

STATE OF WEST VIRGINIA
103nd ANNUAL REPORT
OF FINANCIAL INSTITUTIONS

Pursuant to WV §31A-2-12

Under the Supervision of the

COMMISSIONER OF BANKING

Year ending December 31, 2004



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.

Name	Title	Year Served
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>2004</u>	<u>2003</u>
Bank Holding Companies	7	4
Commercial Banks and Trust Companies (Trust, Compliance, EDP and Visitations)	59	47
Credit Unions	7	6
Regulated Consumer Lenders	5	8
Mortgage Lender/Broker Examinations & Visitations	37	32
Total Examinations	115	97

COMMISSIONER

GENERAL COUNSEL

STAFF ATTORNEY

DIRECTOR, DEPOSITORY INSTITUTIONS

DIRECTOR, NON-DEPOSITORY INSTITUTIONS

NONDEPOSITORY INSTITUTION LICENSING ANALYST

INFORMATION SYSTEMS MANAGER

INFORMATION SYSTEMS SPECIALIST

SECRETARY

ADMINISTRATIVE SERVICES ASSISTANT

OFFICE ASSISTANT

OFFICE ASSISTANT

STAFF ANALYST

REVIEW EXAMINER

FINANCIAL INSTITUTION EXAMINERS

LARRY STARK

ROBERT LAMONT

KATHY LAWSON

SARA CLINE

TRACY HUDSON

MARLA GARDNER

JOHN FRANCE

MATTHEW MANN

RUTH HOLT

GRACE ELKINS

DEANNA DOLIN

JUDY MESSER

DAWN HOLSTEIN

MARTIN GRIMM

MARK ANDERSON (Chief)

STEPHANIE BEANE

JEFFREY BRICKEY

MICHAEL COPEN

NATHAN FREEMAN

ROBERT GLOTFELTY, JR.

JULIE HARPER

RICHARD HUMPHREY

JERRY MARTIN

CHARLES MCVEY (Chief)

JON OURS

ESTHER SEBERT

ANTHONY SILVESTER

TERRI SPURLOCK

JAMES THOMPSON

ROBERT YOUNG

**WV BOARD OF BANKING AND FINANCIAL INSTITUTION
MEMBERS**

LARRY STARK, CHAIR

TIMOTHY AIKEN

JAMES CAVA

PAUL DONAHIE

MICHEAL HUDNALL

PAUL LIMBERT

CHARLES THOMAS

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS
ACCEPTED AND/OR ACTED UPON IN 2004**

DATE APPROVED	APPLICATION TYPE	APPLICANT NAME	DESCRIPTION
3/8/2004	Denovo Bank	Premier Bank, Inc.	Approved denovo bank charter for Premier Bank, Inc., Martinsburg, WV.
3/8/2004	Denovo Branch Bank	Premier Bank, Inc.	Approved Denovo branch bank for Premier Bank, Inc., Martinsburg, WV, to be located in Shepherdstown, WV.
3/8/2004	Bank Holding Company Acquisition	Premier Community Bankshares, Inc.	Approved Premier Community Bankshares, Inc. to acquire Premier Bank, Inc., Martinsburg, WV.
6/14/2004	Bank Holding Company Acquisition	Wesbanco, Inc.	Approved Wesbanco, Inc. Wheeling, WV to acquire Western Ohio Financial Corporation, Springfield, OH.
6/14/2004	Bank Merger	Wesbanco Bank, Inc.	Approved merger of Cornerstone Bank, banking subsidiary of Western Ohio Financial Corporation, Springfield, OH.
9/13/2004	Bank Merger	Capital State Bank, Inc.	Approved merger of affiliates, Summit Community Bank, Inc., Moorefield, WV with and into Capital State Bank, Inc., Charleston, WV, with a simultaneous name change to Summit Community Bank, Inc.
12/13/2004	Charter Conversion	First National Bank of Romney	Approved conversion of First National Bank of Romney, Romney, WV to a state chartered bank operating under the name FNB Bank, Inc.
12/13/2004	Bank Holding Company Acquisition	Wesbanco, Inc.	Approved Wesbanco, Inc. Wheeling, WV to acquire Winton Financial Corporation, Cincinnati, OH
12/13/2004	Bank Merger	Wesbanco Bank, Inc.	Approved merger of The Winton Financial Savings and Loan Co., a subsidiary of Winton Financial Corporation, Cincinnati, OH, with and into Wesbanco Bank, Inc, Wheeling, WV.

RECEIPTS AND DISBURSEMENTS OF WV DIVISION OF BANKING

	June 30, 2004	June 30, 2003	June 30, 2002	June 30, 2001
<u>RECEIPTS:</u>				
Bank Assessments	\$1,270,598	\$1,395,191	\$1,519,018	\$1,665,831
Regulated Consumer Lender Assessments	\$132,683	\$131,246	\$137,547	\$147,603
Credit Union Assessments	\$50,566	\$43,556	\$33,630	\$40,729
Bank Holding Company Assessments	\$10,334	\$10,149	\$28,870	\$29,095
Bank & Bank Holding Co. Fees	\$23,969	\$33,700	\$27,800	\$34,600
Money Transmitter Fees	\$16,490	\$16,000	\$17,110	\$11,800
NonDepository Fees	\$1,234,207	\$1,144,611	\$786,934	\$165,750
Other Application Fees	\$6,902	\$1,500	\$2,350	\$750
Miscellaneous Fees	\$8	\$10,307	\$10,738	\$131
Total Income:	\$2,745,756	\$2,786,260	\$2,563,997	\$2,096,289
 <u>EXPENDITURES:</u>				
Personal Services /Annual Increments	\$1,353,176	\$1,247,790	\$1,177,817	\$1,188,525
Employee Benefits	\$419,473	\$370,103	\$330,897	\$342,622
Current Expenses	\$513,227	\$475,730	\$524,835	\$539,540
Repairs and Alterations	\$1,319	\$251	\$5,993	\$73,937
Total Assets	\$106,684	\$74,520	\$94,931.00	\$39,941
Operating Transfers	\$0	\$350,000	\$200,000.00	\$0
Total Operating Expenses:	\$2,393,879	\$2,518,394	\$2,334,473	\$2,184,565

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

STATUTORY MEMBERS, EX OFFICIO:

Mr. Larry A. Stark, Chairperson

Commissioner of Banking
Building 3, Room 311
Charleston, West Virginia 25305
Chairperson of the Board
Statutory Member
Phone: (304) 558-2294

Dr. Chong Kim, Interim Dean, College of Business

Marshall University - Corbly Hall Room 115
Huntington, West Virginia 25701
Statutory Member
Phone: (304) 696-2316

Dr. Jay Coats, Dean, College of Business & Economics

West Virginia University
PO Box 6025
Morgantown, West Virginia 26505
Statutory Member
Phone: (304) 293-4092

Ms. Jill Miles, Deputy Attorney General

WV Attorney General's Office
PO Box 1789
Charleston, West Virginia 25326-1789
Statutory Member
Phone: (304) 558-8986

Mr. Stephen E. Spence, Executive Director

West Virginia Development Office
Building 6, Room 553
Charleston, West Virginia 25305
Statutory Member
Phone: (304) 558-2234

Mr. John Perdue, Treasurer

State of West Virginia
Building 1, Room EW-141
Charleston, West Virginia 25305
Statutory Member
Phone: (304) 558-5000

Public Members:

Mr. James Morgan, Public Member

535 13th Avenue
Huntington, West Virginia 25701
Phone: (304) 529-2665 or 523.6120
Reappointed: September 10, 1999
Expires: June 30, 2005

Ms. Anne M. Crowe, Public Member

729 Cumberland Road
Bluefield, West Virginia 24701
Phone: (304) 327-7590 or 800-733-0850
Reappointed: June 16, 1995
Expires: July 1, 2001

Mr. Nelson Wagner, Public Member

2347 Lumber Avenue
Wheeling, West Virginia 26003
Phone: (304) 242-0402
Appointed: January 9, 1999
Expires: July 1, 2003

NO ACTIVITY FOR THE WEST VIRGINIA LENDING AND CREDIT RATE BOARD 2004

**BANK HOLDING COMPANY
FORMATIONS AND DISSOLUTIONS
2004**

Formations:

None

Dissolutions:

None

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

Reported as of December 31, 2004

<u>STATE BANKS:</u>	<u>12-31-03</u>	<u>12-31-04</u>
Total Trust Department Assets	\$7,601,068,000	\$5,880,393,000
<u>NON-BANK TRUST COMPANIES:</u>	<u>12-31-03</u>	<u>12-31-04</u>
Total Trust Department Assets	\$280,289,000	\$321,442,000

**BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
THAT OCCURRED IN 2004**

BANKS INVOLVED

SURVIVING ENTITY

BHC Merger

Western Ohio Financial Corp.	Springfield, OH	8/31/2004	Wesbanco, Inc.
Wesbanco, Inc.	Wheeling, WV		

BHC Merger

J.P. Morgan Chase & Co.	NewYork, NY	7/1/2004	J.P. Morgan Chase & Co.
Bank One Coporation	Chicago, IL		

BHC Merger

Suntrust Banks, Inc.	Atlanta, GA	10/1/2004	Suntrust Banks, Inc.
National Commerce Financial Corporation	Memphis, TN		

Bank Merger

Cornerstone Bank	Springfield, OH	8/31/2004	Wesbanco Bank, Inc.
Wesbanco Bank, Inc.	Wheeling, WV		

Bank Merger

Capital State Bank	Charleston, WV	11/13/2004	Capital State Bank, Inc. with name change to Summit Community Bank, Inc.
Summit Community Bank	Moorefield, WV		

REPORT OF CONDITION AND INCOME (dollars in millions)	State Banks		National Banks	
	12/31/04	12/31/03	12/31/04	12/31/03
Number of Institutions	50	50	16	17
<u>ASSETS</u>				
Cash and Due from banks	\$442	\$447	\$194	\$257
Total securities	\$3,417	\$3,525	\$1,601	\$1,711
Federal Funds sold and reverse repurchase	\$347	\$449	\$57	\$27
Net loans and leases	\$9,570	\$8,257	\$3,147	\$3,288
Other real estate	\$15	\$14	\$4	\$5
Fixed assets	\$211	\$197	\$96	\$103
Goodwill & other intangibles	\$118	\$93	\$14	\$21
Other assets	\$440	\$372	\$172	\$213
TOTAL ASSETS	\$14,560	\$13,354	\$5,285	\$5,625
<u>LIABILITIES AND EQUITY CAPITAL</u>				
Total deposits	\$10,638	\$9,931	\$4,292	\$4,542
Federal funds purchased and other borrowings	\$2,449	\$2,099	\$409	\$481
Mortgage indebtedness	\$-	\$-	\$-	\$-
Subordinated notes and debentures	\$-	\$-	\$-	\$-
Other liabilities	\$128	\$112	\$43	\$44
Common stock	\$64	\$64	\$18	\$18
Surplus	\$307	\$290	\$206	\$216
Undivided profits	\$975	\$858	\$317	\$324
TOTAL LIABILITY AND EQUITY CAPITAL	\$14,561	\$13,354	\$5,285	\$5,625
<u>INTEREST INCOME</u>				
Interest and fees on loans	\$554	\$529	\$199	\$213
Interest and dividends on securities	\$134	\$144	\$69	\$79
Interest on federal fund sold	\$5	\$5	\$1	\$1
TOTAL INTEREST INCOME	\$693	\$678	\$269	\$293
<u>INTEREST EXPENSE</u>				
Interest on deposits	\$154	\$170	\$62	\$76
Expense of Federal Funds purchased	\$10	\$9	\$1	\$1
Interest on borrowed money	\$57	\$59	\$8	\$5
TOTAL INTEREST EXPENSE	\$221	\$238	\$71	\$82
Net interest income	\$472	\$440	\$198	\$211
Less provision for loan and lease losses	\$(26)	\$(33)	\$(3)	\$4
Net interest income after provisions for loan losses	\$446	\$407	\$195	\$215
Noninterest Income	\$109	\$109	\$66	\$61
Securities (gains or losses)	\$5	\$5	\$1	\$1
Noninterest Expense	\$348	\$330	\$153	\$158
Income before income tax and expense	\$214	\$191	\$111	\$119
Less tax on operating income	\$(59)	\$(53)	\$(37)	\$(40)
Net extraordinary items and adjustments	\$-	\$-	\$-	\$-
NET INCOME	\$155	\$138	\$74	\$79

STATE BANK FAILURES

<u>City</u>	<u>Name of Bank</u>	<u>Final Receiver</u>	<u>Date of Suspension</u>	<u>Date Receiver Discharged</u>
Charleston	Day and Night Bank	Central Trust Co.	July 5, 1919	No record
Charleston	Peoples Exchange Bank	W. M. Adkins	August 16, 1933	March 14, 1947
Charleston	Security Bank & Trust Co.	John H. Hoffman	April 19, 1933	May 4, 1944
Charles Town	Farmer's Bank & Trust Co.	FDIC	September 1, 1937	October 18, 1943
Circleville	Circleville Bank	John H. Hoffman	December 29, 1935	December 7, 1943
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	June 7, 1929	May 26, 1945
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	December 13, 1929	August 17, 1943
Clarksburg	West Virginia Bank	John H. Hoffman	January 7, 1934	June 11, 1945
Davy	Bank of Davy	FNB of Welch	December 14, 1927	April 7, 1933
Elm Grove	State Bank & Trust Co.	John H. Hoffman	January 27, 1933	November 20, 1945
Fairmont	Citizens Dollar Savings Bank	John Henshaw	March 7, 1915	October 25, 1944
Farimont	Monongahela Bank	Smith Hood	February 21, 1929	February 10, 1943
Fairview	Farmers & Merchants Bank	John H. Hoffman	August 30, 1933	June 13, 1945
Farmington	Bank of Farmington	John H. Hoffman	October 8, 1931	November 11, 1945
Fayetteville	Bank of Fayette	John H. Hoffman	January 26, 1931	February 14, 1944
Flemington	Bank of Flemington	John H. Hoffman	September 26, 1931	February 10, 1944
Franklin	Farmers Bank of Pendelton	John H. Hoffman	December 20, 1931	December 7, 1943
Franklin	The Franklin Bank	John H. Hoffman	December 19, 1931	December 7, 1943
Gauley Bridge	The Bank of Gauley Bridge	John H. Hoffman	July 13, 1933	February 14, 1944
Gilbert	Bank of Gilbert	C.B. Early	April 3, 1926	January 22, 1940
Grafton	Grafton Bank	Hugh R. Warder	March 29, 1905	No record
Grafton	Blueville Bank of Grafton	FDIC	April 5, 1991	No record
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	October 23, 1929	October 3, 1944
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	October 10, 1931	October 3, 1944
Grafton	The Taylor County Bank	John H. Hoffman	August 18, 1933	September 3, 1944
Grantsville	People Bank of Grantsville	A.G. Mathews	July 9, 1924	August 22, 1941

Hamlin	Farmers & Merchants Bank	John H. Hoffman	December 16, 1932	September 5, 1944
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	June 20, 1933	May 10, 1943
Harrisville	Peoples Bank	Community Banking & Trust	January 21, 1928	April 27, 1946
Harrisville	Ritchie County Bank	Lester Snodgrass	September 17, 1911	No record
Huntington	Cabell County Bank	O.F. Payne	January 10, 1931	February 1, 1944
Huntington	Coal Exchange Bank	F.O. Lamb	September 26, 1928	December 30, 1941
Huntington	Huntington Bank & Trust Co.	W.M. Adkins	April 8, 1933	June 29, 1946
Huntington	Metro Bank	FDIC	September 12, 1980	
Huntington	Union Bank & Trust Co.	W.M. Adkins	January 28, 1931	July 27, 1946
Jacksonburg	Bank of Jacksonburg	Smith Hood	June 22, 1929	September 23, 1938
Jane Lew	Union Bank of Jane Lew	Smith Hood	September 13, 1931	June 27, 1938
Kermit	Kermit State Bank	FDIC	November 1, 1938	May 23, 1942
Keyser	Peoples Bank of Keyser	John H. Hoffman	April 27, 1922	January 19, 1943
Kingwood	Bank of Kingwood	John H. Hoffman	July 1, 1931	July 29, 1946
Lewisburg	Bank of Greenbrier	E.L. Morton	December 2, 1930	November 25, 1941
Littleton	The Exchange Bank	B.A. Pyles	July 10, 1913	No record
Logan	Guyan Valley Bank	John H. Hoffman	September 13, 1932	May 29, 1943
Lumberport	Lumberport Bank	John H. Hoffman	August 28, 1929	December 2, 1944
Man	Merchants & Miners Bank	John H. Hoffman	August 23, 1933	February 14, 1944
Middlebourne	United Bank of Middlebourne	John H. Hoffman	September 22, 1933	July 17, 1945
Morgantown	Bank of Monongahela Valley	John H. Hoffman	December 31, 1930	March 14, 1946
Morgantown	Commercial Bank of Morgantown	O.H. Gall	December 1, 1929	July 17, 1941
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	March 12, 1931	September 4, 1945
Morgantown	Union Bank & Trust Co.	John H. Hoffman	March 12, 1931	October 4, 1945
Moundsville	Mound City Bank	John H. Hoffman	April 3, 1933	September 9, 1945
Mullens	Bank of Mullens	Central Trust Co.	April 20, 1927	January 15, 1945
Parkersburg	Central Bank & Trust Co.	F.O. Lamb	November 3, 1931	May 26, 1937
Parsons	Tucker County Bank	FDIC	February 3, 1984	
Pax	Bank of Pax	John H. Hoffman	September 4, 1931	February 14, 1944
Pennsboro	First Citizens Bank	John H. Hoffman	June 6, 1933	June 25, 1945
Phillippi	Peoples Bank of Phillippi	John H. Hoffman	November 20, 1929	February 26, 1945

Pine Grove	Bank of Pine Grove	M.M. McIntire	July 11, 1925	December 3, 1938
Pineville	Wyoming County Bank	Central Trust Co.	November 29, 1928	January 15, 1945
Pt. Pleasant	Pt. Pleasant Trust Co.	Robert L. Hogg	August 21, 1928	No record
Pullman	Pullman State Bank	Smith Hood	September 5, 1929	September 11, 1938
Ravenswood	Bank of Ravenswood	J. T. Sayre	June 4, 1915	No record
Richwood	Citizens Bank of Richwood	John H. Hoffman	August 22, 1931	November 27, 1944
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	September 1, 1931	March 19, 1946
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	June 4, 1931	November 6, 1943
Rupert	Bank of Rupert	E. L. Morrison	January 23, 1932	December 12, 1939
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	September 14, 1931	May 26, 1945
Smithfield	Bank of Smithfield	C.B. Highland	May 20, 1908	No record
		Kanawha Banking & Trust Co.		
South Charleston	Day and Night Bank		July 21, 1919	February 8, 1930
Spencer	Bank of Spencer	Thomas P. Ryan	March 2, 1912	No record
Sutton	Bank of Sutton	John H. Hoffman	September 1, 1931	December 10, 1943
Tunnelton	Tunnelton Bank	Smith Hood	September 26, 1931	November 6, 1942
Wallace	Wallace Bank	John H. Hoffman	September 14, 1924	February 26, 1943
Wayne	Peoples State Bank of Wayne	O.F. Payne	November 29, 1930	March 15, 1944
Webster Springs	Webster County Bank	John B. Skidmore	August 1, 1907	No record
Weston	The Bank of Weston	Smith Hood	September 26, 1931	November 6, 1942
West Union	The Doddridge County Bank	John H. Hoffman	July 18, 1933	August 26, 1946
Wheeling	Central Union Trust Co.	O.H. Gall	September 8, 1931	No record
Whitesville	Bank of Whitesville	John H. Hoffman	January 28, 1933	April 12, 1943
Williamsburg	Baml of Williamsburg	E. L. Morrison	December 31, 1931	December 3, 1942
Williamson	Day and Night Bank	Hayes Picklesimer	March 8, 1925	January 30, 1935
Williamson	Williamson State Bank	John H. Hoffman	September 30, 1932	January 12, 1944
Winfield	Bank of Winfield	John H. Hoffman	September 13, 1929	November 10, 1943

BANKS OPERATING IN WEST VIRGINIA

1st National Community Bank

P. O. Box 796
East Liverpool, Ohio 43920
Phone: (330) 385-9200

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

BC Bank, Inc.

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

Boone County Bank, Inc.

300 State Street, PO Box 7
Madison, West Virginia 25130
Phone: (304) 369-2407

Bruceton Bank

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

Centra Bank, Inc.

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

Citizens First Bank, Inc.

601 Washington Street
Ravenswood, West Virginia 26164
Phone: (304) 273-1100

Bank of Charles Town

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

Bank of Mingo

PO Box 31
Naugatuck, West Virginia 25685
Phone: (304) 235-6700

Bank One, National Association

100 East Broad Street
Columbus, Ohio 43215
Phone: (614) 244-1794

Belmont National Bank

980 National Road
Wheeling, West Virginia 26003
Phone: (304) 233-9691

Branch Banking and Trust Company

200 West Second Street
Winston-Salem, North Carolina 27101
Phone: (336) 733-3088

Capon Valley Bank

PO Box 119
Wardensville, West Virginia 26851
Phone: (304) 874-3531

Citizens Bank of Morgantown, Inc.

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

Citizens National Bank

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

Citizens National Bank of Berkeley Springs

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

City National Bank of West Virginia

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

Clay County Bank, Inc.

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

Community Bank of Parkersburg

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

Community Trust Bank, National Association

346 North Mayo Trail
Pikeville, Kentucky 41501
Phone: (606) 433-4643

Davis Trust Company

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

Farmers & Merchants Bank and Trust

59 West Washington St
Hagerstown, Maryland 21740
Phone: (301) 790-6500

**Farmers Bank of West Virginia, a division of
Farmers Bank and Savings Company**

211 West Second Street
Pomeroy, Ohio 45769
Phone: (740) 992-2136

Fayette County National Bank

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

Fifth Third Bank, Ohio Valley

511 North High Street, P. O. Box 910
Hillsboro, Ohio 45133
Phone: (937) 840-5300

First Bank of Charleston, Inc.

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

First Central Bank, Inc.

PO Box 340, 2 South Main Street
Philippi, West Virginia 26416
Phone: (304) 457-3737

First Century Bank, N.A.

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

First Citizens Bank & Trust Company

3128 Smoketree Court
Raleigh, North Carolina 27604
Phone: (919) 716-7541

First Community Bank, National Association

One Community Place, P. O. Box 989
Bluefield, Virginia 24605-0989
Phone: (276) 326-9000

First National Bank (Ronceverte)

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

First National Bank of West Union

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

First United Bank and Trust

19 South Second Street
Oakland, Maryland 21550
Phone: (301) 334-9471

Freedom Bank, Inc.

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

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

MCNB Bank and Trust Co.

P.O. Box 549 75 Wyoming St
Welch, West Virginia 24801
Phone: (304) 436-4112

First Exchange Bank

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

First National Bank (Spencer)

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

First Sentry Bank, Inc.

823 Eighth Street, P. O. Box 2107
Huntington, West Virginia 25721
Phone: (304) 522-6400

FNB Bank, Inc.

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

Guaranty Bank & Trust Company

517 Ninth Street, P. O. Box 2708
Huntington, West Virginia 25726-2708
Phone: (304) 529-7900

Logan Bank & Trust Company

PO Box 597
Logan, West Virginia 25601
Phone: (304) 752-1166

Manufacturers and Traders Trust Company

One M&T Plaza
Buffalo, New York 14203
Phone: (716) 842-5464

Miners and Merchants Bank

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

Mountain Valley Bank, N.A.

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

New Peoples Bank, Inc.

2 Gent Drive, PO Box 1810
Honaker, Virginia 24260
Phone: (276) 873-6288

Pendleton County Bank

300 N Main Street, PO Box 487
Franklin, West Virginia 26807
Phone: (304) 358-2311

Pioneer Community Bank, Inc.

Center Street, PO Box 368
laeger, West Virginia 24844
Phone: (304) 938-5322

Putnam County Bank

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

Sky Bank

10 East Main St
Salineville, Ohio 43945
Phone: (330) 679-2311

The Bank of Monroe

39 Main Street, PO Box 219
Union, West Virginia 24983
Phone: (304) 772-3034

The Calhoun County Bank, Inc.

372 Main St, PO Box 430
Grantsville, West Virginia 26147
Phone: (304) 354-6116

National Bank of Commerce

300 Capitol Street
Charleston, West Virginia 25301
Phone: (304) 340-4404

Northern Hancock Bank & Trust Co.

226 Washington Street
Newell, West Virginia 26050
Phone: (304) 387-9900

Peoples Bank, National Association

138 Putnam Street, PO Box 738
Marietta, Ohio 45750-0738
Phone: (740) 373-3155

Progressive Bank, National Association

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

Rock Branch Community Bank, Inc.

4650 First Avenue
Nitro, West Virginia 25143
Phone: (304) 755-4700

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 Citizens Bank of Weston, Inc.

P. O. Box 310, 201 Main Avenue
Weston, West Virginia 26452
Phone: (304) 269-2862

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

The Grant County Bank
P. O. Box 929
Petersburg, West Virginia 26847
Phone: (304) 257-4111

The Huntington National Bank
41 South High Street
Columbus, Ohio 43287
Phone: (614) 480-3669

The National Bank of Davis
William Avenue, Post Office Box 517
Davis, West Virginia 26260
Phone: (304) 259-5201

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

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

The First National Bank of St. Marys
401 Second Street, PO Box 180
St. Marys, West Virginia 26170
Phone: (304) 684-2255

The First State Bank
660 Central Ave P. O. 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 Monongahela Valley Bank, Inc.
301 Virginia Ave.
Fairmont, West Virginia 26554-2777
Phone: (304) 363-4800

The Ohio Valley Bank Company
420 Third Avenue, P.O. Box 240
Gallipolis, Ohio 45631
Phone: (740) 446-2631

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

The Terra Alta Bank
PO Box 65, 1101 East State St.
Terra Alta, West Virginia 26764
Phone: (304) 789-2436

The Williamstown National Bank
435 Highland Avenue
Williamstown, West Virginia 26187
Phone: (304) 375-6262

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, P.O. Box 68
Whitesville, West Virginia 25209
Phone: (304) 854-1271

Traders Bank, Inc.
PO Box 1009
Spencer, West Virginia 25276
Phone: (304) 927-3340

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

<u>BALANCE SHEET</u>	Total Loans less ALLL	Land and Building	Other Fixed Assets	Other Assets	TOTAL ASSETS	Total Borrowings	Acc. Div./ Int. Payable (Since 9/99)	Accounts Payable	Total Shares and Deposits	Regular Reserves	Accumulated Unrealized Gains(loss)	Other Reserves	Undivided Earnings
CREDIT UNION													
Charleston Postal CU Charleston, WV	17,881	-	18,114	4,401	3,788,956	-	158	1,957	3,452,991	123,269	5,943	-	204,638
Clarksburg Area Postal CU Clarksburg, WV	14,136	-	5,573	10,237	9,909,946	-	-	7,078	8,839,260	639,050	(3,380)	100,000	327,938
Local #317 I.A.F.F. CU Charleston, WV	70,000	-	6,802	755	4,478,027	-	100,210	-	3,989,038	288,683	-	-	100,096
O. Ames Emp. CU Parkersburg, WV	51,033	-	-	-	6,832,736	100,327	300	-	5,802,110	129,211	-	-	800,788
The State Credit Union Charleston, WV	126,657	847,408	274,997	(154,580)	30,521,581	-	66,607	132,609	27,350,176	790,838	-	-	2,181,351
Wayne Co. School Emp. CU Huntington, WV	29,606	-	6,377	1,300	2,833,143	-	5,942	2,889	2,535,381	236,056	-	8,988	43,887
WV Baptist State Convention CU Hilltop, WV	2,700	-	-	-	208,544	-	-	-	191,368	12,504	-	1,876	2,796
WV Central CU Parkersburg, WV	260,804	2,504,839	528,350	272,488	48,046,828	-	34,445	69,067	43,263,479	1,640,205	-	-	3,039,632
TOTALS	572,817	3,352,247	840,213	134,601	4,899,878	100,327	207,662	213,600	95,423,803	3,859,816	2,563	110,864	6,701,126

CREDIT UNION	Charleston Postal Employees	Clarksburg Area Postal Employees	Local 317 IAFF	O. Ames Employees	The State	Wayne County School Employees	WV State Baptist Convention	WV Central	TOTALS
<u>INCOME STATEMENT</u>									
<u>INCOME</u>									
Interest on Loans	160,088	357,846	178,447	59,960	1,390,006	108,994	1,531	2,549,083	4,805,955
Less interest refunded	-	-	-	-	-	-	-	-	-
Income from investments	30,082	182,193	75,942	220,352	269,560	22,637	830	149,570	951,166
Fee income	52,897	18,242	-	-	208,858	4,119	-	584,569	868,685
Other operating income	1,839	6,209	830	-	89,988	1,837	284	122,080	223,067
Total Gross Income	\$ 244,906	\$ 564,490	\$ 255,219	\$ 280,312	\$ 1,958,412	\$ 137,587	\$ 2,645	\$ 3,405,302	\$ 6,848,873
									-
<u>EXPENSES</u>									
Employee comp and benefits	104,606	139,717	9,000	31,200	592,124	29,430	-	901,743	1,807,820
Travel and conference expenses	-	9,674	1,237	-	35,880	1,302	-	45,034	93,127
Office occupancy expense	-	-	-	-	84,379	-	-	118,555	202,934
Office operations expense	26,677	39,792	23,863	10,524	195,708	31,341	1,230	635,166	964,301
Educational and promotion expenses	-	200	-	-	58,118	1,810	-	50,662	110,790
Loan servicing expense	777	5,082	304	608	33,883	1,826	-	113,865	156,345
Professional and outside services	1,624	20,897	-	3,517	311,376	-	-	77,997	415,411
Provision for loan losses	4,900	-	-	5,000	16,300	-	-	224,000	250,200
Member insurance	-	29,115	12,628	4,322	-	5,438	27	28,256	79,786
Operating fees	1,699	6,504	2,781	2,473	5,900	1,261	300	6,230	27,148
Misc. operating expenses	43,551	51,612	499	7,561	1,289	6,045	461	21,352	132,370
Total Operating Exp	\$ 183,834	\$ 302,593	\$ 50,312	\$ 65,205	\$ 1,334,957	\$ 78,453	\$ 2,018	\$ 2,222,860	\$ 4,240,232
									-
Income(Loss) from Operations									\$ 2,608,641

Non-operating Gains or Losses

Gain (Loss) on investments	-	-	-	-	-	-	-	-	-
Gain (Loss) on Disposition of FA	-	-	-	(8,478)	-	-	-	-	(8,478)
Other non-operating income	-	4,686	-	30	-	-	212	-	4,928
Total Inc. or Loss	0	\$ 4,686	\$ -	\$ 30	\$ (8,478)	\$ -	\$ 212	\$ -	\$ (3,550)
Before COF									
Interest on borrowed money	-	128	-	589	138	-	-	232	1,087
Dividends on shares	51,640	166,140	183,342	184,708	332,736	33,295	-	782,210	1,734,071
Interest on deposits	-	29	-	-	-	-	-	-	29
Adjusted net income	(51,640)	(161,611)	(183,342)	(185,267)	(341,352)	(33,295)	212	(782,442)	(1,738,737)

WV Corporate Credit Union 2004 Annual Totals

Statement of Financial Condition

Liabilities	\$ 30,361,033
Shares	\$217,477,948
Equity	\$ 7,772,642
Total Assets	\$255,611,623

Income Statement

Total Interest Income	\$ 5,172,554
Total Dividend & Interest Expense	\$ 4,083,501
Net Interest Income	\$ 1,089,053
Total Non-Interest Income	\$ 314,522
Total Non-Interest Expense	\$ 917,133
Net Income	\$ 486,442

Official Notification

December 1, 2004

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, 2003	6.50% per year
February 1, 2003	6.50% per year
March 1, 2003	6.25% per year
April 1, 2003	6.50% per year
May 1, 2003	6.25% per year
June 1, 2003	5.75% per year
July 1, 2003	6.00% per year
August 1, 2003	7.00% per year
September 1, 2003	6.75% per year
October 1, 2003	6.50% per year
November 1, 2003	6.75% per year
December 1, 2003	6.50% per year
January 1, 2004	6.50% per year
February 1, 2004	6.50% per year
March 1, 2004	6.50% per year
April 1, 2004	6.25% per year
May 1, 2004	6.75% per year
June 1, 2004	6.75% per year
July 1, 2004	6.75% per year
August 1, 2004	6.75% per year
September 1, 2004	6.50% per year
October 1, 2004	6.50% per year
November 1, 2004	6.25% per year
December 1, 2004	6.50% per year

Formula based on 20-year maturities only.

**REGULATED CONSUMER LENDER OFFICES
WV CODE CHAPTER §46A, ARTICLE 4**

American General Home Equity, Inc.

Main	3605 Murdoch Avenue	Parkersburg, WV 26101-1026
Branch	1271 Stafford Drive	Princeton, WV 24740-2465
Branch	309 Beckley Crossing	Beckley, WV 25801-2215
Branch	144 N. State Route 2	New Martinsville, WV 26155-
Branch	905 Cross Lanes Drive	Cross Lanes, WV 25313-
Branch	4341 State Rt. 60 East	Huntington, WV 25701-
Branch	827 Fairmont Road, Suite 101, P. O. Box 2035	Westover, WV 26502-2035
Branch	518 N. Jefferson Street	Lewisburg, WV 24901-8981
Branch	105 LB&T Way	Logan, WV 25601-3485
Branch	740 Fairmont Avenue	Fairmont, WV 26554-5135
Branch	134 Emily Drive	Clarksburg, WV 26301-
Branch	310 Hills Plaza, P. O. Box 20503	Charleston, WV 25362-1503
Branch	613 Fayette Square	Oak Hill, WV 25901-
Branch	281 Aikens Center	Martinsburg, WV 25402-6203
Branch	95 West Main	Buckhannon, WV 26201-
Branch	1106 Fledderjohn Road SPC P	Charleston, WV 25314-4204
Branch	324 1/2 Penco Road, P. O. Box 2177	Weirton, WV 26062-1377

Beckley Loan Company

Main	622 Neville Street, P.O. Box 1146	Beckley, WV 25801-
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Beneficial West Virginia, Inc.

Main	2390 Mountaineer Boulevard, Route 119, Southridge Center	Charleston, WV 25309-
Branch	1505 MacCorkle Avenue SW	St. Albans, WV 25177-1835
Branch	2803 Murdoch Avenue	Parkersburg, WV 26101-
Branch	3000 Easton Hill Road, North Point Plaza, Suite 11	Morgantown, WV 26505-5412
Branch	6014 US Route 60 East	Huntington, WV 25701-
Branch	Simpson Square, 103 Steele Street	Bridgeport, WV 26330-
Branch	1260 N. Eisenhower Drive, Cranberry Creek Plaza	Beckley, WV 25801-
Branch	724 Foxcroft Avenue, North Mall Plaza	Martinsburg, WV 25401-
Branch	Suite 83, Bridge Street Plaza	Wheeling, WV 26003-

Budget Finance Company

Main	251 Riverview Lane, P.O. Box 56	New Martinsville, WV 26155-
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CitiFinancial, Inc.

Main	43 RHL Boulevard	South Charleston, WV 25309-
Branch	6349 Route 60 East	Barboursville, WV 25504-
Branch	405 Beckley Crossing	Beckley, WV 25801-
Branch	63A Water Street	Logan, WV 25601-
Branch	320 Wilson Street	Martinsburg, WV 25401-
Branch	522 Emily Drive	Clarksburg, WV 26301-5507
Branch	605 Fayette Square Shopping Center, Suite C	Oak Hill, WV 25901-
Branch	1857 Route 21 South	Ripley, WV 25271-
Branch	304 Southridge Boulevard	South Charleston, WV 25309-

**REGULATED CONSUMER LENDER OFFICES
WV CODE CHAPTER 46A, ARTICLE 4**

Branch	3136 Robert Byrd Drive	Beckley, WV 25802-
Branch	201 W. Main Street	Clarksburg, WV 26301-
Branch	1704-C Mileground Road	Morgantown, WV 26505-
Branch	540 N. Jefferson Street	Lewisburg, WV 24901-
Branch	1911 7th Street	Parkersburg, WV 26101-
Branch	2200 Grand Central Avenue	Vienna, WV 26105-
Branch	1819 Jefferson Sreet (Jeffers)	Bluefield, WV 24701-
Branch	753 Valley Pointe Shopping Center	Elkins, WV 26241-
Branch	Route 220 South, Suite 100	Keyser, WV 26726-
Branch	1253 Stafford Drive	Princeton, WV 24740-
Branch	2589 Fairmont Avenue, Suite B	Fairmont, WV 26554-
Branch	220 Virginia Street West	Charleston, WV 25302-
Branch	4341 Route 60	Huntington, WV 25705-
Branch	1021 National Road, #1	Wheeling, WV 26003-
Branch	1349 Edwin Miller Blvd.	Martinsburg, WV 25401
Branch	4144 State Route 34, Unit 9	Hurricane, WV 25526-

Nicholas Loan & Mortgage, Inc.

Main	1022 Wal-Street	Summersville, WV 26651-
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OakFirst Loan Center, Inc.

Main	77 Monroe Street, Berkeley Plaza	Martinsburg, WV 25401-
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Peoples Loan Company of Bluefield

Main	130 Princeton Ave., P. O. Box 4235	Bluefield, WV 24701-
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Peoples Loan Company of Princeton

Main	906 Mercer Street, P. O. Box 528	Princeton, WV 24740-
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Wells Fargo Financial West Virginia, Inc.

Main	6532 Mall Road	Morgantown, WV 26501
Branch	1221 Johnson Avenue, Suite 900	Bridgeport, WV 26330-
Branch	1224 Country Club Road, Suite A	Fairmont, WV 26554-
Branch	3020 Champion Drive	Barboursville, WV 25504-
Branch	1100 9th Street, H	Vienna, WV 26105-
Branch	301 R.H.L.Boulevard	Charleston, WV 25314-
Branch	1295 Edwin Miller Boulevard	Martinsburg, WV 25401-

WEST VIRGINIA REGULATED CONSUMER LENDERS

as of December 31, 2004

	12-31-04 TOTALS	12-31-03 TOTALS
Number of Offices	66	65
<u>ASSETS</u>		
Cash	\$1,172,110	\$376,732
Due from Depository Institutions	525,858	532,192
Loans:		
Secured by real estate	584,004,445	515,531,007
Secured by other collateral	147,079,963	171,743,316
Loans unsecured	151,635,917	121,310,318
Installment sales contracts purchased	50,130,348	43,992,580
Less income collected but not earned	(77,872,088)	(89,787,061)
Total Loans	854,978,585	762,790,160
Less reserve for loan losses	(29,144,449)	(27,382,198)
Net Loans	825,834,136	735,407,962
Total Investments	5,177,970	5,024,763
Total Fixed Assets	1,115,506	984,552
Other Assets	42,761,936	24,037,277
TOTAL ASSETS	876,587,516	766,363,478
LIABILITIES AND CAPITAL		
Due to parent or other affiliate	769,342,985	683,560,038
Other Borrowings or rediscounts	6,364,046	5,559,116
Other Liabilities	8,937,820	15,524,208
Total Liabilities	784,644,851	704,643,362
Total Capital	91,942,665	61,720,116
Total Liabilities and Capital	876,587,516	766,363,478

Licensed Mortgage Brokers As Of December 31, 2004

1st Choice Mortgage Corporation
A.A. Financial & Mortgage, Inc.
Absolute Mortgage Solutions, Inc.
Advanced Mortgage Services
Advantage One Home Mortgage, LLC
AdVisa Mortgage Corporation
Alcova Mortgage, LLC
ALE Limited
All-In-One Mortgages, LLC
Allied Home Mortgage Capital Corporation
Ambassador Mortgage, Inc.
America's First Home Mortgage Company, Inc.
American Discount Mortgage Company
American Equity Mortgage, Inc.
American Home Mortgage Corp.
American Home Mortgage Servicing, Inc.
American Mortgage & Financial Services, Incorporated
American Union Mortgage, LLC
AmeriFirst Funding, LLC
Amerifirst Home Improvement Finance Co.
Amerisave Mortgage Corporation
Ameritrust Home Mortgage, LP
Apple Valley Mortgage LLC
Atlantic Bay Mortgage Group, LLC
Aurora Loan Services Inc.
B & B Enterprises
Bay Capital Corp.
Benton Financiers, Inc.
Best Financial Services, Inc.
BMIC Mortgage, Inc.
Bravo Credit Corporation
Brian Taylor Inc.
Brinsfield Mortgage Group, LLC
BrookStone Mortgage Company, Inc.
Buckeye Mortgage Company of West Virginia, LLC
Camryndale Investments, Inc.
Capital Mortgage Finance Corp.
Capital Mortgage Firm, Inc.
Capital Mortgage Services, Inc.
Carteret Mortgage Corporation
Casa Blanca Mortgage, Inc.
Catoctin Mortgage, LLC
CBSK Financial Group, Inc.
Cendant Mortgage Corporation
Chesapeake Mortgage Consultants, Inc.
Clark West Agency, Inc.
Coast to Coast Home Equity Corp.
Little Hocking, OH
Herndon, VA
Hagerstown, MD
Stephens City, VA
Oak Hill, WV
Harrisonburg, VA
Blacksburg, VA
Chesapeake, OH
Charleston, WV
Houston, TX
Winchester, VA
Frederick, MD
McConnellsburg, PA
St. Louis, MO
Melville, NY
Melville, NY
Oakland, MD
Pittsburgh, PA
Charles Town, WV
Calverton, MD
Atlanta, GA
Martinsburg, WV
Winchester, VA
Virginia Beach, VA
Aurora, CO
Inwood, WV
Owings Mills, MD
Morgantown, WV
Steubenville, OH
Rockville, MD
Irvine, CA
Buckhannon, WV
Cumberland, MD
Columbus, OH
Wheeling, WV
Morgantown, WV
Columbia, MD
St. Clairsville, OH
Mineral Wells, WV
Centreville, VA
Woodland Hills, CA
Leesburg, VA
Santa Ana, CA
Mt. Laurel, NJ
Laurel, MD
Oak Hill, WV
West Middlesex, PA

Community Home Mortgage, LLC	Manassas, VA
Consumer Disclosure, Inc.	Fishers, IN
Continental Mortgage	Weirton, WV
Continental Mortgage and Investment Corporation	Arlington, VA
Cornerstone First Financial, LLC	Washington, DC
Cross Country Mortgage Group, Inc.	Parkersburg, WV
CTX Mortgage Company, LLC	Dallas, TX
Dana Capital Group, Inc.	Laguna Woods, CA
Davis Agency	Morgantown, WV
DCG Home Loans, Inc.	Laguna Hills, CA
Debra D. Kohler Insurance Agency	Gassaway, WV
Directsource Funding, Inc.	Harpers Ferry, WV
Don Miller Insurance Agency, Inc.	Parkersburg, WV
Doug Gray Insurance	Clarksburg, WV
DSC Services, Inc.	Portersville, PA
E-Loan, Inc.	Pleasanton, CA
East West Mortgage Company, Inc.	McLean, VA
Eastern Ohio Mortgage, LLC	St. Clairsville, OH
ECC Capital Corporation	Irvine, CA
Emmco, LLC	Lexington, SC
Empire Equity Group, Inc.	Montvale, NJ
Encore Credit Corp.	Irvine, CA
Equity South Mortgage, LLC	Brooklyn, NY
Express Mortgage Financial Services, P.C.	Hyndman, PA
Express Mortgage, LLC	Cross Lanes, WV
Fairfax Mortgage Investments, Inc.	Fairfax, VA
Fairmont Housing Authority	Fairmont, WV
FCB Mortgage, LLC	Frederick, MD
Federal Funding Mortgage Corporation	Vienna, VA
Federated Home Mortgage, Inc.	Alpharetta, GA
Fidelity Mortgage of Kentucky, Inc.	Lexington, KY
Fieldstone Mortgage Company	Columbia, MD
Finance America, LLC	Irvine, CA
First Braddock Mortgage Corporation	Cumberland, MD
First Central Mortgage Company, Inc.	Hampstead, MD
First Choice Lending, Inc.	Bluefield, WV
First Dominion Mortgage Corporation	Ashland, VA
First Guaranty Mortgage Corporation	Winchester, VA
First Home Mortgage Corporation	Baltimore, MD
First Magnus Financial Corporation	Tucson, AZ
First Mortgage & Financial Services of Western Maryland, Inc.	LaVale, MD
First Mortgage Company, Inc.	Elkins, WV
First National Mortgage Banc, Inc.	Dayton, OH
Freedom Mortgage Corporation	Mt. Laurel, NJ
FreedomPoint Financial Corporation	Columbia, MD

G & P, Inc.	Chapmanville, WV
General Mortgage Services, Inc.	Lexington, SC
Genisys Financial Corp.	San Diego, CA
Global Equity Lending, Inc.	Suwanee, GA
Global Home Loans & Finance, Inc.	Melville, NY
Gloria Jane Young	Berkeley Springs, WV
GMAC Mortgage Corporation	Horsham, PA
Good Neighbor Mortgage, Inc.	Washington, WV
Great Lakes Financial Corporation	Ambridge, PA
Greenfield Mortgage, Inc.	Morristown, NJ
Greentree Mortgage Corporation	Owings Mills, MD
Guaranteed Home Mortgage Company, Inc.	White Plains, NY
Hansford Insurance Agency Inc.	Parsons, WV
Harbor Home Lending	Moorefield, WV
Heritage Home Funding Corp.	Winchester, VA
Home Consultants, Inc.	Lake Ariel, PA
Home Loan Center, Inc.	Irvine, CA
Home Mortgages, Inc.	Hurricane, WV
HomeFirst Mortgage Corp.	Alexandria, VA
Homeloan USA Corporation	Plano, TX
HomeOne Credit Corp.	Houston, TX
Homeownership Center, Incorporated	Elkins, WV
Housing Authority of Mingo County	Williamson, WV
Infinity Home Mortgages, LLC	Charleston, WV
Irwin Mortgage Corporation	Fishers, IN
J. Michael Mortgage Corporation	Wheeling, WV
Judith Bookman & Associates, Inc.	Buckhannon, WV
Judy Scott Preferred Mortgage Company, LLC	South Charleston, WV
Just Right Mortgage, Inc.	Spencer, WV
K. Hovnanian American Mortgage, L.L.C.	W. Palm Beach, FL
LenderLive Network, Inc.	Glendale, CO
Lending Mortgage Services, Inc.	Martinsburg, WV
Lending Tree, Inc.	Charlotte, NC
Lincoln Mortgage, LLC	Winchester, VA
LowerMyBills, Inc.	Santa Monica, CA
Major Savings, Inc.	Wheeling, WV
MBA Financial Services, Inc.	Bel Air, MD
MBS Mortgage Company, LLC	Grand Rapids, MI
Melisscon, Inc.	Ashland, KY
MetAmerica Mortgage Bankers, Inc.	Virginia Beach, VA
Metrocities Mortgage, LLC	Sherman Oaks, CA
Mid-States Financial Group, Inc.	Martinsburg, WV
Middletown Home Sales, Inc.	Fairmont, WV
Millennium Financial Group, Inc.	Frederick, MD
Morgan Stanley DW, Inc.	Charleston, WV
Mortgage & Equity Funding Corporation	Leesburg, VA

Mortgage Concepts, Inc.
Mortgage Connection, Inc.
Mortgage Financing.com
Mortgage Net, Inc.
Mortgage One Corporation
Mortgage Strategies Group, LLC
MortgageIt, Inc.
Mountain State Lending Associates, Inc.
Myers National Mortgage Company, Inc.
National City Mortgage
National Future Mortgage, Inc.
National Home Mortgage Services, Inc.
Nations Home Funding, Inc.
Nationwide Advantage Mortgage
Navigator Financial Services, Inc.
New Century Mortgage Corporation
New Logic Mortgage, LLC
Nexstar Financial Corporation
Noble & Noble Financial Associates, Inc.
NovaStar Home Mortgage, Inc.
NovaStar Mortgage, Inc.
NVR Mortgage Finance, Inc.
Oak Tree Mortgage Services, Inc.
OakCrest Mortgage, L.L.C.
Olympia Funding, Inc.
Olympia Mortgage Group, Inc.
Optimal Financial Services
Pamela Elaine Johnson
Parrack Insurance Agency LLC
Passero & Wilson, Inc.
Peoples Mortgage Group, LLC
Peoples Trust Mortgage, LLC
Pinnacle Financial Corporation
Pioneer Home Equity Corporation
Pioneer Mortgage Group, LLC
Potomac Lending LLC
Preferred Credit, Inc.
Prime Mortgage Financial, Inc.
Primerica Financial Services Home Mortgage, Inc.
Profolio Home Mortgage Corp.
RBC Mortgage Company
Residential Mortgage Group, Inc.
Revolutionary Mortgage Company
Richard Tocado Companies
Riley Home Mortgage Corporation
Riverfront Mortgages Incorporated
Rivertown Mortgage Service, LLC

Fairfax, VA
Huntington, WV
Martinsburg, WV
Charleston, WV
White Sulphur Springs, WV
Boca Raton, FL
New York, NY
Weirton, WV
Overland Park, KS
Frederick, MD
Gibbsboro., NJ
Parkersburg, WV
Reston, VA
West Des Moines, IA
Severna Park, MD
Irvine, CA
Baltimore, MD
Creve Coeur, MO
Front Royal, VA
Kansas City, MO
Kansas City, MO
Canonsburg, PA
Williamsport, MD
Winchester, VA
Pleasanton, CA
Vienna, VA
Charleston, WV
Tustin, CA
Elkins, WV
Nitro, WV
Huntington, WV
Fredericksburg, VA
Orlando, FL
Sharpsville, PA
Bluefield, WV
Ashburn, VA
Hurricane, WV
Southborough, MA
Duluth, GA
Houston, TX
Chicago, IL
Winchester, VA
Frederick, MD
Charlotte, NC
Springfield, VA
Wellsburg, WV
Belpre, OH

Saber Mortgage
Safe Housing and Economic Development, Inc.
Security One Mortgage, Inc.
Severn Mortgage Corporation
Silver State Financial Services, Inc.
Skyline Mortgage Group, LC
SLM Financial Corporation
Solomon Homes, Inc.
Solution One Mortgage, LLC
Southern Trust Mortgage, LLC
Southland Log Homes Mortgage Company, LLC
Steel Valley Mortgage Company
Suburban Mortgage Corp.
Success Mortgage, LLC
Sunset Mortgage Company, LP
Sunshine Mortgage Corporation
Sweitzer, Simson & Associates, Inc.
Terry Pennington Agency, Inc.
The Mortgage Center of Virginia
The Mortgage Group, Inc.
The Mortgage Place, LLC
The Mortgage Store Financial, Inc.
The New York Mortgage Company, LLC
Trinity, Inc.
Trio Limited
Turnstone Mortgage Company
U.S. Window Finance Corporation, Inc.
U.S.A. Financial Services, Inc.
Universal American Mortgage Company, LLC
UST Mortgage Company
Valley Broker Services, Inc.
Victory Mortgage, Inc.
Vintage Mortgage, LLC
W.R. Clouse & Associates Mortgage Company
Washington Financial Mortgage Services Corp.
West Virginia Five Star Mortgage Corporation
West Virginia Mortgage Store Corporation
Wharton Mortgage, Inc.
Wilmington Finance, Inc.
Winterwood Mortgage Group, LLC
WV Capitol Mortgage, Inc.
Yorktown Funding, Inc.

Toronto, OH
Kimball, WV
Keareysville, WV
Leesburg, VA
Henderson, NV
Reston, VA
Voorhees, NJ
Morgantown, WV
South Charleston, WV
Norfolk, VA
Irmo, SC
Steubenville, OH
Big Otter, WV
Winchester, VA
Chadds Ford, PA
Smyrna, GA
Oakland, MD
Beckley, WV
Winchester, VA
Fairfax, VA
Wheeling, WV
Los Angeles, CA
New York, NY
Wheeling, WV
Columbus, OH
Exton, PA
Royal, AR
Fairfax, VA
Clearwater, FL
Jacksonville, FL
Harrisonburg, VA
Washington, PA
Morgantown, WV
Indianapolis, IN
Morgantown, WV
Charleston, WV
Daniels, WV
Huntington, WV
Plymouth Meeting, PA
Greenwood, IN
South Charleston, WV
Camp Hill, PA

Licensed Mortgage Lenders As Of December 31, 2004

1st American Mortgage, Inc.	Vienna, VA
A. Anderson Scott Mortgage Group, Inc.	Rockville, MD
Aames Capital Corporation	Los Angeles, CA
Aames Funding Corporation	Los Angeles, CA
Aames Investment Corporation	Los Angeles, CA
Academy Mortgage Corporation	Salt Lake City, UT
Accredited Home Lenders, Inc.	San Diego, CA
Acoustic Home Loans, LLC	Orange, CA
Advanced Financial Services, Inc.	Newport, RI
Aegis Correspondent Corporation	Houston, TX
Aegis Funding Corporation	Mesa, AZ
Aegis Lending Corporation	Baton Rouge, LA
Aegis Mortgage Corporation	Houston, TX
Aegis Wholesale Corporation	Monroeville, PA
Alegis Group, LP	Greenville, SC
Allied Home Mortgage Capital Corporation	Houston, TX
America's Choice Mortgage, Inc.	Martinez, GA
America's First Home Mortgage Company, Inc.	Frederick, MD
America's Money Line	Glen Allen, VA
American Business Mortgage Services, Inc.	Philadelphia, PA
American Equity Mortgage, Inc.	St. Louis, MO
American General Financial Services, Inc., DE Corp.	Evansville, IN
American General Financial Services, Inc., Ohio Corp.	Evansville, IN
American Home Mortgage Acceptance, Inc.	Melville, NY
American Home Mortgage Corp.	Melville, NY
American Home Mortgage Servicing, Inc.	Columbia, MD
American Mortgage Network, Inc.	San Diego, CA
Amerifirst Home Improvement Finance Co.	Calverton, MD
Amerisave Mortgage Corporation	Atlanta, GA
AmeriSouth Mortgage Company	Charlotte, NC
AmPro Mortgage Corporation	Phoenix, AZ
Aurora Loan Services Inc.	Aurora, CO
Barclays Bank PLC	New York, NY
Bay Capital Corp.	Owings Mills, MD
Bayview Loan Servicing, LLC	Coral Gables, FL
Bear Stearns Mortgage Capital Corporation	New York, NY
Benchmark Mortgage, Inc.	Richmond, VA
Best Financial Services, Inc.	Steubenville, OH
Bravo Credit Corporation	Irvine, CA
Briner, Incorporated	Middleburg, VA
Calusa Investments, LLC	Herndon, VA
Capital Mortgage Finance Corp.	Columbia, MD
Cardinal Financial Company, Limited Partnership	Warminster, PA
Carteret Mortgage Corporation	Centreville, VA

Casa Blanca Mortgage, Inc.	Woodland Hills, CA
Cendant Mortgage Corporation	Mt. Laurel, NJ
Centex Home Equity Company, LLC	Dallas, TX
CGB AGRI Financial Services, Inc.	Louisville, KY
Challenge Financial Investors Corporation	Largo, FL
Chapel Mortgage Corporation	Rancocas, NJ
CIT Group/Consumer Finance, Inc.	Livingston, NJ
CIT Group/Sales Financing, Inc.	Livingston, NJ
Countrywide Home Loans Servicing, LP	Plano, TX
Countrywide Home Loans, Inc.	Calabasas, CA
Countrywide Mortgage Ventures, LLC	Calabasas, CA
Credit Suisse First Boston Financial Corporation	Princeton, NJ
Credit Suisse First Boston Mortgage Capital, LLC	New York, NY
Credit-Based Asset Servicing and Securitization LLC	New York, NY
Crescent Mortgage Company	Atlanta, GA
Crescent Mortgage Services, Inc.	Atlanta, GA
CreveCor Mortgage, Inc.	Brentwood, MO
CTX Mortgage Company, LLC	Dallas, TX
CUNA Mutual Mortgage Corporation	Madison, WI
D & M Financial Corp.	Belleville, NJ
Dana Capital Group, Inc.	Laguna Woods, CA
DB Structured Products, Inc.	New York, NY
Decision One Mortgage Company, LLC	Charlotte, NC
Delta Funding Corporation	Woodbury, NY
DLJ Mortgage Capital, Inc.	New York, NY
Dollar Mortgage Corporation	La Mesa, CA
Dovenmuehle Mortgage, Inc.	Schaumburg, IL
Dream House Mortgage Corporation	Providence, RI
Dreamhome Community Development Corporation	Grantsville, WV
DSC Services, Inc.	Portersville, PA
E-Loan, Inc.	Pleasanton, CA
ECC Capital Corporation	Irvine, CA
eHome Credit Corp.	Carle Place, NY
Emax Financial Group L.L.C.	St. Croix US, VI
EMC Residential Mortgage Corporation	Irving, TX
Emmco, LLC	Lexington, SC
Encore Credit Corp.	Irvine, CA
Express Capital Lending	Newport Beach, CA
Federal Funding Mortgage Corporation	Vienna, VA
Federation of Appalachian Housing Enterprises, Inc.	Berea, KY
Fidelity Home Mortgage Corporation	Baltimore, MD
Fieldstone Investment Corporation	Columbia, MD
Fieldstone Mortgage Company	Columbia, MD
Finance America, LLC	Irvine, CA
First Consolidated Mortgage Company	Dallas, TX
First Guaranty Mortgage Corporation	McLean, VA

First Home Mortgage Corporation	Baltimore, MD
First Magnus Financial Corporation	Tucson, AZ
First National Mortgage Banc, Inc.	Dayton, OH
Flick Mortgage Investors, Inc.	Miami, FL
Franklin American Mortgage Company	Franklin, TN
Freedom Mortgage Corporation	Mt. Laurel, NJ
Full Spectrum Lending, Inc.	Pasadena, CA
GE HF Holdings, Inc.	St. Paul, MN
GE Mortgage Services, LLC	Raleigh, NC
Genisys Financial Corp.	San Diego, CA
Global Equity Lending, Inc.	Suwanee, GA
Global Home Loans & Finance Inc.	Melville, NY
GMAC Mortgage Corporation	Horsham, PA
Green Tree Servicing LLC	St. Paul, MN
Greenfield Mortgage, Inc.	Morristown, NJ
Greenlight Financial Services, Inc.	Irvine, CA
Greentree Mortgage Corporation	Owings Mills, MD
GRP Loan, LLC	White Plains, NY
Guaranteed Home Mortgage Company, Inc.	White Plains, NY
H & R Block Mortgage Corporation	Lake Forest, CA
Harbourton Mortgage Investment Corporation	Santa Rosa, CA
Harwood St. Funding I, LLC	Dallas, TX
Harwood St. Funding II, LLC	Dallas, TX
HDMF II, LLC	Edison, NJ
HDMF-I, LLC	Edison, NJ
Home Consultants, Inc.	Lake Ariel, PA
Home Loan Center, Inc.	Irvine, CA
Home Loan Corporation	Houston, TX
Home123 Corporation	Irvine, CA
HomeAmerican Credit, Inc.	Philadelphia, PA
HomeAmerican Mortgage Corporation	Fairfax, VA
HomeComings Financial Network, Inc.	Minneapolis, MN
Homeloan USA Corporation	Plano, TX
HomeOne Credit Corp.	Houston, TX
Housing Authority of Mingo County	Williamson, WV
Howard Hanna Financial Services, Inc.	Pittsburgh, PA
Impac Funding Corporation	Newport Beach, CA
InterBay Funding, LLC	Coral Gables, FL
J.A.M. Consultants, Inc.	Alexandria, IN
J.P. Morgan Mortgage Acquisition Corp.	New York, NY
JLM Direct Funding, Ltd.	Houston, TX
K. Hovnanian American Mortgage, L.L.C.	W. Palm Beach, FL
Litton Loan Servicing, LP	Houston, TX
LoanCare Servicing Center, Inc.	Norfolk, VA
LoanCity.com	San Jose, CA
Long Beach Mortgage Company	Anaheim, CA
Mason Dixon Funding, Inc.	Rockville, MD
Merit Financial, Inc.	Kirkland, WA

Merrill Lynch Mortgage Lending, Inc.
Metrocities Mortgage, LLC
Michigan Fidelity Acceptance Corporation
Mid-States Financial Group, Inc.
Midland Mortgage Company
Mila, Inc.
Molton, Allen & Williams Mortgage Company, LLC
MorEquity, Inc.
Morgan Stanley Dean Witter Credit Corporation
Morgan Stanley Mortgage Capital, Inc.
Mortgage & Equity Funding Corporation
Mortgage Access Corp.
Mortgage Investors Corporation
Mortgage South, Inc.
Mortgageclose.Com, Inc.
MortgageIt, Inc.
National Future Mortgage, Inc.
Nations Home Funding, Inc.
Nationwide Advantage Mortgage Company
New Century Credit Corporation
New Century Mortgage Corporation
Nexstar Financial Corporation
Nomura Credit and Capital, Inc.
NovaStar Home Mortgage, Inc.
NovaStar Mortgage, Inc.
Novelle Financial Services, Inc.
NVR Mortgage Finance, Inc.
Ocwen Loan Servicing, LLC
Olympia Funding, Inc.
Olympia Mortgage Group, Inc.
Opteum Financial Services, LLC.
Option One Mortgage Corporation
Origen Financial, LLC
Pinnacle Financial Corporation
Pinnacle Mortgage Group, Inc.
Platinum Capital Group, Inc.
Prime Mortgage Financial, Inc.
Provident Funding Group, Inc.
Quicken Loans, Inc.
RBC Mortgage Company
Residential Funding Corporation
Residential Mortgage Solution LLC
Revolutionary Mortgage Company
Saxon Funding Management, Inc.
Saxon Mortgage, Inc.
Schmidt Mortgage Company

Minneapolis, MN
Sherman Oaks, CA
Southfield, MI
Martinsburg, WV
Oklahoma City, OK
Mountlake Terrace, WA
Fairfax, VA
Evansville, IN
Riverwoods, IL
New York, NY
Leesburg, VA
Morris Plains, NJ
St. Petersburg, FL
Richmond, VA
Orange, CA
New York, NY
Gibbsboro., NJ
Reston, VA
West Des Moines, IA
Irvine, CA
Irvine, CA
St. Charles, MO
New York, NY
Kansas City, MO
Kansas City, MO
Newport Beach, CA
Canonsburg, PA
West Palm Beach, FL
Pleasanton, CA
Vienna, VA
Paramus, NJ
Irvine, CA
Southfield, MI
Orlando, FL
Lakewood, CO
Irvine, CA
Southborough, MA
Burlingame, CA
Livonia, MI
Chicago, IL
Minneapolis, MN
Santa Monica, CA
Frederick, MD
Glen Allen, VA
Glen Allen, VA
Rocky River, OH

Select Portfolio Servicing, Inc.	Salt Lake City, UT
Shore Financial Services, Inc.	Birmingham, MI
Silver State Financial Services, Inc.	Henderson, NV
Sirva Mortgage, Inc.	Mayfield Heights, OH
SLM Financial Corporation	Voorhees, NJ
Southern Trust Mortgage, LLC	Norfolk, VA
SouthStar Funding, LLC	Atlanta, GA
Specialized Loan Servicing LLC	Highlands Ranch, CO
Suburban Mortgage Corp.	Big Otter, WV
Sunset Financial Resources, Inc.	Jacksonville, FL
Sunset Mortgage Company, LP	Chadds Ford, PA
Sunshine Mortgage Corporation	Smyrna, GA
Tammac Corporation	Wilkes-Barre, PA
Taylor, Bean & Whitaker Mortgage Corp.	Ocala, FL
TCIF, LLC	Armonk, NY
Terwin Advisors, LLC	New York, NY
The Mortgage Group, Inc.	Fairfax, VA
The Mortgage Store Financial, Inc.	Los Angeles, CA
The New York Mortgage Company, LLC	New York, NY
Thornburg Mortgage Home Loans, Inc.	Santa Fe, NM
Transland Financial Services, Inc.	Maitland, FL
Triad Financial Services, Inc.	Jacksonville, FL
TriBeCa Lending Corporation	New York, NY
U.S.A. Financial Services, Inc.	Fairfax, VA
UBS Real Estate Securities Inc.	New York, NY
Universal American Mortgage Company, LLC	Clearwater, FL
UST Mortgage Company	Jacksonville, FL
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Walter Mortgage Company	No. Richland Hills, TX
Washtenaw Mortgage	Ann Arbor, MI
Watermark Financial Partners, Inc.	Denver, CO
Wendover Financial Services Corporation	Greensboro, NC
Wilmington Finance, Inc.	Plymouth Meeting, PA
Wilshire Credit Corporation	Portland, OR
WinStar Mortgage Partners, Inc.	Plymouth, MN
WMC Mortgage Corporation	Woodland Hills, CA
Woodmen Mortgage Services, Inc.	Omaha, NE
Yorktown Funding, Inc.	Camp Hill, PA

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

American Express Travel Related Services Company,
200 Vesey Street
New York, New York 10285-
Phone: (201) 209-5904

Comdata Corporation
5301 Maryland Way
Brentwood, Tennessee 37027
Phone: (615) 370-7000

Integrated Payment Systems, Inc.
6200 South Quebec Street
Greenwood Village, Colorado 80111
Phone: (303) 967-7202

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

Orlandi Valuta
18000 Studebaker Road, Suite 900
Cerritos, California 90703
Phone: (303) 967-7202

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) 591-3835

Travelex, Inc.
1000 Franklin Avenue, Suite 100
Garden City, New York 11530
Phone: (416) 359-3700

Western Union Financial Services, Inc.
6200 South Quebec Street, #240
Greenwood Village, Colorado 80111
Phone: (303) 967-7202

American Payment Systems, Inc.
15 Sterling Drive
Wallingford, Connecticut 06492
Phone: (203) 6794592

Global Express Money Orders, Inc.
8819 Monard Drive
Silver Spring, Maryland 20910
Phone: (301) 588-2870

Interpayment Services Limited
Worldwide House
Peterborough, England UK PE3 6SB
Phone: (416) 359-3725

Merchants Express Money Order Company
1029 Mumma Road
Wormleysburg, Pennsylvania 17043
Phone: (717) 760-5907

Omnex Group, Inc.
2635 Camino Del Rio South, Suite 309
San Diego, California 92108
Phone: (619) 688-9800

PayPal, Inc.
2211 North First Street
San Jose, California 95131
Phone: (408) 967-1068

Sigue Corporation
1518 San Fernando Road
San Fernando, California 91340
Phone: (818) 493-5101

Travelex Currency Services, Inc.
100 Yonge Street, 14th Floor
Toronto, Ontario M5C 2W1
Phone: (416) 359-3700

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