

WEST VIRGINIA DIVISION OF BANKING
Second Mortgage Lender Annual Report

Pursuant to West Virginia Code §31-17-11(b), please provide the requested information to this office no later than March 15, 2000. Information should be for the period January 1 through December 31, 1999. *All items must be complete*, if not applicable, so state. If you have any questions, please contact either Marla Gardner or Tracy Hudson at (304) 558-2294. Additional pages may be attached as necessary. Each attachment should be clearly identified. Year-end Audited financial statements, including the opinion letter, should be forwarded to this office once they are complete. Each organization should complete only one form, regardless of the number of lender licenses held. Please note that the information requested is *required* by state law.

Copies are also available on our website in electronic form at the following link:
www.wvdob.org/professionals/n_second_mortgage.htm

PLEASE PROVIDE THE FOLLOWING INFORMATION PERTAINING TO MORTGAGE OPERATION IN WEST VIRGINIA.

Licensee: _____

Licensed location: _____

1. Provide the following information:

Location of Records:	Contact Person regarding records, include title, address, telephone and fax numbers
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2. Lending Information

Interest rate(s) charged on West Virginia second mortgage loans through 1999 (if a range of rates, please indicate the range of highest and lowest):	Fees on second mortgages charged during 1999(include late charges, points, etc). Indicate whether such points and fees are rebatable. If a range, indicate the highest and lowest points in the range.
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<p>Loan Terms: (maturity, type, etc.)</p>	<p>Are first mortgage loans also originated in West Virginia by your organization?</p>
<p>Number and Amount of West Virginia Secondary Mortgage Loans originated, purchased and sold from January 1 through December 31:</p> <p>_____ Originated \$ _____</p> <p>_____ Sold \$ _____</p> <p>_____ Purchased \$ _____</p>	<p>Total number of West Virginia Secondary Mortgage Loans contained within the loan portfolio, including those originated or purchased prior to 1999:</p> <p>Total Outstanding West Virginia Secondary Mortgage Loans(Should include all Second Mortgage Loans held within the portfolio)</p> <p>\$ _____</p>
<p>Are West Virginia Second Mortgage Loans sold into the secondary market? If so, please provide a list of names and addresses of the purchasers/investors.</p>	<p>Provide a list of all brokers utilized to negotiate mortgages in West Virginia in 1999.</p>
<p>Do you retain the servicing rights for the loans you originate or purchase? If not, provide name, address, telephone number and contact name for all mortgage servicers used.</p>	<p>Do you service West Virginia Second Mortgage Loans for other Lenders/Investors? If so, please provide a list of entities that you provide servicing for.</p>
<p>Gross Income from West Virginia Second Mortgage Operations:</p> <p>\$ _____</p>	<p>Expenses attributed to West Virginia Second Mortgage Operations:</p> <p>\$ _____</p>

Does your organizations have a website?

If yes, please provide website address: _____

Are second mortgage applications and assistance available online?

Are applications submitted and approved online:

If yes, please describe process and services available online.

Name, Title, Address, Telephone and Fax Number of the Person Completing this form:

I hereby certify that all information provided to the West Virginia Division of Banking is true and correct.

Signature: _____

Address: _____

Telephone: _____

Corporate Seal

STATE OF _____ SS:

COUNTY OF _____

_____, being duly sworn says that foregoing information and the enclosures thereto appended, if any, are true to the best of his/her knowledge and belief.

Taken, subscribed and sworn to before the undersigned authority in _____ County, State of _____, by _____, this _____ day of _____, 2000.

My commission expires on _____ .

Notary Public

(AFFIX NOTARIAL SEAL
IF EXECUTED OUTSIDE
THE STATE OF
WEST VIRGINIA)