KING
NONDEPOSITORY EXAMINERS	STEPHANIE BEANE ( <i>Chief</i> ) RICHARD HUMPHREY

**WEST VIRGINIA  
BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
STATUTORY MEMBERS AS OF JUNE 30, 2011**

<b>Board Member</b>	<b>Location</b>	<b>Represents</b>
Ms. Sara Cline	Chair and Commissioner of Banking	WV Division of Banking
Mr. Larry F. Mazza	MVB Bank, Inc., Fairmont, WV	Top tier banks
Mr. David M. Righter	First Neighborhood Bank, Inc., Spencer, WV	Middle tier banks
Mr. F. Michael Nelson	The Pleasants County Bank, St Marys, WV	Bottom tier banks
Mr. Brent R. Gray	The State Credit Union, Charleston, WV	All other financial institutions
Mr. Larry S. Moore	Ceredo, WV	Public
Mr. Joseph Letnaunchyn	Charleston, WV	Public

Note: No State Bank Failures Occurred In Fiscal Year 2011



**WEST VIRGINIA LENDING AND CREDIT RATE BOARD  
STATUTORY MEMBERS, AS OF JUNE 30, 2011**

<u>Board Member</u>		<u>Represents</u>
Ms. Sara M. Cline	Chair and Commissioner of Banking	WV Division of Banking
Dr. Chong W. Kim	Dean, Lewis College of Business	Marshall University
Dr. Jose V. Sartarelli	Dean, College of Business and Economics	West Virginia University
Ms. Jill Miles	Director of Consumer Protection	Attorney General's Office
Mr. Keith Burdette	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 there from.

Under this alternative sales finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

**ORDER**

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-101(1), with respect to a consumer credit sale made on a closed-end basis, a seller may contract for and receive a sales finance charge, calculated according to the actuarial method, which may not exceed twenty-five percent per annum.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

*The following rates, set by prior Orders of the Board effective December 1, 1996, remain unchanged and in full force and effect pursuant to WV Code 47A-1-1(g) until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges:*

## **ORDER**

As an alternative to any statutory rate, any person [which defined in West Virginia Code §31A-1-2(n) means "any individual, partnership, society, association, firm, institutions, company, public or private corporation, state, governmental agency, bureau, department, division or instrumentality, political subdivision, county court, municipality, trust, syndicate, estate or any other legal entity whatsoever, formed, created or existing under the laws of this State or any other jurisdiction"] may charge a maximum finance charge not exceeding eighteen percent per annum calculated according to the actuarial method, on all loans, credit sales or transactions, forbearance or similar transactions, regardless of purpose.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

## **ORDER**

As an alternative to the loan finance charge allowed by West Virginia Code §46A-3-106(3), with respect to a consumer loan made pursuant to a revolving loan account, if the billing cycle is monthly, a lender may contract for and receive a loan finance charge not exceeding one and one-half percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative revolving loan finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges

(Original signed document on file)

Sharon G. Bias, Chairperson  
WV Lending and Credit Rate Board  
October 5, 1999

## Official Notification

June 6, 2011

### 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.

July 6,	2010	5.25 % per year
August 2,	2010	5.25 % per year
September 7,	2010	4.75 % per year
October 4,	2010	4.75 % per year
November 1,	2010	5.25 % per year
December 6,	2010	5.50 % per year
January 3,	2011	5.75 % per year
February 7,	2011	6.0 % per year
March 7,	2011	5.75 % per year
April 4,	2011	5.75 % per year
May 2,	2011	5.75 % per year
June 6,	2011	5.25 % per year

Formula based on 20-year maturities only.

## STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA

### **Bank of Charles Town**

Post Office Box 906  
Charles Town, West Virginia 25414  
Phone: (304) 725-8431

### **Bank of Mingo**

10 Commerce Drive, Belo Industrial Park  
Williamson, West Virginia 25661  
Phone: (304) 475-1900

### **BC Bank, Inc.**

107 North Pike St, PO Box 370  
Philippi, West Virginia 26416  
Phone: (304) 457-3300

### **Citizens Bank of Morgantown, Inc.**

265 High Street, P.O. Box 735  
Morgantown, West Virginia 26505  
Phone: (304) 292-8411

### **Clay County Bank, Inc.**

151 Main St, PO Box 239  
Clay, West Virginia 25043  
Phone: (304) 587-4221

### **CNB Bank, Inc.**

101 S. Washington Street, PO Box 130  
Berkeley Springs, West Virginia 25411  
Phone: (304) 258-1520

### **Cornerstone Bank, Inc.**

PO Box 249, 101 Main Street  
West Union, West Virginia 26456  
Phone: (304) 873-2401

### **First Bank of Charleston, Inc.**

201 Pennsylvania Avenue  
Charleston, West Virginia 25302  
Phone: (304) 340-3000

### **First Neighborhood Bank, Inc.**

216 Market Street  
Spencer, West Virginia 25276  
Phone: (304) 927-1750

### **Bank of Gassaway**

700 Elk Street, PO Drawer 40  
Gassaway, West Virginia 26624  
Phone: (304) 364-5138

### **Bank of Mount Hope, Inc.**

602 Main Street, PO Box 751  
Mount Hope, West Virginia 25880  
Phone: (304) 877-5551

### **Centra Bank, Inc.**

PO Box 656, 990 Elmer Prince Drive  
Morgantown, West Virginia 26507-0656  
Phone: (304) 598-2000

### **Citizens Bank of West Virginia, Inc.**

PO Box 1519 211-213 Third Street  
Elkins, West Virginia 26241  
Phone: (304) 636-4095

### **Clear Mountain Bank, Inc.**

PO Box 205  
Bruceton Mills, West Virginia 26525  
Phone: (304) 379-2111

### **Community Bank of Parkersburg**

631 Juliana Street, PO Box 988  
Parkersburg, West Virginia 26102  
Phone: (304) 485-7991

### **Davis Trust Company**

Post Office Box 1429  
Elkins, West Virginia 26241-1429  
Phone: (304) 636-0991

### **First Exchange Bank**

11 W. Main Street, P. O. Box 388  
Mannington, West Virginia 26582  
Phone: (304) 986-1700

### **First Peoples Bank, Inc.**

200 First Street, PO Box 817  
Mullens, West Virginia 25882  
Phone: (304) 294-7115

**First Sentry Bank, Inc.**  
823 Eighth Street  
Huntington, West Virginia 25701  
Phone: (304) 522-6400

**Freedom Bank, Inc.**  
Post Office Box 10, 315 Crim Avenue  
Belington, West Virginia 26250  
Phone: (304) 823-1531

**Logan Bank & Trust Company**  
PO Box 597  
Logan, West Virginia 25601  
Phone: (304) 752-1166

**MCNB Bank and Trust Co.**  
P.O. Box 549, 75 Wyoming Street  
Welch, West Virginia 24801  
Phone: (304) 436-4112

**MVB Bank, Inc.**  
301 Virginia Ave.  
Fairmont, West Virginia 26554-2777  
Phone: (304) 363-4800

**Pendleton Community Bank, Inc.**  
300 N Main Street, PO Box 487  
Franklin, West Virginia 26807  
Phone: (304) 358-2311

**Premier Bank, Inc.**  
2883 5th Avenue  
Huntington, West Virginia 25702  
Phone: (304) 525-1600

**Rock Branch Community Bank, Inc.**  
4650 First Avenue  
Nitro, West Virginia 25143  
Phone: (304) 755-4700

**The Bank of Monroe**  
39 Main Street, PO Box 219  
Union, West Virginia 24983  
Phone: (304) 772-3034

**FNB Bank, Inc.**  
105 North High Street, P.O. Box 1037  
Romney, West Virginia 26757  
Phone: (304) 822-3519

**Jefferson Security Bank**  
PO Box 35, Princess & Washington Streets  
Shepherdstown, West Virginia 25443  
Phone: (304) 876-2501

**Main Street Bank Corp.**  
2001 Main Street, Suite 100  
Wheeling, West Virginia 26003-5025  
Phone: (304) 232-2001

**Miners and Merchants Bank**  
13 East Avenue, P O Box 189  
Thomas, West Virginia 26292  
Phone: (304) 463-4155

**Northern Hancock Bank & Trust Company**  
226 Washington Street  
Newell, West Virginia 26050  
Phone: (304) 387-9900

**Pioneer Community Bank, Inc.**  
Center Street, PO Box 368  
Jaeger, West Virginia 24844  
Phone: (304) 938-5322

**Putnam County Bank**  
2761 Main Street, PO Box 308  
Hurricane, West Virginia 25526  
Phone: (304) 562-9931

**Summit Community Bank, Inc.**  
310 North Main Street, PO Box 680  
Moorefield, West Virginia 26836  
Phone: (304) 538-1000

**The Bank of Romney**  
Main Street, PO Box 876  
Romney, West Virginia 26757  
Phone: (304) 822-3541

**The Calhoun County Bank, Inc.**  
PO Box 430  
Grantsville, West Virginia 26147  
Phone: (304) 354-6116

**The Citizens Bank of Weston, Inc.**  
PO Box 310, 201 Main Avenue  
Weston, West Virginia 26452  
Phone: (304) 269-2862

**The Grant County Bank**  
PO Box 929  
Petersburg, West Virginia 26847  
Phone: (304) 257-4111

**The Pleasants County Bank**  
323 Second Street, PO Box 240  
St. Marys, West Virginia 26170  
Phone: (304) 684-2227

**Union Bank, Inc.**  
PO Box 145, Fair & Dodd Streets  
Middlebourne, West Virginia 26149  
Phone: (304) 758-2191

**Wesbanco Bank, Inc.**  
One Bank Plaza  
Wheeling, West Virginia 26003  
Phone: (304) 234-9000

**Whitesville State Bank**  
38609 Coal River Road, PO Box 68  
Whitesville, West Virginia 25209  
Phone: (304) 854-1271

**The Capon Valley Bank**  
PO Box 119, 2 W Main Street  
Wardensville, West Virginia 26851  
Phone: (304) 874-3531

**The First State Bank**  
660 Central Ave PO Box 295  
Barboursville, West Virginia 25504  
Phone: (304) 736-5271

**The Harrison County Bank**  
PO Box 98  
Lost Creek, West Virginia 26385  
Phone: (304) 745-3342

**The Poca Valley Bank, Inc.**  
7033 Charleston Road, PO Box 56  
Walton, West Virginia 25286  
Phone: (304) 577-6611

**United Bank, Inc.**  
514 Market Street  
Parkersburg, West Virginia 26101  
Phone: (304) 424-8800

**West Union Bank**  
PO Box 305, 105 East Main St.  
West Union, West Virginia 26456  
Phone: (304) 873-2361

**Williamstown Bank, Inc.**  
435 Highland Avenue  
Williamstown, West Virginia 26187  
Phone: (304) 375-6262

## **NATIONAL BANKS HEADQUARTERED IN WEST VIRGINIA**

### **City National Bank of West Virginia**

3601 MacCorkle Ave, PO Box 4158  
Charleston, West Virginia 25364  
Phone: (304) 925-6611

### **Fayette County National Bank**

Court Street at Maple Avenue  
Fayetteville, West Virginia 25840  
Phone: (304) 574-1212

### **First Century Bank, N.A.**

500 Federal Street, P. O. Box 1559  
Bluefield, West Virginia 24701  
Phone: (304) 325-8181

### **First National Bank (Ronceverte)**

One Cedar Street  
Ronceverte, West Virginia 24970  
Phone: (304) 647-4500

### **Mountain Valley Bank, N.A.**

317 Davis Avenue  
Elkins, West Virginia 26241-1060  
Phone: (304) 637-2265

### **Progressive Bank, National Association**

PO Box 4075, Warwood Station  
Wheeling, West Virginia 26003  
Phone: (304) 277-1100

### **The First National Bank of Peterstown**

220 Market Street, PO Box 550  
Peterstown, West Virginia 24963  
Phone: (304) 753-4321

### **The First National Bank of Williamson**

68 E 2nd Ave, PO Box 950  
Williamson, West Virginia 25661  
Phone: (304) 235-5300

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
BANK APPLICATIONS AND OTHER MATTERS  
ACCEPTED AND/OR ACTED UPON IN FY2011**

<b><u>DATE APPROVED</u></b>	<b><u>APPLICATION TYPE</u></b>	<b><u>APPLICATION NAME</u></b>	<b><u>DESCRIPTION</u></b>
12/13/2010	Corporate Reorganization	Boone County Bank	Merging five wholly owned bank subsidiaries into Boone County Bank
06/13/2011	BHC Acquisition	United Bankshares, Inc.	Acquisition of Centra Financial Holdings, Inc. by United Bankshares, Inc.



**BANK MERGERS**  
**STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA**  
**THAT OCCURRED JUNE 2010 THRU JUNE 2011**

**BANKS INVOLVED**

**SURVIVING ENTITY**

---

**Bank Merger**

Boone County Bank, Inc.  
Madison, West Virginia

Boone County Bank, Inc. Survived the merger under  
the name change and main office relocation to:  
Premier Bank, Inc., Huntington, West Virginia

First Central Bank, Inc.  
Philippi, WV

Traders Bank, Inc.  
Ravenswood, WV

The Adams National Bank  
Washington, DC

Consolidated Bank & Trust Company  
Richmond, VA

**PARITY DECISIONS PURSUANT TO W.V.A CODE § 31A-8C-1, et seq.**

West Virginia Code § 31A-8C-2(d) provides that the Commissioner “shall include a list of every financially related activity authorized pursuant to this section during the previous twelve months in his or her annual report to the legislature.”

During Fiscal Year 2011, the Commissioner of Banking granted the following authorizations pursuant to WV Code § 31A-8C-2:

**None**

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

**Fiscal Year 2011  
As of December 31, 2010**

<b><u>STATE BANKS</u></b>	<b><u>12-31-10</u></b>
Bank of Charles Town	\$91,071,000
BCBank, Inc.	NR
Boone County Bank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	\$33,954,000
Citizens Bank of West Virginia, Inc.	\$59,439,000
Davis Trust Company	\$17,030,000
First Central Bank, Inc.	NR
First Peoples Bank, Inc.	\$6,143,000
MCNB Bank and Trust Co.	\$101,196,000
Summit Community Bank, Inc.	\$34,000
The First State Bank	\$2,966,000
The Grant Count Bank	NR
The Harrison County Bank	\$611,000
Union Bank, Inc.	\$577,000
United Bank, Inc.	\$2,109,840,000
Wesbanco Bank, Inc.	\$2,603,572,000
<b>TOTAL 17 BANKS</b>	<b>\$5,026,433,000</b>

(\$ in 000's)

	WV State Banks		WV National Banks	
	6/30/2010	6/30/2011	6/30/2010	6/30/2011
Number of Institutions	52	50	8	8
<b><u>ASSETS AND LIABILITIES</u></b>				
<b>Total assets</b>	\$20,740,715	\$21,044,944	\$3,911,433	\$4,008,997
Cash and Due from banks	\$1,075,015	\$923,175	\$94,856	\$146,883
Interest-bearing balances	\$703,136	\$510,625	\$18,781	\$52,891
Securities	\$3,756,570	\$4,322,271	\$856,840	\$854,749
Federal Funds sold and reverse repurchase	\$299,530	\$233,964	\$30,530	\$52,796
Net loans and leases	\$14,018,611	\$13,947,698	\$2,573,870	\$2,610,563
Bank premises & fixed assets	\$331,768	\$329,710	\$93,626	\$93,155
Other real estate owned	\$135,128	\$154,554	\$19,435	\$11,935
Goodwill & other intangibles	\$359,573	\$355,740	\$63,618	\$63,195
Other assets	\$762,779	\$775,152	\$178,658	\$175,721
Life insurance assets	\$303,415	\$335,513	\$89,678	\$93,282
<b>Total liabilities</b>	\$18,563,240	\$18,763,037	\$3,470,795	\$3,565,469
Total deposits	\$16,664,660	\$17,272,763	\$3,274,699	\$3,357,452
Federal funds purchased and repurchase agreements	\$584,920	\$736,801	\$150,336	\$164,170
Other borrowed funds	\$1,179,651	\$630,244	\$14,931	\$10,335
Subordinated debt	\$0	\$0	\$0	\$0
Other liabilities	\$134,009	\$123,229	\$30,829	\$33,512
<b>Total equity capital</b>	2,177,477	\$2,281,905	\$440,638	\$443,528
Perpetual preferred stock	\$3,512	\$3,512	\$0	\$0
Common stock	\$73,586	\$73,836	\$8,473	\$8,473
Surplus	\$748,714	\$798,445	\$251,364	\$251,364
Undivided profits	\$1,311,925	\$1,366,372	\$140,901	\$143,791
Noncontrolling interests in consolidated subsidiaries	\$39,740	\$39,740	\$39,900	\$39,900
<b><u>INCOME AND EXPENSE</u></b>				
Interest Income	\$491,027	\$467,364	\$92,025	\$84,628
Interest Expense	\$145,255	\$106,596	\$21,977	\$17,089
Net Interest Income	\$345,772	\$360,768	\$70,048	\$67,539
Provisions for loan and lease losses	\$60,309	\$49,613	\$5,078	\$5,148
Noninterest income	\$82,263	\$83,115	\$31,220	\$31,276
Fiduciary activities	\$10,559	\$12,000	\$1,868	\$2,447
Service charges on deposit accounts	\$37,915	\$35,108	\$17,504	\$15,147
Trading account gains and fees	\$(65)	\$45	\$0	\$0
Additional noninterest income	\$33,854	\$35,962	\$11,848	\$13,682
Total noninterest expense	\$268,732	\$291,916	\$59,504	\$62,378
Salaries and employee benefits	\$128,079	\$148,030	\$28,964	\$29,436
Premises and equipment expense	\$37,118	\$37,109	\$9,565	\$9,351
Additional noninterest expense	\$103,535	\$106,777	\$20,975	\$23,591
Pre-tax net operating income	\$98,994	\$102,354	\$36,686	\$31,289
Securities gains (losses)	\$(930)*	\$(1,805)	\$4,842*	\$3,563
Applicable income taxes	\$26,798	\$25,702	\$11,257	\$10,831
Income before extraordinary items	\$77,038	\$74,847	\$24,499	\$24,021
Extraordinary gains-net	\$0	\$0	\$0	\$0
<b>Net income attributable to bank</b>	\$77,038	\$74,847	\$24,950	\$24,472

\*correction from 6/30/2010, the numbers were switched.

## **BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA**

### **Allegheny Bancshares, Inc.**

300 North Main Street, P.O. 487  
Franklin, West Virginia 26807

### **Appalachian Financial Corporation**

PO Box 370  
Philippi, West Virginia 26416

### **BB&T Corporation**

150 South Stratford Road, PO Box 1290  
Winston-Salem, North Carolina 27102-  
1290

### **Big Coal River Bancorp, Inc.**

702 Boone Street, PO Box 68  
Whitesville, West Virginia 25209

### **Calhoun Bankshares, Inc.**

PO Box 430  
Grantsville, West Virginia 26147

### **Camco Financial Corporation**

814 Wheeling Avenue  
Cambridge, Ohio 43725

### **Centra Financial Corporation - Martinsburg**

PO Box 1109  
Martinsburg, West Virginia 25402

### **Centra Financial Corporation - Morgantown, Inc.**

990 Elmer Prince Drive  
Morgantown, West Virginia 26507-0656

### **Centra Financial Holdings, Inc.**

PO Box 656, 990 Elmer Prince Drive  
Morgantown, West Virginia 26507-0656

### **Citizens Bancshares, Inc.**

201 Main Avenue  
Weston, West Virginia 26452

### **Citizens Financial Corp.**

PO Box 1519  
Elkins, West Virginia 26241

### **City Holding Company**

PO Box 7520  
Charleston, West Virginia 25356

### **CNB Financial Services, Inc.**

212 S. Washington Street, PO Box 130  
Berkeley Springs, West Virginia 25411

### **Community Bankshares, Inc.**

631 Juliana Street  
Parkersburg, West Virginia 26102

### **Community Trust Bancorp, Inc.**

PO Box 2947  
Pikeville, Kentucky 41502

### **Cornerstone Financial Services, Inc.**

PO Box 249  
West Union, West Virginia 26456

### **Davis Trust Financial Corporation**

PO Box 1546  
Elkins, West Virginia 26241-1429

### **Eastern Bancshares, Inc.**

75 Rosemary Lane  
Romney, West Virginia 26757

### **Farmers Bancshares, Inc.**

211 W 2nd Street  
Pomeroy, Ohio 45769

### **FCNB Bancorp, Inc.**

Court & Maple Avenue  
Fayetteville, West Virginia 25840-

**Fifth Third Financial Bancorp**  
38 Fountain Square  
Cincinnati, Ohio 45263

**First Century Bankshares, Inc.**  
500 Federal Street, PO Box 1559  
Bluefield, West Virginia 24701

**First Clay County Banc Corporation**  
12 Main Street  
Clay, West Virginia 25043

**First National Bankshares Corporation**  
One Cedar Street, PO Box 457  
Ronceverte, West Virginia 24970

**First United Corporation**  
19 South Second Street  
Oakland, Maryland 21550

**Freedom Bancshares, Inc.**  
315 Crim Avenue  
Belington, West Virginia 26250

**Harrison Bankshares, Inc.**  
Main Street, PO Box 98  
Lost Creek, West Virginia 26385

**Highlands Bankshares, Inc.**  
Main Street, PO Box 929  
Petersburg, West Virginia 26847-0929

**Huntington Bancshares Incorporated**  
41 South High Street, HC0910  
Columbus, Ohio 43215

**Logan County BancShares, Inc.**  
P.O. Box 597  
Logan, West Virginia 25601

**Main Street Financial Services Corp.**  
2001 Main Street, Suite 100  
Wheeling, West Virginia 26003

**First Bankshares, Inc.**  
660 Central Avenue  
Barboursville, West Virginia 25504

**First Citizens BancShares, Inc.**  
PO Box 27131  
Raleigh, North Carolina 27611-7131

**First Community Bancshares, Inc.**  
One Community Place, PO Box 989  
Bluefield, Virginia 24605-0989

**First Sentry Bancshares, Inc.**  
823 Eighth Street  
Huntington, West Virginia 25701

**First West Virginia Bancorp, Inc.**  
PO Box 4075  
Wheeling, West Virginia 26003

**Gassaway Bancshares, Inc.**  
536 Elk Street  
Gassaway, West Virginia 26624

**Heritage Bancshares, Inc.**  
11 West Main Street, PO Box 388  
Mannington, West Virginia 26582

**Hometown Bancshares, Inc.**  
PO Box 145  
Middlebourne, West Virginia 26149

**JPMorgan Chase & Co.**  
270 Park Ave.  
New York, New York 10017

**M&T Bank Corporation**  
One M&T Plaza  
Buffalo, New York 14240

**MCNB Banks, Inc.**  
75 Wyoming Street, PO Box 549  
Welch, West Virginia 24801

**Morgantown Bancshares, Inc.**  
265 High Street, PO Box 735  
Morgantown, West Virginia 26505

**Mountain-Valley Bancshares, Inc.**  
317 Davis Avenue, PO Box 1969  
Elkins, West Virginia 26241-1969

**MVB Harrison, Inc.**  
1000 Johnson Avenue  
Bridgeport, West Virginia 26330

**New Peoples Bankshares, Inc.**  
2 Ghent Drive, PO Box 1810  
Honaker, Virginia 24260

**Peoples Bancorp, Inc.**  
138 Putnam Street, PO Box 738  
Marietta, Ohio 45750

**Peterstown Bancorp, Inc.**  
220 Market Street, PO Box 550  
Peterstown, West Virginia 24963

**Pleasants County Bankshares, Inc.**  
PO Box 240  
St. Marys, West Virginia 26170

**Poca Valley Bankshares, Inc.**  
PO Box 56  
Walton, West Virginia 25286

**Premier Financial Bancorp, Inc.**  
2883 Fifth Avenue  
Huntington, West Virginia 25702

**Romney Bankshares, Inc.**  
PO Box 876  
Romney, West Virginia 26757

**Mount Hope Bankshares, Inc.**  
602 Main Street  
Mount Hope, West Virginia 25880

**MVB Financial Corp.**  
301 Virginia Avenue  
Fairmont, West Virginia 26554

**MVB Marion, Inc.**  
301 Virginia Avenue  
Fairmont, West Virginia 26554

**Ohio Valley Banc Corp.**  
420 Third Avenue, PO Box 240  
Gallipolis, Ohio 45631

**Peoples Bankshares, Inc.**  
Box 817  
Mullens, West Virginia 25882

**Pioneer Community Group, Inc.**  
Center Street, PO Box 368  
Iaeger, West Virginia 24844-

**PNC Financial Services Group, Inc.**  
249 Fifth Avenue, One PNC Plaza  
Pittsburgh, Pennsylvania 15222

**Potomac Bancshares, Inc.**  
PO Box 906  
Charles Town, West Virginia 25414

**Putnam Bancshares, Inc.**  
PO Box 308  
Hurricane, West Virginia 25526

**State Bancorp, Inc.**  
PO Box 449  
Bruceton Mills, West Virginia 26525-

**Summit Financial Group, Inc.**  
300 North Main Street  
Moorefield, West Virginia 26836

**Susquehanna Bancshares, Inc.**  
26 North Cedar Street  
Lititz, Pennsylvania 17543

**Tri-County Bancorp, Inc.**  
PO Box 305, 105 East Main St  
West Union, West Virginia 26456

**UBC Holding Company, Inc.**  
514 Market Street, PO Box 1508  
Parkersburg, West Virginia 26101

**United Bankshares, Inc.**  
PO Box 1508  
Parkersburg, West Virginia 26101-

**West Central Bancorp, Inc.**  
Market Street & Parking Plaza  
Spencer, West Virginia 25276

**SunTrust Banks, Inc.**  
303 Peachtree Street, N.E., Suite 3600  
Atlanta, Georgia 30308

**Traders Bankshares, Inc.**  
PO Box 1009  
Spencer, West Virginia 25276

**Tri-State 1st Bank, Inc.**  
16924 St. Clair Ave., PO Box 796  
East Liverpool, Ohio 43920

**Union Bankshares, Inc.**  
PO Box 219  
Union, West Virginia 24983

**Wesbanco, Inc.**  
One Bank Plaza  
Wheeling, West Virginia 26003

**Woodforest Financial Group, Inc.**  
1330 Lake Robbins, Suite 100  
The Woodlands, Texas 77380



**BANK HOLDING COMPANY  
FORMATIONS & DISSOLUTIONS  
AS OF JUNE 30, 2011**

**Formations:**

None

**Dissolutions:**

Centra Financial Holdings, Inc.

**STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA**

**Local #317 I.A.F.F. Credit Union**  
PO Box 3736, 300 Morris Street E  
Charleston, WV 25337  
Phone: (304) 345-9790

**West Virginia Baptist State Convention Credit Union**  
PO Box 283  
Hilltop, WV 25855  
Phone: (304) 469-3737

**West Virginia Central Credit Union**  
1306 Murdoch Avenue  
Parkersburg, WV 26101  
Phone: (304) 485-4523

**West Virginia Public Employees Credit Union  
d/b/a The State Credit Union**  
2200 Washington Street, East  
Charleston, WV 25305-0919  
Phone: (304) 558-0513

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF  
FINANCIAL CONDITION AS OF  
JUNE 30, 2011**

<b><u>BALANCE SHEET</u></b>	<b><u>Total Liabilities</u></b>	<b><u>Shares</u></b>	<b><u>Total Equity</u></b>	<b><u>Total Assets</u></b>
Local #317 I.A.F.F. Charleston, WV	\$86,154	\$5,880,644	\$513,382	\$6,480,180
The State Credit Union Charleston, WV	\$464,318	\$43,195,982	\$5,438,069	\$49,098,369
WV Baptist State Convention Hilltop, WV	\$329	\$171,871	\$23,285	\$195,485
WV Central Credit Union Parkersburg, WV	\$18,264	\$83,187,863	\$7,735,922	\$90,942,049
<b>TOTALS</b>	<b>\$569,065</b>	<b>\$132,436,360</b>	<b>\$13,710,658</b>	<b>\$146,716,083</b>

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF  
FINANCIAL CONDITION AS OF  
JUNE 30, 2011**

<u>INCOME STATEMENT</u>	<u>Interest Income</u>	<u>Interest Expense</u>	<u>Net Interest Income</u>	<u>Non- Interest Income</u>	<u>Non- Interest Expense</u>	<u>Net Income</u>
Local #317 I.A.F.F. Charleston, WV	\$153,765	\$86,154	\$67,611	\$376	\$58,012	\$9,975
The State Credit Union Charleston, WV	\$924,889	\$142,591	\$782,298	\$315,385	\$837,466	\$260,217
WV Baptist State Convention Hilltop, WV	\$1,338	\$0	\$1,338	\$388	\$2,648	\$(922)
WV Central Credit Union Parkersburg, WV	\$1,836,543	\$467,250	\$1,369,293	\$351,469	\$1,344,421	\$376,341
<b>TOTALS</b>	<b>\$2,916,535</b>	<b>\$695,995</b>	<b>\$2,220,540</b>	<b>\$667,618</b>	<b>\$2,242,547</b>	<b>\$645,611</b>

## West Virginia Mortgage Licenses Issued as of June 30, 2011

<u>Company Name</u>	<u>City</u>	<u>State</u>
<b>Mortgage Brokers</b>		
Adchemy, Inc.	Foster City	CA
Alcova Mortgage LLC	Roanoke	VA
Allied Home Mortgage Corporation	Houston	TX
American Advisors Group	Orange	CA
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantic Mortgage and Funding, Inc.	Virginia Beach	VA
BancStar Mortgage LLC	Bethesda	MD
Caliber Funding LLC	Irving	TX
Capital Mortgage Firm Inc.	St. Clairsville	OH
Community Mortgage LLC	Mt. Airy	MD
D.S.C. Mortgage Brokers	Portersville	PA
Diamond Funding Corporation	MILFORD	MA
Diversified Financial Mortgage Corporation	Rockville	MD
Dominion Residential Mortgage, LLC	Fairfax	VA
Express Mortgage, LLC	Cross Lanes	WV
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
First Home Mortgage Corporation	Baltimore	MD
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
Gateway Funding Diversified Mortgage Services, L. P.	Horsham	PA
Genworth Financial Home Equity Access, Inc.	Rancho Cordova	CA
GMAC Mortgage, LLC	Fort Washington	PA
Guaranteed Rate, Inc.	Chicago	IL
Hartford Lending Group, LLC	Worthington	OH
HomeFirst Mortgage Corp.	Alexandria	VA
HomeOwnership Center Inc.	Elkins	WV
Housing Authority of Mingo County	Delbarton	WV
IBM Lender Business Process Services, Inc.	Research Triangle Park	NC
ISGN Solutions, Inc.	Bensalem	PA
Jacob Dean Mortgage, Inc.	Vienna	VA
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Kondaaur Capital Corporation	Orange	CA
Kroll Factual Data, Inc.	Loveland	CO
LeadPoint, Inc.	Los Angeles	CA
LenderLive Network, Inc.	Glendale	CO
LendingTree, LLC	Charlotte	NC
LMB Mortgage Services, Inc.	Los Angeles	CA
Major Savings, Inc dba A Plus Family Mortgage	Wheeling	WV

MarC Trust Mortgage, LLC	Marshall	VA
MGIC Mortgage Services, LLC	Milwaukee	WI
Millennium Financial Group, Inc dba Mlend	Middletown	MD
Monocacy Home Mortgage LLC	Frederick	MD
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage Research Center, LLC	Columbia	MO
Mountain State Lending Associates, Inc.	Weirton	WV
Nations Lending Corporation	Middleburg Heights	OH
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
NVR Mortgage Finance, Inc.	Canonsburg	PA
Oak Tree Mortgage Services, Inc.	Williamsport	MD
OakCrest Mortgage, L.L.C.	Winchester	VA
One Reverse Mortgage, LLC	San Diego	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Power Mortgage & Financial Solutions, Inc	Martinsburg	WV
Premier Mortgage LLC	Morgantown	WV
Priority Mortgage Corp.	Worthington	OH
Prospect Mortgage, LLC	Sherman Oaks	CA
Prosperity Mortgage Company	Chantilly	VA
Reliance Mortgage Company	Elkins	WV
Revolutionary Mortgage Company	Frederick	MD
SAFE Housing and Economic Development, Inc.	Kimball	WV
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Solution One Mortgage LLC	Charleston	WV
Southeastern Appalachian Rural Alliance, Inc	Lewisburg	WV
Southern Trust Mortgage, LLC	Virginia Beach	VA
Streber Mortgage, LLC	Wilmington	OH
Success Mortgage, LLC	Winchester	VA
TBI Mortgage Company	Horsham	PA
TCS E-Serve America, Inc.	Milford	OH
The American Mortgage Group	Inwood	WV
The Hills Mortgage And Finance Company, L.L.C.	Warren	NJ
The Housing Authority of the City of Fairmont	Fairmont	WV
The Money Connection Inc	Fairlawn	OH
The Mortgage Link, Inc.	Rockville	MD
Tim Rutherford Company, LLC.	Tazewell	VA
Top Flite Financial, Inc.	Williamston	MI
Tower Mortgage Corporation	Columbus	OH
Union National Mortgage Co.	Strongsville	OH
Urban Financial Group, Inc.	Tulsa	OK
WCS Lending LLC	Boca Raton	FL

## **Mortgage Lenders**

21st Mortgage Corporation	Knoxville	TN
Alcova Mortgage LLC	Roanoke	VA
Allied Home Mortgage Corporation	Houston	TX
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
AmericaHomeKey, Inc.	Dallas	TX
American Advisors Group	Orange	CA
American Financial Resources, Inc.	Parsippany	NJ
American Home Mortgage Lending Solutions, Inc.	Irving	TX
American Home Mortgage Servicing, Inc.	Coppell	TX
American Internet Mortgage, Inc.	San Diego	CA
American Neighborhood Mortgage Acceptance Co. LLC	Mount Laurel	NJ
AmeriFirst Home Improvement Finance Co.	Omaha	NE
Amerisave Mortgage Corporation	Atlanta	GA
Amherst Funding Group, L.P.	Austin	TX
AMS Servicing, LLC	Depew	NY
Arch Bay Holdings, LLC	Irvine	CA
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantic Bay Mortgage Group, L.L.C.	Virginia Beach	VA
Aurora Mortgage, LLC	Vienna	VA
Avelo Mortgage, L.L.C.	Irving	TX
Barclays Bank PLC	New York	NY
Bayview Asset Management, LLC	Coral Gables	FL
Bayview Loan Servicing, LLC	Coral Gables	FL
Bayview Opportunity Master Fund IIb, L.P.	Coral Gables	FL
Beneficial Financial I Inc.	Mettawa	IL
BMMZ Holdings LLC	Fort Washington	PA
Caliber Funding LLC	Irving	TX
Cardinal Financial Company, Limited Partnership	Warminster	PA
Carrington Mortgage Services, LLC	Santa Ana	CA
CashCall, Inc.	Anaheim	CA
CGB Agri Financial Services, Inc.	Louisville	KY
Chimera Investment Corporation	New York	NY
CIS Financial Services, Inc.	Hamilton	AL
ClearPoint Funding, Inc.	Marlborough	MA
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Compu-Link Corporation	Lansing	MI
Consumer Solutions 3, LLC	Minnetonka	MN
Consumer Solutions 4, LLC	Minnetonka	MN
Consumer Solutions, LLC	Minnetonka	MN
Cornerstone Mortgage Company	Houston	TX
Corridor Mortgage Group, Inc.	Marriottsville	MD

Countrywide Home Loans, Inc.	Calabasas	CA
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Crescent Mortgage Company	Atlanta	GA
D.S.C. Mortgage Brokers	Portersville	PA
DB Private Wealth Mortgage Ltd.	New York	NY
DB Structured Products, Inc.	New York	NY
Diamond Funding Corporation	MILFORD	MA
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Dyck-O'Neal, Inc.	Arlington	TX
Embrace Home Loans, Inc.	Newport	RI
EMC Mortgage Corporation	Lewisville	TX
Excel Mortgage Servicing, Inc.	Irvine	CA
Fay Servicing, LLC	Chicago	IL
FCI Lender Services, Inc.	Anaheim Hills	CA
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
First American Funding Company, LLC	Columbus	WI
First Capital Mortgage Group Inc	Pittsburgh	PA
First Guaranty Mortgage Corporation	McLean	VA
First Heritage Mortgage, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
FNBN I, LLC	Calabasas	CA
FNF Servicing, Inc.	Virginia Beach	VA
Franklin American Mortgage Company	Franklin	TN
Franklin Credit Management Corporation	Jersey City	NJ
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
Gateway Funding Diversified Mortgage Services, L. P.	Horsham	PA
Gateway Mortgage Group, LLC	Tulsa	OK
Generation Mortgage Company	Atlanta	GA
Genpact Mortgage Services, Inc.	Irvine	CA
Genworth Financial Home Equity Access, Inc.	Rancho Cordova	CA
GMAC Mortgage, LLC	Fort Washington	PA
Goldman Sachs Mortgage Company	New York	NY
Graystone Solutions, Incorporated	Sudbury	MA
Green Planet Servicing, LLC	Wallingford	CT
Green Tree Servicing LLC	St. Paul	MN
GSF Mortgage Corporation	Brookfield	WI
Guaranteed Home Mortgage Company, Inc.	White Plains	NY
Guaranteed Rate, Inc.	Chicago	IL
Harvard Home Mortgage, Inc.	Annapolis	MD
HLSS Holdings, LLC	Atlanta	GA



Home Loan Center, Inc.	Irvine	CA
Home Retention Services, Inc.	Houston	TX
Home Servicing, LLC	Baton Rouge	LA
HomeAmerican Mortgage Corporation	Denver	CO
Homeowners Mortgage of America, Inc.	Atlanta	GA
Housing Authority of Mingo County	Delbarton	WV
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
HSBC Mortgage Services Inc.	Brandon	FL
IBM Lender Business Process Services, Inc.	Research Triangle Pk	NC
iFreedom Direct Corporation	Salt Lake City	UT
IGate Global Solutions Limited	Fremont	CA
Integrity Home Mortgage Corporation	Winchester	VA
Intercoastal Mortgage Company	Fairfax	VA
iServe Servicing, Inc.	Irving	TX
J.I. Kislak Mortgage LLC	Miami Lakes	FL
James B. Nutter & Company	Kansas City	MO
Jefferies Mortgage Finance, Inc.	Stamford	CT
JJJG Capital Corporation	Orange	CA
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Kondaaur Capital Corporation	Orange	CA
Lakeview Loan Servicing, LLC	Coral Gables	FL
LenderLive Network, Inc.	Glendale	CO
Lending Solutions, Inc.	Duluth	GA
Litton Loan Servicing LP	Houston	TX
Live Well Financial, Inc.	Richmond	VA
loanDepot.com, LLC	Irvine	CA
Marix Servicing LLC	Phoenix	AZ
MBA Mortgage Services, Inc.	Bel Air	MD
McLean Mortgage Corporation	McLean	VA
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGC Mortgage, Inc.	Plano	TX
Michigan Mutual, Inc.	Port Huron	MI
Millennium Financial Group, Inc dba Mlend	Middletown	MD
MLD Mortgage Inc.	Florham Park	NJ
MorEquity, Inc.	Evansville	IN
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Investors Corporation	St. Petersburg	FL
Mortgage Research Center, LLC	Columbia	MO
Mountain CAP of WV, Inc.	Buckhannon	WV
MTGLQ Investors, L.P.	New York	NY
NAD Acquisition 3, LLC	Rye Brook	NY

Nations Lending Corporation	Middleburg Heights	OH
Nationstar Mortgage LLC	Lewisville	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
North Central WV Community Action Association, Inc.	Fairmont	WV
NVR Mortgage Finance, Inc.	Canonsburg	PA
NYCB Mortgage Company, LLC	Cleveland	OH
Ocwen Financial Solutions Private Limited	Bangalore	
Ocwen Loan Servicing, LLC	West Palm Beach	FL
One Reverse Mortgage, LLC	San Diego	CA
PennyMac Corp.	Calabasas	CA
PennyMac Loan Services, LLC	Calabasas	CA
PennyMac Mortgage Investment Trust Holdings I, LLC	Calabasas	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
PNMAC Mortgage Co., LLC	Calabasas	CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Calabasas	CA
Polaris Home Funding Corp.	Grandville	MI
Potomac Mortgage Group, LLC	Fairfax	VA
Primary Residential Mortgage, Inc.	Salt Lake City	UT
Priority Mortgage Corp.	Worthington	OH
Prodovis Mortgage, LLC	Englewood	CO
Prospect Mortgage, LLC	Sherman Oaks	CA
Protium Master Mortgage LP	New York	NY
Provident Funding Group, Inc.	Burlingame	CA
QR Lending, Inc.	Madison	WI
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
R.H. Lending, Inc.	Colleyville	TX
RBS Financial Products Inc.	Stamford	CT
Real Estate Mortgage Network, Inc.	River Edge	NJ
Real Time Resolutions, Inc.	Dallas	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Residential Credit Solutions, Inc.	Fort Worth	TX
Residential Funding Company, LLC	Bloomington	MN
Residential Mortgage Solution LLC	Santa Monica	CA
Resurgent Capital Services, L.P.	Greenville	SC
Reverse Mortgage Solutions, Inc	Spring	TX
Revolutionary Mortgage Company	Frederick	MD
Roosevelt Mortgage Acquisition Company	New York	NY
RoundPoint Mortgage Company	Charlotte	NC

RoundPoint Mortgage Servicing Corporation	Charlotte	NC
Rushmore Loan Management Services LLC	Irvine	CA
Saxon Mortgage Services, Inc.	Fort Worth	TX
Saxon Mortgage, Inc.	Fort Worth	TX
Select Portfolio Servicing, Inc.	Salt Lake City	UT
Selene Finance LP	Houston	TX
Semper Home Loans, Inc.	Providence	RI
Servis One, Inc.	Irving	TX
Shannon Funding LLC	Bellevue	WA
Shore Financial Services, Inc.	Birmingham	MI
Sidus Financial, LLC	Greenville	NC
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
SIRVA Mortgage, Inc.	Independence	OH
SN Servicing Corporation	Eureka	CA
Southeastern Appalachian Rural Alliance, Inc	Lewisburg	WV
Southwest Stage Funding, LLC	Mesa	AZ
Specialized Loan Servicing LLC	Highlands Ranch	CO
Spectra Funding, Inc.	Carlsbad	CA
Springleaf Financial Services of Ohio, Inc.	Evansville	IN
Springleaf Financial Services, Inc.	Evansville	IN
Statebridge Company, LLC	Denver	CO
Stearns Lending, Inc.	Santa Ana	CA
Sun West Mortgage Company, Inc.	Cerritos	CA
Sutton Funding LLC	New York	NY
TBI Mortgage Company	Horsham	PA
The Housing Authority of the City of Fairmont	Fairmont	WV
The Money Source, Inc.	Melville	NY
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Triad Financial Services, Inc.	Jacksonville	FL
Union National Mortgage Co.	Strongsville	OH
Urban Financial Group, Inc.	Tulsa	OK
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
Vericrest Financial, Inc.	Oklahoma City	OK
Victorian Finance, LLC	Bridgeville	PA
Walter Mortgage Company, LLC	Tampa	FL
WCS Lending LLC	Boca Raton	FL
Wendover Financial Services Corporation	Wayne	PA
Weststar Mortgage, Inc.	Woodbridge	VA
Wingspan Portfolio Advisors, LLC	Carrollton	TX
Wipro Gallagher Solutions, Inc.	Franklin	TN
Woodlands Development Group	Elkins	WV

## West Virginia Licensed Money Transmitters

### Licensee

ADP Payroll Services, Inc.  
Amazon Payments, Inc.  
American Express Prepaid Card Management Corp.  
American Express Travel Related Services Company, Inc.  
Blackhawk Network California, Inc.  
Blackhawk Network, Inc.  
Cambridge Mercantile Corp. (U.S.A.)  
CheckFree Services Corporation  
CheckFreePay Corporation  
Comdata Network, Inc.  
Continental Exchange Solutions, Inc.  
Custom House (USA) Ltd.  
Global Cash Access, Inc. (GCA)  
Google Payment Corp. (Trade Name: Google Checkout)  
Green Dot Corporation  
GSC Enterprises, Inc. dba Fidelity Express  
Integrated Payment Systems Inc.  
Internet Escrow Services, Inc.  
ITC Financial Licenses, Inc.  
Merchants Express Money Order Company, Inc.  
Metavante Payment Services, LLC  
Moneybookers USA, Inc.  
MoneyGram Payment Systems, Inc.  
nFinanSe Payments Inc.  
NoteWorld LLC dba NoteWorld Servicing Center  
Obopay, Inc.  
Official Payments Corporation  
Online Resources Corporation  
PayPal, Inc.  
PreCash, Inc.  
Sigue Corporation

### Location

Roseland, New Jersey  
Seattle, Washington  
Phoenix, Arizona  
New York, New York  
Pleasanton, California  
Pleasanton, California  
Princeton, New Jersey  
Norcross, Georgia  
Wallingford, Connecticut  
Brentwood, Tennessee  
Buena Park, California  
Victoria, BC, Canada  
Las Vegas, Nevada  
Mountain View, CA  
Monrovia, California  
Sulphur Springs, Texas  
Greenwood Village,  
Rancho Santa Margarita,  
Columbus, Georgia  
Wormleysburg,  
Milwaukee, Wisconsin  
New York, New York  
Minneapolis, Minnesota  
Tampa, Florida  
Tacoma, Washington  
Redwood City, CA  
Reston, Virginia  
Chantilly, Virginia  
San Jose, California  
Houston, Texas  
Sylmar, California

## West Virginia Licensed Money Transmitters

### Licensee

Softgate Systems, Inc.  
Tempus Consulting, Inc.  
Travelex Currency Services Inc.  
Travelex Global Business Payments Inc.  
Western Union Financial Services, Inc.

### Location

Fairfield, New Jersey  
Washington, DC  
Omaha, Nebraska  
Washington, DC  
Englewood, Colorado

## West Virginia Regulated Consumer Lender Licensees

<u>RCL Name</u>	<u>Office</u>
<b>Beckley Loan Company</b> 622 Neville Street, P.O. Box 1146, Beckley, WV	Main
<b>Budget Finance Company</b> 251 Riverview Lane, P.O. Box 56, New Martinsville, WV	Main
<b>Lendmark Financial Services of West Virginia</b> 796 Foxcraft Avenue, Suite 105, Martinsburg, WV 6526 Mall Road, Morgantown, WV 506 Emily Drive, Clarksburg, WV	Main Branch Branch
<b>Nicholas Loan &amp; Mortgage, Inc.</b> 1022 Wal-Street, Summersville, WV	Main
<b>OakFirst Loan Center, Inc.</b> 1286 Edwin Miller Boulevard, Martinsburg, WV	Main
<b>OneMain Financial, Inc.</b> 43 RHL Boulevard, South Charleston, WV 522 Emily Drive, Clarksburg, WV 220 Virginia Street West, Charleston, WV 235 N. State Rt 2, New Martinsville, WV 302 Galleria Plaza, Beckley, WV 63A Water Street, Logan, WV 1704-C Mileground Road, Morgantown, WV 1021 National Road, #1, Wheeling, WV 4341 Route 60, Huntington, WV 211 Merchants Walk, Summersville, WV 1911 7th Street, Parkersburg, WV 129 Dayton Street, Beckley, WV 2694 White Hall Boulevard, White Hall, WV 540 N. Jefferson Street, Lewisburg, WV 1349 Edwin Miller Blvd., Martinsburg, WV 4144 State Route 34, Unit 9, Hurricane, WV 1819 Jefferson Sreet (Jeffers), Bluefield, WV 605 Fayette Square Shopping Center, Suite C, Oak Hill, WV 753 Valley Pointe Shopping Center, Elkins, WV	Main Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch

**RCL Name**

**Office**

**OneMain Financial, Inc. continued**

Route 220 South, Suite 100, Keyser, WV

Branch

1253 Stafford Drive, Princeton, WV

Branch

1857 Route 21 South, Ripley, WV

Branch

**Springleaf Home Equity, Inc.**

105 LB & T Way, Logan, WV

Main

95 West Main, Buckhannon, WV

Branch

1231 Stafford Drive, Princeton, WV

Branch

281 Aikens Center, Martinsburg, WV

Branch

329 Mall Road, Oak Hill, WV

Branch

River Walk Plaza, 10 River Walk Mall, South Charleston,

Branch

518 N. Jefferson Street, Lewisburg, WV

Branch

324 1/2 Penco Road, P. O. Box 2177, Weirton, WV

Branch

827 Fairmont Road, Suite 103, Westover, WV

Branch

4341 State Rt. 60 East, Huntington, WV

Branch

516 Main Street W., Ripley, WV

Branch

309 Beckley Crossing Shopping Center, Beckley, WV

Branch

144 N. State Route 2, New Martinsville, WV

Branch

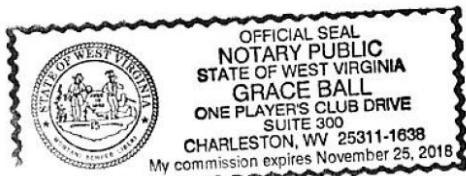
## VERIFICATION OF ANNUAL REPORT

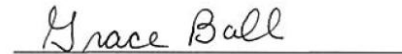
I, Robert J. Lamont, having been duly authorized by Commissioner Cline,  
hereby verify, pursuant to WV Code §31A-2-12, that:

- In making the examination of each financial institution a qualified person employed by the Division of Banking has personally and carefully inspected the books, papers and affairs of the institution, or, in the case of certain banking institutions, the Division of Banking has accepted a reasonably current examination made by the Federal Deposit Insurance Corporation or the Federal Reserve System; and
- As far as I know or am informed, neither the Commissioner nor any other person in the Division of Banking has, in any case received or agreed to receive directly or indirectly any reward, gift, or promise thereof, from any officer or other person connected with any financial institution.

  
Robert J. Lamont, General Counsel

Taken, subscribed and sworn to before me this 3<sup>rd</sup> day of October 2011.



  
Notary Public