

STATE OF WEST VIRGINIA

106th ANNUAL REPORT

OF FINANCIAL INSTITUTIONS

Pursuant to WV §31A-2-12

Under the Supervision of the

COMMISSIONER OF BANKING

Year ending December 31, 2007



LARRY A. STARK
COMMISSIONER



WEST VIRGINIA DIVISION OF BANKING
1900 KANAWHA BLVD., EAST
STATE CAPITOL COMPLEX, BUILDING 3, ROOM 311
CHARLESTON, WEST VIRGINIA 25305-0240
www.wvdob.org

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

Joe Manchin III
Governor

Larry A. Stark
Commissioner

April 21, 2008

The Honorable Joe Manchin, Governor
Main Building, Capitol Complex
1900 Kanawha Boulevard, East
Charleston, WV 25305

Governor Manchin:

Attached is the Annual Report of the West Virginia Division of Banking for Fiscal Year 2007, in compliance with W.Va. Code §31A-2-12.

The Division of Banking's effort in making the West Virginia bank charter comparatively more attractive resulted in one additional bank converting to the West Virginia bank charter during the fiscal year, resulting in combined assets of \$17.2 billion under the state charter at fiscal year end.

Our agency's employees remain dedicated to strengthening the state financial services system by executing on their statutory charge of ensuring compliance with state and federal statutes and regulation by our state chartered banks and credit unions, regulated consumer lenders, non-depository mortgage lenders, brokers, and loan originators, and money transmitters.

Very truly yours,

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>2007</u>	<u>2006</u>
Bank Holding Companies	15	19
Commercial Banks and Trust Companies (Trust, Compliance, EDP and Visitations)	55	59
Credit Unions	5	6
Money Transmitter	6	0
Regulated Consumer Lenders	5	4
Mortgage Lender/Broker Examinations & Visitations	39	42
Total Examinations	125	130

Fiscal Year Receipts & Disbursements**FY2007
June 30, 2007****FY2006
June 30, 2006****RECEIPTS:**

Bank Assessments	\$882,779	\$834,881
Regulated Consumer Lender Assessments	\$159,675	\$148,415
Credit Union Assessments	\$32,524	\$0
Bank Holding Company Assessments	\$11,651	\$10,921
Bank & Bank Holding Co. Fees	\$19,750	\$6,750
Money Transmitter Fees	\$28,370	\$15,960
NonDepository Fees	\$1,749,570	\$1,609,331
Other Application Fees	\$0	\$2,250
Miscellaneous Fees	\$4,356	\$0

Total Income: **\$2,888,675** **\$2,628,507**

EXPENDITURES:

Personal Services /Annual Increments	\$1,467,878	\$1,475,871
Employee Benefits	\$453,448	\$443,345
Current Expenses	\$480,032	\$446,628
Repairs and Alterations	\$0	\$2,138
Total Assets	\$34,539	\$48,574
General Revenue Transfer	\$210,998	\$517,806

Total Operating Expenses: **\$2,646,895** **\$2,934,362**

**WEST VIRGINIA DIVISION OF BANKING STAFF
AS OF DECEMBER 31, 2007**

COMMISSIONER	LARRY STARK
GENERAL COUNSEL	ROBERT LAMONT
STAFF ATTORNEY	KATHY LAWSON
DIRECTOR, DEPOSITORY INSTITUTIONS	SARA CLINE
DIRECTOR, NON-DEPOSITORY INSTITUTIONS	TRACY HUDSON
DIRECTOR, OPERATIONS REGULATION	JOHN FRANCE
NONDEPOSITORY INSTITUTION LICENSING ANALYST	MARLA GARDNER
NONDEPOSITORY INSTITUTION 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
FINANCIAL INSTITUTION EXAMINERS	MARK ANDERSON (<i>Chief</i>) STEPHANIE BEANE (<i>Chief</i>) JEFFREY BRICKEY JAMES CARPENTER MICHAEL COPEN NATHAN FREEMAN ROBERT GLOTFELTY, JR. JULIE HARPER RICHARD HUMPHREY TERRI MANLEY MATTHEW MANN JERRY MARTIN CHARLES MCVEY (<i>Chief</i>) JON OURS ESTHER SEBERT JAMES THOMPSON ROBERT YOUNG

**WEST VIRGINIA
BOARD OF BANKING AND FINANCIAL INSTITUTIONS
STATUTORY MEMBERS AS OF DECEMBER 31, 2007**

Board Member	Location	Represents
Mr. Larry A. Stark	Chair and Commissioner of Banking	WV Division of Banking
Mr. James Cava	Rocket Center, WV	Public
Mr. Michael Hudnall	Freedom Bank, Inc. Belington, WV	Banks with assets greater than \$75 Million and less than \$200 Million
Mr. Paul Limbert	Wesbanco Bank, Inc. Wheeling, WV	Banks with assets greater than \$200 Million
Mr. Larry Moore	Ceredo, WV	Public
Mr. Michael Nelson	Pleasants County Bank, Inc. St. Mary, WV	Banks with assets no greater than \$75 Million
Mr. Charles Thomas	WV Corporate Credit Union Parkersburg, WV	All other Financial Institutions

Note: No Bank Failures Occurred in 2007

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

Statutory Members, as of December 31, 2007

<u>Board Member</u>		<u>Represents</u>
Mr. Larry A. Stark	Chair and Commissioner of Banking	WV Division of Banking
Dr. Paul J. Uselding	Dean, College of Business	Marshall University
Dr. R. Stephen Sears	Dean, College of Business and Economics	West Virginia University
Ms. Jill Miles	Deputy Attorney General	Attorney General's Office
Mr. Stephen E. Spence	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

January 1, 2008

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, 2007	6.25% per year
February 1, 2007	6.50% per year
March 1, 2007	6.50% per year
April 1, 2007	6.25% per year
May 1, 2007	6.50% per year
June 1, 2007	6.50% per year
July 1, 2007	6.75% per year
August 1, 2007	6.75% per year
September 1, 2007	6.50% per year
October 1, 2007	6.25% per year
November 1, 2007	6.25% per year
December 1, 2007	6.00% per year
January 1, 2008	6.00% per year

Formula based on 20-year maturities only.

STATE BANKS HEADQUARTERED IN WEST VIRGINIA

Bank of Charles Town

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

Bank of Gassaway

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

Bank of Mingo

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

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

Capon Valley Bank

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

Centra Bank, Inc.

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

Citizens Bank of Morgantown, Inc.

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

Citizens First Bank, Inc.

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

Clay County Bank, Inc.

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

Clear Mountain Bank, Inc.

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

CNB Bank, Inc.

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

Community Bank of Parkersburg

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

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

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

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 10
Wheeling, West Virginia 26003-5025
Phone: (304) 232-2001

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

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

First Neighborhood Bank, Inc.
216 Market Street
Spencer, West Virginia 25276
Phone: (304) 927-1750

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

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

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
Iaeger, West Virginia 24844
Phone: (304) 938-5322

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

The Calhoun County Bank, Inc.

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

The First State Bank

660 Central Ave P. O. Box 295
Barboursville, West Virginia 25504
Phone: (304) 736-5271

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

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 Citizens Bank of Weston, Inc.

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

The Grant County Bank

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

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

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

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

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

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

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

NATIONAL BANKS HEADQUARTERED IN WEST VIRGINIA

Citizens National Bank

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

Fayette County National Bank

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

First National Bank (Ronceverte)

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

Progressive Bank, National Association

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

The First National Bank of St. Marys

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

City National Bank of West Virginia

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

First Century Bank, N.A.

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

Mountain Valley Bank, N.A.

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

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 2007

DATE APPROVED	APPLICATION TYPE	APPLICATION NAME	DESCRIPTION
1-25-07	Establish branches through Merger with an affiliate bank	Centra Bank, Inc. Morgantown, WV	Application by Centra Bank, Inc., Morgantown, WV to establish branches through merger with an affiliate, Centra Bank – Smithfield, Smithfield, PA.
03-12-07	Establish branches through Merger with an affiliate bank	Summit Community Bank, Moorefield, WV	Application by Summit Community Bank, Inc., Moorefield, WV to establish branches through merger with an affiliate, Shenandoah Valley National Bank, Winchester, VA.
03-12-07	Charter Conversion	The Williamstown National Bank, Inc., Williamstown, WV	Application by The Williamstown National Bank, Williamstown, WV to convert to a state chartered, non-member bank under the title, Williamstown Bank, Inc., Williamstown, WV.
03-12-07	Denovo Branch Bank	Premier Bank, Inc. Martinsburg, WV	Application by Premier Bank, Inc., Martinsburg, WV to establish a denovo branch Bank at 71 Jefferson Crossing Way, Charles Town, WV.
06-11-07	Bank Holding Company Acquisition	United Bankshares, Inc.	Application by United Bankshares, Inc., Charleston, WV to acquire Premier Community Bankshares, Inc., Winchester, VA.
06-11-07	Establish Branches through Merger	United Bank, Inc., Parkersburg, WV	Application by United Bank, Inc., Parkersburg, WV to establish branches through merger with Premier Bank, Inc., Martinsburg, WV.
09-10-07	Establish Branches through Merger	Union Bank, Inc. Middlebourne, WV	Application by Union Bank, Inc., Middlebourne, West Virginia, to establish branches through merger with First National Bank of St. Marys, St. Marys, West Virginia.
09-10-07	Bank Holding Company Acquisition	Hometown Bankshares Inc. Middlebourne, WV	Application by Hometown Bancshares, Inc., Middlebourne, West Virginia, to acquire First Community Bancorp, Inc., St. Marys, West Virginia.

BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
THAT OCCURRED IN 2007

BANKS INVOLVED

SURVIVING ENTITY

Bank Merger

Premier Bank, Inc., Martinsburg, WV merged
with United Bank, Inc., Parkersburg, WV

United Bank, Inc.

Bank Merger

Shenandoah Valley National Bank
Winchester, VA merged with
Summit Community Bank, Inc., Moorefield, WV

Summit Community Bank, Inc.

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 2006, 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**

Reported as of December 31, 2007

<u>STATE BANKS</u>	<u>12-31-07</u>	<u>12-31-06</u>
	\$7,898,845,000	\$7,757,945,000

<u>NON-BANK TRUST COMPANIES</u>	<u>12-31-07</u>	<u>12-31-06</u>
	\$406,384,000	\$395,392,000

(\$ in 000's)

	WV State Banks		WV National Banks	
	12/31/2007	12/31/2006	12/31/2007	12/31/2006
Number of Institutions	53	53	9	11
<u>ASSETS</u>				
Cash and Due from banks	\$505,132	\$521,622	\$115,862	\$127,971
Securities	\$3,310,507	\$2,962,978	\$788,994	\$916,079
Federal Funds sold and reverse repurchase	\$601,362	\$237,684	\$14,111	\$56,011
Net loans and leases	\$12,673,811	\$11,579,183	\$2,690,679	\$2,681,301
Bank premises & fixed assets	\$294,028	\$268,972	\$85,733	\$76,578
Other Real Estate	\$24,227	\$18,566	\$4,409	\$1,792
Goodwill & other intangibles	\$205,109	\$184,358	\$65,178	\$65,921
Other assets	\$562,643	\$483,681	\$161,485	\$150,975
<i>TOTAL ASSETS</i>	\$18,176,819	\$16,257,044	\$3,926,451	\$4,076,628
<u>LIABILITIES AND EQUITY CAPITAL</u>				
Total deposits	\$13,581,823	\$12,638,474	\$3,208,510	\$3,355,758
Federal funds purchased and repurchase agreements	\$885,385	\$643,394	\$176,128	\$169,511
Other borrowed funds	\$1,811,992	\$1,245,500	\$68,245	\$77,836
Subordinated debt	\$53	\$51	\$0	\$0
Other liabilities	\$164,626	\$148,011	\$77,620	\$76,643
Common stock	\$73,829	\$72,889	\$9,973	\$10,373
Surplus	\$428,581	\$343,264	\$253,464	\$254,314
Undivided profits	\$1,241,244	\$1,165,753	\$132,511	\$132,193
<i>TOTAL LIABILITY AND EQUITY CAPITAL</i>	\$18,187,533	\$16,257,336	\$3,926,451	\$4,076,628
<u>INCOME AND EXPENSE</u>				
Interest Income	\$1,104,944	\$977,390	\$248,348	\$249,950
Interest Expense	\$500,139	\$408,207	\$96,695	\$82,592
Net Interest Income	\$604,805	\$569,183	\$151,653	\$167,358
Provisions for loan and lease losses	\$32,846	\$26,878	\$7,885	\$5,162
Noninterest income	\$160,186	\$146,726	\$66,634	\$66,924
Fiduciary activities	\$22,518	\$20,110	\$3,873	\$4,010
Service charges on deposit accounts	\$69,054	\$62,494	\$40,979	\$39,641
Trading account gains and fees	\$226	\$5	\$0	\$0
Additional noninterest income	\$68,388	\$64,117	\$21,782	\$23,273
Total noninterest expense	\$475,949	\$430,243	\$114,622	\$117,844
Salaries and employee benefits	\$220,153	\$203,298	\$58,262	\$59,397
Premises and equipment expense	\$59,086	\$57,477	\$17,407	\$17,946
Additional noninterest expense	\$196,710	\$169,468	\$38,953	\$40,501
Pre-tax net operating income	\$256,196	\$258,788	\$95,780	\$111,276
Securities gains (losses)	\$324	\$(9,730)	\$(56)	\$(2,213)
Applicable income taxes	\$70,825	\$73,115	\$31,220	\$37,152
Income before extraordinary items	\$185,695	\$175,943	\$64,504	\$71,911
Extraordinary gains-net	\$0	\$0	\$0	\$0
<i>Net Income</i>	\$185,695	\$175,943	\$64,504	\$71,911

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

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

BB&T Corporation
150 South Stratford Road, PO Box 1290
Winston-Salem, North Carolina 27102-1290

Calhoun Bankshares, Inc.
PO Box 430
Grantsville, West Virginia 26147

Centra Financial Holdings, Inc.
PO Box 656, 990 Elmer Prince Drive
Morgantown, West Virginia 26507-0656

Citizens Financial Corp.
PO Box 1519
Elkins, West Virginia 26241

CNB Financial Services, Inc.
212 S. Washington Street, PO Box 130
Berkeley Springs, West Virginia 25411

Community Trust Bancorp, Inc.
346 North Mayo Trail, PO Box 2947
Pikeville, Kentucky 41502

Davis Trust Financial Corporation
PO Box 1546
Elkins, West Virginia 26241-1429

Farmers Bancshares, Inc.
Farmers Bank and Savings Co.
Pomeroy, Ohio 45769

Appalachian Financial Corporation
PO Box 370
Philippi, West Virginia 26416

Big Coal River Bancorp, Inc.
702 Boone Street, PO Box 68
Whitesville, West Virginia 25209

Camco Financial Corporation
814 Wheeling Avenue
Cambridge, Ohio 43725

Citizens Bancshares, Inc.
201 Main Avenue
Weston, West Virginia 26452

City Holding Company
3601 MacCorkle Ave, PO Box 4158
Charleston, West Virginia 25364

Community Bankshares, Inc.
631 Juliana Street
Parkersburg, West Virginia 26102

Cornerstone Financial Services, Inc.
PO Box 249
West Union, West Virginia 26456

Eastern Bancshares, Inc.
75 Rosemary Lane
Romney, West Virginia 26757

FCNB Bancorp, Inc.
Court Street & Maple Ave.
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 Bancorp, Inc.

PO Box 180
St. Marys, West Virginia 26170-

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

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

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 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

Guaranty Financial Services, Inc.

517 Ninth Street
Huntington, West Virginia 25701

Heritage Bancshares, Inc.

11 West Main Street, PO Box 388
Mannington, West Virginia 26582

Hometown Bancshares, Inc.

PO Box 145
Middlebourne, West Virginia 26149

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 10
Wheeling, West Virginia 26003

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

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

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

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

MVB Financial Corp.
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-

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

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

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

Sky Financial Group, Inc.
221 South Church Street
Bowling Green, Ohio 43402

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

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
Houston, Texas 77380

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

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

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

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

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

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

**BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
AS OF DECEMBER 31, 2007**

Formations:

None

Dissolutions:

None

STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA

Clarksburg Area Postal Employees Credit Union

200 Cava Drive, Room 126
Clarksburg, WV 26301
Phone: (304) 623-4794

Local #317 I.A.F.F. Credit Union

PO Box 3736, 300 Morris Street E
Charleston, WV 25337
Phone: (304) 345-9790

Wayne County School Employees Credit Union

1012 Thornburg Street
Huntington, WV 25701
Phone: (304) 429-1213

West Virginia Baptist State Convention Credit Union

P. O. 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 Corporate Credit Union

PO Box 209
Parkersburg, WV 26102
Phone: (304) 485-4563

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
DECEMBER 31, 2007**

<u>BALANCE SHEET</u>	<u>Total Liabilities</u>	<u>Shares</u>	<u>Total Equity</u>	<u>Total Assets</u>
Clarksburg Area Postal Clarksburg, WV	\$15,802	\$8,628,131	\$914,698	\$9,558,631
Local #317 I.A.F.F. Charleston, WV	\$127,074	\$4,909,807	\$468,914	\$5,505,795
The State Credit Union Charleston, WV	\$243,256	\$29,258,074	\$3,847,436	\$33,348,866
WV Baptist State Convention Hilltop, WV	\$4,516	\$269,095	\$23,512	\$297,123
WV Central Credit Union Parkersburg, WV	\$(31,034)	\$47,786,950	\$6,073,274	\$53,829,190
TOTALS	\$359,614	\$90,852,057	\$11,327,834	\$102,539,605

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 2007**

<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>
Clarksburg Area Postal Clarksburg, WV	\$587,659	\$217,314	\$370,345	\$54,427	\$332,537	\$(280,528)
Local #317 I.A.F.F. Charleston, WV	\$297,869	\$237,896	\$59,973	\$1,217	\$64,800	\$37,494
The State Credit Union Charleston, WV	\$1,793,069	\$684,949	\$1,108,120	\$449,862	\$1,314,596	\$394,704
WV Baptist State Convention Hilltop, WV	\$8,808	\$4,516	\$4,292	\$522	\$2,939	\$2,931
WV Central Credit Union Parkersburg, WV	\$3,104,889	\$1,645,462	\$1,459,427	\$983,001	\$2,081,209	\$622,987
TOTALS	\$5,792,294	\$2,790,137	\$3,002,157	\$1,489,029	\$3,796,081	\$777,588

**WEST VIRIGNIA CORPORATE CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 2007**

Statement of Financial Condition

Liabilities	\$18,934,881
Equity	\$252,348,239
Total Assets	\$271,283,120

Income Statement

Total Interest Income	\$1,100,394
Total Dividend & Interest Expense	\$1,030,155
Net Interest Income	\$70,239
 Total Non-Interest Income	 \$26,796
Total Non-Interest Expense	\$96,924
Net Income	-\$8938

West Virginia Division of Banking

Licensed Mortgage Brokers as of December 31, 2007

Mortgage Broker

1st Appletree Mortgage LLC	Waynesboro, PA
1st Security Mortgage, Inc.	Bethesda, MD
21st Mortgage Corporation	Knoxville, TN
AA Mortgage Group, LLC	Frederick, MD
Absolute Mortgage Solutions, Inc.	Hagerstown, MD
Advanced Home Loans Corp	Marco Island, FL
Advent Financial, Inc.	Bel Air, MD
Alcova Mortgage, LLC	Covington, VA
ALE Limited	Chesapeake, OH
Allied Home Mortgage Capital Corporation	Houston, TX
Allied Mortgage, LLC	Luray, VA
Ambassador Mortgage, Inc.	Winchester, VA
American Affordable Homes, Inc.	McLean, VA
American Continental Mortgage Corp	Owings Mills, MD
American Mortgage & Financial Services, Incorporated	Oakland, MD
American Nationwide Mortgage Company, Inc.	Tampa, FL
American Union Mortgage, LLC	Pittsburgh, PA
Americas First Home Mortgage Company, Inc.	Frederick, MD
America's Mortgage Broker, L.L.C.	Tampa, FL
Americorp Mortgage Services, Inc.	Reston, VA
AmeriFund Mortgage Services, LLC	Crofton, MD
Amerind Financial Group, Inc.	Costa Mesa, CA
Amerinet Financial, LLC	Upper Marlboro, MD
Amerisave Mortgage Corporation	Atlanta, GA
Ark-La-Tex Financial Services, LLC	Dallas, TX
Atlantic Federal Home Loans, LLC	Kearneysville, WV
Atlantic Funding Services, L.L.C.	Harpers Ferry, WV
Bancstar Mortgage LLC	Bethesda, MD
Beazer Mortgage Corporation	Atlanta, GA
Benton Financiers, Inc.	Morgantown, WV
Best Financial Services, Inc.	St. Clairsville, OH
Birchenough Mortgage Services, Inc.	Winchester, VA
BMIC Mortgage, Inc.	Rockville, MD
BrookStone Mortgage Company, Inc.	Columbus, OH
Buckeye Mortgage Company of West Virginia, LLC	Wheeling, WV
Capital Mortgage Firm, Inc.	St. Clairsville, OH
Capital Mortgage Services, Inc.	Mineral Wells, WV
Carson Capital LLC	Glen Dale, WV
Carteret Mortgage Corporation	Centreville, VA
Catoctin Mortgage, LLC	Manassas, VA
Cherwin Mortgage, Inc.	Towson, MD
Citistar Funding Group, Inc.	Rockville, MD
Clark West Agency, Inc.	Oak Hill, WV
Cole Realty and Lending, Inc.	Laguna Beach, CA
Commerce Mortgage, Inc.	Winchester, VA
Community Bank of Parkersburg	Parkersburg, WV
Community Mortgage LLC	Mt. Airy, MD

Mortgage Broker

Concord Mortgage Corp	Melville, NY
Consumer One Corp.	Ronkonkoma, NY
Countrywide Home Loans, Inc.	Calabasas, CA
CTX Mortgage Company, LLC	Dallas, TX
DHI Mortgage Company, Ltd., Limited Partnership	Austin, TX
DirectSource Funding, Inc.	Harpers Ferry, WV
Diversified Financial Mortgage Corporation	Rockville, MD
Doug Gray Insurance	Clarksburg, WV
DSC Services, Inc.	Portersville, PA
Dynamic Capital Mortgage, Inc.	Brookline, MA
E Mortgage Solutions, Inc.	Pikesville, MD
Eastern Ohio Mortgage, LLC	St. Clairsville, OH
Empire Equity Group, Inc.	Charlotte, NC
Envision Lending Group, Inc.	South Jordan, UT
Equity South Mortgage, LLC	Brooklyn, NY
Equity United Mortgage Corporation	Ellicott City, MD
Express Mortgage, LLC	Cross Lanes, WV
F & M Mortgage Corporation	Fairfax Station, VA
Fairfax Mortgage Investments, Inc.	Fairfax, VA
Federation of Appalachian Housing Enterprises Inc.	Berea, KY
First Choice Lending, Inc.	Bluefield, WV
First Equity Mortgage, Incorporated	Cincinnati, OH
First Guaranty Mortgage Corporation	McLean, VA
First Home Mortgage Corporation	Baltimore, MD
First Mortgage & Financial Services of Western Maryland, Inc.	LaVale, MD
First National Mortgage Banc, Inc.	Dayton, OH
First Residential Mortgage Network, Inc.	Louisville, KY
First Sentry Bank, Inc.	Huntington, WV
First Washington Mortgage LLC	Washington, DC
Franklin First Financial, Ltd.	West Hempstead, NY
Franklin Mutual Mortgage Corporation	Irvine, CA
Fredericktown Mortgage, LLC	Martinsburg, WV
Freedom Mortgage Corporation	Mt. Laurel, NJ
FRMC Financial, Incorporated	Annapolis, MD
FundStar Financial, LLC	Germantown, MD
Gateway Funding Diversified Mortgage Services, L.P.	Horsham, PA
GGI Financial Services, LLC	Kissimmee, FL
Global Equity Lending, Inc.	Johns Creek, GA
Global Mortgage, Inc.	Clearwater, FL
GMAC Mortgage, LLC	Fort Washington, PA
Go Apply, LLC	Irvine, CA
Good Neighbor Mortgage, Inc.	Washington, WV
Great Lakes Financial Corporation	Ambridge, PA
Greentree Mortgage Corporation	Owings Mills, MD
Guaranty Bank and Trust Company	Huntington, WV
Harbor Mortgage Inc.	Horsham, PA
Harts Community Development, Inc.	Harts, WV
Heritage Home Funding Corp.	Winchester, VA
Home Mortgages, Inc.	Hurricane, WV
HomeAmerican Mortgage Corporation	Reston, VA
HomeFirst Mortgage Corp.	Alexandria, VA

Mortgage Broker

Homeland Mortgage Services, LLC	Fairfax, VA
Homeownership Center, Incorporated	Elkins, WV
Hometown Mortgage, LLC	Elkins, WV
HouseTech, Inc.	El Segundo, CA
Housing Authority of Mingo County	Delbarton, WV
IBM Lender Business Process Services, Inc.	Charlotte, NC
Infinity Home Mortgages, LLC	Charleston, WV
Innovex Mortgage, Inc.	San Diego, CA
Integrity Home Mortgage Corporation	Winchester, VA
International Funding Solutions LLC	Fort Lauderdale, FL
J & J Lending Corporation	Irvine, CA
J. Michael Mortgage Corporation	Wheeling, WV
Jefferson Mortgage Corporation	Frederick, MD
Jefferson Security Bank	Martinsburg, WV
John L. Jones	Leesburg, VA
Just Right Mortgage, Inc.	Spencer, WV
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach, FL
LeadPoint, Inc.	Los Angeles, CA
LenderLive Network, Inc.	Glendale, CO
Lending Mortgage Group LLC	Winchester, VA
Lending Solutions, Inc.	Duluth, GA
Lending.com, Inc.	Dallas, TX
LendingTree, Inc.	Charlotte, NC
Lenox Financial Mortgage, LLC	Atlanta, GA
Liberty One Lending Incorporated	Goodyear, AZ
Lincoln Mortgage, LLC	Winchester, VA
Loanleaders of America, Inc.	Irvine, CA
Loudoun Mortgage, LLC	Ashburn, VA
LowerMyBills, Inc.	Santa Monica, CA
Maharzada Financial, Inc.	Derwood, MD
Majestic Mortgage LLC	Clearbrook, VA
Major Savings, Inc.	Wheeling, WV
Maverick Residential Mortgage, Inc.	Frisco, TX
MetAmerica Mortgage Bankers, Inc.	Virginia Beach, VA
Mid-States Financial Group, Inc.	Martinsburg, WV
Midwest American Mortgage, LLC	Vandalia, OH
Millennium Financial Group, Inc.	Middletown, MD
Monocacy Home Mortgage, LLC	Frederick, MD
Mortgage & Equity Funding Corporation	Fairfax, VA
Mortgage Financing.com	Martinsburg, WV
Mortgage Net, Inc.	Charleston, WV
Mortgage One Corporation	White Sulphur Springs, WV
Mortgage Research Center, LLC	Columbia, MO
Mortgage Sources Corp.	Overland Park, KS
Mortgage Warehouse Inc.	Beckley, WV
MortgageEase.com, LLC	Germantown, MD
MortgagePrime, L.L.C.	Vienna, VA
Mount Vernon Capital Corporation	Alexandria, VA
Mountain State Lending Associates, Inc.	Weirton, WV
Mutual West, Inc.	La Verne, CA
N. Neil Burkett Jr	Moundsville, WV

Mortgage Broker

National Home Mortgage Services, Inc.	Parkersburg, WV
Nations Home Funding, Inc.	Reston, VA
Nations Lending Corporation	Middleburg Heights, OH
Nationside Mortgage Inc.	Rockville, MD
Nationstrust Mortgage Corporation	Pasadena, MD
Nationwide Advantage Mortgage	West Des Moines, IA
Nationwide Home Mortgages, Inc.	Rockville, MD
Nationwide Mortgage Corporation	Annandale, VA
Nationwide Mortgage Lending Group, Inc.	Alpharetta, GA
Newport Shores Mortgage, Inc.	Lutherville, MD
Nextag, Inc.	San Mateo, CA
NFM, Inc.	Linthicum, MD
NovaStar Mortgage, Inc.	Kansas City, MO
NVR Mortgage Finance, Inc.	Canonsburg, PA
Oak Tree Mortgage Services, Inc.	Williamsport, MD
OakCrest Mortgage, L.L.C.	Winchester, VA
OCM, Inc.	Santa Ana, CA
OlympiaWest Mortgage Group, LLC	Vienna, VA
Pamela H. Sisk	Front Royal, VA
Parrack Insurance Agency LLC	Elkins, WV
PHH Home Loans, LLC	Mt. Laurel, NJ
PHH Mortgage Corporation	Mt. Laurel, NJ
Power Mortgage & Financial Solutions, Inc.	Martinsburg, WV
Preferred Choice Mortgage, LLC	Winchester, VA
Premier Mortgage, LLC	Morgantown, WV
Premium Mortgage Services, LLC	Martinsburg, WV
Primerica Financial Services Home Mortgage, Inc.	Duluth, GA
Prosperity Mortgage Company	Chantilly, VA
R.K. Financial Services, Inc.	Ijamsville, MD
Residential Mortgage Group, Inc.	Winchester, VA
Resource Mortgage Group, Inc.	Ellicott City, MD
Revolutionary Mortgage Company	Frederick, MD
Richard Tocado Companies	Charlotte, NC
Riley Home Mortgage Corporation	Chantilly, VA
Riverfront Mortgages Incorporated	Wellsburg, WV
RMI Mortgage Licensing LLC	New York, NY
Safe Housing and Economic Development, Inc.	Kimball, WV
Sage Credit Company, Inc.	Irvine, CA
Select Mortgage Group Ltd.	Centerville, OH
Set2Go Loans, Inc.	Irvine, CA
Severn Mortgage Corporation	Ashburn, VA
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
SLM Financial Corporation	Mount Laurel, NJ
Smart Money Mortgage, Inc.	Lake Elsinore, CA
Solution One Mortgage, LLC	South Charleston, WV
Southern Trust Mortgage, LLC	Norfolk, VA
Statewide Mortgage, LLC	Louisville, KY
Success Mortgage, LLC	Winchester, VA
Sweitzer, Simson & Associates, Inc.	Oakland, MD
TBI Mortgage Company	Horsham, PA
Terry Pennington Agency, Inc.	Beckley, WV

Mortgage Broker

The American Mortgage Group, Inc.	Winchester, VA
The Bankers' Bank of Kentucky, Inc.	Frankfort, KY
The Hills Mortgage and Finance Company, LLC	Martinsville, NJ
The Housing Authority of the City of Fairmont	Fairmont, WV
The Judy Scott Preferred Mortgage Company, LLC	South Charleston, WV
The Money Connection, Inc.	Fairlawn, OH
The Money Tree Financial Corp.	North Huntingdon, PA
The Mortgage Link, Inc.	Gaithersburg, MD
The Mortgage Market Inc.	Winchester, VA
Top Flite Financial, Inc.	Williamston, MI
United Bank	Winchester, VA
Universal Mortgage & Finance, Inc.	Edgewater, MD
US Mortgage & Investment Services	Rockville, MD
Valley Broker Services, Inc.	Harrisonburg, VA
Vanguard Mortgage & Title Inc.	Littleton, CO
Veridian Financial, Inc.	Westlake Village, CA
Vintage Mortgage, LLC	Westover, WV
Walker Jackson Mortgage Corporation	Chantilly, VA
Watermark Capital, Inc.	Irvine, CA
Wilmington Finance, Inc.	Plymouth Meeting, PA
Winchester Home Mortgage, LLC	White Post, VA
Your Mortgage Centre LLC	Niles, OH

West Virginia Division of Banking

Licensed Mortgage Lenders as of December 31, 2007

Mortgage Lender

1st Maryland Mortgage Corporation	Damascus, MD
1st Virtual Mortgage LLC	Palm Beach Gardens, FL
21st Mortgage Corporation	Knoxville, TN
A. Anderson Scott Mortgage Group, Inc.	Rockville, MD
AAA Worldwide Financial Co	Addison, TX
Acceleron Lending, Inc.	Kansas City, MO
Accredited Home Lenders, Inc.	San Diego, CA
Advanced Financial Services, Inc.	Newport, RI
Alaska Eastern Partners, A Limited Partnership	Eureka, CA
Alaska Seaboard Limited Partnership	Eureka, CA
Allied Home Mortgage Capital Corporation	Houston, TX
Allied Home Mortgage Corp.	Houston, TX
Allied Mortgage Group, Inc.	Bala Cynwyd, PA
America East Mortgage LLC	Frederick, MD
American General Financial Services, Inc., a DE Corp	Evansville, IN
American General Financial Services, Inc., an Ohio Corp.	Evansville, IN
American Home Mortgage Servicing, Inc.	Irving, TX
American Internet Mortgage, Inc.	San Diego, CA
American Lending Group, Inc.	St. Peters, MO
American Mortgage Investment Partners LLC	Bannockburn, IL
Americas First Home Mortgage Company, Inc.	Frederick, MD
AmeriFirst Home Improvement Finance Co.	Omaha, NE
Amerisave Mortgage Corporation	Atlanta, GA
Ark-La-Tex Financial Services, LLC	Dallas, TX
Avelo Mortgage, L.L.C.	Irving, TX
Barclays Bank PLC	New York, NY
Barclays Capital Real Estate Inc.	New York, NY
BayRock Mortgage Corporation	Alpharetta, GA
BayView Financial, L.P.	Coral Gables, FL
Bayview First Funding, LLC	Coral Gables, FL
Bayview Loan Servicing, LLC	Coral Gables, FL
Bear Stearns Mortgage Capital Corporation	New York, NY
Bear Stearns Residential Mortgage Corporation	Scottsdale, AZ
Beazer Mortgage Corporation	Atlanta, GA
Bismark Mortgage Company, LLC	Bellevue, WA
BNP Paribas Mortgage Corp.	New York, NY
Briner, Incorporated	Fredericksburg, VA
Cambridge Financial Services, LC	Winchester, VA
Capital Mortgage Finance Corp.	Columbia, MD
Capital Quest Mortgage, Inc.	Burtonsville, MD
Cardinal Financial Company, Limited Partnership	Warminster, PA
Carrington Mortgage Services, LLC	Santa Ana, CA
Choice Finance Corporation	Rockville, MD
CIT Group/Consumer Finance, Inc.	Marlton, NJ
CIT Group/Sales Financing, Inc.	Livingston, NJ
Concord Mortgage Corp	Melville, NY

Mortgage Lender

Consumer Solutions, LLC	Minnetonka, MN
Corridor Mortgage Group, Inc.	Marriottsville, MD
Countrywide Home Loans Servicing, LP	Plano, TX
Countrywide Mortgage Ventures, LLC	Calabasas Hills, CA
Credit Suisse 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
CTX Mortgage Company, LLC	Dallas, TX
DB Structured Products, Inc.	New York, NY
Decision One Mortgage Company, LLC	Fort Mill, SC
Del Norte Refi, LLC	Eureka, CA
Dell Franklin Financial, LLC	Columbia, MD
DHI Mortgage Company, Ltd., Limited Partnership	Fairfax, VA
DLJ Mortgage Capital, Inc.	New York, NY
Dovenmuehle Mortgage, Inc.	Lake Zurich, IL
Draper and Kramer Mortgage Corp	Chicago, IL
Dream House Mortgage Corporation	Warwick, RI
DSC Services, Inc.	Portersville, PA
Dynamic Capital Mortgage, Inc.	Brookline, MA
E-Loan, Inc.	Pleasanton, CA
EMC Mortgage Corporation	Lewisville, TX
Equity Services, Inc.	Raleigh, NC
Federation of Appalachian Housing Enterprises, Inc.	Berea, KY
Fidelity Home Mortgage Corporation	Baltimore, MD
First Equity Mortgage, Incorporated	Cincinnati, OH
First Guaranty Mortgage Corporation	McLean, VA
First Heritage Mortgage LLC	Fairfax, VA
First Home Mortgage Corporation	Baltimore, MD
First National Mortgage Banc, Inc.	Dayton, OH
First NLC Financial Services, LLC	Boca Raton, FL
First Residential Mortgage Network, Inc.	Louisville, KY
First Savings Mortgage Corporation	McLean, VA
Franklin American Mortgage Company	Franklin, TN
Franklin Credit Management Corporation	Jersey City, NJ
Franklin First Financial, Ltd.	West Hempstead, NY
Freedom Mortgage Corporation	Mt. Laurel, NJ
FRMC Financial, Incorporated	Annapolis, MD
Gateway Funding Diversified Mortgage Services, L.P.	Horsham, PA
GE Money Mortgage Holding Company, LLC	Burbank, CA
Generation Mortgage Company	Atlanta, GA
Global Equity Lending, Inc.	Johns Creek, GA
GMAC Mortgage, LLC	Fort Washington, PA
Goldman Sachs Mortgage Company	New York, NY
Green Tree Servicing LLC	St. Paul, MN
Greenlight Financial Services, Inc.	Irvine, CA
Greentree Mortgage Corporation	Owings Mills, MD
Greenwich Capital Financial Products, Inc.	Greenwich, CT
Greystone Residential Funding, Inc.	Middleton, WI

Mortgage Lender

GRP Loan, LLC	White Plains, NY
GRP Strategies, LLC	White Plains, NY
Guaranteed Home Mortgage Company, Inc.	White Plains, NY
Hanover Capital Mortgage Holdings, Inc.	Edison, NJ
Harwood Street Funding I, LLC	Dallas, TX
Hollander Financial Holding, Inc.	Claremont, CA
Home Loan Center, Inc.	Irvine, CA
HomeAmerican Mortgage Corporation	Reston, VA
HomeComings Financial, LLC	Minneapolis, MN
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.	Charlotte, NC
Ingomar Limited Partnership	Eureka, CA
Innovex Mortgage, Inc.	San Diego, CA
Integrity Home Mortgage Corporation	Winchester, VA
Intercoastal Mortgage Company	Fairfax, VA
Irwin Home Equity Corporation	San Ramon, CA
iServe Servicing, Inc.	Irving, TX
J.A.M. Consultants, Inc.	Alexandria, IN
James B. Nutter & Company	Kansas City, MO
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach, FL
Key Financial Corporation	Clearwater, FL
Lending Solutions, Inc.	Duluth, GA
Lending.com, Inc.	Dallas, TX
Lewis Hunt Enterprises, Inc.	Troy, MI
Lime Financial Services, Ltd.	Lake Oswego, OR
Litton Loan Servicing, LP	Houston, TX
Live Well Financial, Inc.	Richmond, VA
LoanCare Servicing Center, Inc.	Virginia Beach, VA
Loanleaders of America, Inc.	Irvine, CA
Marix Servicing LLC	Phoenix, AZ
Mason Dixon Funding, Inc.	Rockville, MD
Maverick Residential Mortgage, Inc.	Frisco, TX
Merrill Lynch Mortgage Lending, Inc.	New York, NY
MetAmerica Mortgage Bankers, Inc.	Virginia Beach, VA
Metropolitan Home Mortgage, Inc.	Irvine, CA
MHC I, Inc.	Arlington, VA
Midcontinent Financial Center, Inc.	Columbia, MO
Millennium Financial Group, Inc.	Middletown, MD
MLD Mortgage Inc.	Florham Park, NJ
MorEquity, Inc.	Evansville, IN
Morgan Stanley Credit Corporation	Vernon Hills, IL
Morgan Stanley Mortgage Capital Holdings, LLC	New York, NY
Mortgage & Equity Funding Corporation	Fairfax, VA
Mortgage Access Corp.	Morris Plains, NJ
Mortgage Capital Associates, Inc.	Los Angeles, CA
Mortgage Network, Inc.	Danvers, MA
Mortgage South, Inc.	Richmond, VA

Mortgage Lender

Mortgageclose.Com, Inc.	Orange, CA
MortgageIT, Inc.	New York, NY
MTGLQ Investors, L.P.	New York, NY
National Future Mortgage, Inc.	Gibbsboro,, NJ
Nations Home Funding, Inc.	Reston, VA
Nationstar Mortgage, LLC	Lewisville, TX
Nationwide Advantage Mortgage Company	West Des Moines, IA
Natixis Real Estate Capital Inc.	New York, NY
NFM, Inc.	Linthicum, MD
NFS Loans, Inc.	Irvine, CA
Nomura Credit and Capital, Inc.	New York, NY
NovaStar Mortgage, Inc.	Kansas City, MO
Novelle Financial Services, Inc.	Laguna Hills, CA
Novellus Capital Funding Inc.	Greenwich, CT
NVR Mortgage Finance, Inc.	Canonsburg, PA
OCM, Inc.	Santa Ana, CA
Ocwen Financial Solutions Private Limited	Bangalore 560 030, IX
Ocwen Loan Servicing, LLC	West Palm Beach, FL
OlympiaWest Mortgage Group, LLC	Vienna, VA
Option One Mortgage Corporation	Irvine, CA
Option One Mortgage Services, Inc.	Irvine, CA
Origen Financial, LLC	Southfield, MI
Origen Servicing, Inc.	Southfield, MI
Pacific Reverse Mortgage, Inc.	San Diego, CA
PHH Home Loans, LLC	Mt. Laurel, NJ
PHH Mortgage Corporation	Mt. Laurel, NJ
Pinnacle Mortgage Group, Inc.	Lakewood, CO
Popular Mortgage Servicing, Inc.	Cherry Hill, NJ
Premier Mortgage Capital, Inc.	Orlando, FL
Provident Funding Group, Inc.	Burlingame, CA
Quantum Servicing Corporation	Shelton, CT
Quicken Loans, Inc.	Livonia, MI
Real Estate Mortgage Network, Inc.	River Edge, NJ
Realty Mortgage Corporation	Flowood, MS
Residential Credit Solutions, Inc.	Fort Worth, TX
Residential Funding Company, LLC	Minneapolis, MN
Residential Mortgage Solution LLC	Santa Monica, CA
ResMAE Mortgage Corporation	Chicago, IL
Resurgent Capital Services, L.P.	Greenville, SC
Revolutionary Mortgage Company	Frederick, MD
Sage Credit Company, Inc.	Irvine, CA
Saxon Mortgage, Inc.	Ft. Worth, TX
Security Atlantic Mortgage Co., Inc.	Edison, NJ
Security National Consumer Services, LLC	Eureka, CA
SecurityNational Mortgage Company	Salt Lake City, UT
Select Mortgage Group, Ltd	Centerville, OH
Select Portfolio Servicing, Inc.	Salt Lake City, UT
Selene Finance LP	Houston, TX
Sidus Financial, LLC	Greenville, NC

Mortgage Lender

Sierra Pacific Mortgage Company, Inc.	Folsom, CA
Sirva Mortgage, Inc.	Mayfield Heights, OH
SLM Financial Corporation	Mount Laurel, NJ
Smart Money Mortgage, Inc.	Lake Elsinore, CA
SN Commercial, LLC	Eureka, CA
SN Servicing Corporation	Eureka, CA
SNBOA, LLC	Eureka, CA
SNGC, LLC	Eureka, CA
Southern Trust Mortgage, LLC	Norfolk, VA
Specialized Loan Servicing LLC	Highlands Ranch, CO
Sun West Mortgage Company, Inc.	Cerritos, CA
Synergy One Financial Services, LLC	Manassas, VA
Tammac Holdings Corporation	Wilkes-Barre, PA
Taylor, Bean & Whitaker Mortgage Corp.	Ocala, FL
TBI Mortgage Company	Horsham, PA
TCIF, LLC	Armonk, NY
Terwin Advisors, LLC	New York, NY
The Home Mortgage Co Inc of West Virginia	Youngstown, OH
The Lending Company, Inc.	Phoenix, AZ
The Money Tree Financial Corp.	North Huntingdon, PA
Thornburg Mortgage Home Loans, Inc.	Santa Fe, NM
Triad Financial Services, Inc.	Jacksonville, FL
TriBeCa Lending Corporation	Jersey City, NJ
TruCap, LLC	Armonk, NY
UBS Real Estate Securities Inc.	New York, NY
United Mortgage & Loan Investment, LLC	Charlotte, NC
Universal Mortgage & Finance, Inc.	Edgewater, MD
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Veridian Financial, Inc.	Westlake Village, CA
Walker Jackson Mortgage Corporation	Chantilly, VA
Wall Street Mortgage Bankers, LTD	Lake Success, NY
Walter Mortgage Company	Tampa, FL
Wendover Financial Services Corporation	Wayne, PA
Weststar Mortgage, Inc.	Woodbridge, VA
Wilmington Finance, Inc.	Plymouth Meeting, PA
Wilshire Credit Corporation	Beaverton, OR
WMC Mortgage Corporation	Burbank, CA
World Mortgage Corporation of Miami	Weirton, WV

WEST VIRGINIA LICENSED MONEY TRANSMITTER AS OF DECEMBER 31, 2007

ADP Payroll Services, Inc.
One ADP Boulevard, Roseland, New Jersey 07068
Phone: (973) 974-5000

Amazon Payments, Inc.
1200 12th Ave. South, Seattle, Washington 98144
Phone: (866) 723-3202

American Express Travel Related Services Company, Inc.
200 Vesey Street, UMC: NY-4902, New York, New York 10285-4902
Phone: (212) 640-5100

CheckFree Services Corporation
4411 East Jones Bridge Road, Norcross, Georgia 30092
Phone: (678) 375-3000

CheckFreePay Corporation
15 Sterling Drive, PO Box 5044, Wallingford, Connecticut 06492
Phone: (203) 679-4464

Coinstar E-Payment Services Inc.
1800 114th Avenue SE, Bellevue, Washington 98004
Phone: (425) 943-8330

Comdata Corporation
5301 Maryland Way, Brentwood, Tennessee 37027
Phone: (615) 370-7627

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

Green Dot Corporation
605 E. Huntington Drive, Suite 205, Monrovia, California 91016
Phone: (626) 775-3400

GSC Enterprises, Inc. dba Fidelity Express
128 Jefferson Street, Sulphur Springs, Texas 75482
Phone: (903) 885-1283 x-234

WEST VIRGINIA LICENSED MONEY TRANSMITTER

Integrated Payment Systems Inc.

12500 E. Belford Avenue, Third Floor, Englewood, Colorado 80112

Phone: (303) 967-5529

IPP of America, Inc.

330 Passaic Avenue, Suite 100, Fairfield, New Jersey 07004

Phone: (973) 830-1575

ITC Financial Licenses, Inc.

1791 OG Skinner Drive, Suite A, West Point, Georgia 31833

Phone: (706) 645-9482

Merchants Express Money Order Company, Inc.

1029 Mumma Road, Wormleysburg, Pennsylvania 17043

Phone: (717) 731-0600

Metavante Payment Services, LLC

4900 W. Brown Deer Road, Milwaukee, Wisconsin 53223

Phone: (414) 357-3543

MoneyGram Payment Systems, Inc.

1550 Utica Avenue South, Minneapolis, Minnesota 55416

Phone: (952) 591-3000

Order Express, Inc.

685 W. Ohio Street, Chicago, Illinois 60610

Phone: (773) 346-1254

Orlandi Valuta

12500 E. Belford Avenue #M12K3, Englewood, Colorado 80112

Phone: (800) 788-5500

PayPal, Inc.

2211 North First Street, San Jose, California 95131

Phone: (408) 967-1068

PreCash, Inc.

1800 West Lopp South, Suite 1400, Houston, Texas 77027-3242

Phone: (713) 600-2351

WEST VIRGINIA LICENSED MONEY TRANSMITTER

R.M. Roach & Sons, Inc.

333 East John Street, P.O. Box 2899, Martinsburg, West Virginia 25402

Phone: (304) 263-3329

Sigue Corporation

1518 San Fernando Road, San Fernando, California 91340

Phone: (818) 493-5101

Travelex Currency Services Inc.

100 Yonge Street, 14th Floor, Scotia Plaza, Toronto, Ontario M5C 2W1

Phone: (416) 359-3725

Travellers Cheque Associates LTD

c/o American Express Company, 200 Vesey Street, UMC:NY4902, New York, New York 10285-4902

Phone: (212) 640-5100

Vigo Remittance Corp.

1301 International Parkway, 4th Floor, Sunrise, Florida 33323

Phone: (800) 777-8784

Western Union Financial Services, Inc.

12500 E. Belford Avenue, Englewood, Colorado 80112

Phone: (800) 788-5500

West Virginia Regulated Consumer Lender Locations

RCL Name

American General Home Equity, Inc.

1601 Grand Central Avenue, Suite 5, Vienna, WV
518 N. Jefferson Street, Lewisburg, WV
309 Beckley Crossing Shopping Center, Beckley, WV
905 Cross Lanes Drive, Cross Lanes, WV
4341 State Rt. 60 East, Huntington, WV
324 1/2 Penco Road, P. O. Box 2177, Weirton, WV
1231 Stafford Drive, Princeton, WV
105 LB&T Way, Logan, WV
740 Fairmont Avenue, Fairmont, WV
134 Emily Drive, Clarksburg, WV
River Walk Plaza, 10 River Walk Mall, South Charleston, WV
281 Aikens Center, Martinsburg, WV
95 West Main, Buckhannon, WV
1106 Fledderjohn Road SPC P, Charleston, WV
144 N. State Route 2, New Martinsville, WV
516 Main Street W., Ripley, WV
Elm Terrace Shopping Center, 22 Elm Terrace, Wheeling, WV
613 Fayette Square, Oak Hill, WV
827 Fairmont Road, Suite 103, Westover, WV

Beckley Loan Company

622 Neville Street, P.O. Box 1146, Beckley, WV

Beneficial West Virginia, Inc.

2390 Mountaineer Boulevard, Route 119, Southridge Center, Charleston, WV
2803 Murdoch Avenue, Parkersburg, WV
3000 Easton Hill Road, North Point Plaza, Suite 11, Morgantown, WV
6014 US Route 60 East, Barboursville, WV
Simpson Square, 103 Steele Street, Bridgeport, WV
1260 N. Eisenhower Drive, Cranberry Creek Plaza,
724 Foxcroft Avenue, North Mall Plaza, Martinsburg, WV
Suite 83, Bridge Street Plaza, Wheeling, WV

Budget Finance Company

251 Riverview Lane, P.O. Box 56, New Martinsville, WV

CitiFinancial, Inc

43 RHL Boulevard, South Charleston, WV
235 N. State Rt 2, New Martinsville, WV
204 Three Springs Drive, Suite C, Weirton, WV
211 Merchants Walk, Summersville, WV
63A Water Street, Logan, WV
1349 Edwin Miller Blvd., Martinsburg, WV
6349 Route 60 East, Barboursville, WV
302 Galleria Plaza, Beckley, WV
217 Oak Lee Drive, Suite 12A, Ranson, WV
753 Valley Pointe Shopping Center, Elkins, WV
201 W. Main Street, Clarksburg, WV
304 Southridge Boulevard, South Charleston, WV
1857 Route 21 South, Ripley, WV
2200 Grand Central Avenue, Vienna, WV
1704-C Mileground Road, Morgantown, WV
320 Wilson Street, Martinsburg, WV
1911 7th Street, Parkersburg, WV
4144 State Route 34, Unit 9, Hurricane, WV
605 Fayette Square Shopping Center, Suite C, Oak Hill, WV
540 N. Jefferson Street, Lewisburg, WV
Route 220 South, Suite 100, Keyser, WV
1253 Stafford Drive, Princeton, WV
2589 Fairmont Avenue, Suite B, Fairmont, WV
220 Virginia Street West, Charleston, WV
4341 Route 60, Huntington, WV
1021 National Road, #1, Wheeling, WV
522 Emily Drive, Clarksburg, WV
129 Dayton Street, Beckley, WV
1819 Jefferson Sreet (Jeffers), Bluefield, WV

Lendmark Financial Services of West Virginia

796 Foxcraft Avenue, Suite 105, Martinsburg, WV
506 Emily Drive, Clarksburg, WV
6526 Mall Road, Morgantown, WV

Nicholas Loan & Mortgage, Inc.

1022 Wal-Street, Summersville, WV

OakFirst Loan Center, Inc.

77 Monroe Street, Berkeley Plaza, Martinsburg, WV

Wells Fargo Financial West Virginia, Inc.

University Towne Center, 4161 University Towne Center

1224 Country Club Road, Suite A, Fairmont, WV

3020 Champion Drive, Barboursville, WV

1100 9th Street, H, Vienna, WV

301 R.H.L.Boulevard, Charleston, WV

1295 Edwin Miller Boulevard, Martinsburg, WV

1221 Johnson Avenue, Suite 900, Bridgeport, WV

WEST VIRGINIA REGULATED CONSUMER LENDERS

as of December 31, 2007

	<u>12-31-2007 TOTALS</u>	<u>12-31-06 TOTALS</u>
Number of Offices	70	65
<u>ASSETS</u>		
Cash	1,710,722	\$1,559,841
Due from Depository Institutions	331,052	216,726
Loans:		
Secured by real estate	811,239,817	688,377,297
Secured by other collateral	139,244,809	131,974,313
Loans unsecured	252,060,009	251,503,112
Installment sales contracts purchased	37,837,888	62,702,179
Less income collected but not earned	(38,565,618)	(49,156,376)
Total Loans	1,201,816,905	1,085,400,525
Less reserve for loan losses	(39,610,394)	(30,833,430)
Net Loans	1,162,206,511	1,054,567,095
 Total Investments	 230,824	 220,877
Total Fixed Assets	1,911,285	1,625,748
Other Assets	34,219,942	36,353,055
 TOTAL ASSETS	 1,200,610,336	 1,094,543,342
<u>LIABILITIES AND CAPITAL</u>		
Due to parent or other affiliate	1,061,576,739	971,140,388
Other Borrowings or discounts	2,269,823	2,823,863
Other Liabilities	4,601,195	7,887,139
Total Liabilities	1,068,447,757	981,851,390
Total Capital	132,162,579	112,691,952
Total Liabilities and Capital	1,200,610,336	1,094,543,342